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İŞLETME (İNGİLİZCE) ANABİLİM DALI
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ANTECEDENTS AND CONSEQUENCES OF TURKISH MILLENNIALS' E-LOYALTY: A STRUCTURAL EQUATION MODELING APPLICATION

Yüksek Lisans Tezi

MELTEM CANDEMİR

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Danışman: PROF. DR. E. SERRA YURTKORU

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SOSYAL BİLİMLER ENSTİTÜSÜ MÜDÜRLÜĞÜ

TEZ ONAY BELGESİ

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ÖZET

Bir Yapısal Eşitlik Modellemesi uygulaması olarak, Türkiye'deki Y kuşağının, 1981 ve 1998 yılları arasında doğanların, elektronik bağlılığını etkileyen faktörler ve elektronik bağlılığının sonuçları incelenmiştir. Elektronik bağlılığı etkileyen faktörler müşteri tatmini, algılanan zevk, güven ve elektronik alışverişe olan tutumu oluşturan algılanan kolaylık, algılanan yararlılık, elverişlilik ve ürün çeşitliliği olarak belirlenmiştir. Elektronik bağlılığının sonuçları tekrar satınalma niyeti ve kulaktan kulağa iletişim olarak belirlenmiştir.

Yapısal Eşitlik Modellemesi (YEM) günümüzde sıklıkla kullanılan bir istatistiksel analiz tekniğidir. Yapısal eşitlik modellemesinin özelliği, birden fazla ilişkiyi aynı anda analiz etme imkanı vermesidir. Bu çalışma yapısal eşitlik modellemesi ve onun temel bileşenleri ile ilgili genel bir özet sunmakla beraber, işletme alanında elektronik bağlılık hakkında bir YEM uygulamasına yer vermektedir.

Bu çalışmadaki veriler elektronik anket yöntemiyle toplanmıştır. Elektronik bağlılığı etkileyen faktörleri ve elektronik bağlılığının sonuçlarını analiz etmek için, hepsiburada.com elektronik alışveriş sitesinden alışveriş yapan müşteriler seçilmiştir. Çünkü hepsiburada.com Türkiye'deki en popüler elektronik alışveriş sitelerinden biridir, ve çok geniş ürün yelpazesine sahiptir. Y kuşağı olma ve hepsiburada.com alışveriş sitesinden alışveriş yapmış olma kısıtlamalarından dolayı 440 yanıt kabul edilmiştir.

Toplanan veri Bernoulli dağılımı rastgele örneklendirme yöntemi ile iki gruba bölünmüştür. Birinci veri grubuna keşifsel faktör analizi, ikinci veri grubuna doğrulayıcı faktör analizi uygulanmıştır. Bileşenlerin geçerlilik ve güvenilirlik testlerinin sonuçları kabul edilebilir aralıkta çıkması sonucu, Yapısal Eşitlik Modellemesi tüm veriye uygulanmıştır. Sonuçlar modelin kabul edilebilir olduğunu göstermiştir. Ardından, kurulan hipotezler test edilmiştir.

Bulgular, "müşteri tatmini", "algılanan zevk", ve "güvenin" elektronik bağlılığın üzerinde pozitif etkisi olduğunu göstermektedir. Ayrıca, bulgular "tekrar satınalma niyeti" ve "pozitif kulaktan kulağa iletişim"in, elektronik bağlılığın davranışsal sonuçları

olduğunu göstermektedir. Buna ek olarak, elektronik alışverişe yönelik algılanan kolaylık, elverişlilik ve ürün çeşitliliğinin, müşterilerin tatmin duygusunu etkilediği bulunmuştur. Son olarak, bulgular müşterilerin tatmin duygusunun güven kavramını olumlu yönde etkilediğini göstermektedir.

Anahtar Kelimeler: Yapısal Eşitlik Modellemesi, Elektronik Ticaret, Elektronik Alışveriş, Müşteri Bağlılığı, Tatmin Duygusu, Tekrar Satınalma Niyeti, Kulaktan Kulağa İletişim, Y Kuşağı, Türkiye

ABSTRACT

This study investigates the antecedents and consequences of e-loyalty of millennial consumers (Generation Y) in Turkey, who born between 1981-1998, as an application of Structural Equation Modeling. As antecedents of e-loyalty, customer satisfaction, perceived enjoyment, trust, and attitude toward online shopping, which is comprised by perceived ease of use, perceived usefulness, convenience, and choices, are identified. As consequences of e-loyalty, repurchase intension and making positive e-WOM are identified.

Structural Equation Modeling (SEM) is the statistical technique popularly used today. SEM enables to examine several relationships simultaneously. Additionally, this study provides an overview of SEM and its major constructs and it enables an application of SEM about e-loyalty in Business.

In this study, the data was collected by online questionnaire method. In order to measure the antecedents and consequences of e-loyalty, the customers who have experience with hepsiburada.com were chosen. Because hepsiburada.com is one of most popular online shopping website in Turkey, and it has vast product portfolio. Because of restrictions, (being a millennial customer and having an online shopping experience with hepsiburada.com), 440 responses were accepted.

The data set was divided by random sampling technique with Bernoulli distribution. Exploratory factor analysis was run on the first data group and confirmatory factor analysis was run on the second data group. After getting acceptable results for validity and reliability of the constructs, structural equation modeling was run on the whole data. SEM results showed that the model was acceptable. Then, hypotheses were tested.

Findings revealed that e-satisfaction, perceived enjoyment and trust are positively related to e-loyalty. The findings also revealed that repurchase intension and positive e-WOM are the behavioral consequences of e-loyalty. Additionally, the findings show that perceived ease of use, convenience and choices (wide selection) towards online shopping

influence customers' e-satisfaction. Lastly, the findings indicated that customer satisfaction positively influences trust.

Keywords: Structural Equation Modeling, E-Commerce, Online Shopping, Satisfaction, E-Loyalty, Repurchase Intension, E-WOM, Millennials, Generation Y, Turkey

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LIST OF ABBREVIATIONS

ADF : Asymptotically Distribution Free
AGFI : Adjusted Goodness-of-Fit
AVE : Average Variance Extracted
CFA : Confirmatory Factor Analysis
CR : Composite Reliability
Df : Degrees of Freedom
ECCSI : Electronic Commerce Customer Satisfaction Index
EFA : Exploratory Factor Analysis
E-WOM : Electronic Word of Mouth
GFI : Goodness-of-Fit
GLS : Generalized Least Squares
GOF : Goodness of Fit
KMO : Kaiser-Meyer-Olkin
ML : Maximum Likelihood
NC : Normed Chi-square
NFI : Normed Fit Index
NNFI : Non-Normed Fit Index
PEUO : Perceived Ease of Use
PNFI : Parsimonious Goodness-of-Fit Index
PU : Perceived Usefulness
RMSEA : Root Mean Square Error of Approximation
RMSR : Root Mean Square Residual
SEM : Structural Equation Modeling
SRMR : Standardized Root Mean Square Residual
TAM : Technology Acceptance Model
TIG : The Intelligence Group
TLI : Tucker-Lewis Index
TLS : Two-Stage Least Square
TRA : Theory of Reasoned Action
TUIK : Türkiye İstatistik Kurumu
ULI : Unit Loading Identification
ULS : Unweighted Least Squares
UVI : Unit Variance Identification
WOM : Word of Mouth

1. INTRODUCTION

After the development of computer and communication technology, technological devices such as computers, tablets and mobile phones started to take more time in people's life day by day. Nowadays, almost everything can be done via the Internet, hence people find it too difficult to live without it. People prefer using it for different purposes. Such as making calls and messaging by different channels, access of information about anything, news, social media, gaming, maps, music, e-books, education, etc. Hence, the Internet has become one of the main parts of our life.

Besides these, as people do their all transactions online, shopping is also carried to the digital devices. As people want to shop online, sellers began to have online stores and sell their products by online channels. And, this process is called as e-commerce (electronic commerce).

Shopping becomes dramatically international accompanied by online shopping, people can shop from all over the world. Customers can check the stores with one mouse click, and they can follow all global trends, not only their own country's trend. Without going different stores, they can compare the prices easily. It saves time, fuel, and energy. Customers never feel the pressure of sales representatives when they shop online, they can buy whatever they want or they just do not buy. On the other hand, online shopping is also useful for the retailers. They can sell their products whole day, 24/7 even if while they are sleeping. They can do their business from anywhere in the world. They can save regular costs of their brick and mortar stores. They can save renting costs of the store, utility costs of the store, workers costs and marketing costs as well. Besides that, there are also disadvantages of online shopping for e-retailers. Online shopping is an enormous area, so e-retailers have so many competitors. Therefore, they need to compete with all other online retailers for online market share. Additionally, security and credit card frauds are huge problems. They need to have a secure website.

By the globalization of the shopping experience, e-retailers struggle to attract customers and make them loyal in that competitive e-market share (Li & Suomi, 2007). In online shopping area, there is no face-to-face contact with the customers, so e-retailers

need to identify and analyze customers' needs very well. Likely in traditional shopping, service quality and customer satisfaction play essential role in success of online shopping channels. Success of online shopping channels can be measured by their customers' e-loyalty. According to Wen, Prybutok, and Xu (2011), it is essential to care online customers' repurchase intention and loyalty because the success of an online shopping website depends on the customers' continued usage of the channel. In order to provide customers' e-loyalty, e-retailers should care customer behaviors. Customer behaviors may change up to different factors, such as country, salary level, age, gender, culture, social life, and etc.

In this quantitative study, the aim is to understand behaviors of the millennial customers in Turkey more deeply such as the factors that influence millennials' e-loyalty, and the consequences of their e-loyalty. Millennials' motives toward online shopping will be interpreted and all variables will be analyzed by structural equation modeling (SEM).

This study is a structural equation modeling application. The questionnaire method is used to find out how millennial customers' e-loyalty is influenced based on trust, perceived enjoyment, and satisfaction. The responses are analyzed with SEM statistical technique. Structural equation modeling (SEM) is a comprehensive statistical analysis method which is used to test causal relationships between latent variables. The theoretical details about SEM are explained in the following sections. Thus, the definition and application of structural equation modeling contribute to academic researches.

This study includes nine sections. After the introduction, in the second section, the history and definition of e-commerce and related concepts are presented. The third section includes theoretical framework about e-loyalty, its antecedents and consequences. In the fourth section, aim of the study, the development of the hypotheses and lastly the research model can be found. In the fifth section, general information about SEM and related techniques are introduced. In the sixth section, the research methodology is explained. In the seventh section, the findings of the research are explained. In the eighth section, the conclusion and the discussion of the study are presented. Finally, in the last part, the limitations and recommendations can be found. Appendices contain English and Turkish version of the questionnaire forms.

2. E-COMMERCE

To learn more about e-commerce and its role in this study, it is necessary to investigate it detailed such as, e-commerce definition, e-commerce history, e-commerce in Turkey, and the relation between e-commerce and millennial customers.

2.1 E-Commerce Definition

With the development of computer and communication technology, the Internet has become very worthy for humanity. Day by day, the number of people using the Internet is enlarging. As a result, people begin using the Internet as a way of shopping. That situation is resulted a new period in business world known as e-commerce. E-commerce is a transaction of buying and selling online with simple words. There are many alternative names of e-commerce as e-shopping (electronic shopping), and e-tailing (electronic retail). Similarly, online store can be titled as e-store, web-shop, internet shop, or virtual store.

Technology savvy consumers are turning to the Internet to buy their goods and services and the Internet assists retailers to ensure goods and services in a faster, cheaper and better way to their technology savvy consumers (Institute of Management Accountants, 2000). So, the Internet has become the main retail channel because of its advantages for both, the retailers and consumers.

2.2 E-Commerce History

E-commerce rooted back its origins in the late 1970s. In 1970s, there was not so many computers and the Internet connection was not widespread at households. Coleman & Ganong (2014) remarked that Michael Aldrich and his colleague Peter Champion demonstrated the first online shopping system back then. They found out a method for connecting a computer to a television. The television can receive visual Teletext messages

by phone line. This functionality allows making shopping remotely (Coleman & Ganong, 2014). Then, a private network named Minitel was launched by France Telekom in 1982. It was used to search information, look for phone numbers, make financial transactions, arrange travel reservations, and shopping (Cornelius, Kirkman, Sachs, & Scwab, 2002, p. 204). Later on, in mid 1990s, Amazon started selling books online. Then, EBay, one of pioneers of online shopping channels, was founded by Pierre Omidyar as Auction Web. When we look today, there are countless online shopping websites. Therefore, online shopping has become a common way of shopping for many people around the world. There are many advantages of shopping online. It saves time, offers more variety, it is easy to compare prices, hence buy cheaper products, and avoiding crowded areas are some of the main reasons why consumers prefer shopping online.

As seen Figure 2.1, more than 1.32 billion people shopped online in 2014, moreover it increased to 1.46 billion people in 2015. Following, it reached 1.66 billion people in 2017. This figure presents a forecast for the number of digital buyers worldwide up to 2021, based on the actual numbers from 2014, 2015, 2016 and 2017. According to their forecast, over 2 billion people are expected to buy goods and services online in 2020 and as well as in 2021. It easily can be interpreted that the number of online shoppers is increasing in the world.

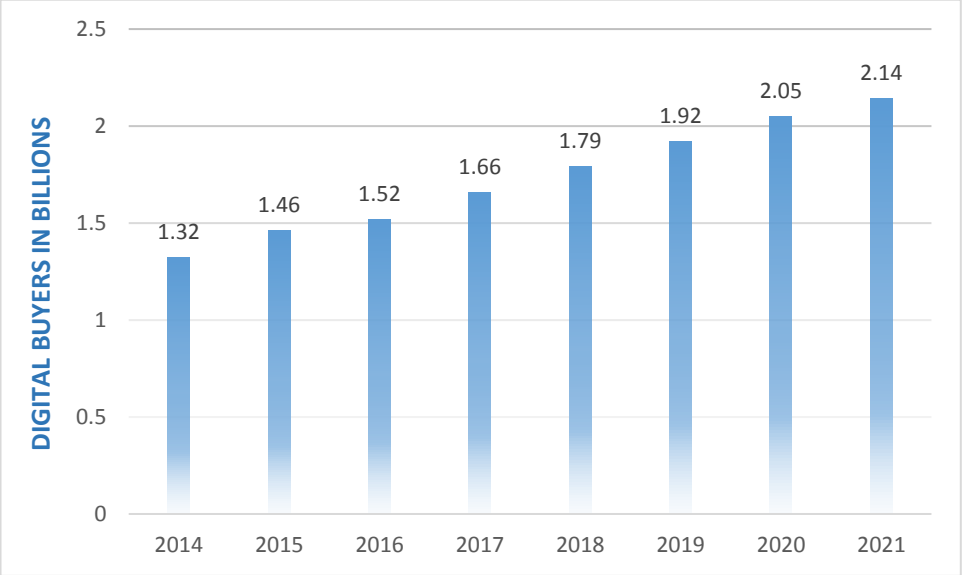

Figure 2.1 Number of Digital Buyers Worldwide

Source: Number of digital buyers worldwide from 2014 to 2021 (in billions), https://www.statista.com/statistics/251666/number-of-digital-buyers-worldwide/ (8-January-2018)

Figure 2.2 shows e-commerce sales volume worldwide from 2014 to 2020. In 2014, worldwide e-commerce sales amounted to 1.34 trillion U.S dollars. That amount increased to 1.92 trillion U.S dollars in 2016. Moreover, it is forecasted that the sales volume will reach up to 2.86 trillion U.S dollars in 2018, and 4.06 trillion U.S dollars in 2020.

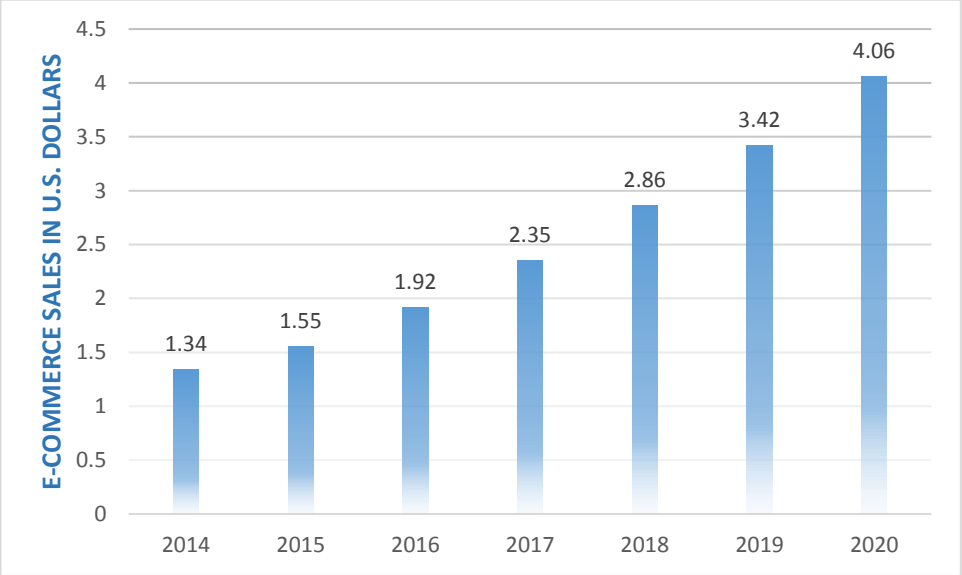

Figure 2.2 Global E-Commerce Sales Volume

Source: Global retail e-commerce sales volume from 2014 to 2020 (in trillion U.S. dollars), https://www.statista.com/statistics/222128/global-e-commerce-sales-volume-forecast/ (16 March 2017)

In recent years, the rapid growth of social networks (e.g., Facebook, Twitter, Instagram, and Pinterest) has started a new era of e-tailing, named as social commerce (S-commerce) (Chen, Shen, & Chen, 2014). S-commerce is the integration of online shopping and social media. Ng (2013) defined social commerce as online buying and selling activities via social media. A survey conducted with 1787 respondents of social media shows that one-third of customers like to make a purchase directly from Facebook or Twitter (Ng, 2013).

Additionally, social commerce includes social interactions, communications, rating, reviews, and blogs. So, the users inform other users about their experience on product and service, get advice from others, or search the recommended products (Chen et al., 2014) and they can rate the product easily. With IBM's definition, "social commerce is the concept of word-of-mouth that applied to e-commerce" (Chen et al., 2014, p. 1794).

2.3 E-Commerce in Turkey

The number of the Internet users has been increasing rapidly in all over the world as well as in Turkey. Table 2.1 indicates that the Internet users' trend in Turkey in terms of years. In 2000, the number of the Internet users composed 2.9 % of Turkey's population. Over the years the number of users have increased with tremendous speed, it reached 59.6 % of Turkey's population in 2015. The number of the Internet users was over than 46 million in 2015.

Table 2.1 The Internet Users and Population in Turkey

Year	Users	Population	Population %	Usage Source
2000	2,000,000	70,140,900	2.90%	ITU
2004	5,500,000	73,556,173	7.50%	ITU
2006	10,220,000	74,709,412	13.90%	Comp. Ind. Almanac
2010	35,000,000	77,804,122	45.00%	Comp. Ind. Almanac
2015	46,282,850	77,695,904	59.60%	IWS

Source: Internet Users and Population Statistics in Turkey, http://www.internetworldstats.com/euro/tr.htm (16 March 2017)

It can be interpreted that online shopping activities are growing in Turkey along with the upward trend in the Internet usage. With consumers' demand, the online shopping channels are spreading. Tagiyev (2005) stated that the first e-commerce application in Turkey was the online store of Remzi Bookstore which launched in 1997. And in 2001, one of the pioneers of Turkish e-commerce websites Hepsiburada.com, which is used for our questionnaire, was founded (Hepsiburada.com).

According to Gordon and Hodgson (2012), "The e-commerce sector is booming in Turkey, as a result of a large youth population familiar with new technology and solid economic growth, with real Internet retailing value expanding by 61.1 % over 2006-2011." According to Bloomberg news, Bankalararası Kart Merkezi (BKM) statistics

indicate that the credit card payment amount for online shopping increased 23 % between 2015 and 2016 and became 68.4 billion TL.

Another survey done by TUIK (2016), shows that between April of 2015 and March of 2016, 60 % of online users bought clothes and sports goods, 29.7 % of online users bought travel tickets and rented cars, 25.8 % of them bought household goods, 21 % of them bought electronics, and 19.8 % of them bought foodstuff and daily needs. And they pointed that the 24.9 % of online users, who made shopping in that period, have problems about their shopping. The most common problem was 'orders arriving later than expected' with 44.9 % and 'wrong or damaged product' with 42.1 %.

2.4 E-Commerce and Millennial Customers

According to Özmen's study (2016), the generation was called "Y" inspiring by word of "why?", because this generation queries everything. Howe & Strauss (1992) defined year 2000 as "millennial", then Generation Y was called as "millennials" (Howe & Strauss, 1992 cited in Özmen, 2016). And in this study, "millennials" is used for Generation Y.

Researchers do not agree the exact year of the millennials birth dates. Generally researchers suggest that millennials (Generation Y) are born between 1980 and 2000 (Jain & Viswanathan, 2015). In this study, people with birth dates ranging from 1981 to 1998 are taken as millennials similar to Çetin & Karalar's (2016) study. The generation after millennials is called as "Generation Z". Their birth dates starts from 2000 (Özmen, 2016). Generation Z is also called as "Generation I" , "Next Generation", "iGen", and "Instant Online" (Baycan, 2017). There are not many studies about Generation Z in the literature but it is known that they are very familiar with the Internet.

It was stated that the number of generation Y in Turkey is more than some European countries' population (Çetin & Karalar, 2016). According to Yalçın, Erdoğmuş, & Demir's study (2009), Generation Y represents 15 million people in Turkey and this generation's behaviors are very different than other generation segments. Also,

Generation Y is early adopters, they behave as trend setters as they seek change (Yalçın, Erdoğmuş, & Demir, 2009). Millennials have grown up with technology and they are very good at using computers, or technological devices (Arhin, 2009; Özmen, 2016). Additionally, millennials achieve multiple tasks easily (Arhin, 2009). Also, it can be understood from the report done by Nielsen, today's millennials are technology-savvy generation compared to past generations, and they are very active technology users. According to this report, about 92 % of millennials use their own smartphones and roughly 61 % of millennials use their own tablets. This generation and their relationship with technology is very unique. Burstein (2013) stated that millennials are the first generation who grows up in a real global world and in the innovative digital age. As millennials are untroubled with technology, they shop online, and they use the Internet for 15 % of their spending (Sullivan & Heitmeyer, 2008).

In the Figure 2.3, online shopping frequencies up to age groups can be seen. The participants for these groups declared that they shop online at least once per week. It can be interpreted that the 37 % of the customer 30-39 aged group shopped at least once per week, and 35 % of the customer 18-29 aged group shopped at least once per week. Additionally, 11 % of the 65+ aged group shop at least once per week. 65+ is the lowest group, they shop online less than other age groups.

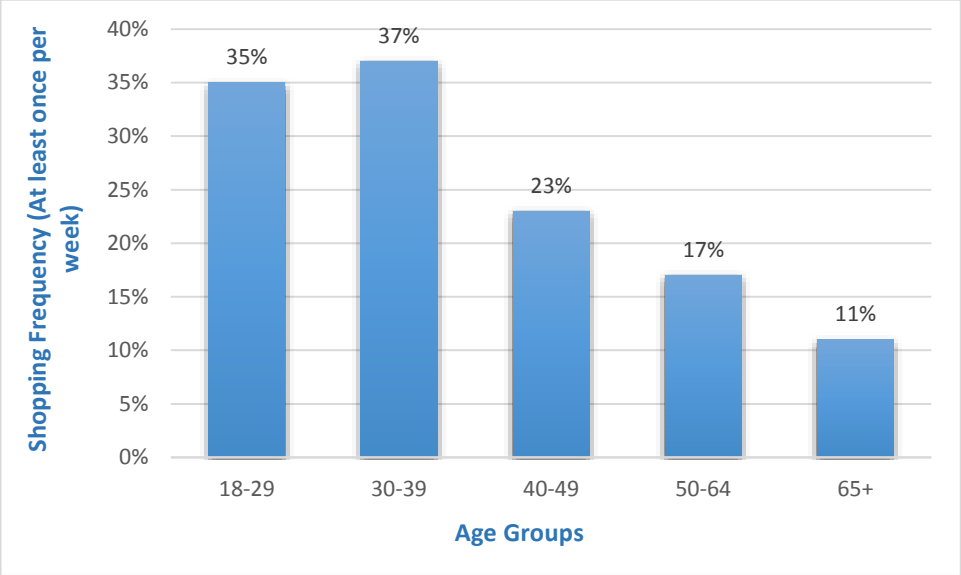

Figure 2.3 Online Shopping Frequency up to age groups

Source: Saleh, Khalid, 'Global Online Retail Spending – Statistics and Trends', https://www.invespcro.com/blog/global-online-retail-spending-statistics-and-trends/, (16 March 2017)

According to Jain and Pant's study (2012) Generation Y individuals can spend their money quickly and the market size of this generation has grown along with their purchasing power. Because of their market size and trend-setting ability, they are highly desired consumers (Jain & Pant, 2012). According to Baycan's study, 70 % of working population will be Generation Y by 2025 in the world and it is expected that their spending power will be more than previous generations by 2018. Their new and unfamiliar shopping behaviors reshape the economy, their behaviors will change the ways that marketers purchase and sell. Many researchers agree that marketers' main target market is millennials because of their global attitude and buying power. Marketers need to have an effective strategy for their interest.

According to Lewis's report (2014), The Intelligence Group (TIG) conducted an online survey with 1300 consumers who are between 18-34 years old, and according to that survey 72 % of millennials search and shop their products online before going to a

brick and mortar store. Also, the study was done by TIG indicated that millennials' shopping behavior is 24/7 because about 50 % of millennials routinely look over the products that do not necessarily plan on buying (Lewis, 2014). Millennials get advice from friends when they need information about products or shopping channels (Jain & Viswanathan, 2015). As millennials are busy with social networks frequently, they often share product feedbacks over the social networks and online shopping channels. 75 % of millennials in Turkey think that they need to share their good or bad experiences on social media channels (Baycan, 2017). Additionally, it was stated that this generation care the feedbacks, recommendations or the comments about the goods or services more than the previous generations (Baycan, 2017).

3. CUSTOMER E-LOYALTY

While e-commerce is developing fast, creating and sustaining customer e-loyalty is getting a very significant topic for e-retailers and marketing researchers. So, it occupies a central place in marketing area (Toufaily, Ricard, & Perrien, 2013).

For traditional commerce, consumer loyalty is defined as the intention to keep with an organization (Zeithaml, Leonard, & Parasuraman, 1996). Besides that, there are many definitions about loyalty in the online context. Anderson and Srinivasan (2003) defined online customer loyalty as the customer's favorable attitude towards an online service resulting in repeat buying behavior. Reichheld & Schefter (2000) defined loyalty as "earning the trust of the right kinds of customers for whom you can deliver such a consistently superior experience that they will want to do all their business with you" (p. 106). In another study, Holland & Menzel-Baker (2001) defined online loyalty as "stickiness" and stickiness was defined by whatis.com as "the sum of all the website qualities that induce visitors to remain at the site rather than move on to another site" (Holland & Menzel-Baker, 2001, p. 37). Many approaches can be found in literature for defining customer loyalty. These approaches to customer loyalty can be categorized into twol: the behavioral approach, and the attitudinal approach (Santouridis & Trivellas, 2010). The behavioral approach analyzes the customer's continuity of past purchase, and its frequency and brand switches. The attitudinal approach includes favoritism, considering a favorable brand as the first choice. It includes recommending to others, in other words positive word of mouth (WOM), repurchase intention and willingness to pay a price premium (Santouridis & Trivellas, 2010).

While importance of e-loyalty is increasing, companies should understand how to build customer e-loyalty in online marketing. So, the antecedents and consequences of e-loyalty should be considered. Srinivasan, Anderson, and Ponnavolu (2002) suggested eight factors that affect online loyalty: customization, contact interactivity, care, community, convenience, cultivation, choice, and character. It is found that loyal customers are pleased to recommend the e-store to other customers and they do not hesitate to pay more to purchase products. Additionally, e- loyalty is negatively related to customers' searches for alternative products. About antecedents of loyalty, hypothesis

of customization, contact interactivity, cultivation, care, community, choice, and character are positively related to e-loyalty is supported.

In several studies, customer satisfaction has been considered as a primary determinant of customer e-loyalty (Helgesen, 2006; Anderson & Srinivasan, 2003; Santouridis & Trivellas, 2010). Anderson and Srinivasan (2003) conducted a model which measures the relationship between e-satisfaction and e-loyalty and this relationship was moderated by consumers' individual level factors (trust and perceived value) and firms' business level factors (purchase size, inertia, convenience motivation). Their study supported that e-satisfaction is positively related to e-loyalty. Additionally, Toufaily, Ricard, and Perrien (2013) stated that trust is the second important determinant of e-loyalty.

Loyal customers are very important for any business' durability. Reichheld & Schefter (2000) stated that loyal customers contribute significantly to profitability and revenues, they purchase more and their operational costs are lower. Additionally, loyal customers frequently refer their favorite website to their dozens of friends and family members. They declared that besides traditional shopping, word of mouse is much faster than word of mouth, so referring to someone is another rich source of profits (Reichheld & Schefter, 2000). Moreover, Reichheld, Markey, & Hopton (2000) noted that "repeat purchases, customer satisfaction and word of mouth recommendations are stronger indicators of loyalty than eyeballs, click-throughs or pure purchase volume" (p. 178).

Toufaily et al. (2013) stated that "Few studies have explored the consequences of online loyalty. Eight studies providing 16 effects appear here. Among these studies, 14 are significant; they show that online customer loyalty, whether measured behaviorally or attitudinally, positively influences increasing cross-sales, customer's profitability for the company, share of wallet, number of visits to the site, willingness to pay more, and willingness to purchase and repurchase on the site. Online loyalty promotes the customer's online word of mouth behavior and online total satisfaction and retention while diminishing the customer's sensitivity to price and reducing alternative search behavior" (p. 1443).

In this study, e-loyalty is measured using items adapted from Anderson and Srinivasan's study (2003). The main purpose of the study is to identify the antecedents of Turkish millennial customers' online loyalty and consequences of Turkish millennial customers' online loyalty. Therefore, the antecedents of e-loyalty and consequences of e-loyalty is explained detailed in the following section.

3.1 Antecedents of E-Loyalty

Antecedents of e-loyalty, their definitions in the literature and the studies related to these constructs are explained in this section.

3.1.1 Attitude towards Online Shopping

Davis, Bagozzi and Warshaw (1989) proposed the technology acceptance model (TAM), shown in Figure 3.1. It has been confirmed as the most common theoretical model to explain consumers' intentions to adopt and use information technology. Based on the Theory of Reasoned Action (TRA), which was proposed by Fishbein & Ajzen (1975), the traditional technology acceptance model (TAM) focused on perceived usefulness and perceived ease-of-use as key determinants influencing the intention to adapt a new technology (Fishbein & Ajzen, 1975 cited in Suki & Suki, 2011). TAM was originally developed to explain the adoption of a new technology. It was used to explain users' acceptance of an innovation over nearly two decades. Many researchers have used TAM, or extended it for analyzing consumers' behaviors with different constructs. Based on TAM, Suki & Suki (2011) found that perceived usefulness and perceived ease of use are the most important factors that influence the intention to adopt a new technology.

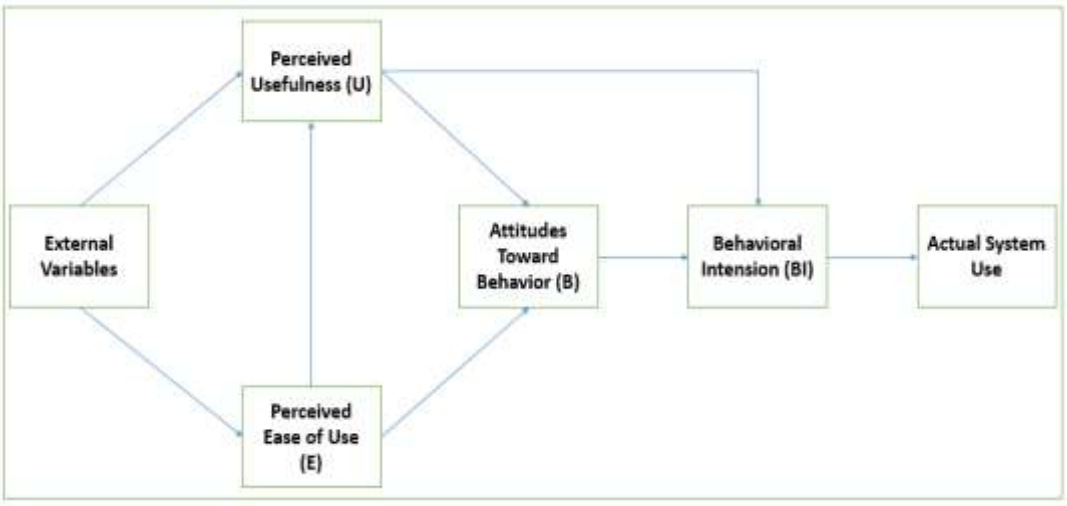

Figure 3.1 Technology Acceptance Model Adapted from Davis et al. (1989)

Chen and Wells (1999) stated that attitude towards a website refers to a user's predisposition to react in a favorable or unfavorable way to those websites. Similarly, Wu (2003) expressed that "though motivation, perception and learning, attitudes are formed and consumers make decisions. Thus, attitudes directly influence decision making. Attitudes serve as the bridge between consumers' background characteristics and the consumption that satisfies their needs. Attitudes describe a person's relatively consistent evaluations, feelings and tendencies toward an object or idea" (p. 37).

There are many online shopping channels for buying products or services for customers. When customers search for products which they need, firstly they need to decide which channel they will use for shopping. They will automatically choose e-commerce channels which provide more benefits than the other websites. There are so many factors affecting their motives. So, it is very important for online retailers to provide these factors. Some of these factors are price level, convenience/ease of use, security, and various choices/selections (Madlberger, 2006).

In this study, attitude towards online shopping is similar to the motives why consumers choose online shopping channels. Perceived ease of use, perceived usefulness,

convenience, and choices were chosen possible source of consumers' benefit perception towards online shopping.

3.1.1.1 Perceived Ease of Use

According to TAM, perceived ease of use (PEOU) is "the degree to which a user believes that using a new technology would be free of effort" (Davis, 1989, p. 320). Also, Davis (1989) stated that efficiency and time-savings improve perception of a technology's ease of use. For online shopping, retailers should provide efficient websites, easy ordering systems, and short delivery times, easy and free return process. By doing these, they affect consumers' perceptions as easier to use, more useful, and nicer.

Based on TAM, several studies empirically supported that perceived ease of use has a positive effect on intention to use (Liu & Wei, 2003; Suki & Suki, 2011). On the other hand, several studies found that perceived ease-of-use has a significant effect on perceived usefulness, perceived enjoyment (playfulness), and attitude towards adoption for using a specified information system (van der Heijden, 2003). Besides that, some studies also show that perceived ease of use directly and positively influences e-satisfaction (Ribbink, Van Riel, Liljander, & Streukens, 2004; Amin, Rezaei, & Abolghasemi, 2014). Ribbink, Van Riel, Liljander, and Streukens (2004) stated that ease of use is decisive for customer satisfaction.

3.1.1.2 Perceived Usefulness

According to the TAM (Davis, 1989) perceived usefulness (PU) is one of the factors that affect the users' decisions about using a new technology. Additionally, it was defined as "the degree to which a person believes that using a particular system would enhance his or her job performance" (Davis, 1989, p. 320). Integrating Davis's definition of PU with the context of online shopping, in this study, PU refers to the extent to which a millennial consumer perceives that online shopping will improve his or her shopping experience, or will increase efficiency.

"System features have been considered as the antecedents of system usability. Many system features such as menus, icons, and touch screen are specifically intended to enhance usability" (Song & Zinkhan, 2003, p. 109). Additionally, Desmet and Hekkert (2007) pointed that usability is as important as good and attractive design.

Several studies showed that PU is a key factor for increasing online channel usage. (Davis, 1989; van der Heijden, 2003). Also, perceived usefulness has an important influence on continuity of intention to use (Davis, 1989; Zhao & Cao, 2012). Moreover, Koufaris (2002) stressed that PU is positively related to intention to return, but perceived ease of use is not related. On other hand, Davis, Bagozzi, and Warshaw (1989) supported that perceived ease of use influences perceived usefulness. It was expressed that "In a website environment we expect this relationship to hold also: the easier a website is to learn, use, or navigate, the more useful it would be perceived to be relative to its competitors" (van der Heijden, 2003, p. 544). Also, some studies proved that there is a positive relationship between perceived usefulness and satisfaction (Khalifa & Liu, 2007; Zhao & Cao, 2012). Based on these studies, this relation will be tested in this study.

3.1.1.3 Convenience

The concept of convenience was added in the marketing literature by Copeland (1923) (Jiang, Yang, & Jun, 2013, p. 193). In Copeland's study (1923), buying habits were divided into three classes as convenience goods, shopping goods and specialty goods. And convenience goods identified as "are those customarily purchased at easily accessible stores" (Copeland, 1923, p. 282). Besides that, retail shopping convenience is related with saving the customers' time and their effort while they are shopping (Wolfinbarger & Gilly, 2001).

Perceived convenience includes several dimensions conceptually. For instance, Madlberger (2006) proposed suggested convenience is composed of access, search, time, and place convenience. And Jiang, Yang and Jun (2013) proposed that the six factors of convenience related with behavioral intentions, these factors are access, search, evaluation, transaction, possession, and post-purchase. They found that search,

transaction, and possession/post-purchase convenience have positive relationships with behavioral intentions. They concluded that "the more convenience that is perceived on searching, transaction and possession/post-purchase, the greater is the possibility for repurchasing and recommendation by the customer" (Jiang et al., 2013, p. 207). Additionally, in Morganosky & Cude's study (2000), convenience and saving time was found the most important reasons for using online shopping channels with 73 % of the respondents.

Clearly, in several studies shopping convenience has been indicated as one of the motivations for tendency to adopt online purchasing (Madlberger, 2006; Morganosky & Cude, 2000; Jiang et al., 2013).

Colwell, Aung, Kanetkar, and Holden (2008) mentioned in their study that "expectation-disconfirmation theory suggests that when consumers' expectations are met, they are more likely to evaluate the service as being satisfactory" (p. 162). Also, they have suggested that convenience is related positively to satisfaction.

3.1.1.4 Choices

"Compared with a conventional retailer, an e-retailer is typically able to offer a wider range of product categories and a greater variety of products within any given category" (Srinivasan, Anderson, & Ponnavolu, 2002, p. 44). It is easy for customers to find any product whatever they want in online channels. Because there is a wide selection on the Internet.

Yang, Jun, and Peterson (2004) identified a factor named "product portfolio," similar to the dimension "choice" (p. 1155). "Product portfolio" refers to the wide range and selections of products available in online shopping websites.

If an online commerce website has wide range of selections, customers are able to shop all they need from the same website. Accordingly, this provides customers to be loyal. Customers do not tend to search another online commerce websites. Srinivasan et al. (2002) indicated that "the e-retailer that offers greater choice can emerge as the

dominant, top-of-mind destination for one-stop shopping, thereby engendering e-loyalty" (p. 44). Therefore, by providing wide range of products in the menu with updated information, e-retailers can attract more customers. In other words, "limited selection of products/services or outdated information is most likely to prevent numerous customers from purchasing online." (Yang, Jun, & Peterson, 2004, p. 1167).

3.1.2 Customer Satisfaction

Customer satisfaction is not a brand new discovery, many researchers have focused on consumer satisfaction in marketing area for both traditional and online contexts. Because of the importance of satisfaction, a huge number of studies have been conveyed to discover it, its antecedents and effects.

Oliver (1980) stated that if the performance and expectation ratio of a product or service increases, satisfaction increases. In another study, it was explained that increase of satisfaction is related strongly to meeting the needs of customers (Bai, Law, & Wen, 2008). In a research, it was pointed that expectation, evaluations of performance, and disconfirmation are potential ancestors of customer satisfaction and customer dissatisfaction with a product or service (Zeithaml, Leonard, & Parasuraman, 1996). Although there are many researches related with the factors which affect satisfaction, there are many researches for satisfaction's consequences. According to Yen and Lu (2008), satisfaction affects consumer's post-purchase intention, to purchase again or to not purchase again. Customer satisfaction turns out to shopping again in other words, it comes out as customer e-loyalty.

Besides traditional shopping, after the development of electronic shopping, online satisfaction has been identified and used as an extension of satisfaction with electronic commerce. Anderson and Srinivasan (2003) defined e-satisfaction as "the contentment of the customer with respect to his or her prior purchasing experience with a given electronic commerce firm" (p. 125).

It was stated that there are two types of satisfaction, transaction-specific satisfaction and cumulative outcome or overall satisfaction (Anderson, Fornell, & Lehmann, 1994). When customer satisfaction is a post-choice evaluation of a specific transaction, it is conceptualized as a transaction specific satisfaction (Anderson et al., 1994). Additionally, cumulative or overall satisfaction is an overall assessment related to the overall evaluation with the products and services of a particular company over time (Anderson et al., 1994; Oliver, 1980). But customer satisfaction may change with each purchase of a particular company with a transactional viewpoint. Besides that Casalo, Flavian, and Guinaliu (2008) stated that from cumulative viewpoint with each purchase, customer's perception is affected by new information and this new information defines the customer's satisfaction level at any given time.

Based on these definitions, in this study, online customer satisfaction is conceptualized from a cumulative perspective and defined as the perception of overall online shopping experience. Bearden and Teel (1983) noted that customer satisfaction is very essential, especially for marketers because repurchase intention and customer loyalty has a positive effect on customer satisfaction. Additionally, many researchers have found the positive relation between satisfaction and e-loyalty (Anderson & Srinivasan, 2003; Kim, Chung, & Lee, 2011). However, Billy, Rob and Ivan (2008) developed a theoretical model and they empirically tested the importance of website quality on consumers' satisfaction and purchase intentions. Their results showed that website quality has a direct and positive effect on customer satisfaction, and that customer satisfaction has a direct and positive effect on purchase intentions. As seen above, customer satisfaction is accepted as one of the antecedents of e-loyalty.

Additionally, some researches has suggested that customer satisfaction is the antecedent of trust (Kim et al., 2011; Ribbink, Van Riel, Liljander, & Streukens, 2004; Yoon S., 2002). Ribbink et al. (2004) stated that "Customers' satisfactory experiences with a specific e-tailer are expected to increase their willingness to make more online purchases from that e-tailer (loyalty), as well as their trust in the online medium as such (system-based trust) " (p. 448). On the other hand some researchers found trust has positive effect on satisfaction (Amin et al., 2014; Lin & Wang, 2006).

Also, Szymanski and Hise (2000) tested an e-satisfaction model which includes these factors: convenience, merchandising which includes product offerings and product information, site design, and financial security. The findings indicated that "convenience, site design, and financial security are the dominant factors in consumer assessments of e-satisfaction" (Szymanski & Hise, 2000, p. 309). Moreover, Kim (2005) proposed a detailed model about customer satisfaction. In the study, e-customer satisfaction was defined and an index was developed. The index was labelled the electronic commerce customer satisfaction index (ECCSI). The significant factors of the model were e-commerce customer satisfaction, delivery and after sales service, purchase result and price attractiveness, product information, customer service, site design, process convenience, product attractiveness, payment method, site information, log-on convenience, repurchase intention, and repurchase behavior. This model enables to measure e-service quality, customer satisfaction and to explain repurchase behavior and repurchase intention. As can be understood from several studies in the literature, several scholars have studied about the consumer satisfaction to analyze it better.

3.1.3 Trust

Consumer trust is also very essential topic in the electronic shopping. The lack of physical contact with the product or with the seller may cause lack of trust. Therefore, providing trust for the retailers in the electronic commerce is harder than providing trust in traditional commerce. According to Chung and Kwon (2009), trust is about customers' feelings of security and willingness or intension to depend on someone or something. Hence customers who trust to an e-retailer are more likely to purchase online, the importance of providing trust between customers and e-retailers is understood by academicians and practitioners. Trust has been examined in various disciplines such as social psychology, economics, organizational behavior, e-commerce, and marketing. (Bhattacherjee, 2002).

McKnight and Chervany (2002) defined trust beliefs and trust intentions differently. In the study, trust beliefs defined as a consumer's perceptions of a specific online vendor's

attributes such as honest in transactions, delivering as promised, proficiency, and integrity. However, trust intention defined as the willingness or intention to depend on a specific online vendor. The link between trusting beliefs and trust intension is natural because people are willing to trust if they feel they have beneficial perceptions.

Accordingly, trust plays a key role in online transactions, and a lack of trust in online businesses is the main reason for customers' not purchasing from online vendors (Wu & Chang, 2006). Because customers are willing to spend money or share their personal information with a trustful channel. Hoffman, Novak, and Peralta (1999) stated that ''In essence, consumers simply do not trust most Web providers enough to engage in relationship exchanges involving money and personal information with them" (p. 80). Customers still have the same concerns nowadays. Also, Gefen, Karahanna, and Straub (2003) have stated customer trust as a determinant of a consumer's attitude or consumer's purchasing intention. Correspondingly, trust affects e-loyalty and the willingness to purchase in an online store (Yoon, 2002).

Online trust has different difficulties in comparison to offline trust. It is essential for vendors to understand the difference between online and offline trust and how to create and improve online trust for their businesses. Schneiderman (2000) pointed that companies can improve online trust by releasing past performance, providing feedbacks from users, getting certifications, making the website secure and private and emphasizing the privacy and security policies on their websites clearly. Similarly, Hoffman et al. (1999) defined that security and privacy are the key drivers of online trust. To create secure and private website affects customers' security and privacy perceptions. Customers shop more comfortable as they feel secure and private. These secure and private options increase customers' trust on e-vendor. Website security and protection of personal and private information of customer such as credit card, personal details, etc. has a remarkable importance. For developing trust, e-vendor should provide safety and protection of the personal data.

Briefly, trust is the key factor to be successful in online commerce. (Bhattacherjee, 2002)

3.1.4 Perceived Enjoyment

Perceived enjoyment refers to the degree of enjoyment provided in an online shopping website. Online consumers can be attracted by the entertainment characteristic of the website. For instance, web advertisements, colors, size or sounds of the website. Therefore, perceived entertainment is related with design of the website and information provided (Chen, Clifford, & Wells, 2002).

Ahn, Ryu, and Han (2007) have defined that playfulness is a short-term system-specific individual characteristic or a state of mind. They explained that perception of playfulness's level may change during the customer's visit to website. Also, playfulness is specific to the person. For instance, a user might find the homepage of a website entertaining but another user might find it boring. So, the e-retailers should appeal to everyone. Playfulness is one of the key factors for adopting the online shopping experience (Ahn, Ryu, & Han, 2007). Additionally, Moon and Kim (2001) pointed that perceptions of playfulness influences users' attitude towards using the Internet, and they defined three dimensions of perceived playfulness: concentration, curiosity and enjoyment. Additionally, they found that perceived enjoyment influences consumers' intentions to search products online.

If an online customer finds the website playful, exciting, enjoyable, the efficacy of the website changes. If customers find the website entertaining, they will be more likely to have a positive attitude towards the website (Moon & Kim, 2001). Eighmey (1997) pointed that a successful website is created with both, entertainment and information. Eighmey's study showed that entertainment is a significant factor for categorization of websites into highest-rated and lowest-rated. So, playfulness directly affects success of electronic commerce websites (Liu & Arnett, 2000).

Likely in traditional shopping, perceived enjoyment can be equally essential in online shopping, however online shopping enjoyment has a significant effect on attitude and intention toward online shopping (Ahn, Ryu, & Han, 2007; Koufaris, 2002).

3.2 Consequences of E-Loyalty

Consequences of e-loyalty, their definitions in the literature and the studies related to these constructs are explained in this section.

3.2.1 Repurchase Intention

Repurchase intention has been discussed widely in the literature (Khalifa & Liu, 2007). Jones, Mothersbaugh and Beatty (2003) explained repurchase intention as it refers "the likelihood of using a service provider in the future" (p. 702). Additionally, Khalifa and Liu (2007) defined repurchase as "re-usage of the online channel to buy from a particular retailer. Repurchase can be considered as continuance behavior." (p.782). In this dissertation, repurchase intention is defined as the likelihood that the customer will purchase again from the same e-retailer in the future.

In Ling, Chai and Piew's study (2010), it was explained that customers assess their online shopping experiences regarding to product information, payment method, personalization, privacy, security, visual design, navigation, enjoyment, delivery terms, and service offered. These factors affect their future behavior, and enable consumers back to the website and repurchase. Additionally, it was stated that customers who have prior online shopping experience will be more likely to shop online than who have not experienced online shopping (Ling, Chai, & Piew, 2010).

Hof (2000) pointed that repurchase rates and amounts are very important for future profits because "the loyal customers, who repeat purchases, now make up 73 % of the sales, and customers who are satisfied and keep coming back are very valuable" (p. 80). According to Gupta & Kim (2007), repeat customers are five times more profitable than new customers. They are source of profit because repeat customers less sensitive to prices, have bigger spending capacity, make positive recommendations to other customers. Based on the studies, purchase intention is a significant predictor of purchase behavior

(Davis, Bagozzi, & Warshaw, 1989). Researchers have found a positive relation between satisfaction and repurchase intentions (Wen et al., 2011; Billy , Rob, & Ivan, 2008; Kim H., 2005). Additionally, in several studies it is proved that e-loyalty has a strong impact on repurchasing intentions (Toufaily et al., 2013; Holland & Menzel-Baker, 2001).

3.2.2 Positive Word-of-Mouth

Word of mouth (WOM) has become dramatically effective method to share information. In several studies, the effects of word of mouth (WOM) on consumer purchasing has been proved (Srinivasan et al., 2002; Toufaily et al., 2013). Word of mouth is the circulation of knowledge or experience about a good, service or company from one person to another. Harrison- Walker (2001) identifies WOM communication as "informal, person-to-person communication between a perceived non-commercial communicator and a receiver regarding a brand, a product, an organization, or a service" (p. 63). Therefore, making any positive or negative comments to people and companies via the Internet called electronic word of mouth or e-WOM.

After the spread use of the Internet, consumers are dramatically making brand and product choices by computer-mediated communication for information in their decision making process (Kozinets, 2002). Similarly, several studies indicated that e-WOM communications effect customers' judgments, their decision and their behaviors. Customers can share their experiences, ideas, and comments about a product or service easily as wide use of the Internet, instant messaging, blogs, smartphones, and tablets has made information and opinion sharing easier than before (Allsop, Bassett, & Hoskins, 2007).

In online shopping, customers can not touch the products, they have no face-to-face relation with the sellers. So, the impact of e-WOM, the opinions from other users about these products could be more powerful on consumer purchase decisions (Ha & Im, 2012). Especially, it has strong influence on the acceptance of new products in the markets. Consumers want to try new products but they may have concerns about quality of

products, then they generally look for comments about these new products for reducing the level of perceived risks and uncertainty (Murray, 1991).

Wirtz and Chew (2002) have found that a satisfied customer may generate positive word of mouth, but satisfaction may not be enough. Thus, satisfaction is a necessary condition for a positive word of mouth, but it is not generally sufficient. Additionally, it was indicated that positive word of mouth is related with satisfaction and negative word of mouth is related with dissatisfaction (Goldenberg, Libai, Moldovan, & Muller, 2007). Also, Mangold, Miller and Brockway (1999) stated that "One study conducted by the US Office of Consumer Affairs indicated that, on average, one dissatisfied customer can be expected to tell nine other people about the experiences that resulted in the dissatisfaction. Satisfied customers, on the other hand, relate their story to an average of five other people" (p. 73). So, e-retailers have to create customer satisfaction and e-loyalty if they want to be successful. Because, the effect of negative word-of-mouth is stronger than positive word-of-mouth effect (Goldenberg et al., 2007). As such, WOM communications are very important, it is a key factor in the online shopping context.

4. HYPOTHESIS DEVELOPMENT AND RESEARCH MODEL

The Internet shopping is very essential in this age because of its benefits. And, e-retailers' primary aims are to gain customers' positive ideas about online shopping and their channels, in other words customer satisfaction and e-loyalty. E-retailers want their customers to repurchase repeatedly and to talk about their website to their friends and family, in order to increase their reputation.

For this study, a model is constructed for examining factors that affect customer e-loyalty and the consequences of e-loyalty. Limited number of studies were conducted for Turkish millennial consumers. In Özmen's (2016) study, Turkish Generation Y consumers' Internet usage and online shopping tendency was measured by web based attitude scale. In another study, it was examined that Turkish Generation Y customers' attitude (repurchase intension, satisfaction, advocacy and preference) toward the US retailers (Savaş, 2010). In İlban & Kaşlı's (2013) study, the commitment of Generation Y consumers to the airlines which make sales online through their websites was analyzed by using SEM. They investigated the relation between Word-of-Mouth and quality of alternatives, investment size, satisfaction, continuance commitment, and affective commitment. In Demirbaş's (2014) study, it was aimed to identify the factors affecting e-consumers' satisfaction, trust and repurchase intension for Turkish e-customers. Distinctively, with this study, the key factors that affect customer e-loyalty and the consequences of e-loyalty, which Turkish millennial customers consider while shopping online, can be understood better by using SEM.

The aim of this study is to analyze the relationship among attitude towards online shopping, satisfaction, trust, perceived enjoyment, customer e-loyalty, and behavioral consequences of e-loyalty better and this may help researchers and e-retailers. This study not only includes satisfaction and e-loyalty relation; but also includes the behavioral consequences of e-loyalty. As behavioral consequences of e-loyalty, it is aimed to understand repurchase intension and making e-WOM better.

Past researches highlighted the relation between trust and satisfaction. Some researchers have proved that trust has influence on satisfaction (Amin et al., 2014; Lin &

Wang, 2006), on the other hand others have proved that satisfaction has influence on trust (Ribbink et al., 2004; Yoon S. , 2002). In this study, the relation between trust and satisfaction is also tested for Turkish millennial customers.

The motives, why Turkish millennial customers shop online are investigated, and their attitude towards online shopping will be understood clearly.

As a consequence of analyzing the research model, it is aimed that the factors and their relation with each other can be explained. The researchers and e-retailers can evaluate Turkish millennials' behaviors towards online shopping, their perceptions about it deeply so; they can meet their demand effectively.

Attitude towards Online Shopping and Customer Satisfaction

Online channels allow users to perform any transaction whenever they want and wherever they are. Chen and Wells (1999) defined attitudes towards the websites as online customers' "predispositions to respond favorably or unfavorably" (p. 28). According to Martins, Oliveira, and Popovič (2014), perceived ease of use (PEUO) and perceived usefulness (PU) are the main determinants of the users' attitudes. Moreover, Shwu-Ing (2003) pointed that convenience of online shopping and broad selections have also significant impacts on attitude toward online shopping. Based on the literature, perceived ease of use, perceived usefulness, convenience, and choices, were chosen possible sources of consumers' benefit perceptions towards online shopping.

Most scholars have discussed the importance of PEOU & PU in relation with customer satisfaction. Amin, Rezaei and Abolghasemi (2014) found that there is a significant relationship between PEOU, PU and customer satisfaction. Furthermore, many researchers found purchasing convenience is positively associated with online customer satisfaction (Colwell, Aung, Kanetkar, & Holden, 2008; Lee, Pi, Kwok, & Huynh, 2003). Additionally, Yang et al. (2004) stated that "a key to gaining customer satisfaction is to provide a wide range of products/services and diverse features in the format required by customers" (p. 1155)

Thus, given the considerations above, they are hypothesized that:

H1: Perceived ease of use has positive influence on customer satisfaction.

H2: Perceived usefulness has positive influence on customer satisfaction.

H3: Convenience has positive influence on customer satisfaction.

H4: Choices has positive influence on customer satisfaction.

Customer Satisfaction and Trust

The researchers have suggested that customer satisfaction is the antecedent of trust (Dixon, Bridson, Evans, & Morrison, 2005; Kim et al., 2011; Ribbink et al., 2004; Yoon S., 2002).

Therefore, it is hypothesized that:

H5: Customer satisfaction has positive influence on trust.

Customer Satisfaction and E-Loyalty

Several researchers examined the significant relationship between customer satisfaction and loyalty (Anderson & Srinivasan, 2003; Ribbink et al., 2004). It was found that customer satisfaction is a necessary precondition for loyalty. Helgesen (2006) also examined and found that the more satisfied customers tend to be more loyal. So, it is clear that if the customer is loyal, the customer's satisfaction is high.

According to Anderson and Srinivasan (2003), dissatisfied customers are more likely to search for alternative products and they can easily change their e-retailers.

Based on the literature, it is hypothesized that:

H6: Customer satisfaction has positive influence on e-loyalty.

Trust and E-Loyalty

In several studies, trust has been found to be an essential factor for creating and maintaining long-lasting relationships with companies (Rousseau, Sitkin, Burt, & Camerer, 1998). Also, trust is proposed as one of the antecedent of e-loyalty in many studies. On the contrary, lack of trust is one of the most common reasons why consumers do not purchase from online channels (Lee & Turban, 2001, p. 75).

Many researchers have studied on the relationship between e-trust and e-loyalty, and most of them concluded that there is a relationship between trust and customer e-loyalty (Ribbink et al., 2004; Yoon S. , 2002).

Therefore, with respect to the effect of trust on customer e-loyalty, it is hypothesized that:

H7: Trust has positive influence on e-loyalty.

Perceived Enjoyment and E-Loyalty

Perceived enjoyment is an essential element of online shopping. Related studies reported that playfulness has a significant impact on the customers' adaption of online commerce (Cry, Head, & Ivanov, 2006; Ha & Stoel, 2009).

Online shopping enjoyment is highly related to consumer attitude and intention to use e-commerce websites. Furthermore, several studies supported that high levels of enjoyment and pleasure in online channels produce a positive attitude and increase consumers' intention to continuously use the websites which means customer loyalty (Chiu, Chang, Cheng, & Fang, 2009; Cry et al., 2006; Hausman & Siekpe, 2009).

Based on the literature, it is proposed that:

H8: Perceived entertainment has positive influence on e-loyalty.

E-Loyalty and Repurchase Intention

The outcomes of online loyalty may be behavioral. Repurchase intention is one of these outcomes. According to the Technology Acceptance Model (TAM), consumers' attitudes and intentions can intensively foretell their actual behavior (Davis, Bagozzi, & Warshaw, 1989). According to another study, loyalty refers to the psychological commitment which may translate into the intention to shop or to recommend (Nam, Ekinci, & Whyatt, 2011).

Similarly, Dixon, Bridson, Evans, and Morrison (2005) showed that loyal customers do not prefer shopping from competitors, they repurchase from the same e-retailer and they believe the e-retailer has the best match to their requirements. As can be understood from several studies, e-loyalty has a strong effect on repurchase intention (Toufaily et al., 2013).

Therefore, it is hypothesized that:

H9: E-Loyalty has positive influence on customer repurchase intention.

E-Loyalty and Positive E-Word-of-Mouth

Electronic word-of-mouth (e-WOM) is another consequence of e-loyalty. In other words, online recommendations support e-Loyal behaviors. Reichheld and Schefter (2000) pointed that loyal customers often advert the website to their dozens of friends or family members via word of mouse or word of mouth.

Electronic word-of-mouth (e-WOM) refers to the exchange of customers' experiences. This experience exchange has a direct relationship with customer loyalty, and it influences overall perception of the company. Several studies stress that positive e-WOM communications are very important outcome of customer e-loyalty (Ha & Im, 2010; Reichheld & Schefter, 2000; Srinivasan et al., 2002; Toufaily et al., 2013).

Subsequently, it is hypothesized that:

H10: E-Loyalty has positive influence on positive e-WOM.

Following the previous topics, the variables and corresponding hypotheses of the study are illustrated in Figure 4.1.

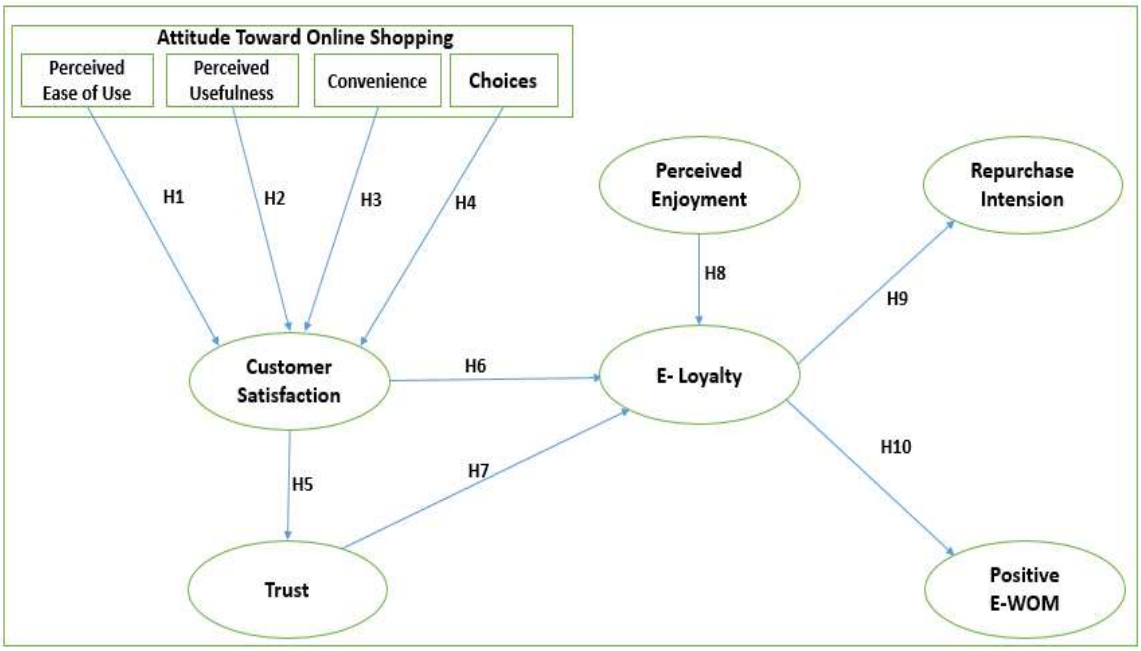

Figure 4.1: The Research Model

5. STRUCTURAL EQUATION MODELING

The selection of statistical analysis methods is very important step. In this study, Structural equation modeling is used for analyzing the relationships in the model. The aim is to test whether the obtained data confirm these relationships. SEM provides to analyze all the relationships and it enables to examine any variable that may be both dependent and independent variable in the model (Tatar , 2015). In this section, detailed information about structural equation modeling and related statistical methods are explained.

5.1 Structural Equation Modeling in General

Structural equation modeling (SEM) is becoming a more frequently used method in social sciences for a number of reasons. One of the primary reasons is SEM involves a range of other analytic techniques (Buhi, Goodson, & Neilands, 2007). Schumacker & Lomax (2010) noted, "The early development of SEM models was due to Karl Jöreskog (1969, 1973), Ward Keesling (1972), and David Wiley (1973); this approach was initially known as JKW model, but became known as the linear structural relations model (LISREL). Since then, many SEM articles have been published" (p. 6). Jöreskog and van Thillo developed the LISREL software program, then some other researchers have developed versions of LISREL (Schumacker & Lomax, 2010). Today, SEM is a very popular method for researchers. The numbers of articles related with SEM are increasing day by day.

Structural equation modeling is a powerful method because it includes many common statistical methods, such as confirmatory factor analysis, multiple regression analysis, path analyses (Tatar , 2015). So, this method can be suggested as being very strong for hypothesis testing.

The main feature of SEM analysis is to determine the extent to which the model is supported by the empirical data. If the empirical data does not support the model, the original model can be modified and then can be tested again, or other theoretical models

can be developed and tested. SEM is a confirmatory technique (Ullman, 2006). Because of that, the theoretical basis is very essential for this statistic technique.

Structural equation modeling commonly starts with a visual diagram of the model (Berkout, Gross, & Young, 2014). With this visual diagram, the researcher should be sure that all of the conceptual relationships have been presented in the model. These diagrams have a common language. There are two major types of variables: latent variable (construct or factor) and observed variables. Oval shapes represent latent variables, and rectangular ones represent observed variables. Latent variables are variables that cannot be directly observed or measured. The variables, such as customer satisfaction, service quality, customer loyalty, customer behavior, commitment, job satisfaction can be examples of latent variables. Those variables cannot be measured directly like counting total income of a household or monthly credit card bills etc. These latent variables could only be measured indirectly by using a group of items in a questionnaire which are called manifest variables. A structural equation model may include two types of latent variables. These are exogenous and endogenous variables. Exogenous variables are indicated by 'ξ' and endogenous variables are indicated by 'η'. These constructs are distinguished on the basis of whether or not they are dependent variables in the model. Exogenous variables are independent variables in all equations in which they appear. They cannot be explained by other constructs in the model. On the other hand, endogenous constructs are dependent variables in at least one equation, although they may be independent variables in other equations in the model. In another words for figures, each endogenous construct is the target of at least one single-headed arrow, while exogenous constructs are only targeted by double-headed arrows. A single-headed arrow shows that one variable predicts the other, a curved, double-headed arrow shows covariance, that is the two variables are correlated (Schumacker & Lomax, 2010).

Structural equation modeling has two basic components: the measurement model and structural model. The measurement model specifies the relations between a latent variable (construct) and its manifest variables (observed variables). Statistical techniques, like exploratory factor analysis or confirmatory factor analysis, are generally used to examine the number of latent constructs. The structural model, also called path of the

model explains the relationship between exogenous and endogenous variables. It is an extension of multiple regression and it includes several multiple regression models or equations that are estimated at the same time. According to measurement model results, if the latent variables could be represented by observed variables, then the structural model can be tested. Dandagi, Bhushi, Bagodi, and Sinha (2016) indicated these implied models, the measurement and structural model, as in Figure 5.1. It illustrates the general contexts of measurement and structural models, where X_1, X_2, and Y_1 represent measured variables from measurement models; $\Lambda_{11(x)}$, $\Lambda_{21(x)}$, $\Lambda_{11(y)}$ represent regression coefficients; δ_1, δ_2, ε_1 represent measurement error variances; ς_1 represents structural equation errors; γ_{11} represents the regression coefficient of exogenous and endogenous latent variable; ξ_1 represents exogenous latent variable; η_1 represents endogenous latent variable.

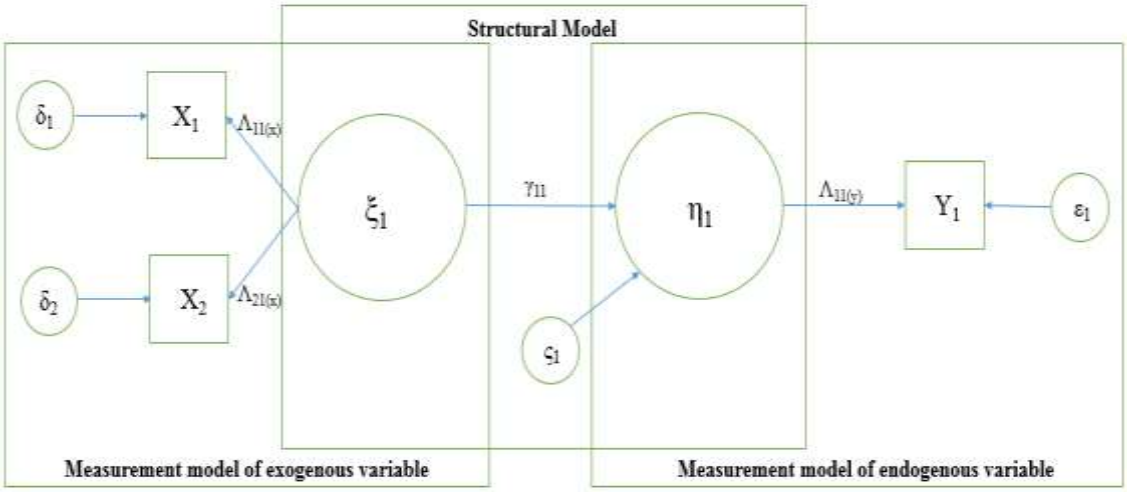

Figure 5.1 General Structural and Measurement Model adapted from Dandagi et al., (2016)

Moreover, SEM is able to represent measurement error within the model explicitly (Berkout et al., 2014). It is the main difference from other multivariate techniques. Because the other multivariate techniques assume that measurements on the observed variables are free from error. Error terms can be seen in the visual presentation of

structural model in Figure 5.1. Measurement errors can arise from many problems such as poor construct definitions, and data entry, or missing data. Thus, including of measurement errors leads to more accurate and stronger relationships between latent variables (Buhi et al., 2007).

Structural equation modeling requires some assumptions. According to Tatar (2015), the basic assumption of using SEM is that the observations are drawn from a continuous and multivariate normal population, the observations are independent, and the variables are unstandardized. Especially, this assumption is essential for maximum likelihood estimation. The model has linear relationships between variables.

5.2 Six Stages in Structural Equation Modeling

There are six main steps in the basic SEM procedure, and these main steps are model specification, model identification, data collection, estimation of the parameter, testing model fit, and model re-specification (if necessary) (Dandagi et al., 2016).

5.2.1 Model Specification

The first step is model specification for structural equation modeling. As said before, the model should have a strong theoretical basis. This crucial step involves assigning the relationships from one construct to another based on the proposed theoretical model. These relationships can be represented in one of three forms: series of equations, matrices, or path diagrams. By the software packages, it is possible to move between these forms. In this step, testing hypotheses about the relation among the variables makes structural equation modeling a confirmatory technique.

Path diagrams indicate the causal relationships between variables in the model based on the theoretical basis. While creating a path diagram, the relationships between variables are represented by arrows. Path diagrams use a common language (Berkout et al., 2014). If there is unidirectional causal relationship from one observed variable to

another observed variable, it is indicated by single headed arrow on path diagrams. And the correlation between the observed variables can be indicated by double-headed arrows on path diagrams (Berkout et al., 2014).

5.2.2 Model Identification

Model identification is the second step in fitting a structural equation model. It is essential to assure that the model is properly identified. Because only identified models can be estimated (Ullman, 2006). If a model is not identified, then it should be re-specified.

According to Ullman (2006) study, the first step is to count the number of data points and the number of parameters that are to be estimated. The data in SEM are the variances and covariances in the sample covariance matrix. The number of data points is the number of non-redundant sample variances and covariances,

$$Number\ of\ data\ points = \frac{p(p+1)}{2}$$

where, p equals the number of measured variables. The number data points should be greater than parameters to be estimated. If the model with more data than parameters to be estimated are said to be over identified. These over-identified models allow the calculation of fit statistics for the evaluation of model fit. If there are the same number of data points as parameters to be estimated, the model is said to be just identified. If the model is just identified, a unique solution to equations is possible, parameters can be estimated, but there is no possibility to test goodness of fit. If there are fewer data points than parameters to be estimated, the model is said to be under identified and parameters cannot be estimated. In this situation, the number of parameters should be reduced (Ullman, 2006).

Additionally, Liang (2014) expressed that “a scale must be assigned to latent variables including factors and residuals. In CFA, residuals are conceptualized as measurement errors. Two methods for assigning a scale to latent variables are: unit

loading identification (ULI) by fixing one factor loading as 1 for each factor, and unit variance identification (UVI) by fixing the variance of each latent variable as 1. Either scale assignment method produces identical goodness of fit of the model" (p. 6).

5.2.3 Data Collection

The sample size is essential because it affects the results. The sample size should be large for more reliable results. Because some algorithms run by SEM are unreliable and untrustworthy when the sample size is small. According to Tatar (2015), the sample size with less than 100 respondents is considered as small, between 100 and 200 respondents is considered as medium and more than 200 respondents is considered as large. A larger sample size is always better (Tatar , 2015). Additionally, it was stated that "SEM is based on covariances, and covariances are less stable when estimated from small samples. So generally, large sample sizes are needed for SEM analyses. Parameter estimates and chi-square tests of fit are also very sensitive to sample size; therefore, SEM is a large sample technique" (Ullman, 2006, p. 41)

5.2.4 Estimation of Parameter

After identification is approved, researchers must choose the estimation method. The purpose of this step is to obtain estimates for all the parameters to be estimated. There are several estimation methods available such as Maximum Likelihood (ML), Unweighted Least Squares (ULS), Generalized Least Squares (GLS), the two-stage least square (TLS), and Asymptotically Distribution Free (ADF) (Kamaruddin & Abeysekera, 2013). According to the type of data characteristic (e.g., continuous vs. ordinal) and the distribution, the estimators should be chosen. For example, Maximum Likelihood (ML) assumes that the factors and error terms are multivariate and normally distributed. Various software programs are available like AMOS, EQS and LISREL to test the models. Maximum Likelihood (ML), which is the default function in AMOS, is the most

frequently used estimation method (Dandagi et al., 2016). Also, Maximum Likelihood (ML) estimation method is adopted in this study.

5.2.5 Testing Model Fit

In this step, the fit of the proposed model to the data is evaluated. This statistical process is performing by using goodness-of-fit test. The goodness-of-fit of the model to the sample data can be analyzed by various fit indices. There are several fit indices for testing model fit. These indices are grouped with different methods as absolute fit measures, incremental fit measures and parsimonious fit measures. Likelihood ratio Chi-Squared statistics, Root mean square error of approximation (RMSEA), Goodness-of-fit (GFI), Root mean square residual (RMSR) and Standardized root mean square residual (SRMR) are in the absolute fit indices group. In incremental fit indices, also known as comparative fit indices, there are Normed fit index (NFI), Tucker-Lewis index (TLI), adjusted goodness-of-fit (AGFI). In parsimonious fit indices, Parsimonious goodness-of-fit index (PGFI), Normed Chi-square (NC), Parsimonious normed fit index (PNFI) (Kamaruddin & Abeysekera, 2013).

The most frequent measure is the likelihood chi-square value for assessing overall model fit. The chi-squared test indicates the difference between observed and expected covariance matrices. If it would provide an insignificant result at a 0.05 threshold, it shows that it's a good model fit. So that, the Chi-Squared test is often called a measure of badness of fit (Schumacker & Lomax, 2010). The chi-square statistic is so sensitive to sample size which means that the chi-square statistic has always significant results when the sample is too large. So, while evaluating the model fit, it is better to use the value which is formed by dividing the obtained chi-squared statistic by its associated degrees of freedom. "According to Bollen (1989), there is little consensus, for the χ^2/df ratio, on what represents a "good fit", with recommendations as high as 5 and as low as 2 (or less)." (Buhi et al., 2007, p. 81).

Goodness of fit index (GFI) was created as an alternative to the Chi-Square test by Joreskog and Sorbom (Hooper, Coughlan, & Mullen, 2008). It is a measure of fit between

the hypothesized model and the observed covariance matrix. The GFI ranges between 0 and 1. According to Hooper, Coughlan, & Mullen's study (2008), 0.90 has been recommended as a cut-off point and when factor loadings and sample sizes are low, a higher cut-off point of 0.95 is more appropriate (Miles & Shevlin, 1998). It defined as,

$$GFI = 1 - (\frac{\chi_m^2}{\chi_i^2})$$

where, χ_m^2: χ^2 test statistic of the model, χ_i^2: χ^2 test statistic of the independence model.

Likely the GFI, a value equal to 1 for the AGFI indicates perfect model fit (Hooper et al., 2008). It can be shown that,

$$AGFI = 1 - \{(p+q)(p+q+1)/2df\}(1 - GFI)$$

where, (p+q) is equal to the number of observed variables, df is equal to the degrees of freedom for the model and GFI is the value of goodness of fit index.

The root-mean-square error of approximation or RMSEA is one of most frequent used indices for structural equation models. It is defined as the square-root of the discrepancy function minimized by the estimation method divided by the degrees of freedom in the model. The RMSEA ranges from 0 to 1, and unlike the other indices, smaller RMSEA values indicate better model fit. As can be understood by the name of it, it defines an average error, or residual, so it is better to have a smaller value. According to Hu & Bentler (1999), the cutoff point of RMSEA for a good-fit is the values smaller than 0.06. However, it is generally reported that RMSEA values below 0.08 threshold are acceptable while the lower limit is close to 0 (Hooper et al., 2008).

The root mean square residual (RMR) and the standardized root mean square residual (SRMR) are the square root of the discrepancy between the sample covariance matrix and the hypothesized covariance matrix (Hooper et al., 2008). Although residual analysis is very useful for evaluating the model, there are no standards for a well-fitting model. But, values of RMR closer to zero indicate better model-fit (Hooper et al., 2008).

SRMR values that closer to zero indicate better fit. SRMR values less than 0.08 indicate well-fitting model (Hu & Bentler, 1999). Additionally it was stated that "an SRMR of 0 is perfect fit but it must be known that will be lower if there is a high number of parameters in the model and in models based on large sample sizes." (Hooper et al., 2008).

The Tucker-Lewis index (Tucker & Lewis, 1973) is one of relative indices. It is also known non-normed fit index (NNFI). TLI values closer to 1 indicate better model fit. Hu & Bentler (1999) suggested the cut-off point for a good fit as 0.

The Normed Fit Index (NFI) is also relative index. The normed fit index (NFI) analyzes the discrepancy between the chi-squared value of the hypothesized model and the chi-squared value of the null model. Disadvantage of this index is that the index is sensitive to sample size. Values for NFI statistic range between zero and one. According to Hooper et al. (2008), recommended values which is greater than 0.80 have been preferred, however Hu & Bentler (1999) have suggested that NFI≥0.95 as the threshold.

The Comparative Fit Index (CFI) is a revised form of NFI, and this index was provided by Bentler in 1990 (Hooper et al., 2008). Values for CFI statistic range between zero and one and the values that are closer to 1 indicate good fit. Hu & Bentler (1999) suggested CFI ≥ .95 as a cut-off value for a good fit.

To sum up, recommended values of the fit indices for a good fit of a model is presented in Table 5.1.

Table 5.1 Goodness of Fit Indices

GOF Indices	Excellent Fit	Acceptable Fit
[1] χ^2/df	$0 \leq \chi^2/df \leq 2$	$2 \leq \chi^2/df \leq 5$
[2]AGFI	.90 ≤ AGFI ≤ 1.00	0.85 ≤ AGFI ≤ .90
[3]GFI	.95 ≤ GFI ≤ 1.00	.90 ≤ GFI ≤ .95
[4]RMSEA	.00 ≤ RMSEA ≤ .05	.05 ≤ RMSEA ≤ .08
[4]SRMR	.00 ≤ SRMR ≤ .05	.05 ≤ SRMR ≤ .10
[4]NFI	.95 ≤ NFI ≤ 1.00	.90 ≤ NFI ≤ .95
[4]NNFI(TLI)	.95 ≤ NNFI (TLI) ≤ 1.00	.90 ≤ NNFI (TLI) ≤ .95
[4]CFI	.95 ≤ CFI ≤ 1.00	.90 ≤ CFI ≤ .95

Note: [1](Bollen, 1989), [2](Hooper et al., 2008), [3](Miles & Shevlin, 1998), [4](Hu & Bentler, 1999)

5.2.6 Model Re-specification

This step is not necessary for all the studies. The researcher should do this step, only if the goodness of fit results are lower than expected values. If the researcher wants to get better goodness of fit indices, some parameters should be checked and they should be extracted according to theoretical background. The researcher should also consider adding paths or deleting paths if possible.

In order not to repeating this step, model specification should be done very carefully at the beginning.

5.3 Confirmatory Factor Analysis

Confirmatory Factor Analysis (CFA) was first developed to test if a set of items defined a construct by Jöreskog in the 1960s (Schumacker & Lomax, 2010). While doing CFA, the researcher needs a priori specified theoretical model. So, the researcher must have a strong theoretical background. All the factors, and their relations, and all the observed variables must be specified before the analysis. Then, the objective is to test if the sample data fits the hypothesized measurement model based on a theory or a research.

In order to apply CFA to a model, the researcher should identify how many factors are there, which factors are correlated and which observed variables measure each factors.

In Figure 5.2, an example of CFA model can be seen. There are latent variables and observed variables. Oval shapes represent latent variables, and rectangular ones represent observed variables. Latent variables cannot be directly measured. They can be measured with observed variables. Latent variable 1 is measured with three observed variables and latent variable 2 is measured with four observed variables. According to Kline (2011), the single-arrows which are from the latent variables to the observed variables represent the presumed causal effect of the latent variables on the observed variables. And the regression coefficient has been fixed to 1. Because coefficients have to be fixed to a number to minimize the number of parameters estimated in the model. The measurement errors are shown by smaller ellipses. A curved, double headed line between two factors shows that the latent variables are correlated or they have shared variance. In other words, they are theoretically related.

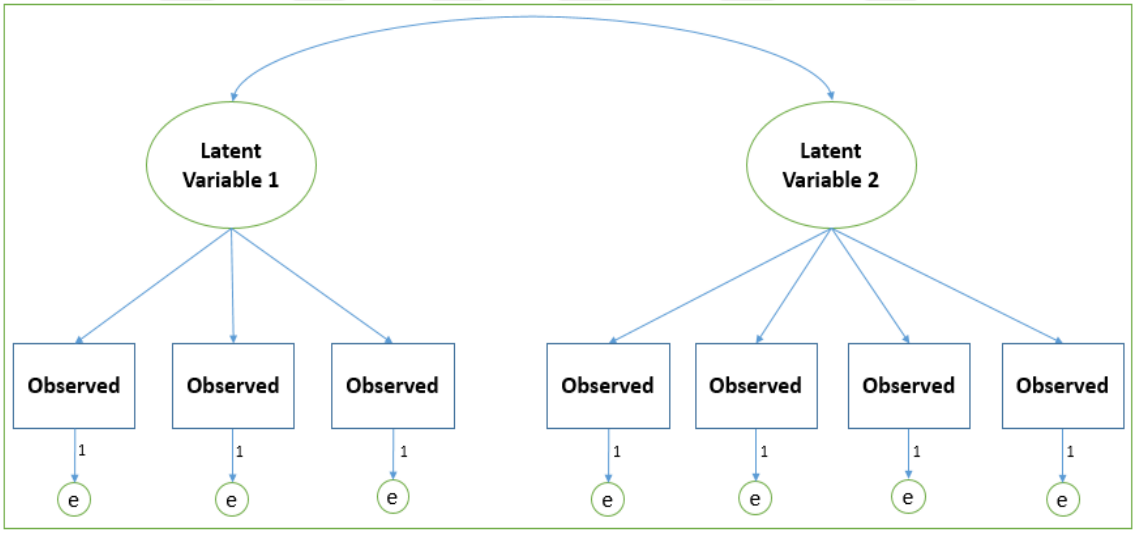

Figure 5.2 Confirmatory Factor Analysis Model

Regression coefficients may be unstandardized or standardized form in CFA. The factor loadings in CFA are interpreted as regression coefficients. The statistical significance of regression coefficients can be tested by assessment of t-values. The t-

values which are gained from the analysis must be significant. Additionally, the most affecting observed variable is the one which has the highest regression coefficient value. While doing CFA, the validity and reliability tests must be done. The formulas for these tests are explained in the following sections. The values can be calculated by using the regression coefficients. Not only the significance of the t-values is sufficient, but also the goodness-of-fit statistics must be in their acceptable thresholds. For a model fit, the researchers can use several goodness-of-fit indicators to assess a model. Goodness-of-fit is inversely related to sample size and number of variables. The goodness of fit indices and their acceptable thresholds are listed in section 5.2.5, Table 5.1.

5.4 Path Analysis

Path analysis has a long history. It was developed around 1921 by Sewall Wright (Schumacker & Lomax, 2010). With Wright's developments, it was used as a method for analyzing the direct and indirect effects of variables. "The aim of path analysis is to provide estimates of the magnitude and significance of hypothesized causal connections among sets of variables displayed though the use of path diagrams." (Stage, Carter, & Nora, 2004, p. 5). Path analysis is a special case of multiple regression in that it involves several multiple regression models or equations which are estimated simultaneously, and they are closely related (Stage et al., 2004).

A path diagram is a pictorial presentation of a model (Tatar , 2015). It represents the variables, the arrows and all the causal relationships between variables. There are input and output path diagrams. An input path diagram is for planning of the analysis and it shows the causal relations which are suggested by the hypothesis. The output path diagram shows the results of statistical analysis. The observed variables are shown by boxes or rectangles. The independent variables are called exogenous variables. Exogenous variables must always be independent variables. But, endogenous variables can be either dependent or independent. Endogenous variables are the ones whose causes are shown in the diagram. A single-headed line points from cause to effect, called direct effects. A curved, double-headed line between two independent observed variables shows

covariance, in other words, these two variables are correlated. Also, there is indirect effect wherein the exogenous variable has an effect on the dependent variable, through the other exogenous variable.

In Stage, Carter, & Nora's study (2004), different types of structures that show possible causal relationships underlying a covariation were explained. As seen Figure 5.3, different types of structures were illustrated. Thus, the causal relationships can be understood better. These relationships was explained as: "In (a), Z is not connected causally to either X or Y, but X is linked causally to Y; in (b), X and Z are linked causally to Y, but Z is not the cause of X; in (c), Z is a cause of both X and Y, but the effect of Z on Y is contained completely in X or mediated by X's influence on Y. In diagrams (a), (b), and (c), the relationship between X and Y is considered causally closed to outside influences with respect to their covariation. In diagram (d), the covariation between X and Y is totally due to their direct common dependence on an outside cause, Z. Finally, in diagram (e), the covariation between X and Y is caused partly by the dependence of Y on X and somewhat by their direct sharing of a common cause, Z. In diagrams (d) and (e), the covariation between X and Y is not closed to outside influence (Nie et al., 1975 cited in Stage et al., p. 5)".

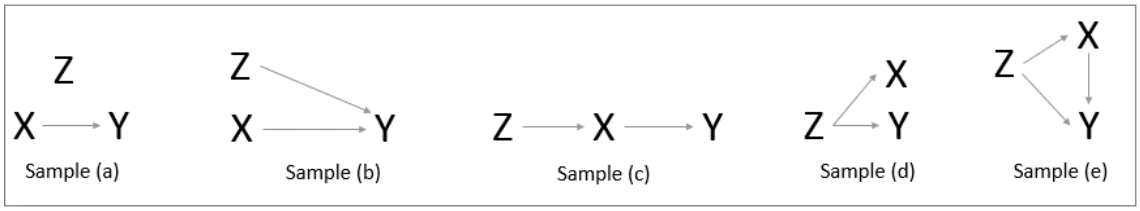

Figure 5.3 Stage, Carter, & Nora's (2004) Different Types of Structures

According to Schumacker & Lomax (2010), "path coefficients in path models are usually derived from the values of a Pearson product moment correlation coefficient (r) and/or a standardized partial regression coefficient (b)" (p. 147). By using path coefficient, it can be understood the direct effect of a cause to an effect in the path model.

There are two types of path coefficients (Stage et al., 2004). One of them, standardized path coefficients (Beta weight), they are standardized because they are estimated from correlations. Unstandardized path coefficients are affected by the measurement of the variable. While comparing models with different samples, unstandardized path coefficients can be used (Stage et al., 2004).

Similarly in regression, path analysis also requires adequate sample size. Also like multiple regression, model specification is very important for path analysis. Path analysis does not provide a way to specify the model. As seen in Figure 5.3, some different relationships can be hypothesized with many different parameters. So, the previous researches and theories play very important role. After specification of the path model, the model should be identified. In other words, degrees of freedom (df) value should be at least zero or larger. After estimation of the model, model testing can be applied by using goodness-of-fit indices. Goodness-of-fit indices and their acceptable ranges are shown in Table 5.1. Then, the goodness-of-fit indices should be evaluated. If the fit of the path model is good, the specified model has been supported by the sample data. Otherwise, if the fit of the path model is not good, the researcher should modify the path model to gain a better fit. The researcher should decide which method will be used for getting better fits. "One may eliminate parameters that are not significantly different from zero and/or include additional parameters to arrive at a modified model. For the elimination of parameters, the most commonly used procedure in LISREL is to compare the t statistic for each parameter to a tabled t value (e.g., $t > 1.96$) to determine statistical significance. For the inclusion of additional parameters, the most commonly used techniques in LISREL are (a) the modification index (MI) (the expected value that χ^2 would decrease if such a parameter were to be included; large values indicate potentially useful parameters), and (b) the expected parameter change statistic (EPC) (the approximate value of the new parameter if added to the model)." (Schumacker & Lomax, 2010, p. 155) Then, t-value or F-test from output should be used for testing significance of path coefficients. The standardized coefficient (beta) or effect sizes and explained variance values for significant paths should be reported (Stage et al., 2004).

5.5 Construct Validity

The adequacy of the measurement model is assessed by evaluating the reliability of the individual construct, the convergent validity of the measures associated with individual constructs, and the discriminant validity (Hulland, 1999). In order to test the measurement model adequacy, these validity tests should be applied. Campbell and Fiske (1959) stated that in order to evaluate construct validity, discriminant validity as well as convergent validity are required. Hair et al., (1998) stated that convergent validity refers to the degree to which the content of items that theoretically should be correlated are in fact correlated. The convergent validity and discriminant validity can be tested by using values that were gained from confirmatory factor analysis.

According to Fornell and Larcker (1981), convergent validity can be assessed with composite reliability (CR) and average variance extracted (AVE). Also, all standardized item loadings of constructs should be at significant and should exceed 0.5 for convergent validity (Anderson and Gerbing, 1988; Amin et al., 2014). The factor loadings for Composite Reliability should be obtained through confirmatory factor analyses. Nunnally and Bernstein (1994) stated the value for composite reliability should be at least 0.70. Composite Reliability can be calculated as,

$$\rho_{\xi} = \frac{(\sum \lambda_i)^2}{(\sum \lambda_i)^2 + \sum_i \mathrm{var}(\varepsilon_i)}$$

where ρ_c: Composite Reliability, λ_i: Component loading to an indicator (i), var (ε_i) = 1- λ_i^2

"The AVE represent the amount of variance captured by the construct measures relative to measurement error and the correlations among the latent variables." (Yang et al., 2004, p. 1162). The values for calculating of AVE value should be obtained through confirmatory factor analyses. Fornell & Larcker (1981) suggested the value for AVE should be greater than 0.50. The formula for AVE is as follows:

$$AVE = \frac{\sum \lambda_i{}^2}{\sum \lambda_i{}^2 + \sum_i \mathrm{var}(\varepsilon_i)}$$

where λ_i: Component loading to an indicator (i), var (ε_i) = 1- λ_i^2

In addition, AVE value can be used to evaluate discriminant validity (Fornell & Larcker, 1981). "Discriminant validity requires a construct to be distinctive from other constructs. The square root of the AVE should be greater than its correlations with other latent constructs." (Lee, Hodges, & Watchravesringkan, 2015, p. 151).

5.6 Exploratory Factor Analysis Compared to Confirmatory Factor Analysis

The exploratory factor analysis model is a statistical method which is a collection of techniques for interpreting the correlations between variables or in other words, factors. The main goals of exploratory factor analysis (EFA) is to determine the numbers of common factors that influence a set of measures, and identify the relationship between the factors and observed measures (DeCoster, 1998). So, exploratory factor analysis is a good method to decide the dimensionality of variables and also to eliminate the variables which do not represent the dimensions well. Additionally, DeCoster (1998) identified that EFA is used for deciding the numbers of factors affecting variables and to analyze which variables "hang together" in the questionnaire.

Therefore, EFA is a method that used to determine the factor structure (model), but in CFA, researcher tests if the data fits to the hypothesized model supported by a theory or previous research. In EFA, there is not a priori model, however in CFA, the researcher has a priori specified theoretical model. Additionally, while applying EFA, one of the main aims is to analyze how many factors there are. But while applying CFA, the researcher defines the number of factors, or which factors are correlated, or which variables measure each factor (Schumacker & Lomax, 2010, p. 164). Additionally, "A CFA requires a larger sample size than an EFA, basically because the CFA produces inferential statistics. The exact sample size necessary will vary heavily with the number

of measures and factors in the model, but you can expect to require around 200 subjects for a standard model." (DeCoster, 1998, p. 6).

5.7 Structural Equation Modeling Compared to Regression

The purpose of regression analysis is prediction the relationship between the independent and dependent variables. The regression model allows to calculate the value of dependent observed variable (Y scores), by way of a set of independent observed variables (X scores). If the explanatory variable is one variable, it's called simple regression, otherwise it's called multiple regressions (AmirAlavifar & Anuar, 2012).

There are many assumptions and it is very difficult to achieve them at the same time. The assumptions for multiple regression include normal distribution of variables, continuous variables, linearity, and homogeneity of variances. There should not be multicollinearity among the variables.

SEM is very popular statistical tool for several reasons. The most important reason is this technique is general and it covers a wide range of useful models confirmatory factor analysis, multiple regression analysis, path analyses (Tatar , 2015). Additionally, path analysis is an extension of multiple regression. In path analysis, many multiple regression models or equations can be tested simultaneously.

"SEM provides a higher degree of support for the question of causation than other methods like multiple regression and traditional path analysis, because SEM models measure error and can eliminate the bias and distortion in estimates that typically occur with these methods" (Dandagi et al., 2016, p. 79). So, the controlling of measurement error makes the model more realistic and more useful.

6. RESEARCH METHODOLOGY

This section begins with an overview of the research methodology. The subjects filled the survey which includes measurement scales and demographic questions about them.

6.1 Measuring Instrument

During the literature review, various measuring instruments were researched and reviewed. Afterwards, a questionnaire was created. The questionnaire was developed to determine the variables that influence millennial customers' e-loyalty correspondingly their repurchase intention and their positive e-WOM perception when purchasing products and services through hepsiburada.com online shopping website. The questions were adopted from previous researches.

In the beginning of the questionnaire, the subjects are asked about their demographical characteristics such as age, gender, income, online shopping behavior. The duration of online shopping experience, is indicated by 6 values. There are less than 1 year, 1 to 2 years, 2 to 3 years, 4 to 5 years, 5 to 8 years and more than 8 years. The frequency of purchases online in the last 6 months, is indicated by 6 values. There are never, 1-3 times, 4-6 times, 7-9 times, 10-12 times and more than 12 times. Monthly income is indicated by 6 values, 1000 TL - less, 1001 – 2000 TL, 2001-3000 TL, 3001-4000 TL, 4001-5000 TL, and 5001 TL-more. The frequency of visiting hepsiburada.com online shopping website in the last 6 months is indicated by 6 values. There are never, 1-3 times, 4-6 times, 7-9 times, 10-12 times and more than 12 times. The amount of purchases from hepsiburada.com online shopping website out of every 10 online purchases is indicated by 6 values. There are 0 purchases, 1-2 purchases, 3-4 purchases, 5-6 purchases, 7-8 purchases and more than 8 purchases.

Millennial customers' attitude towards online shopping was examined with a five-point Likert scale ranging from 1=Strongly Disagree to 5= Strongly Agree. Perceived ease of use was measured by a scale developed by Devaraj, Fan, & Kohli (2002). This

scale consisted of 5 items. Perceived usefulness scale was adopted from Hausman & Siekpe (2009) and Ahn, Ryu, & Han (2004). Perceived usefulness consists of three items. Convenience scale was adopted by Yang, & Lester (2004) and Yoon & Kim (2007). It consists of five items. Choices scale was adopted from Wolfinbarger & Gilly (2003) and Srinivasan et al. (2002). Choices consists of five items.

Trust was examined with a five-point Likert scale ranging from 1=Strongly Disagree to 5= Strongly Agree. Trust scale was adopted from Kim, Xu, & Gupta (2012) and Constantinides, Lorenzo-Romero, & Gomez (2010). It has six items.

Customer satisfaction was examined with a five-point Likert scale ranging from 1=Strongly Disagree to 5= Strongly Agree. Satisfaction scale was adopted by Anderson & Srinivasan (2003) and Yang et al. (2004). Customer satisfcation consists of 5 items.

Millennial customers' perceived enjoyment was examined with a five-point Likert scale ranging from 1=Strongly Disagree to 5= Strongly Agree. Perceived enjoyment was measured by a scale developed by Cry, Head, & Ivanov (2006). Perceived enjoyment consists of 4 items.

Online loyalty was examined with a five-point Likert scale ranging from 1=Strongly Disagree to 5= Strongly Agree. E-loyalty scale was adapted from Anderson & Srinivasan (2003). E-loyalty consists of seven items.

Positive online word of mouth was examined with a five-point Likert scale ranging from 1=Strongly Disagree to 5= Strongly Agree. Positive online word of mouth was measured by a scale developed by Srinivasan et al. (2002). Positive online word of mouth consists of four items.

Millennial customers' repurchase intension was examined with a five-point Likert scale ranging from 1=Strongly Disagree to 5= Strongly Agree. Repurchase intension scale was adapted from Kim et al., (2012). Repurchase intension consists of four items.

Table 6.1 Measurement Items and Sources of Constructs for Attitude towards Online Shopping

Construct	Source
Perceived Ease of Use It is easy for me to shop online. My interactions during online shopping are clear and understandable. It is easy to navigate and to find what I am looking for on the website. A first-time buyer can make a purchase online without much help. Overall, I believe that shopping online is easier.	(Devaraj, Fan, & Kohli, 2002)
Perceived Usefulness Shopping online improves my shopping performance. Shopping online enables me to accomplish my shopping tasks faster. Overall, I find shopping online very useful.	(Hausman & Siekpe, 2009); (Ahn, Ryu, & Han, 2004)
Convenience Shopping online saves me from driving from store to store. Shopping online lets me stay at home and shop. Shopping online enables me to shop at any place. Shopping online enables me to shop at 24/7. Internet is convenient way of shopping.	(Yang, & Lester, 2004); (Yoon & Kim, 2007)
Choices Online shopping websites have a wide variety of products that interest me. Online shopping websites have products I can't easily find in physical stores. Online shopping websites have a good selection of products. Online shopping websites are updated often with new products. Online shopping websites provide a "one-stop shop" for my shopping.	(Wolfinbarger & Gilly, 2003); (Srinivasan et al., 2002)

Table 6.2 Measurement Items and Sources of Constructs for Trust, Customer Satisfaction, Perceived Enjoyment

Construct	Source
Trust This website is capable of doing its job. This website keeps its promises and commitments. This website cares about its customers. This website fulfills its job. This website is trustworthy. I trust the e-retailer will not misuse my personal information (e-mail, phone number, names, etc.) to others for commercial use.	(Kim, Xu, & Gupta, 2012); (Constantinides, Lorenzo-Romero, & Gomez, 2010)
Customer Satisfaction I think I did the right thing to shop online. My choice to use this website shopping was a wise one. I am very satisfied with Internet-based transactions. I am very satisfied with the products/services offered by the online store. Overall, I am very satisfied with my last online shopping experience.	(Anderson & Srinivasan, 2003); (Yang et al., 2004)
Perceived Enjoyment I found my visit to the website interesting. I found my visit to the website entertaining. I found my visit to the website enjoyable. I found my visit to the website pleasant.	(Cry, Head, & Ivanov, 2006)

Table 6.3 Measurement Items and Sources of Constructs for E-Loyalty, Positive Word-of-Mouth and Repurchase Intension

Construct	Source
E-Loyalty I seldom consider switching to another Web site. As long as the present service continues, I doubt that I would switch web sites. I try to use the Web site whenever I need to make a purchase. When I need to make a purchase, this Web site is my first choice. I like using this Web site. To me, this Web site is the best retail Web site to do business with. I believe that this is my favorite retail web site.	(Anderson & Srinivasan, 2003)
Positive Online Word-of-Mouth I say positive things about this website to other people. I recommend the website to anyone who asks. I encourage friends to do business with this website. I do not hesitate to refer my acquaintances to this website.	(Srinivasan et al., 2002)
Repurchase Intention The probability that I would consider to repurchase a product or service from this website is high. If I were to repurchase a product or service, I would consider purchasing it from this website again. The likelihood of my repurchasing a product or service from this website is high. My willingness to purchase a product or service from this website is high.	(Kim et al., 2012)

6.2 Sample

This study focused on obtaining a random sample of the millennial customers (also known as Generation Y) who have experience for hepsiburada.com online shopping website. Millennial customers' birth dates are ranging from 1981-1998, in other words early 1980s as starting birth years and late 1990s as ending birth years. The target population for this study is chosen as millennial customers because this generation has higher internet usage than other generations.

Hepsiburada.com is Turkey's leading online retailer. It was founded in 1998. It has a very wide product portfolio from supermarket products to electronics, apparels, books, hobby, sport and outdoor equipment. According to Hepsiburada.com, customers can

access to over 12.7 million products with 30 different product categories on the website. It is established that hepsiburada.com has 75 million visits per month. Besides that, according to its' official website, it is one of Europe's fastest growing e restrictions - commerce companies, reaching 21 million unique visitors on a monthly basis. Additionally, Hepsiburada.com was elected Turkey's favorite e-commerce brand (Love mark) 3 times so far.

The actual number of attendants in the questionnaire was 576. Because of restrictions, (being a millennial customer, having an online shopping experience from hepsiburada.com), some responses were eliminated. After these eliminations, 440 responses are obtained. The percentages in the tables are represented the sample with 440 responses.

The demographics of the respondents are analyzed and presented. The demographics of respondents are shown in the tables.

Out of 440 respondents, the sample consisted of 247 (56.1 %) females and 193 (43.9 %) males. The majority of the respondents were females (56.1 %). Table 6.4 presents the frequency distribution of the respondents based on their gender.

Table 6.4 Frequency Distribution for Gender

Gender	Frequency	Percent (%)
Female	247	56.1
Male	193	43.9
Total	440	100

In the survey, the age is a comment box question. Therefore, age data is indicated clearly. A total of 440 respondents were within an age range from 18 to 35 years of age. Standard deviation is 4 and the mean of ages of the respondents' is 28. According to the data, age 27 is the largest group with 45 frequency (10.2 %), age 30 is the second largest group with 37 frequency (8.4 %), and age 28 and age 33 is the third largest group with 35

frequency (8 %). Age 18 and age 19 is the smallest age group with 7 frequency (1.6 %). Table 6.5 presents the age distribution of the respondents.

Table 6.5 Age Distribution

Minimum Age	Maximum Age	Std. Deviation of Age Range	Mean of Age Range
18	35	4.42	28.35

Out of all respondents, 5 % of respondents' monthly income is less than 1000 TL, 19.5 % is 1000-2000 TL, 27.7 % is 2000-3000 TL, 24.5 % is 3000-4000 TL, 11.8 % is 4000-5000 TL and 11.4 % is more than 5000 TL. The majority of the group is with monthly income of 2000-3000 TL (27.7 %), followed by 3000-4000 TL (24.5 %), 1000-2000 TL (19.5 %), 4000-5000 TL (11.8 %), more than 5000 TL (11.4 %), less than 1000 TL (5 %). Table 6.6 presents the frequency distribution for respondents' monthly income.

Table 6.6 Frequency Distribution for Monthly Income

Monthly Income	Frequency	Percent (%)
Less than 1000 TL	22	5
1000-2000 TL	86	19.5
2000-3000 TL	122	27.7
3000-4000 TL	108	24.5
4000-5000 TL	52	11.8
More than 5000 TL	50	11.4
Total	440	100

6.3 Data Collection

The data was collected using Google Docs, only online distribution method was used. The data was examined for missing values and outliers.

A total of 440 questionnaires were collected over a four-week period in December of 2016. Questionnaires were directed for those that met the criteria (millennial customers who have experience for hepsiburada.com online shopping website.). If they met the criteria, a link leading to the online survey instruments will be sent to all by e-mails and messaging applications (Facebook messenger, WhatsApp, etc.). (See Appendix A)

6.4 Statistical Analysis

Firstly, in order to analyze demographical and online shopping characteristics of millennial customers, frequency distributions and descriptive statistics were used.

Factor analysis was generally used to determine the validity of the data. Additionally, it can be used for data reduction in order to extract common factors from items measuring the constructs (Leech, Barrett, & Morgan, 2005). Thus, in this study, exploratory factor analysis (EFA) was used to determine the dimensions of constructs and how millennial customers from this sample evaluate these constructs. For understanding of applicability of factor analysis, KMO test and Bartlett's was done. "Kaiser-Meyer-OIkin (KMO) measure should be greater than .70, and is inadequate if less than 0.50. The KMO test tells one whether or not enough items are predicted by each factor. The Bartlett test should be significant (i.e., a significance value of less than 0.05); this means that the variables are correlated highly enough to provide a reasonable basis for factor analysis" (Leech et al., 2005, p. 82). Then, purification of items was done. The items which have factor loadings less than 0.6 was eliminated (Pijls, Groen, Galetzka, & Pruyn, 2017), and if the item has cross loading which is greater than 0.40 was eliminated (Kim et al., 2012). Then, based on the Kaiser-Guttman criterion (eigenvalues>1.0), only the factors with eigenvalues > 1.0 was used (Leech et al., 2005).

Following that, it was measured the reliability of instruments. In this study, Cronbach's alpha, most commonly used method for testing reliability, was calculated to test the internal consistency of the instruments. According to Nunnally (1978), the instruments used in basic research must have the minimum coefficient alpha values of .70 or higher (Nunnally, 1978 cited in Anderson & Srinivasan, 2003).

After applying EFA, CFA would be needed in order to evaluate and refine the resulting scales (Gerbing & Anderson, 1988). Then, confirmatory factor analysis (CFA) was conducted on the measured variables to determine how well-measured variables represent identified dimensions.

To ensure the validity of the model, the model fit assessment or goodness-of-fit (GOF) criteria must be tested and all indices must be in the acceptable levels. The detailed information about GOF indices provided in the previous sections.

In addition to Cronbach's α, internal consistency can be evaluated using composite reliability (CR value) from CFA. Composite reliability should be above the suggested value of 0.70 needed to verify reliability (Nunnally & Bernstein, 1994). Briefly, in this study, the reliability analysis of instruments was measured by Cronbach's Alpha and Composite Reliability.

Then, in order to evaluate construct validity, firstly the standardized estimated loadings should be significant and 0.50 or higher (Anderson and Gerbing, 1988; Amin et al., 2014). Secondly, all composite reliability (CR) values should be higher than 0.70 (Nunnally & Bernstein, 1994). Thirdly, the average variance extracted (AVE) value reflects the overall amount of variance in the indicators measured by the latent construct. It is recommended that the average variance extracted (AVE) value should be 0.5 or higher (Fornell & Larcker, 1981). While calculating CR and AVE values, the formulas that were shown in Section 5.5, was used.

Two step approach was run; the structural model was tested after the measurement model was confirmed (Anderson & Gerbing, 1988). A similar set of fit indices was used to examine the structural model.

7. FINDINGS

In this section, there are three main sections: Online Shopping Characteristics of the Sample, Scale Validity and Reliability, Test of Research Model.

7.1 Online Shopping Characteristics

To have knowledge about respondents' shopping characteristics, the questions about their online shopping characteristics were analyzed. Therefore, it can be easily compared that their online shopping characteristics and their e-loyalty, repurchase intention and generating positive e-WOM behavior. However, there are questions related to hepsiburada.com website in the questionnaire. According to these questions, it can be seen how often the respondents prefer to shop from hepsiburada.com, and the amount of their purchases from hepsiburada.com. These analysis show that how qualified the data is for this study.

The online shopping experience information of the participants and online shopping information regarding to hepsiburada.com were summarized in tables.

Duration of online shopping experience of respondents were shown in Table 7.1. 23.4 % of the participants have 4 to 5 years online shopping experience, 22.5 % of the participants have 2 to 3 years online shopping experience, 20.2 % of the participants have 5 to 8 years online shopping experience, 15.2 % of the participants have more than 8 years online shopping experience, 13.9 % of the participants have 1 to 2 years online shopping experience, 4.8 % of the participants have less than 1 year online shopping experience. As seen in the table, the majority of participants have online shopping experience 4 to 5 years. The minimum duration of online shopping experience of respondents is less than 1 year online shopping experience group with 21 frequency (4.8 %).

Table 7.1 Duration of Online Shopping Experience of Respondents

Duration of Online Shopping Experience	Frequency	Percentage (%)
Less than 1 year	21	4.8
1 to 2 years	61	13.9
2 to 3 years	99	22.5
4 to 5 years	103	23.4
5 to 8 years	89	20.2
More than 8 years	67	15.2

As can be seen from Table 7.2, 21.8 % of the participants stated that they have purchased online 4-6 times in last 6 months, 21.6 % of the participants stated that they have purchased online 1-3 times in last 6 months, 18.2 % of the participants stated that they have purchased online 7-9 times in last 6 months, 15.9 % of the participants stated that they have purchased online 10-12 times in last 6 months, 13 % of the participants stated that they have purchased online more than 12 times in last 6 months and 9.5 % of the participants stated that they have never purchased online in last 6 months.

Table 7.2 The Frequency of Purchases Online In the Last 6 Months

Frequency of Purchases Online In the Last 6 Months	Frequency	Percentage (%)
Never	42	9.5
1-3 times	95	21.6
4-6 times	96	21.8
7-9 times	80	18.2
10-12 times	70	15.9
More than 12 times	57	13

As can be understood from Table 7.3, 24.5 % of the participants stated that they have visited Hepsiburada.com 4-6 times in last 6 months, 23 % of the participants stated that they have visited Hepsiburada.com 7-9 times in last 6 months, 18.6 % of the participants stated that they have visited Hepsiburada.com 1-3 times in last 6 months, 13.2 % of the participants stated that they have visited Hepsiburada.com more than 12

times in last 6 months, 12.3 % of the participants stated that they have visited Hepsiburada.com 10-12 times in last 6 months, and 8.4 % of the participants stated that they have never visited Hepsiburada.com in last 6 months.

Table 7.3 The Visit's Frequency of Hepsiburada.com Website in the Last 6 Months

Visit's Frequency of Hepsiburada.com In Last 6 Months	Frequency	Percentage (%)
Never	37	8.4
1-3 times	82	18.6
4-6 times	108	24.5
7-9 times	101	23
10-12 times	54	12.3
More than 12 times	58	13.2

As can be seen from Table 7.4, 23.2 % of the participants stated that they have purchased 1-2 from Hepsiburada.com out of every 10 purchases, 22 % of the participants stated that they have purchased 3-4 from Hepsiburada.com out of every 10 purchases, 19.1 % of the participants stated that they have purchased 5-6 from Hepsiburada.com out of every 10 purchases, 18.9 % of the participants stated that they have purchased 7-8 from Hepsiburada.com out of every 10 purchases, 9.8 % of the participants stated that they have purchased more than 8 from Hepsiburada.com out of every 10 purchases, 7 % of the participants stated that they have never purchased from Hepsiburada.com out of every 10 purchases.

Table 7.4 The Amount of Purchases from Hepsiburada.com Out of Every 10 Purchases

The Amount of Purchases From Hepsiburada.com Out of Every 10 Purchases	Frequency	Percentage (%)
0	31	7
1-2 purchases	102	23.2
3-4 purchases	97	22
5-6 purchases	84	19.1
7-8 purchases	83	18.9
More than 8 purchases	43	9.8

7.2 Scale Validity and Reliability

This section includes results of exploratory factor analysis and confirmatory factor analysis of constructs.

The data set was divided into half by random sampling technique with Bernoulli distribution as recommended by Hair, Anderson, Tatham and Black (1998). One was used to conduct for exploratory factor analysis (EFA), (n=221) and other one was used to conduct for confirmatory factor analysis (CFA), (n=229). Thus, separate data sets were used for model building and validation, otherwise using the same data set for the new structure which was obtained by EFA would incorrectly increase the fit indices (Lattin, Carroll, & Green, 2003 cited in Yurtkoru, Ozaralli, & Durmus, 2009).

Exploratory factor analysis was firstly conducted to examine the structure of the constructs with the first data group, then confirmatory factor analysis was performed with the second data group to test the measurement model which was obtained from exploratory factor analysis with the first data group. Firstly, the constructs which represent the dependent variables were analyzed. Exploratory factor analysis (EFA) was conducted to e-loyalty, repurchase intention and e-WOM separately to the first data group, then CFA was run with the factor structure which was obtained in the exploratory factor analysis.

After running EFA with the first data group, KMO values and Bartlett's tests were tested. Then, it was identified that how many factors the constructs have with eigenvalue>1 rule. All the items loaded on one factor for each construct. While running EFA, low factor loadings (<0.60) (Pijls et al., 2017), and cross-loadings (>0.40) conditions was considered for elimination (Kim et al., 2012). KMO values were greater than recommended value and Bartlett's test was significant (Leech et al., 2005). Table 6.5 contains factor loadings for items used to measure e-loyalty, repurchase intention and e-WOM. All the items have loadings higher than 0.70. E-Loyalty items' loadings ranged from 0.75 to 0.88 and these items explained 67.8 % of e-loyalty construct. Repurchase items' loadings ranged from 0.83 to 0.91 and these items explained 76.7 % of repurchase construct. E-WOM items' loadings ranged from 0.81 to 0.89 and these items explained 75.5 % of e-WOM construct. Also, reliability values can be seen in Table 6.5, the Cronbach's α score were 0.92, 0.90 and 0.89 respectively, all the Cronbach's α scores were above the recommended value of 0.7 (Nunnally J. C., 1978 cited in Anderson & Srinivasan, 2003).

Then, confirmatory factor analysis (CFA) was applied for e-loyalty, repurchase and e- WOM constructs. Individual constructs were run separately to indicate their model fit indices. Summarized CFA results were listed in Table 7.5. While running CFA for e-loyalty construct, Loyalty7 item was dropped due to modification indexes. It was dropped in order to get better GOF values. The chi-square statistics were significant at the 0.001 level for e-loyalty and e-WOM constructs but not for repurchase construct. However, the chi-square statistical significance test is sensitive to sample size. If the sample size gets larger, the chi-square statistic has a tendency to show a significant probability level (Schumacker & Lomax, 2010). RMSEA values for these constructs were 0.12 (e-loyalty), 0.00 (repurchase), 0.24 (e-WOM). Except the value of repurchase, they exceeded the recommended cutoff point (Hu & Bentler, 1999). Also, TLI values ranged from 0.88 to 1.01, the values for e-loyalty and repurchase constructs were above the cutoff point of 0.90 (Hu & Bentler, 1999). As seen in the Table 7.5, CFI and NFI values of e-loyalty, repurchase and e-WOM were all above the cutoff point (0.90) for acceptable model fit (Hu & Bentler, 1999). It was indicated that the model has good fit indices.

Additionally, all indicator loadings were investigated for an evidence of convergent validity (Anderson & Gerbing, 1988; Amin et al., 2014). All factor loadings of the items were higher than 0.50 threshold. E-Loyalty items' CFA standardized estimated loadings ranged from 0.77 to 0.88 and t-values were statistically significant at the 0.001 level. Repurchase items' standardized estimated loadings ranged from 0.81 to 0.88 and t-values were statistically significant at the 0.001 level. E-WOM items' standardized estimated loadings ranged from 0.84 to 0.90 and t-values were statistically significant at the 0.001 level. Thus, all the results indicate sufficient convergent validity for the measurement scales.

Followed by those factor loadings and GOF values, the next assessment such as Composite Reliability (CR), and Average Variance Extracted (AVE) was performed for convergent validity (Fornell & Larcker, 1981). By using formulas which was discussed on previous chapters, the CR and AVE values were calculated. Composite Reliability (CR) values for e-loyalty, repurchase and e-WOM were in acceptable range, they were 0.94 (e-loyalty), 0.92 (repurchase), and 0.92 (e-WOM) which were above the suggested value 0.70 needed to verify reliability (Nunnally & Bernstein, 1994). As seen in Table 6.5, all AVE values of e-loyalty, repurchase and e- WOM were greater than the cutoff value 0.50 (Fornell & Larcker, 1981).

Thus, the scales' values exceeded the recommended values for Cronbach`s Alpha, Composite Reliability, and Average Variance Extracted.

Table 7.5 Exploratory and Confirmatory Factor Analyses for E-Loyalty, Repurchase and E-WOM Constructs

Items	EFA Loadings	CFA Loadings	t-value
E-Loyalty	(VE=67.82; α=0.92; CR=0.92; AVE=0.65)		
Loy1	0.75	0.77	a
Loy2	0.76	0.75	11.93***
Loy3	0.87	0.84	13.75***
Loy4	0.88	0.88	14.37***
Loy5	0.80	0.82	13.26***
Loy6	0.86	0.77	12.31***
Repurchase	(VE=76.73; α=0.90; CR=0.92; AVE=0.74)		
Repurch1	0.83	0.81	a
Repurch2	0.90	0.88	15.55***
Repurch3	0.86	0.86	15.18***
Repurch4	0.91	0.88	15.75***
E-WOM	(VE=75.65; α=0.89; CR=0.92; AVE=0.74)		
E-WOM1	0.89	0.84	a
E-WOM2	0.81	0.84	15.67***
E-WOM3	0.89	0.90	17.45***
E-WOM4	0.89	0.87	16.42***
E-Loyalty; $\chi 2$ (9, N=229)= 40.75; p=0.000; RMSEA= 0.12; TLI= 0.94; CFI= 0.97; NFI= 0.96			
Repurchase; $\chi 2$ (2, N=229)= 0.66; p= 0.721; RMSEA= 0.00; TLI= 1.01; CFI= 1.00; NFI= 0.99			
E-WOM; $\chi 2$ (2, N=229)= 29.11; p<0.001; RMSEA= 0.24; TLI= 0.88; CFI= 0.96; NFI= 0.96			

Note: VE= Variance Explained, α= Cronbach's Reliability, CR= Composite Reliability, AVE= Average Variance Extracted, * < .05, ** < .01, ***< .001, RMSEA= Root Mean Square of Error Approximation, TLI= Tucker-Lewis Index, CFI= Comparative Fit Index, NFI=Normed Fit Index

Table 7.6 contains factor loadings for items used to measure trust, satisfaction and perceived enjoyment. All the items have loadings higher than cutoff value of 0.60 (Pijls et al., 2017). Trust items' loadings ranged from 0.77 to 0.91 and these items explained 74.4 % of trust construct. Satisfaction items' loadings are above 0.67. Additionally, these items explained 64.9 % of satisfaction construct. Perceived Enjoyment items' loadings ranged from 0.92 to 0.96 which were very high loadings. And these items explained 89.9 % of perceived enjoyment construct.

As can be seen in Table 7.6, the values of reliability test varied from 0.86 and 0.96. All values were greater than recommended value (Nunnally, 1978 cited in Anderson & Srinivasan, 2003).

Also, CFA results were listed in Table 7.6. The chi-square statistic was significant for trust construct. The ratio of chi-square and degrees of freedom for all constructs were lower than 5. The values of RMSEA ranged from 0.05 to 0.06 indicating acceptable fits (Hu & Bentler, 1999). As seen in the table 6.6, TLI values were above the recommended value of 0.90 (Hu & Bentler, 1999). CFI and NFI values were all above 0.90 thresholds for acceptable model fit (Hu & Bentler, 1999). The results of CFA were excellent.

Trust items' CFA loadings ranged from 0.81 to 0.93 and t-values were statistically significant at the 0.001 level. Satisfaction items' indicator loadings ranged from 0.69 to 0.90 and t-values were statistically significant at the 0.001 level. Perceived Enjoyment items' CFA loadings ranged from 0.84 to 0.96 and t-values were statistically significant at the 0.001 level. As seen from values, all standardized item loadings were greater than the threshold of 0.50 and significant, providing evidence of convergent validity of these constructs (Anderson & Gerbing, 1988; Amin et al., 2014).

Then, Composite Reliability (CR), and Average Variance Extracted (AVE) were examined. The results of composite reliability (0.96 for trust, 0.90 for satisfaction, and 0.96 for perceived enjoyment) of constructs were satisfied the required level (Nunnally & Bernstein, 1994). AVE values (0.79 for trust, 0.65 for satisfaction, and 0.86 for perceived enjoyment) of constructs were above the cutoff value 0.50 (Fornell & Larcker, 1981).

Table 7.6 Exploratory and Confirmatory Factor Analyses for Trust, Satisfaction and Perceived Enjoyment Constructs

Items	EFA Loadings	CFA Loadings	t-value
Trust	(VE=74.41; α=0.93; CR=0.96; AVE=0.79)		
Trust1	0.89	0.91	a
Trust2	0.91	0.93	23.55***
Trust3	0.90	0.91	22.55***
Trust4	0.86	0.89	21.37***
Trust5	0.84	0.88	20.30***
Trust6	0.77	0.81	17.22***
Satisfaction	(VE=64.94; α=0.86; CR=0.90; AVE=0.65)		
Sat1	0.83	0.81	a
Sat2	0.81	0.84	14.44***
Sat3	0.82	0.79	13.26***
Sat4	0.89	0.90	15.82***
Sat5	0.67	0.69	11.23***
Perceived Enjoyment	(VE=89.90; α=0.96; CR=0.96; AVE=0.86)		
PercEnjoy1	0.92	0.84	a
PercEnjoy2	0.96	0.95	20.35***
PercEnjoy3	0.96	0.96	20.88***
PercEnjoy4	0.95	0.94	19.98***
Trust; $\chi 2$ (9, N=229)= 17.82; p< 0.05; RMSEA= 0.06; TLI= 0.99; CFI= 0.99; NFI= 0.99			
Satisfaction; $\chi 2$ (5, N=229)= 7.73; p= 0.172; RMSEA= 0.05; TLI= 0.99; CFI= 0.99; NFI= 0.99			
Enjoyment; $\chi 2$ (2, N=229)= 3.03; p= 0.22; RMSEA= 0.05; TLI= 0.99; CFI= 0.99; NFI= 0.99			

Note: VE= Variance Explained, α= Cronbach's Reliability, CR= Composite Reliability, AVE= Average Variance Extracted, * < .05, ** < .01, ***< .001, RMSEA= Root Mean Square of Error Approximation, TLI= Tucker-Lewis Index, CFI= Comparative Fit Index, NFI=Normed Fit Index

Attitude towards Online Shopping construct is considered a multidimensional construct, comprising of four dimensions: perceived ease of use, perceived usefulness, convenience and choices. Using the exploratory factor analysis, the multidimensionality of this construct was confirmed. The first iteration of exploratory factor analysis extracted three factors with eigenvalues greater than 1.0, perceived usefulness and perceived ease of use loaded together as a combined factor.

The items of perceived usefulness were dropped because they have cross loadings on other factors which is greater than 0.40. After dropping perceived usefulness items, exploratory factor analysis was again run with remaining items. The items for perceived ease of use, convenience and choices were above the recommended value of 0.60. Their item loadings ranged from 0.65 to 0.86. The first factor identified as Perceived Ease of Use explained 50.9 % of the variance. The amount of variance explained by factor 2 (Convenience) was 10.6 %, and the amount of variance explained by factor 3 (Choices) was 9.1 %. Thus, the total variance explained by three factors was 70.6 %.

The Cronbach's α results indicated that all the reliabilities for each factor were well above the lower bound. They were 0.89 (Perceived Ease of Use), 0.88 (Convenience), and 0.88 (Choices).

To assess the measurement model, CFA was performed. CFA results were listed in Table 7.7. The chi-square statistic was significant. The ratio of chi-square and degrees of freedom was 1.3, which was lower than recommend value of 5 (Bollen, 1989). The value of RMSEA indicated good fit. As seen in the Table 7.7, TLI, CFI and NFI values were all above 0.96 which are acceptable for a good model fit (Hu & Bentler, 1999).

The items' CFA standardized loadings ranged from 0.73 to 0.87, which was above the recommended value of 0.60, and t-values were statistically significant at 0.001 level, providing evidence of convergent validity of these constructs (Anderson & Gerbing, 1988; Amin et al., 2014).

Also, Table 7.7 represents the composite reliability (CR) and average variance extracted (AVE) values for each factor. They were all greater than cutoff points, thereby providing evidence of convergent validity (Fornell & Larcker, 1981).

Table 7.7 Exploratory and Confirmatory Factor Analyses for Attitude towards Online Shopping

Items	EFA Loadings	CFA Loadings	t-value
Perceived Ease of Use	(VE=50.91; α=0.89; CR=0.90; AVE=0.65)		
Peuo1	0.79	0.77	a
Peuo2	0.80	0.86	13.92***
Peuo3	0.82	0.81	13.01***
Peuo4	0.65	0.80	12.76***
Peuo5	0.78	0.79	12.66***
Convenience	(VE=10.59; α=0.88; CR=0.90; AVE=0.63)		
Conve1	0.72	0.81	12.14***
Conve2	0.86	0.83	12.47***
Conve3	0.70	0.82	12.28***
Conve4	0.76	0.78	11.60***
Conve5	0.69	0.74	a
Choices	(VE=9.05; α=0.88; CR=0.91; AVE=0.72)		
Choice1	0.75	0.86	a
Choice2	0.80	0.84	16.14***
Choice3	0.82	0.84	16.20***
Choice4	0.78	0.86	16.95***
Attitude Toward Online Shopping; $\chi 2$ (74, N=229)= 95.91; p<0.05; RMSEA= 0.04; TLI= 0.99; CFI= 0.99; NFI= 0.96			

Note: VE= Variance Explained, α= Cronbach's Reliability, CR= Composite Reliability, AVE= Average Variance Extracted, * < .05, ** < .01, ***< .001, RMSEA= Root Mean Square of Error Approximation, TLI= Tucker-Lewis Index, CFI= Comparative Fit Index, NFI=Normed Fit Index

7.3 Model Testing

Structural model was performed to test the relation between attitude towards online shopping, satisfaction, trust, perceived enjoyment, and e-loyalty, repurchase intention and positive e-WOM. As a first step, the model was evaluated by examining the goodness-of-fit indices. Some changes were done to the conceptual model. For example, the construct of perceived usefulness was not included because of exploratory factor analysis results. Also, Loyalty 7 item was not included due to modification indexes. To assess the model-data fit, the goodness of fit indices were used. After having adequate validity and reliability of scales and evidence of good fit of the model, each hypothesis proposed by this study can be tested. According to attitude towards online shopping construct, four

factors were generated. Consequently, hypothesis related to attitude towards online shopping were expanded. It was expanded like H_1, H_2, H_3, and H_4. But H_2, which identified the relationship between perceived usefulness and customer satisfaction, was dropped as mentioned above. All other research model hypotheses were tested using the structural equation modeling method with whole data, 440 responses.

As can be seen Table 7.8, Normed Chi-Square or $\chi 2/df$ ratio is 2.3 which is below than recommended cutoff point of 5 (Bollen, 1989). The value of RMSEA indicated good fit with 0.06 (Hu & Bentler, 1999). CFI value was 0.93, which was good fit. TLI value was also 0.93 indicated good-fit. And NFI value was .89 which was very close to cutoff point of 0.90 (Hu & Bentler, 1999). The goodness of fit indices show that the proposed SEM has a good model-data fit hence most indices are in the range of recommended values.

Table 7.8 Model Fit Indices

Indices	**χ^2 / df**	**p-value**	**RMSEA**	**NFI**	**TLI**	**CFI**
Results	2.32	0.00	0.06	0.89	0.93	0.93
Criteria	<5	significant	<0.08	>0.90	>0.90	>0.90

$\chi 2$ (848, N=440)= 1963.86, df=Degrees of Freedom, RMSEA= Root Mean Square of Error Approximation, NFI=Normed Fit Index, TLI= Tucker-Lewis Index, CFI= Comparative Fit Index

The path diagram of the SEM with the estimates is displayed in Figure 7.1.

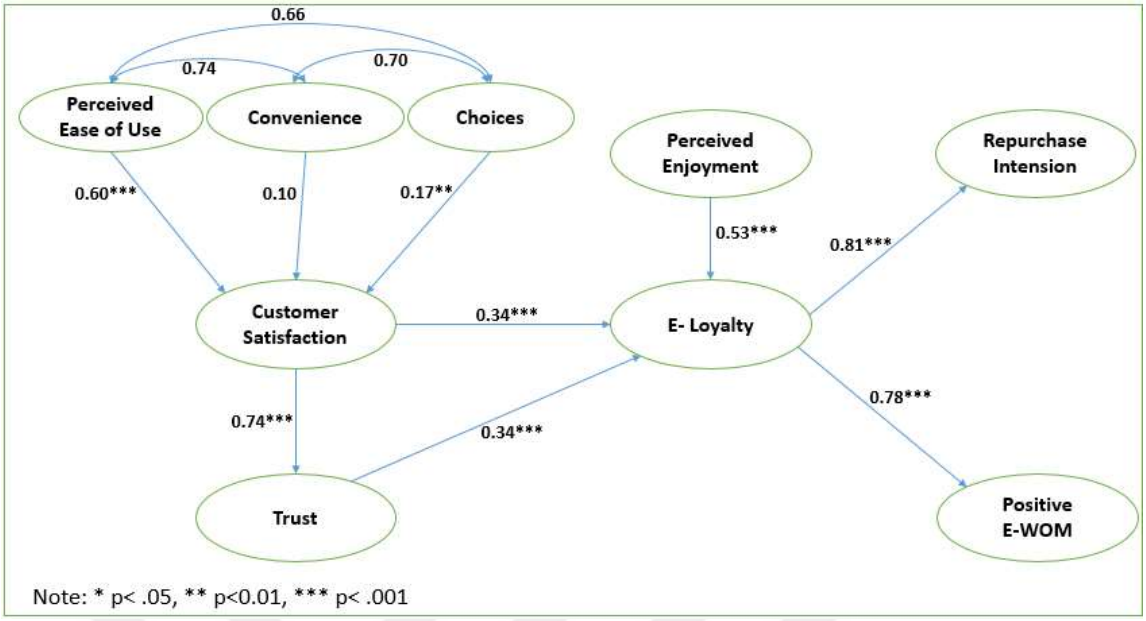

Figure 7.1 Path Diagram of the SEM

Also, the results of model testing can be seen in Table 7.9. The hypothesized relationships, path coefficients and their t-value are given in the table. Based upon the empirical results for the model, most of the hypotheses were supported. Specifically, the positive relationship predicted H_1 between perceived ease of use and satisfaction was supported by the data (β=0.60, t=8.69, p<0.001). The positive relationship predicted H_2 was not tested since this construct was dropped because of having insufficient factor loadings. The positive relationship predicted H_3 between convenience and satisfaction was not significant at 0.05 level of significance and therefore this hypothesis was not supported (β=0.10, t=1.44, p=0.15). The positive relationship predicted H_4 between choices and satisfaction was supported by the data (β=0.17, t=3.04, p<0.01).

Hypothesis 5, a positive relationship between satisfaction and trust was supported by the data (β=0.74, t=15.59, p<0.001) and a large effect (>.5) was found between these two variables. The positive relationship predicted H_6 between satisfaction and e-loyalty was supported by the data (β=0.34, t=5.88, p<0.001). The positive relationship between trust and e-loyalty was also supported (β=0.34, t=5.96, p<0.001). The positive relationship between perceived enjoyment and e-loyalty, hypothesis 8, was supported (β=0.53, t=11.35, p<0.001).

Related to e-loyalty consequences, the positive relationship between e-loyalty and repurchase intention (H_9) was supported with a very strong coefficient (β=0.81, t=11.80, p<0.001). H_{10} predicted a positive relationship between e-loyalty and positive e- WOM which was also supported (β=0.78, t=12.26, p<0.001) and a large effect (>.5) was found between these two variables.

Mediation effect occurs if the direct path coefficient between the independent variable and dependent variable is decreases when the indirect path through the mediator is established in the model (Osman & Sentosa, 2013). Direct path coefficient is evaluated without mediator effect, indirect path coefficient is evaluated with mediator effect. In this study, mediation effect is assessed by trust. Satisfaction can influence customer e-loyalty though trust. The direct path from satisfaction to e-loyalty was 0.57 and after including the trust as a mediator, this relation decreased to 0.34. Also, indirect effect is statistically significant and mediation influence level equals to 0.25, which can be calculated by multiplying the relation between trust and satisfaction (0.74) and the relation between trust and e-loyalty (0.34).

Table 7.9 Results of Model Testing

Hypothesized Relationship	Path coefficient	t-value
H_1: Perceived Ease of Use → Satisfaction	0.60	8.69***
H_2: Perceived Usefulness → Satisfaction	not tested	
H_3: Convenience → Satisfaction	0.10	1.44
H_4: Choices → Satisfaction	0.17	3.04**
H_5: Satisfaction→ Trust	0.74	15.59***
H_6: Satisfaction → E-Loyalty	0.34	5.88***
H_7: Trust → E-Loyalty	0.34	5.96***
H_8: Perceived Enjoyment → E-Loyalty	0.53	11.35***
H_9: E-Loyalty → Repurchase Intention	0.81	11.80***
H_{10}: E-Loyalty → Positive E- WOM	0.78	12.26***

Note: * p< .05, ** p<0.01, *** p< .001

To sum up, all the hypotheses can be found in Table 7.10. By this table, which hypothesis is supported or not supported can be seen easily.

Table 7.10 Results of Hypotheses Testing

Hypotheses	Results
H_1: Perceived ease of use has positive influence on satisfaction.	Supported
H_2: Perceived usefulness has positive influence on satisfaction.	Not tested
H_3: Convenience has positive influence on satisfaction.	Not supported
H_4: Choices has positive influence on satisfaction.	Supported
H_5: Customer satisfaction has positive influence on trust.	Supported
H_6: Customer satisfaction has positive influence on e-loyalty.	Supported
H_7: Trust has positive influence on e-loyalty.	Supported
H_8: Perceived entertainment has positive influence on e-loyalty.	Supported
H_9: E-Loyalty has positive influence on customer repurchase intention.	Supported
H_{10}: E-Loyalty has positive influence on positive e-WOM.	Supported

7.4 Independent Sample T-Tests and Anova Results for Gender and Income Groups

In addition to hypotheses testing, some analysis related with demographics were done. It was investigated that if there is significant difference between the means of variables (E-loyalty, Repurchase Intension, E-Wom, Perceived Enjoyment, Trust, Satisfaction) and gender and income groups. Before applying the tests, summated weighted score of variables were calculated. Then, these obtained values were used for the independent sample t-test and Anova tests.

As seen in Table 7.11, the only significant difference is for satisfaction up to gender ($p=0.02<0.05$; $f=1.39$). The mean of male respondents' satisfaction ($m=3.62$) is significantly greater than the mean of female respondents' satisfaction ($m=3.43$). For the other constructs, there is no significant difference between the female and male groups (p values>0.05).

Table 7.11 Independent Sample T-Test Results for Gender and the Constructs

Constructs	Group	n	Mean	F-Value	P-Value
E-Loyalty	Female	247	3.28	4.23	0.43
	Male	193	3.37		
Repurchase Intension	Female	247	3.47	5.91	0.25
	Male	193	3.58		
E-Wom	Female	247	3.49	3.80	0.09
	Male	193	3.65		
Perceived Enjoyment	Female	247	3.42	0.28	0.19
	Male	193	3.56		
Trust	Female	247	3.50	1.31	0.55
	Male	193	3.55		
Satisfaction	Female	247	3.43	1.39	0.02*
	Male	193	3.62		

Note: * p< .05, ** p<0.01, *** p< .001

In order to investigate the difference of the constructs' means up to income, Anova test was applied. In Table 7.12, the significant differences can be seen. Only for e-loyalty construct, the means of income groups are significantly different ($p=0.01<0.05$; $f=2.92$). The means of other constructs' income groups are not significantly different ($p>0.05$).

Table 7.12 Anova Tests for Income Groups and the Constructs

Constructs	Income Group	n	Mean	F-Value	P-Value
E-Loyalty	Less than 1000 TL	22	3.07	2.92	0.01*
	1000-2000 TL	86	3.42		
	2000-3000 TL	122	3.48		
	3000-4000 TL	108	3.25		
	4000-5000 TL	52	3.34		
	More than 5000 TL	50	2.98		
Repurchase Intension	Less than 1000 TL	22	3.09	1.33	0.25
	1000-2000 TL	86	3.59		
	2000-3000 TL	122	3.62		
	3000-4000 TL	108	3.45		
	4000-5000 TL	52	3.47		
	More than 5000 TL	50	3.53		
E-Wom	Less than 1000 TL	22	3.05	1.69	0.14
	1000-2000 TL	86	3.67		
	2000-3000 TL	122	3.63		
	3000-4000 TL	108	3.49		
	4000-5000 TL	52	3.62		
	More than 5000 TL	50	3.50		
Perceived Enjoyment	Less than 1000 TL	22	3.14	1.13	0.35
	1000-2000 TL	86	3.47		
	2000-3000 TL	122	3.63		
	3000-4000 TL	108	3.46		
	4000-5000 TL	52	3.54		
	More than 5000 TL	50	3.32		
Trust	Less than 1000 TL	22	3.29	1.05	0.39
	1000-2000 TL	86	3.63		
	2000-3000 TL	122	3.61		
	3000-4000 TL	108	3.41		
	4000-5000 TL	52	3.58		
	More than 5000 TL	50	3.42		
Satisfaction	Less than 1000 TL	22	3.05	1.84	0.10
	1000-2000 TL	86	3.68		
	2000-3000 TL	122	3.48		
	3000-4000 TL	108	3.48		
	4000-5000 TL	52	3.56		
	More than 5000 TL	50	3.54		

Note: * p< .05, ** p<0.01, *** p< .001

Then, post-hoc analysis were done for understanding the source of the difference between the income groups. As seen in Table 7.13, the difference is between 2000-3000 TL and more than 5000 TL income groups ($p<0.05$). So, it can be concluded that the mean of the loyalty of consumers who has more than 5000 TL income and the mean of the loyalty of consumers who has 2000-3000 TL income are significantly different.

Table 7.13 Post-Hoc Analysis for Income Groups for E-Loyalty

Factor	Income Group	Mean Difference	P-Value
Less than 1000 TL	1000-2000 TL	-0.35	0.78
	2000-3000 TL	-0.44	0.53
	3000-4000 TL	-0.21	0.97
	4000-5000 TL	-0.30	0.90
	More than 5000 TL	-0.09	1.00
1000-2000 TL	Less than 1000 TL	0.35	0.78
	2000-3000 TL	-0.09	0.99
	3000-4000 TL	0.15	0.95
	4000-5000 TL	0.05	1.00
	More than 5000 TL	0.44	0.21
2000-3000 TL	Less than 1000 TL	0.44	0.53
	1000-2000 TL	0.09	0.99
	3000-4000 TL	0.23	0.62
	4000-5000 TL	0.14	0.98
	More than 5000 TL	0.53	0.04*
3000-4000 TL	Less than 1000 TL	0.21	0.97
	1000-2000 TL	-0.15	0.95
	2000-3000 TL	-0.23	0.62
	4000-5000 TL	-0.09	1.00
	More than 5000 TL	-0.30	0.62
4000-5000 TL	Less than 1000 TL	0.30	0.90
	1000-2000 TL	-0.05	1.00
	2000-3000 TL	-0.14	0.97
	3000-4000 TL	0.09	1.00
	More than 5000 TL	0.39	0.48
More than 5000 TL	Less than 1000 TL	-0.09	1.00
	1000-2000 TL	-0.45	0.21
	2000-3000 TL	-0.53	0.04*
	3000-4000 TL	-0.30	0.62
	4000-5000 TL	-0.39	0.48

Note: * p< .05, ** p<0.01, *** p< .00

Lastly, it was investigated that if there is any difference for the age group of Millennials. The age range was split into three as, 18-23, 24-29 and 30-35 and it was analyzed that if there is any significant difference for the mean of the constructs up to age group. As can be seen in Table 7.14, there is no significant difference for the means of the constructs up to age groups (p values>0.05).

Table 7.14 Anova Tests for Age Groups and the Constructs

Constructs	Age Group	n	Mean	F-Value	P-Value
E-Loyalty	18-23	74	3.25	1.33	0.27
	24-29	174	3.42		
	30-35	192	3.28		
Repurchase Intension	18-23	74	3.51	0.46	0.63
	24-29	174	3.57		
	30-35	192	3.47		
E-Wom	18-23	74	3.53	0.32	0.73
	24-29	174	3.60		
	30-35	192	3.52		
Perceived Enjoyment	18-23	74	3.39	0.45	0.64
	24-29	174	3.54		
	30-35	192	3.47		
Trust	18-23	74	3.54	1.15	0.32
	24-29	174	3.6		
	30-35	192	3.44		
Satisfaction	18-23	74	3.37	1.22	0.30
	24-29	174	3.52		
	30-35	192	3.56		

8. CONCLUSION AND DISCUSSION

The aim of this study is to test empirically proposed factors affecting customer e-loyalty, and behavioral consequences of e-loyalty as intention of repurchase and making positive e-WOM for millennial customers in Turkey by conducting a structural equation model. Also, this study includes detailed explanation about SEM. The existing hypotheses are empirically validated within the sample of millennial customers in Turkey. Customer satisfaction, trust and perceived enjoyment are significant factors for customer e-loyalty.

After collecting data with online questionnaire, the data set was divided into half by random sampling technique with Bernoulli distribution. Exploratory factor analysis was applied on the first data group and confirmatory factor analysis was applied on the second data group. After applying validity and reliability tests to the data, measurement model was tested. Then, it was tested goodness of fit values of structural model to the whole data. According to path coefficients, some information about the model was obtained.

According to path analysis, perceived ease of use that was accepted as one of the motives towards online shopping, has a very strong relation on customer satisfaction. It was expressed that "ease of use is decisive for customer satisfaction, since it enhances the efficiency of using the service" (Ribbink et al., 2004, p. 448). Thus, this study also empirically supports this theory. Also, several researches have pointed out that perceived ease of use has influence on repurchase intention (Liu & Wei, 2003; Suki & Suki, 2011). This study's empirical results indicated that the direct effect of perceived ease of use on customer satisfaction (0.60) is stronger than the indirect effect of perceived ease of use on repurchase intention (0.29). Additionally, besides the other motives towards online shopping, perceived ease of use has the strongest relation on customer satisfaction. As said Amin et al. (2014), the online marketers should understand the importance of "user-friendliness" of their services, this is consired as the first variable for user satisfaction. So, online retailers should provide user- friendly websites to the customers.

The relation between perceived usefulness and customer satisfaction was not tested. While applying CFA to perceived usefulness items, the perceived usefulness construct

was omitted. Therefore, it could not be tested. By using more questions or with different questions, this relation may be tested. In Amin et al. (2014) study, they found that perceived usefulness has a positive impact on satisfaction. Also, Khalifa and Liu (2007) expressed the relation as, a person is more likely to be satisfied when he or she perceives better performance therefore greater usefulness. Also, their study indicated that perceived usefulness has a positive effect on satisfaction (Khalifa & Liu, 2007).

Based on the literature, it was empirically tested whether convenience has relation on satisfaction. But this hypothesis is not supported by the sample. On the other hand, Colwell et al. (2008) investigated the relation between service convenience with five dimension (decision, access, transaction, benefit, and post-benefit) and satisfaction. And service convenience was found to be a significant predictor of overall satisfaction. But when they searched the dimensions of convenience effects on satisfaction separately, they found that access and transaction convenience were not associated with satisfaction (Colwell et al., 2008). The reason that there is no relation between convenience and satisfaction for this study may be occurred because of millennial customers. Because they are so familiar with the Internet and devices and also they are young people, they may care other motives more than convenience. On the other hand, they may already assimilate this kind of shopping and they may perceive online shopping as normal. So, they may not recognize the convenience of online shopping.

It is found that choices, or broad selection of products has significant effect on millennials' satisfaction. As said by Yang et al. (2004) "Online customers are more inclined to patronize firms which offer a substantial variety of services" (p. 1155). So, the one of the key factors for gaining customers' satisfaction is to increase the broad selection of products. E-retailers should provide a substantial mix of products. That finding will be useful for limited studies about choices and satisfaction relation in the literature.

According to empirical results from path analysis, customer satisfaction is found an antecedent of e-loyalty. This result is usual conclusion, there are many studies that support this hypothesis. And this study's findings are consistent with those of previous studies (Anderson & Srinivasan, 2003; Kim et al., 2011; Ribbink et al., 2004). Additionally, it was hypothesized and found that satisfaction has effect on trust. However, there are some

studies which noted that trust has effect on satisfaction (Amin et al., 2014; Lin & Wang, 2006). So, it is unclear that if the customers are satisfied because they trust online shopping, or if the customers trust online shopping because they are satisfied. According to this study's sample, Turkish millennials trust online shopping because they are satisfied with it. Trust plays a role of mediator. However, satisfaction has a greater direct path influence on e-loyalty than indirect ones. Additionally, trust is also essential for e-loyalty, it positively and directly influences e-loyalty. As mentioned in Ribbink et al. (2004) study, trust is not only anticipated major contributor to e-loyalty. Satisfaction is as much important as trust for affecting e-loyalty. To increase the customers' trust level, e-retailers should create a secure website because protection of payment, privacy, and personal information were found the most important determinant of trust (Kim et al., 2011).

Apparently, the influence of perceived enjoyment on e-loyalty is greater than the influence of satisfaction and trust. At this point, we see that perceived enjoyment has a stronger effect on customer e-loyalty than satisfaction and trust for Turkish millennials. But also, satisfaction and trust are critical factors for building long term relations in online shopping. As mentioned by Ha & Stoel (2009), "High quality e-shopping sites may result in the perception that one's e-shopping experience is fun and enjoyable. Consumers are likely to experience greater enjoyment and have more fun completing a given task at an e-store that establishes high quality in terms of information-related as well as marketing-related attributes" (p. 567). So, e-retailers should provide high quality websites, because if the consumers find the website playful, it helps them to minimize the system complexity and perceive the system usage easily (Venkatesh, 2000). Moreover, if the customers have fun from shopping, it significantly contributes their purchase decisions and e-store patronage intentions (Demangeot & Broderick, 2007).

The consequences of e-loyalty are found significant. The relation between e-loyalty and repurchase intention is greater than the relation of generating positive e-WOM and e-loyalty. The relation between repurchase intention and e-loyalty is the strongest relationship in this study. Our empirical study shows that online customer e-loyalty positively influences purchasing again from a website and generating online word of mouth behavior. According to Srinivasan et al. (2002), word of mouth was used as

behavioral outcomes of e-loyalty, and they also found a positive relation between word of mouth and e-loyalty. According to Toufaily et al. (2013), few studies have investigated the consequences of online shopping. Through this study, the behavioral consequences of e-loyalty have highlighted by millennials in Turkey.

Beyond theoretical significance, this study has managerial implications to online shopping and e-retailing business. The identification of major antecedents of online customer e-loyalty enable e-retailers to improve their strategies for millennial customers, who are very important segment for e-retailers. E-retailers should care loyal customers as Reichheld & Schefter (2000) stated that loyal customers contribute significantly to profitability and revenues, they purchase more and their operational costs are lower. According to variables that are found in this study e-retailers should shape their behavior. Satisfaction is a post purchase user attitude. In this study, some effective factors that affects customer satisfaction were explained, e-retailers should care about them too for building satisfaction. Because this study suggests that achieving customer satisfaction is an important antecedent of customer e-loyalty. Also, to attract customers they should create a website that is enjoyable, trustful, easy to use, and presenting wide range of products. These factors should help e-retailers to influence customer behavioral intentions such as customer e-loyalty, repurchase intention, and positive online word of mouth.

"According to "Turkish Youth by statistics 2012" study of TÜİK (Hürriyet/ Orange, p. 3), there are twelve million five hundred ninety-one thousand six hundred forty-one young people in the country at the end of 2012 composing seventeen percent of the whole population. Furthermore, females present forty-nine percent of this young group. Therefore, this population is considered as the first major role player for the future of Turkish economy. This population is very open to novelties, especially technological developments. The university students spend forty-two hours in the Internet per week while the teenagers do thirty hours. Meanwhile, working young people spend thirty-one hour in the Internet whereas non-workers do twenty-six hours. These high technology followers have also brought the fast growth opportunity in mobile and the Internet technologies in Turkey and especially in Facebook and Twitter usage, put the country within the top three countries in the world. Additionally, this young population present

high tendency in “fast moving consumers goods” (FMCG). High technology usage and competency accelerate online shopping habit of Turkish young people. Again, previous studies indicated that this population generally buy apparel, shoes and personal care products in the Internet. As a conclusion, this generation is under the high consideration of e-retailers. Many events and activities are organized to gather this young generation’s interests, actually in social-media.” (Demirbas, 2014, p. 156)

The above explanation indicates that millennial customers in Turkey are an essential segment for online businesses. In this study, female customers’ (56 %) and male customers’ (44 %) rate are not so different, but female customer’s rate are greater than males. Also, the greatest income range was 2000-3000 TL. They are young people and day by day their performance in business will change, and their income will increase. Accordingly, they will spend more for shopping in the future. Because millennial customers are willing to spend on the products and services (Jain & Pant, 2012). So, e-retailers should target these people, especially females. And, the customers whose duration of online shopping experience were less than 1 year are just small part of the sample. Additionally, the greatest range for duration of online shopping experience is 4 to 5 years. It shows that the young customers have started to use online shopping for long time. So, e-retailers do not have to convince them for online shopping, they just have to ensure online loyalty of customers. And, they need to satisfy them.

9. LIMITATIONS AND RECOMMENDATIONS

Even though the findings offered significant implications, this research has some limitations. The data was obtained only from customers who has experience with hepsiburada.com, on a particular online shopping website. This study's sample size was adequate but restriction of having experience with a particular website limited the data collection. A study that has not mandatory usage of any specific online channel could change the results or future research could apply this study to other websites in order to broaden the range.

This research survey was conducted on Turkish consumers. Therefore, these results may not be same for other countries. Future studies may be applied in another countries. Additionally, studying on a cross-cultural research may also generate important insights for online shopping. Also, the results of this study may be different if the model is tested in a different context (e.g. m-commerce). Social commerce (e.g. F-commerce, T-commerce, and Instagram) is growing in popularity. So, the model also may be applied for these types of commerce.

This study's sample was millennial customers in Turkey. As there not so many study about Generation Z, future studies may be applied for Generation Z and behavior of Generation Z can be discovered deeply. It is already known that they are really familiar with the internet because they were born into a completely digital world. As they are not still in the business world, they do not have their own income. So, their shopping behaviors couldn't been researched broadly. As can be understood from their generation name of "Instant online", they will be online with their devices in every minute. Therefore, most probably the frequent way they shop will be online shopping. According to an article by Salpini (2017), 80% of Gen Z purchases influenced by social media and 74% of millennials. Because they have always access to their mobile phones, so social media channels are easily accessible and apps become influential. Therefore, brands that don't want to get left behind should prepare marketing strategies that include the social media channels.

Additionally, future research should examine the other antecedents of customer e-loyalty to analyze e-loyalty better. In this study, the construct of perceived usefulness could not be tested because of low standardized loadings. Future research can be tested it and analyze the relationship between perceived usefulness and satisfaction for millennial customers. Additionally, if perceived usefulness retest in the future research, it can be clear that whether the construct is valid for the millennial customers. If the perceived usefulness will be valid for another studies, then it can be understood that this study's sample caused its invalidity. But if not, it may be revealed that perceived usefulness is not a valid construct for millennial consumers.

APPENDICES

Appendix A. Research Questionnaire in English

Dear Participant,

This questionnaire has been created by Meltem CANDEMİR ÖĞMEN who is working on an academic thesis at Master's program at Marmara University Business Administration Quantitative Methods. The questionnaire is about online shopping. We kindly ask you to fill the questionnaire fully to have a trusted results. Thank you very much for your patience and support on filling this questionnaire.

Demographic Questions and Usage of Online Shopping Website

1. Have you shopped from online stores before?

☐ Yes ☐ No

2. What is your gender?

☐ Male ☐ Female

3. Please indicate your age: ___

4. How long have you been using the internet to purchase products?

☐ Less than 1 year ☐ 1 to 2 years ☐ 2 to 3 years

☐ 4 to 5 years ☐ 5 to 8 years ☐ More than 8 years

5. How many times have you purchased any products online in the last 6 months?

☐ Never ☐ 1-3 times ☐ 4-6 times

☐ 7-9 times ☐ 10-12 times ☐ More than 12 times

6. What is your average monthly income?

☐ Less than 1000 TL ☐ 1001 – 2000 TL ☐ 2001 – 3000TL

☐ 3001 – 4000 TL ☐ 4001 – 5000 TL ☐ More than 5001 TL

Please answer the questions for **Hepsiburada.com online shopping website**. If you have not purchased from that website, please stop filling the form.

7. How often did you visit this website in the past 6 months?

- ☐ Never
- ☐ 1-3 times
- ☐ 4-6 times
- ☐ 7-9 times
- ☐ 10-12 times
- ☐ More than 12 times

8. Out of every 10 purchases you make online, how many purchases are made at hepsiburada.com?

- ☐ 0
- ☐ 1-2 purchases
- ☐ 3-4 purchases
- ☐ 5-6 purchases
- ☐ 7-8 purchases
- ☐ More than 8 purchases

Please indicate your level of agreement with the following statements.	**1- Strongly Disagree**	**2-Disagree**	**3- Neither Agree Nor Disagree**	**4- Agree**	**5- Strongly Agree**
It is easy for me to shop online.					
My interactions during online shopping are clear and understandable.					
It is easy to navigate and to find what I am looking for on hepsiburada.com.					
A first-time buyer can make a purchase online without much help.					
Overall, I believe that shopping online is easier.					
Shopping online improves my shopping performance.					
Shopping online enables me to accomplish my shopping tasks faster.					
Overall, I find shopping online very useful.					
Shopping online saves me from driving from store to store.					
Shopping online lets me stay at home and shop.					
Shopping online enables me to shop at any place.					
Shopping online enables me to shop at 24/7.					
Internet is convenient way of shopping.					
Online shopping websites have a wide variety of products that interest me.					
Online shopping websites have products I can’t easily find in physical stores.					
Online shopping websites have a good selection of products.					
Online shopping websites are updated often with new products.					

Please indicate your level of agreement with the following statements.	1- Strongly Disagree	2-Disagree	3- Neither Agree Nor Disagree	4- Agree	5- Strongly Agree
Hepsiburada.com is capable of doing its job.					
Hepsiburada.com keeps its promises and commitments.					
Hepsiburada.com cares about its customers					
Hepsiburada.com fulfills its job.					
Hepsiburada.com is trustworthy.					
I trust hepsiburada.com will not misuse my personal information (e-mail, phone number, names, etc.) to others for commercial use.					
I think I did the right thing to shop online.					
My choice to use hepsiburada.com shopping was a wise one.					
I am very satisfied with hepsiburada.com transactions.					
I am very satisfied with the products/services offered by hepsiburada.com.					
Overall, I am very satisfied with my last online shopping experience from hepsiburada.com.					
I found my visit to hepsiburada.com interesting.					
I found my visit to hepsiburada.com entertaining.					
I found my visit to hepsiburada.com enjoyable.					
I found my visit to hepsiburada.com pleasant.					

Please indicate your level of agreement with the following statements.	1- Strongly Disagree	2-Disagree	3- Neither Agree Nor Disagree	4- Agree	5- Strongly Agree
I seldom consider switching to another online shopping website.					
As long as the present service continues, I doubt that I would switch websites.					
I try to use hepsiburada.com whenever I need to make a purchase.					
When I need to make a purchase, hepsiburada.com is my first choice.					
I like using hepsiburada.com.					
To me, hepsiburada.com is the best retail website to do business with.					
I believe that, hepsiburada.com is my favorite retail website.					
The probability that I would consider to repurchase a product or service from hepsiburada.com is high.					
If I were to repurchase a product or service, I would consider purchasing it from hepsiburada.com again.					
The likelihood of my repurchasing a product or service from hepsiburada.com is high.					
My willingness to purchase a product or service from hepsiburada.com is high.					
I say positive things about hepsiburada.com to other people..					
I recommend hepsiburada.com to anyone who asks.					
I encourage friends to do business with hepsiburada.com.					
I do not hesitate to refer my acquaintances to hepsiburada.com.					

Appendix B. Research Questionnaire in Turkish

Değerli Katılımcı,

Bu anket Marmara Üniversitesi İşletme Sayısal Yöntemler Bölümü Yüksek Lisans Öğrencisi Meltem CANDEMİR ÖĞMEN tarafından yürütülmekte olan bir akademik çalışmada kullanılmak üzere hazırlanmıştır. Sonuçların güvenirliliği için tüm anketi eksiksiz doldurmanız rica edilmektedir. Anketi doldurmada göstermiş olduğunuz sabır ve katkılarınızdan dolayı teşekkür ederiz.

Demografik Sorular ve Online Alışveriş Sitelerinin Kullanımı

1. Daha önce hiç Internetten alışveriş yaptınız mı?

☐ Evet ☐ Hayır

2. Cinsiyetiniz nedir?

☐ Erkek ☐ Kadın

3. Yaşınız: ___

4. Ne kadar zamandır Internetten alışveriş yapıyorsunuz?

☐ 1 yıldan daha az ☐ 1-2 yıl ☐ 2-3 yıl

☐ 4-5 yıl ☐ 5-8 yıl ☐ 8 yıldan fazla

5. Son 6 ayda kaç kere Internetten alışveriş yaptınız?

☐ Hiç ☐ 1-3 defa ☐ 4-6 defa

☐ 7-9 defa ☐ 10-12 defa ☐ 12 den fazla

6. Ortalama aylık geliriniz:

☐ 1000 TL'den az ☐ 1001 – 2000 TL ☐ 2001 – 3000TL

☐ 3001 – 4000 TL ☐ 4001 – 5000 TL ☐ 5001 TL'den fazla

Lütfen aşağıdaki soruları **Hepsiburada.com online alışveriş sitesini** göz önünde bulundurarak cevaplandırınız! Eger Hepsiburada.com alışveriş sitesinden hic alisveris yapmadiysaniz, lutfen anketi sonlandiriniz.

7. Son 6 ayda Hepsiburada.com alışveriş sitesini kaç kere ziyaret ettiniz?

◻ Hiç ◻ 1-3 defa ◻ 4-6 defa

◻ 7-9 defa ◻ 10-12 defa ◻ 12 den fazla

8. İnternette yaptığınız 10 alışverişin, kaç tanesini Hepsiburada.com alışveriş sitesinden yaptınız?

◻ 0 ◻ 1-2 alışveriş ◻ 3-4 alışveriş

◻ 5-6 alışveriş ◻ 7-8 alışveriş ◻ 8 alışverişten fazla

Tabloda yer alan sorulara ne ölçüde katıldığınızı uygun rakamın üzerine (X) koyarak işaretleyiniz.	1- Kesinlikle Katılmıyorum	2-Katılmıyorum	3- Ne Katılıyorum Ne Katılmıyorum	4- Katılıyorum	5- Kesinlikle Katılıyorum
Benim için online alışveriş yapmak kolaydır.					
Online alışveriş boyunca işlemlerim net ve anlaşılabilirdi.					
Hepsiburada.com web sitesinde aradığımı bulmak kolaydır.					
İlk kez alışveriş yapacak birisi çok yardıma ihtiyaç duymadan alışveriş yapabilir.					
Genel olarak, online alışveriş daha kolaydır.					
Online alışveriş benim alışveriş performansımı geliştirir.					
Online alışveriş, alışveriş işlemlerimi daha çabuk tamamlamamı sağlar.					
Genel olarak, online alışverişi çok faydalı buluyorum.					
Online alışveriş, beni bir mağazadan bir mağazaya gitmekten kurtarır.					
Online alışveriş, evde kalıp alışveriş yapmamı sağlar.					
Online alışveriş, herhangi bir yerde alışveriş yapmamı sağlar.					
Online alışveriş, 7/24 alışveriş yapmamı sağlar.					
Internet alışveriş yapmanın en kullanışlı yoludur.					
Online alışveriş siteleri ilgimi çeken geniş ürün çeşitliliğine sahiptir.					
Online alışveriş sitelerinde mağazalarda kolay bulamadığım ürünler mevcuttur.					
Online alışveriş sitelerinde seçilmiş ürünler vardır.					
Online alışveriş siteleri yeni ürünlerle sık sık yenilenirler.					

Tabloda yer alan sorulara ne ölçüde katıldığınızı uygun rakamın üzerine (X) koyarak işaretleyiniz.	1- Kesinlikle Katılmıyorum	2-Katılmıyorum	3- Ne Katılıyorum Ne Katılmıyorum	4- Katılıyorum	5- Kesinlikle Katılıyorum
Hepsiburada.com alışveriş sitesi işini yapmada yeterlidir.					
Hepsiburada.com alışveriş sitesi sözlerini ve taahhütlerini tutar.					
Hepsiburada.com alışveriş sitesi müşterilerini önemser.					
Hepsiburada.com alışveriş sitesi görevlerini yerine getirir.					
Hepsiburada.com alışveriş sitesi güvenilirdir.					
Online satıcının herhangi bir kişisel bilgimi (e-mail, telefon numarası, isim, vs) ticari amaç için kötüye kullanmayacağına inanıyorum.					
İnternetten alışveriş yapmakla doğru bir şey yaptım.					
Hepsiburada.com alışveriş sitesinden alışveriş yapmayı seçmem akıllıcaydı					
Hepsiburada.com alışveriş sitesinin işlemlerinden çok memnunum.					
Online mağazanın sunduğu ürünlerden/hizmetlerden çok memnunum.					
Genel olarak, Hepsiburada.com alışveriş sitesinden yaptığım son alışveriş deneyimimden çok memnun kaldım.					
Hepsiburada.com alışveriş sitesini ziyaretim ilgi çekiciydi.					
Hepsiburada.com alışveriş sitesini ziyaretim eğlenceliydi.					
Hepsiburada.com alışveriş sitesini ziyaretim zevkliydi.					
Hepsiburada.com alışveriş sitesini ziyaretim keyifliydi.					

Tabloda yer alan sorulara ne ölçüde katıldığınızı uygun rakamın üzerine (X) koyarak işaretleyiniz.	1- Kesinlikle Katılmıyorum	2-Katılmıyorum	3- Ne Katılıyorum Ne Katılmıyorum	4- Katılıyorum	5- Kesinlikle Katılıyorum
Nadiren başka online alışveriş sitesi kullanmayı düşünürüm.					
Mevcut hizmet devam ettikçe, başka bir online alışveriş sitesi kullanmayı düşünmem.					
Alışveriş yapmam gerektiğinde, Hepsiburada.com alışveriş sitesini kullanmaya çalışırım.					
Alışveriş yapmam gerektiğinde, Hepsiburada.com alışveriş sitesi ilk tercihim olur.					
Hepsiburada.com alışveriş sitesini kullanmak hoşuma gidiyor.					
Bana göre, Hepsiburada.com alışveriş sitesi en iyi alışveriş sitesidir.					
Hepsiburada.com alışveriş sitesi benim favorimdir.					
Hepsiburada.com alışveriş sitesinden tekrar ürün veya hizmet satın almayı düşünürüm.					
Tekrar bir ürün veya hizmet alacak olsam, yine Hepsiburada.com alışveriş sitesinden almayı düşünürüm.					
Hepsiburada.com alışveriş sitesinden tekrar ürün satin alma olasılığım yüksektir.					
Hepsiburada.com alışveriş sitesinden alışveriş yapma isteğim yüksektir.					
Hepsiburada.com alışveriş sitesi hakkında başkalarına olumlu şeyler söylerim.					
Soran kişilere Hepsiburada.com alışveriş sitesini tavsiye ederim.					
Arkadaşlarımı Hepsiburada.com alışveriş sitesinden alışveriş yapmaları için cesaretlendiririm.					
Tanıdıklarıma Hepsiburada.com alışveriş sitesinden bahsetmekten kaçınmam.					

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