THE ROLE OF PERCEIVED RISK AND SERVICE QUALITY ON PURCHASE INTENTION AND WOM THROUGH CONSUMER TRUST IN E-COMMERCE

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ABSTRACT: E-commerce has become an important option for companies to sell their products and services through the online platforms, especially during the Covid-19 pandemic. To achieve success on e-commerce channels, companies need to focus on both risk and service quality which help to maintain consumer trust. This study focused on the factors affecting trust and online purchase intentions considering the word of mouth (WOM). The research covers the consumers who are frequently using a specific online shopping platform in Turkey. Through questionnaire surveys 635 consumer data are collected in Google Forms via convenience sampling method. To test the hypotheses, structural equation modeling technique is performed. Consequently, the research results revealed that all the service quality and perceived risk factors have a significant effect on trust. Also, trust is found to have a significant effect on both online purchase intention and two aspects of WOM. Nevertheless, online purchase intention is found to have an insignificant effect on WOM.

Key Words: Online shopping, perceived risk, trust, word of mouth, e-commerce

E-TİCARETTE ALGILANAN RİSK VE HİZMET KALİTESİNİN GÜVEN ARACILIĞIYLA SATIN ALMA NİYETİ VE AĞIZDAN AĞIZA İLETİŞİM ÜZERİNDEKİ ROLÜ

ÖZET: E-ticaret, özellikle Covid-19 salgını ile birlikte şirketlerin ürün ve hizmetlerini çevrimiçi platformlar üzerinden satabilecekleri önemli bir mecra haline gelmiştir. E-ticaret kanallarında başarıya ulaşmak ve tüketici güvenini sürdürmek adına şirketlerin hem tüketicilerin algıladıkları riske hem de kendi hizmet kalitelerine odaklanmaları gerekmektedir. Bu çalışma, ağızdan ağıza iletişimi (WOM) de göz önünde bulundurarak tüketici güvenini ve çevrimiçi satın alma niyetini etkileyen faktörlere odaklanmıştır. Araştırma, Türkiye'de oldukça yoğun şekilde kullanılan bir online platformdan alışveriş yapan tüketicileri kapsamaktadır. Araştırma verileri, oluşturulan anket aracılığı ile Google Forms üzerinden kolayda örnekleme yöntemi ile toplanmış olup, analizlerde toplam 635 tüketici verisi kullanılmıştır. Önerilen hipotezleri test etmek için yapısal eşitlik modeli yöntemi uygulanmıştır. Sonuç olarak, hizmet kalitesi ve algılanan riskin tüm boyutlarının tüketici güveni üzerinde anlamlı bir etkiye sahip olduğu ortaya konulmuştur. Ayrıca, tüketici güveninin hem çevrimiçi satın alma niyeti hem de ağızdan ağıza iletişim üzerinde anlamlı etkiye sahip olduğu bulunmuştur. Bununla birlikte, çevrimiçi satın alma niyetinin ağızdan ağıza iletişim üzerindeki anlamlı etkisi ispatlanamamıştır.

Anahtar Kelimeler: Online alışveriş, algılanan risk, güven, ağızdan ağıza iletişim, e-ticaret

INTRODUCTION

Digital technologies have become one of the most powerful innovations in terms of connecting the humans and companies as well as constituting a new market. As the life become busier, consumers tend to shop online to save time and obtain relevant products in a convenient and cheaper manner. Therefore, various brands in different sectors invest reaching out to consumers and their customers through the form of e-commerce to gain competitive advantage. In the past

online shopping was known for anonymity, uncertainty and lack of control (Grabner-Kräuter & Kaluscha, 2003), even though there is an immense growing population for online shopping, many internet users still relate "online shopping" concept with risk. The disadvantage of not being able to touch, try or experience the quality of a product through internet, and privacy problems create high uncertainty for the consumers. However, since e-commerce companies were establishing trust relationship and improving their process quality of distribution channels, considerable number of consumers' attitudes has become changing (Suwunniponth, 2014). These developments in e-commerce platforms contributed forming new customer profiles, which differs from traditional ones in terms of having distinctive characteristics that influence their purchasing habits. E-commerce have provided opportunities to online retail companies that could adapt the change in shopping environment. The ones who understood changing needs and expectations of the customers and improved services offered, has advanced in intense competition. The report published by Türkiye Bilişim Sanayicileri Derneği revealed the potential of e-commerce, the market size has increased by 39% in 2019 and has reached 83.1 Billion TL (TÜBİSAD E-Ticaret 2019 Pazar Büyüklüğü Raporu). Especially in Covid-19 pandemic period, which consumers were either restricted or voluntarily avoided from traditional shopping, attention to online shopping was significantly increased. Various surveys conducted during this period stated an increasing attention to fast moving consumer goods and household goods, where the consumers mostly procured in online shopping platforms.

This study aims to investigate the factors affecting the purchase intentions of online shopping customers through trust concept by considering WOM. Firstly, factors including perceived risk and e-service quality were determined and discussed, then research model consisting of the proposed relationships were presented to better understand the indicators of online shopping.

1. LITERATURE REVIEW

1.1. Perceived Risk

Risk perception of the consumers is one of the main issues in online shopping. Perceived risk is defined as a probability of negative outcomes, in which things will be not occurred as expected. In other words, perceived risk is an uncertainty distinguished by the consumer as a consequence of purchase where they experience more in online environment comparing to traditional shopping. Mitchell (2009) suggested that consumers tend to avoid making mistakes while purchasing and the more risk they feel, the less likely they are to purchase the product. Some of the consumers also worry about sharing their personal data with the vendors, which causes concerns about fraud (Harridge-March, 2006). The degree of the perceived risk increases in online shopping, because the consumers are facing the distance since they are not sure about the security of internet transactions (Brynjolfsson & Smith, 2000), and intangibility of the processes (Mitchell & Greatorex, 1993). However, risk perception of consumers is not similar as it varies according to personal, social and cultural attitudes and behaviors. Some considers the disadvantages as security, delivery and product risk of e-commerce, while some focus on the advantages as ease of comparing products, technical features and their prices, the less time

spend on shopping. Major types of perceived risk were discussed in literature such as financial, product, time, delivery, social risk and information security (Forsythe & Shi, 2003; Popli & Mishra, 2015; Zheng et. al, 2012). In this study we focus on product risk, delivery risk and information security, because, especially in educated class, negative consumer perceptions has declined, as the e-commerce processes and technologies improved. *Product risk* is the probability of failing the meet of consumers' expectations based on the product feature, appearance and performance claimed by e-vendors. *Delivery risk* covers the potential loss of consumers starting from purchase to delivery time frame. The delays, damages and loss of goods can be stated as the main delivery risk factors. *Information security* is related with the privacy of the personal information and the risk arises from the uncertainty how it is managed by the e-vendors. Authorization policies of the consumer databases and access control is the main issue in security.

1.2. E-Service Quality

Service quality is a popular concept that has been broadly discussed in marketing literature. Cronin and Taylor (1992: 56) defines service quality as "a form of attitude in a long-run overall evaluation" of the consumers. However, this definition cannot be implicitly covered the virtual environment (Parasuraman & Grewal, 2000), where the consumers interact with mostly a website or mobile app. Based on traditional definition, Santos (2003: 235) expresses e-service quality as "consumers' overall evaluation and judgement of the excellence and quality of e-service offering in the virtual marketplace". To increase e-service quality and retain customers, companies should provide interactive information flow. Li and Suomi (2009) investigates the literature which suggested different e-service quality dimensions, among all these we focus on responsiveness and contact. According to the developer of the scale, *responsiveness* means "effective handling of problems and returns through the site", and *contact* stands for "the availability of assistance through telephone or online representatives" (Parasuraman et. al, 2005: 220).

1.3. Trust

According to social exchange theory, by interacting with others, individuals expected to acquire some amount of return like goods/services, money or social reputation (Chang et. al, 2013). This two-way interaction should be for the benefit of two parties, otherwise they start to seek for a new alternative. Trust, in general, refers to "a psychological state comprising the intention to accept vulnerability based on positive expectations of the intentions or behaviors of another" (Rousseau et. al, 1998: 395). As we mentioned above, this common definition differs when adapted to virtual environment. Acquiring trust in virtual environments are incremental over a period since the individuals feel more uncertain and are sceptic. Trust is a critical concept for e-vendors, in order to transform potential consumers as their customers who are willing to make transactions (Oliveira et. al, 2017).

1.3. Word of Mouth

Source of information in e-commerce is commonly obtained by the "any positive or negative statement made by potential, actual, or former customers about a product or company which is made available to a multitude of the people and institutes via the Internet" (Hennig-Thurau et. al, 2004: 39). WOM, in this context, can be summarized as the consumers acts for a product, service, company or a brand which informs other consumers. We examine WOM in two distinct dimensions. *WOM-Intensity* is about the frequency and size of the coverage of the statements. On the other hand, *WOM-Content* reflects various aspects about the online purchase experience, such as variety, quality, price, security, ease of use of interface etc.

Based on the literature review, the research model is presented in Figure 1 which has five hypotheses to be tested.

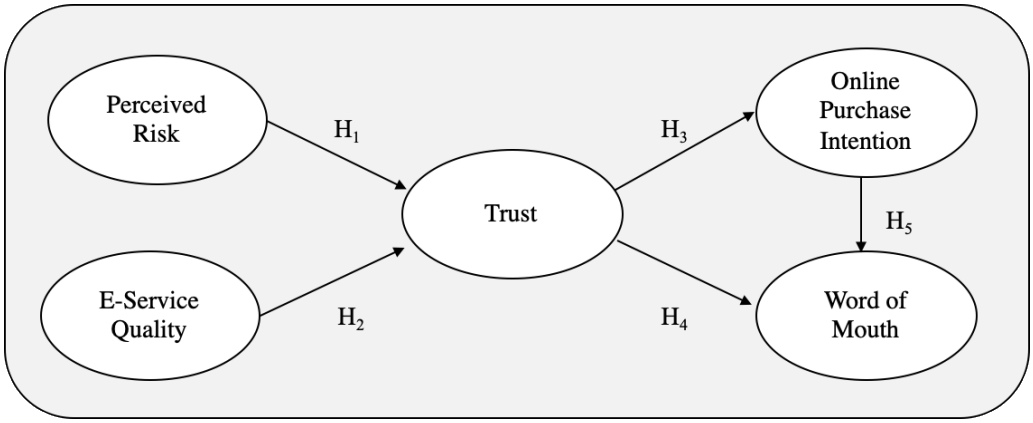


Figure 1: Research Model

H1: Perceived risk has an effect on trust in e-commerce.

H2: E-service quality has an effect on trust in e-commerce.

H3: Trust has an effect on online purchase intention in e-commerce.

H4: Trust has an effect on WOM in e-commerce.

H5: Online purchase intention has an effect on WOM in e-commerce.

2. METHODOLOGY

2.1. Instrument

Multi-item questionnaire were constructed to measure the concepts in the research model. "Online purchase intention" and "perceived risk" scale, including product risk, delivery risk and information security, were adapted from Masoud (2013). To measure "e-service quality", including responsiveness and contact, a scale developed by Parasuraman et. al (2005) was used. "Trust" scale was adapted from Bart et. al (2005). "Word of mouth" scale developed by Goyette et. al (2010) was used in this study. All the statements were asked with a 5-point Likert scale (1=Totally Disagree, 2=Disagree, 3=Neither Agree Nor Disagree, 4=Agree, 5=Totally Agree).

2.2. Sampling and Data Collection

The target population of the study covers undergraduate and graduate students studying in Marmara University-Business School, who are using online shopping. The questionnaire was created according to research model, including the items of perceived risk dimensions, e-service quality dimensions, trust, online purchase intention, word of mouth and the demographic information. Final version of the questionnaire was uploaded to online survey tool (Google Forms) and participants were asked to fill the questionnaire between May, 2020 and June, 2020. Convenience sampling method was preferred during data collection process. First statement of the questionnaire was designed as "How often do you make online shopping?" by this means the participants who selected "Never" option was excluded from the further analysis. Total of 663 respondents attended to survey, after removing the cases, which contains same responses for all the statements, 635 usable cases remained.

Respondents participated in the study are examined in terms of demographic profiles. Accordingly, 40% of the respondents are stated as male (n=254) and 60% are stated as female (n=381). Majority of the respondents are bachelor's degree students (n=304), followed by master's degree students (n=277) and the remaining respondents are Ph.D. candidates (n=54). As expected, most of the students are single (n=528), remaining 107 are married. Age of the participants ranged from 17 to 64 years, with a mean of 29.25 years. Additionally the frequency of online shopping are asked, and 20 of them (3.1%) more than once a week, 36 of them (5.7%) once a week, 195 of them (30.7%) more than once a month, 189 of them (29.8%) once a month, 148 of them (23.3%) more than once a year and the remaining 46 of them (7.2%) stated as they prefer online shopping once a year.

3. FINDINGS

3.1. Validity and Reliability

The measurements used in this study were adapted to different cultural and demographic samples comparing to the original versions, therefore exploratory factor analysis (EFA) was conducted to define and examine the underlying structure of the measurements. Kaiser-Meyer-Olkin sampling adequacy (.854) and Bartlett's test of sphericity ($\chi^2(406)=7763.378$ $p<0.001$) revealed that data is appropriate for factor analysis (Tabachnick et. al, 2007). The items with low factor loadings (<.50) were omitted from the analysis (Netemeyer et. al, 2003). As a result of EFA eight factors were extracted with an explained variance of 70%, each exceeding 5% threshold level. Cronbach's alpha values were between .710 and .865, stating all the factors were consistent.

Subsequently, confirmatory factor analysis (CFA) was employed to validate the factors extracted by EFA. The results of CFA indicated an acceptable fit ($\chi^2(340)=695.22$; GFI=.931; CFI=.953; TLI=.943; RMSEA=.041), since all the fit measures were satisfying the minimum levels as proposed by Lattin et. al (2003).

Table 1: Exploratory and Confirmatory Factor Analysis Results

Factors and Items	Loadings	
	EFA	CFA
Online Purchase Intention (Variance %=6.946; α=.725; CR=.730; AVE=.476)		
Online shopping gives facility of easy price comparison.	.753	.774
I shop online as I get broader selection of products online.	.753	.638
I shop online as I can take as much time as I want to decide.	.739	.649
Word of Mouth - Content (Variance %=11.550; α=.865; CR=.867; AVE=.569)		
I discuss the prices of products offered.	.853	.845
I discuss the variety of the products offered.	.828	.786
I discuss the quality of the products offered.	.824	.788
I discuss security of transactions and its Internet site.	.807	.731
I discuss the user-friendliness of its website.	.655	.596
Word of Mouth - Intensity (Variance %=7.511; α=.808; CR=.822; AVE=.611)		
I spoke of this company much more frequently than about companies of any other.	.870	.887
I spoke of this company much more frequently than about any other e-services.	.848	.825
I spoke of this company to many individuals.	.687	.605
Trust (Variance %=11.106; α=.854; CR=.858; AVE=.555)		
Overall, I trust this site.	.733	.855
Overall, I believe the information on this site.	.731	.841
The site represents a company or organization that will deliver on promises made.	.730	.591
This site appears to be more trustworthy than other sites I have visited.	.715	.550
Overall, my confidence in the recommendations on this site is good.	.714	.827
Information Security (Variance %=9.071; α=.816; CR=.819; AVE=.532)		
This site make me feel comfortable.	.793	.809
I have security on this website.	.773	.687
This website provides me with complete information.	.748	.686
This website will protect my private information.	.627	.728
Delivery Risk (Variance %=7.144; α=.759; CR=.764; AVE=.522)		
I might not receive the product ordered online.	.839	.817
It is not easy to cancel orders when shop online.	.819	.709
Sellers may not be timely delivery.	.784	.609
Product Risk (Variance %=5.485; α=.710; CR=.713; AVE=.554)		
It is hard to judge the quality of product over Internet.	.867	.715
I can't to touch and examine the actual product.	.866	.772
Responsiveness (Variance %=5.767; α=.794; CR=.798; AVE=.664)		
This site handles product returns well.	.857	.838
This site provides me with convenient options for returning items.	.849	.791
Contact (Variance %=5.432; α=.703; CR=.713; AVE=.557)		
This site has customer service representatives available online.	.842	.693
It offers the ability to speak to a live person if there is a problem.	.768	.829
KMO= *.854;* ***Bartlett's Test:*** $\chi^2(406)=7763.378$ $p<.001$		
GFI=*.931;* ***CFI=****.953;* ***TLI=****.943;* ***RMSEA=****.041;* $\chi^2(340)=695.225$		

CR: Composite Reliability, AVE: Average Variance Extracted, GFI: Goodness of Fit Index, CFI: Comparative Fit Index, TLI: Tucker-Lewis Index

Convergent and discriminant validity were checked according to the procedures proposed by Fornell & Larcker (1981). As an evidence for convergent validity, the factor loadings of the items were all above .50 (Bagozzi and Yi, 1988), which ranged between .550 and .887. Construct reliabilities (CR) were all greater than .713 referring a high internal consistency (Hair et. al, 2010). Average variance extracted (AVE) values were all above .50 suggested by Fornell

& Larcker (1981) except "online purchase intention" scale. However, Anderson & Gerbing (1988) suggested .40 as a threshold value for AVE, supporting this construct shows evidence for discriminant validity. Square root values of AVEs, as seen in Table 2, were greater than the correlations between the related constructs also supported the discriminant validity (Fornell & Larcker, 1981).

3.2. Correlation Analysis

Pearson correlations were also examined prior to path analysis (Table 2). Apart from product risk, all the constructs have significant relationships supporting the literature. Especially, the relationship between trust - information security (r=.683) and trust - online purchase intention (r=.613) was found to be remarkably high.

Table 2: Correlations

	1	2	3	4	5	6	7	8	9
1. Online Purchase Intention	**.690**								
2. WOM - Content	.051	**.754**							
3. WOM - Intensity	.094	.270**	**.782**						
4. Trust	.613**	.163**	.239**	**.745**					
5. Information Security	.571**	.115*	.306**	.683**	**.730**				
6. Delivery Risk	-.269**	-.050	.032	-.232**	-.136**	**.722**			
7. Product Risk	-.069	-.013	-.292**	-.028	-.088	-.011	**.744**		
8. Responsiveness	.302**	.157**	.266**	.506**	.434**	-.172**	-.160**	**.815**	
9. Contact	.430**	.140**	.423**	.524**	.411**	-.134*	-.132*	.375**	**.746**

*Note: Diagonal values are the square root of AVEs, ** p<.01 and * p<.05*

3.2. Hypothesis Testing and Path Analysis

After validating the scales of measurement, path analysis was conducted which is the last step of structural equation modeling technique. The model was found to fit the data ($\chi^2(364)=997.824$ p<.001; GFI=.902; CFI=.915; TLI=.906; RMSEA=.052).

As stated in Table 3, all the perceived risk factors -information security, delivery risk, product risk- was significantly affecting consumer trust. Information security (β=.568) was found to be the most important factor on consumer trust among the other perceived risk dimensions. Product risk (β=-.132) and delivery risk (β=-.118) were found to have negative and weak effect on consumer trust. H_1 was fully supported. Contact (β=.286) and responsiveness (β=.247) as e-service quality dimensions were significantly and positively affecting consumer trust, implying that H_2 was also fully supported. Consumer trust was found to be a significant and strong predictor of online purchase intention (β=.609). Also, consumer trust was significantly and positively affecting both of the WOM dimensions. In this manner, trust was found to be a

weaker predictor of WOM-Intensity (β=.254) and WOM-Content (β=.166), fully supporting H_4.

Table 3: Path Analysis Results

Hypothesis and Related Paths	*β*	t	Std. *β*	Result
***H*$_{1a}$:** Information Security→Trust	.574	12.123**	.568	Supported
***H*$_{1b}$:** Delivery Risk→Trust	-.099	-3.068*	-.118	Supported
***H*$_{1c}$:** Product Risk→Trust	-.116	-3.102*	-.132	Supported
***H*$_{2a}$:** Responsiveness→Trust	.244	5.565**	.247	Supported
***H*$_{2b}$:** Contact→ Trust	.308	6.491**	.286	Supported
***H*$_3$:** Trust→Online Purchase Intention	.534	10.614**	.609	Supported
***H*$_{4a}$:** Trust→WOM-Content	.235	3.705**	.166	Supported
***H*$_{4b}$:** Trust→WOM-Intensity	.367	5.630**	.254	Supported
***H*$_{5a}$:** Online Purchase Intention →WOM-Content	ns	-	ns	Not Supported
***H*$_{5b}$:** Online Purchase Intention →WOM-Intensity	ns	-	ns	Not Supported
GFI=.902; **CFI**=.915; **TLI**=.906; **RMSEA**=.052; $\chi^2(364)=997.824$ p<.001				

*** p<.001; * p<.01;* ***ns:*** *Not significant*

All the proposed hypotheses, except H_5, were supported. Online purchase intention was not a significant predictor of any of the WOM dimensions.

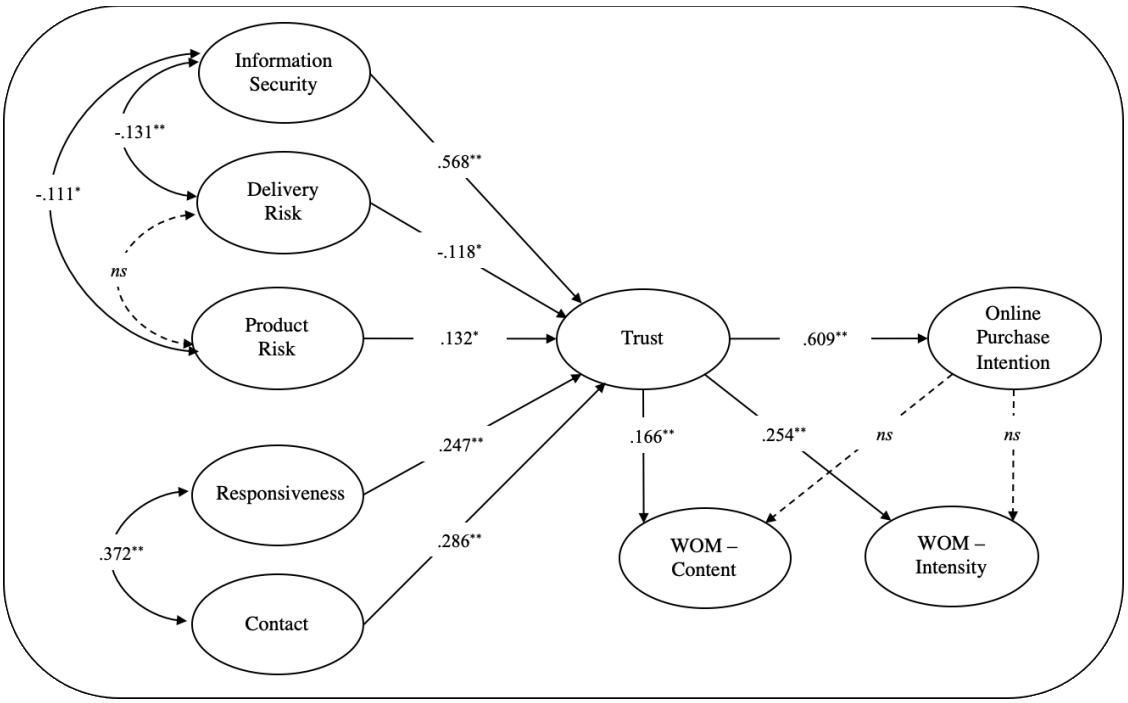


Figure 2: Path Model

4. CONCLUSION

The primary contribution of this study to literature is the survey period, where the consumers has faced restrictions and was, sort of, pushed to make most of their transactions in virtual environment so called e-commerce. During the Covid-19 pandemic in Turkey, restrictions and lockdowns occurred between April and June has changed the attitudes of the consumers. The purpose of the study is to assess the antecedent of online purchase intention by considering the effects of perceived risk and e-service quality on trust. Also, we tested the effects of trust and online purchase intention on WOM, separately. The target population of the research is narrowed in terms of education levels. As the education level increases, individuals become more familiar with technological environments in almost every transaction. Therefore, this study focuses on higher education students -both graduate and undergraduate level- to reveal the proposed relationships. As a result of the analyses, we clearly point out that information security is the major important factor on trust in e-commerce, supporting the prior studies (Chellappa & Pavlou, 2002; Lee & Song, 2013). This finding demonstrates that all details about information security should be clearly identified to avoid confusion during the transaction. Especially e-vendors and e-business marketers should consider the importance and threat of personal information-based risks, in order to maintain the trust with their customers or potential consumers. Findings also reveal the product risk and delivery risks are the other factors affecting trust negatively. We conclude that trust is negatively affected by higher risk perceptions of consumers, which also have an indirect effect on purchase intention. Besides, this study focuses on contact and responsiveness dimensions of the e-service quality, and they are both found to have significant impact on consumer trust confirming the study of Chek and Ho (2016). After confirming the effects of perceived risk and e-service quality on trust, we test how trust affect the online purchase intention. Out of all five hypothesis proposed, the relationship between trust and purchase intention is found to be the most strong one. Prior studies also revealed the importance of trust factor in e-commerce (Escobar-Rodríguez & Bonsón-Fernández, 2017; Rahman et. al, 2020). Trust is also found be a significant predictor of WOM-content and WOM-intensity. From this point of view, it can be stated that trust gives confidence to customers about the e-vendor, and contributes WOM references, and recommendations (Kim et. al, 2009). Unlike the other studies (Chevalier & Mayzlin, 2006; Nuseir, 2019), we test the reverse effect (not the effect of WOM on online purchase intention) assuming that consumers, who buy a certain product, will positively mention about the e-vendor. Online purchase intention is found to be an insignificant predictor of both WOM dimensions as content and intensity.

The limitations of the study can be listed as the sample's demographic and social profile. We tested our proposed effects with a highly educated group of consumers. It might be a better insight to the scholars and managers, if the sample can be expanded to a wider profile of consumers, including both different age and socio-economic groups.

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