doi: 10.63556/tisej.2025.1484

Research Article

The Effect of Source Risk, One of the Online Perceived Risk Dimensions in Individuals' Tour Purchasing Behavior, on Webrooming Behavior¹

Bireylerin Tur Satın Alma Davranışlarında Online Algılanan Risk Boyutlarından Kaynak Riskinin Webrooming Davranısına Etkisi

Yonca BAKIR

Doktora Öğrencisi, Harran Üniversitesi

Sosyal Bilimler Enstitüsü

yoncabakir27@gmail.com https://orcid.org/0000-0002-8498-2050

Baran ARSLAN

Prof. Dr., Harran Üniversitesi İktisadi ve İdari Bilimler Fakültesi

<u>barslan@harran.edu.tr</u> <u>https://orcid.org/0000-0001-7582-749X</u>

Emre Ozan AKSÖZ

Prof. Dr., Anadolu Üniversitesi Turizm Fakültesi

ozana@anadolu.edu.tr

https://orcid.org/0000-00024109-8847

Makale Geliş Tarihi	Makale Kabul Tarihi
27.02.2025	10.04.2025

Abstract

In today's conditions, in addition to online purchasing being common, information can also be sought before purchasing. This behavior of consumers who turn to physical channels and make purchases after searching for information is defined as webrooming in the literature. It is very important to determine the underlying causes of these behaviors. Since the behavior in question is a transition from online to physical, it is important to determine whether this is related to trust in the channel or not in terms of understanding the issue. Based on this idea, this study aims to determine the effect of source risk, one of the online perceived risk dimensions, on webrooming behavior in the tour purchasing behavior of individuals who live in Istanbul and have purchased a tour from a physical tour agency in the last year. The survey prepared for this purpose was applied to 403 individuals on a voluntary basis. As a result of the Linear Factor Analysis conducted to determine whether the scales were collected under a single dimension in the research, it was determined that both scales provided the 3-item single-factor dimension in their original structure. When Cronbach's Alpha, CR and AVE values were evaluated to determine the reliability of both scales, it was determined that both scales were valid and reliable scales. Structural Equation Modeling was conducted to determine the effect of participants' source risk perceptions on their webrooming behavior. As a result of the analysis, it was determined that source risk, one of the risk factors perceived online, had a positive effect on webrooming behavior.

Keywords: Perceived Risk, Source Risk, Webrooming Behavior, Consumer Behavior, Tourist Behavior $\ddot{O}z$

Günümüz koşullarında online satın alımın yaygın olmasının yanı sıra, satın alım öncesinde bilgi arayışı da yapılabilmektedir. Bilgi arayışı sonrasında fiziksel kanallara yönelerek satın alım işlemini gerçekleştiren tüketicilerin ki bu davranış literatürde webrooming olarak tanımlanmaktadır. Bu davranışlarının altında yatan nedenlerin belirlenmesi oldukça önemlidir. Söz konusu davranışın onlinedan fiziksele geçiş olması sebebiyle bunun kanala güven ile ilgili olup olmadığını belirlemek de konunun anlaşılması açısından önem arz etmektedir. Bu düşünceden hareketle bu çalışmada, İstanbul'da yaşayan ve son bir yıl içerisinde fiziksel bir tur acentasından tur satın alımı yapmış bireylerin tur satın alma davranışlarında online algılanan risk boyutlarından kaynak riskinin webrooming davranışına etkisini belirlemek

Önerilen Atıf/Suggested Citation

Bakır, Y. & Arslan, B., Aksöz, E.O., 2025, The Effect of Source Risk, One of the Online Perceived Risk Dimensions in Individuals' Tour Purchasing Behavior, on Webrooming Behavior, *Üçüncü Sektör Sosyal Ekonomi Dergisi*, 60(2), 1482-1500.

¹Bu çalışma, İstanbul'da 1 Mayıs-3 Mayıs 2024 tarihleri arasında yapılmış olan The 5th Conference on Managing Tourism Across Continents- MtCon24'de sözlü sunum olarak sunulmuş özet bildirinin genişletilmiş halidir.

amaçlanmaktadır. Bu amaç doğrultusunda hazırlanan anket 403 bireye gönüllük esasına göre uygulanmıştır. Araştırmada ölçeklerin tek boyut altında toplanıp toplanmadığını belirlemek için yapılan Doğrusal Faktör Analizi sonucunda her iki ölçeğin de orijinal yapısındaki 3 maddelik tek faktörlü boyutu sağladığı belirlenmiştir. Her iki ölçeğin güvenirliliğini belirlemek için yapılan Cronbach's Alpha, CR ve AVE değerleri değerlendirildiğinde iki ölçeğinde geçerli ve güvenilir ölçekler olduğu saptanmıştır. Katılımcıların kaynak riski algılarının webrooming davranışlarına etkisini belirlemeye yönelik Yapısal Eşitlik Modellemesi yapılmıştır. Yapılan analiz sonucunda, online algılanan risk faktörlerinden kaynak riskinin webrooming davranışına pozitif yönde bir etkisinin olduğu belirlenmiştir.

Anahtar Kelimeler: Algılanan Risk, Kaynak Riski, Webrooming Davranışı, Tüketici Davranışı, Turist Davranışı

1. Introduction

Developments in web-based technologies allow online and physical retail channels to combine on a single platform. Especially the fact that modern consumers frequently switch between online and physical channels at various stages of the purchasing decision process has become an important factor that directs companies to develop multi-channel strategies (Gu and Tayi, 2016 s. 583). As a matter of fact, it has been observed that there has been a striking change in the retail industry from single-channel retailing to multi-channel retailing since the last decade. Because, although the retail environment where developing technology is active provides consumers with the opportunity to shop at any time of the day and wherever they want (Arora and Sahney, 2018, s. 1040), understanding the ever-changing consumer purchasing behavior is of vital importance in meeting consumers' shopping expectations (Aw et al., 2021, s. 2). Due to this constant change in consumer behavior, many retailers are switching to a multi-channel strategy in order to adapt to this change. For example, Amazon, an e-retailing giant, has turned to the Brick to Click strategy by increasing the number of physical stores (Aw, 2019, s. 1074). Thanks to this strategic move, consumers can gain various advantages by navigating between online and physical channels, and can research the product they want to buy through online channels and make the purchase through physical channels. This situation is called "webrooming behavior" in the literature (Guardia and Nevarez, 2017, s. 176). Webrooming behavior, which results in physical purchase after doing online research (Banerjee, 2019, s. 125), is described as the most comprehensive and popular crosschannel behavior (Aw, 2019, s. 1074).

These developments also change the consumer's trust in online channels (Chang and Fang, 2013, s.163) and risk perceptions. Because consumers do not perceive the risk at the same rate in physical and online shopping (San Martin, Camarero and San Jose, 2011, s. 48) and they see the risk of online shopping as relatively higher (Sinha and Singh, 2014, s. 43). However, while the consumer has the opportunity to touch and try the product in physical shopping, in online shopping, he/she faces the problem of sharing personal information such as address, phone number, credit card information through these channels and even recording this information. This increases the perceived risk by being seen as an element that threatens the security of the consumer (Kim, Ferrin and Rao, 2008, s. 546) and also reveals the perception of source risk. Perceived source risk includes consumers' concerns about their trust in online sellers (Hassan et al. 2006, s. 141). Therefore, reducing the risk perception in the consumer's mind is only possible when the source risk is reduced (McCorkle, 1990, s. 32).

In the light of the explanations made above, it is possible to find the answer to the question of why, despite the rapid development of online shopping, physical shopping is still preferred to online shopping and that most of the time, people obtain information from online stores and purchase from physical stores, in the risk perception of consumers and their trust in the source. As a matter of fact, consumers may want to make purchases through channels where they feel safe and believe that they provide them with the highest benefit. Research in the relevant literature (Chou et al., 2016; Arora and Sahney, 2019) supports the view that consumers engage in webrooming behavior in order to feel safe. However, although there are studies supporting this view, it seems that the number of studies on both webrooming behavior and perceived source risk is still limited. However, no study has been found in the relevant literature examining the relationship between perceived source risk and webrooming behavior. Therefore, this study aims to examine the effect of consumers' source risk perceptions on webrooming behavior by addressing this gap in the literature. In the context of this purpose, the study first defined perceived risk dimensions, source risk and webrooming behavior and included a literature review. In the methodology section, hypotheses were tested in line with the data obtained as a result of the field research.

2. Conceptual Framework

2.1. Perceived Risk Dimensions and Source Risk

Before defining the perceived risk, it is important to define the concepts of risk and perception for the understandability of the subject. Perception is a concept that includes the stages of selecting, organizing,

evaluating and interpreting the information necessary to make sense of the individual's environment. As a matter of fact, in order for the consumer to purchase a product or service, being exposed to stimuli related to the product or service and completing these stages creates consumer perception (Kotler et al., 2000 cited in Oğuz, 2023, s. 89). Risk is a phenomenon that includes negative potential consequences (Stone and Grønhaug, 1993, s. 40) and is the situation in which decision makers have a priori information about both these consequences and their probability of occurrence (Dowling, 1986, s. 194). The concept of perceived risk, which is a combination of these two concepts and is frequently studied by marketing researchers, is defined as the possibility of encountering a negative situation before, during and after the purchasing process (Horton, 1976, s. 696). Here, the risk in question emerges as an adverse effect on the product or service purchased as a result of the uncertainty situation perceived by the consumer (Dowling and Staelin, 1994, s. 119).

Several models have been proposed in various disciplines to measure perceived risk (Lim, 2003, s. 218); however, the introduction of the concept into the literature of consumer behavior was accomplished by Raymond Bauer in 1960 (Pires, Stanton and Eckford, 2004, s. 119). Bauer emphasized that any behavior of the consumer cannot be predicted with certainty, and in situations where some of these behaviors yield negative outcomes or in cases of uncertainty, risk can emerge, and even the consumer can develop this perception (Ross, 1975, s. 2). Following Bauer, numerous studies have been conducted in the marketing literature concerning perceived risk and its dimensions, expanding the definition of the concept. For instance, according to Cox and Rich (1964, s. 33), perceived risk is the uncertainty in meeting expectations after the purchase transaction, leading to subsequent doubt. Ko et al. (2004, s. 21) highlight that consumer encounters with unforeseen circumstances regarding purchases and the occurrence of uncertainty result in the formation of risk perception. Since risk perception can occur both before and after the purchase, it is considered as part of the stages of where and when shopping will take place, what will be purchased, and how the purchase will be carried out (Mitchell, 1999, s. 163). Lim (2003: 218) also expresses that consumers' risk perceptions occur when faced with uncertainty or potentially unwanted outcomes after the purchase, and an increase in risk perception decreases the likelihood of purchase. Similarly, Stone and Mason (1995, s. 139) emphasize that the risk situation arising in consumer perception directly affects the purchase transaction. Therefore, it is possible to say that the dimensions of perceived risk are a strong determinant in shaping consumer behavior and predicting the likelihood of purchase.

When looking at consumers' online shopping behavior compared to physical shopping methods, it is observed that the dimensions of perceived risk also vary. Indeed, in the studies conducted, these dimensions are approached in different ways, and it is understood that there are various perspectives on these dimensions. For example, in the study by Forsythe and Shi (2003), "performance risk, financial risk, psychological risk, and time risk" are discussed; Featherman and Pavlou (2003) add "privacy risk" to these dimensions; and Hassan et al. (2006) also address "social risk, physical risk, and resource risk" in addition to all these. Looking at the examples provided, it can be said that the dimensions of risk can vary depending on the consumer's shopping behavior, it is not possible to speak of specific dimensions, and due to the dynamic behavior of consumers, new dimensions will be added over time.

Although the dimensions of perceived risk are evaluated in different ways in the studies conducted, generally considered dimensions and conceptual definitions of these dimensions are provided in the table below.

Table 1. Dimensions of Perceived Risk and Their Definitions

Dimensions	Definitions	Authors	
Perceived Performance Risk	Perceived performance risk related to the functions of a product or service indicates the situation where the purchased product is not designed in a manner suitable for its intended use, performs below expectations, is faulty, and thus fails to meet the consumer's expectations.	Mitchell, 1992, s. 27; Simpson and Siguaw, 2008, s. 322	
Perceived Financial Risk	The potential monetary losses individuals may experience due to possible transaction errors, particularly in purchases made through virtual platforms, are expressed as financial risk.	Featherman and Pavlou, 2003, s. 455; Lee, 2009, s. 131.	

Perceived Physical Risk	Physical risk is a type of perceptual risk that arises from the use of a purchased product causing harm to an individual's health, and therefore, is associated with health and safety.		
Perceived Psychological Risk	The negative emotional state and concerns arising from the failure to meet one's expectations after the purchase transaction and dissatisfaction with the product selection are referred to as psychological risk.	Mitchell, 1992, s. 27; Simpson and Siguaw, 2008, s. 322.	
Perceived Social Risk	Perceived social risk encompasses individuals' fear and hesitation regarding the reactions of their family, social group, and immediate environment due to the purchased product or service, as well as their fear of losing status.	Cases, 2002, s. 379; Featherman, Pavlou, 2003, s. 455.	
Perceived Time Risk	The time and effort expended in situations such as exchanges, repairs, returns after the purchase of a product or service, and delays in orders after online purchases are referred to as time risk.	Roselius, 1971, s. 58; Forsythe & Shi, 2003, s. 869.	

Source: The table was created by the authors within the framework of the literature.

According to Stone and Grønhaug (1993, s. 41), the concept of perceived risk can vary according to the time of consumer perception. To express this more concretely, for example, when a consumer purchases an expensive product, it is financial risk; when the product turns out to be defective, it is performance risk; when an individual's health is negatively affected after using the purchased product, it is physical risk; when individual satisfaction is not achieved from the purchased product, it is psychological risk; the negative attitudes of the immediate environment regarding the purchased product are social risk; and any time and effort wasted from the purchase to the post-usage of the product is perceived as time risk, manifesting itself in different situations and times. Therefore, the dimension of risk can vary with the differentiation of the situation and the consumer's perception.

2.1.1. Perceived Resource Risk

As mentioned above, a variety of risk dimensions are defined in the relevant literature. In addition to these risk dimensions, perceived resource risk is also considered an important dimension affecting consumer purchasing behavior (Cases, 2002; Hassan et al., 2006). However, it is observed that this dimension is not sufficiently represented in the literature despite its importance. The reason for this could be said to be the fact that the perception of resource risk mostly emerges in online purchases. Indeed, the first attempt at shopping from virtual stores took place in 1994 (Mola, 2023, s. 100), and the intensive use of these stores by companies started in 1996 (İnce, 1999, s. 1). However, the emergence of shopping from virtual stores as an industry occurred in the early 2000s (Mola, 2023, s. 100). Therefore, the fact that the beginning of virtual stores is such a recent development could be an answer to why the dimension of resource risk is less represented in the literature. The perception of resource risk is generally considered as an emerging perception in online shopping (Yener, 2013, s. 222). Therefore, both the lack of sufficient representation of this risk in the literature and the increase in shopping from virtual stores in recent years make it important to address the dimension of perceived resource risk. Therefore, in this study, the dimension of resource risk among the perceived risk dimensions is discussed.

Perceived resource risk includes concerns of consumers about whether they can trust online sellers and whether they feel comfortable shopping from these sellers. These concerns are associated with the honesty, expertise, and reliability of the company where the purchase is made. The lack of trust in these companies particularly leads to the emergence of resource risk in online sales activities (Hassan et al., 2006, s. 141). In fact, what prevents consumers from shopping online is seen more as "lack of trust" rather than "trust." (McKnight, Kacmar, & Choudhury, 2004, s. 37). The reliability of the source is considered an important factor in consumers' or communication receivers' perceptions of the source. Therefore, the source has a strong persuasive effect on consumers (Hassan et al., 2006, s. 141).

According to McCorkle (1990: 32), if the consumer's perception of the source is positive, a decrease in the perception of risk related to the source is observed. Since the perceived risk of a product can be transferred to the store selling the product and therefore to the source, it is important to assess this risk to attract new customers. Efforts to reduce other perceived risk dimensions can only be successful when resource risk is reduced. For example, a money-back guarantee is important in terms of the reliability of the source, as it reduces financial risk. Indeed, if the consumer's perception of the source-related risk is high, it is likely that other risk dimensions will also be high. Therefore, perceived resource risk is excluded from all other perceived risk dimensions (Lim, 2003, s. 222). Because this risk dimension constitutes the source of other risk dimensions.

2.2. Webrooming Behavior

Referred to as research shopping behavior (Verhoef et al., 2007, s. 141), hybrid shopping behavior (Kalyanam and Tsay, 2013, s. 22), and integrated channel consumer behavior (Radzevice and Banyte, 2020, s. 148), webrooming is considered a form of shopping behavior that encompasses the concept of "online search-offline purchase" (Kalyanam and Tsay, 2013, s. 22). This behavior essentially involves consumers initiating the process by searching for product information through online channels, including stages of verification of this information, and concluding with the purchase from physical stores (Aw et al., 2021, s. 2). Therefore, consumers who exhibit webrooming behavior perceive online stores as a channel akin to physical stores (Santos and Gonçalves, 2019, s. 758), but they commence the purchase process in an online channel and finalize it in a physical one.

Aw (2019, s. 1076), emphasizing that the consideration of mobile devices as a channel in consumers' purchasing processes and their intensive use will lead to a further increase in this behavior in the near future, defines webrooming behavior as the "most comprehensive cross-channel behavior" in the retail industry. Similarly, Verhoef, Neslin, and Vroomen (2007, s. 129) describe webrooming behavior as the "tendency of consumers to research a product from one channel and then purchase from another channel." Here, the researched channel is online, while the channel of purchase is physical. Indeed, consumers have the opportunity to easily and directly find the product they are searching for through online channels without wasting much time or effort (Oliveira and Luuerbach, 2020, s. 1984). Furthermore, consumers express that first obtaining information from online channels and subsequently making the purchase from physical channels provides significant advantages in reducing costs (Madahi and Sukati, 2016, s. 496). Therefore, consumers visit the physical channel to make the purchase, evaluating their considerations whenever and with whatever device they choose to make the final decision (Gonela et al., 2019, s. 475).

A literature review on webrooming behavior reveals that there are several reasons why consumers engage in webrooming behavior. For instance, consumers' perceptions of risk regarding purchases decrease through online research (Chiu et al., 2011). Consumers engage in webrooming behavior in order to both avoid risk situations and narrow down options before transitioning to the physical store for the purchase (Wolny and Charoensukasai, 2014). Similarly, Flavian, Gurrea, and Orus (2016) state that being able to make online choices during the shopping process leads consumers to make better decisions, reduces uncertainties regarding purchases, and consequently increases choice confidence when making purchases from physical stores. Kang (2018) mentions that consumers who value product variety and wish to gather information about it tend to engage more in webrooming behavior. Aw (2019) indicates that the instantaneous desire to possess that arises in consumers acts as a driving force towards webrooming behavior. Additionally, consumers engage in webrooming behavior to obtain information and compare prices (Santos and Gonçalves, 2019). Furthermore, in a recent study, it is claimed that online search has a positive effect on webrooming behavior through perceived benefits, salesperson assistance, socialization, and the need for touch (Shankar and Jain, 2023). Upon examining the studies, it is observed that webrooming behavior is a prevalent behavior among consumers who shop online, and that physical sales are significantly influenced by this behavior (Orus, Gurrea, and Sanchez, 2019: 398). Therefore, understanding and evaluating webrooming behavior by marketing managers becomes crucial for increasing sales and consequently profitability (Arora and Sahney, 2017: 763).

2.3. Review of the Literature and Hypothesis Development

As mentioned in the previous sections, it is observed that the dimension of perceived risk, namely the source risk dimension, which is considered as one of the perceived risk dimensions in the literature, has been hardly addressed. Studies on webrooming behavior, albeit limited, have generally been observed to focus on determining the antecedents leading to this behavior. Some of these studies are summarized as follows:

Chou et al. (2016), approaching webrooming behavior within the context of "push-pull-anchor" strategies, examined the impact of perceived risk on e-insecurity within the framework of push strategy and emphasized that online perceived risk has a direct impact on webrooming behavior, thus revealing that consumers' risk perception will significantly influence their webrooming intentions. Similarly, Choi and Yang (2016) also considered webrooming behavior within the same strategies framework and found that the "pull" effect on webrooming behavior is quite strong. Additionally, researchers have demonstrated that consumers' online search and purchase risk perceptions lead to e-insecurity, and as a result, they engage in webrooming behavior.

Arora and Sahney (2017) examined webrooming behavior in their study within the framework of the Theory of Planned Behavior and the Technology Acceptance Model. The results indicated that the attitude towards searching online channels influences the attitude towards purchasing from physical channels and leads to webrooming behavior. Moreover, they expressed that there is a mediating role of insecurity in the impact of consumers' online risk perceptions on webrooming attitude and that attitudes affect webrooming intention, which in turn affects webrooming behavior.

In their research, Arora and Sahney (2019) investigated consumers' orientation towards webrooming behavior and revealed that the perceived ease of online searching and the advantages of physical purchase significantly determine consumers' webrooming behaviors. Additionally, they found that consumers' risk perceptions and e-insecurity hinder online purchase behavior, leading to webrooming behavior.

Aksöz and Hafif (2020) measured consumers' webrooming intentions in a study on holiday purchases, obtained data with the participation of 282 individuals residing in Eskişehir, but analyzed only 241 of these data. As a result of the analysis of the data considered, they found that consumers generally prefer to gather information from online channels before service purchase and are more inclined towards webrooming behavior when purchasing holidays.

Aw et al. (2021), emphasizing the changing consumer purchasing behaviors due to the increasing accessibility of mobile technologies, conducted a study to find out why consumers still prefer physical shopping over online shopping. They found that channel-related and consumer-related factors influence webrooming behavior. Researchers stated that the channel-related factors are online search ease, perceived benefit, and perceived risk, while the consumer-related factors include the desire to touch the product, the need for interaction, and the tendency to compare prices.

Semiz (2021), examining the impact of perceived risk and e-insecurity on webrooming intention and webrooming behavior within the context of the Reasoned Action Theory, obtained data from 211 participants. As a result of the analysis of the data, the researcher found that online shopping and online information search affect the perceived risk of e-insecurity; e-insecurity affects webrooming intention, and webrooming intention affects webrooming behavior.

Upon examining the studies, it is noted that neither in the national nor in the international literature has there been any study examining the relationship between consumers' online perceived risk dimensions, particularly the source risk, and webrooming behavior. Based on all this information, the hypothesis of the study is developed as follows:

H1: There is a significant effect of source risk, one of the online perceived risk dimensions, on webrooming behavior in the tour purchasing behavior of individuals living in Istanbul and who have purchased a tour from a physical travel agency within the last year.

3. Methods

3.1. Aim of the Research

The aim of this study is to determine the impact of source risk on webrooming behavior in the purchasing decisions of individuals residing in Istanbul who have bought a tour from a physical travel agency within the last year, focusing on the dimensions of online perceived risk.

3.2. Sampling Process

The main population of the research consists of individuals residing in Istanbul who have purchased a tour from a physical travel agency within the last year. Due to ethical reasons such as time constraints, cost considerations, and data obsolescence, it was impractical to survey the entire population. Therefore, a sampling approach was employed, determining a sample size of 384 with a confidence level of 95% and a margin of error of $\pm 5\%$, as recommended by Yazıcıoğlu and Erdoğan (2004). Data were collected using the snowball

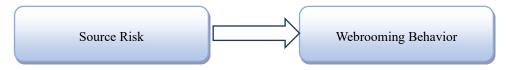
sampling method and the survey technique. Face-to-face and online surveys were administered to 403 participants on a voluntary basis between February 15, 2024, and February 28, 2024.

3.3. Data Collection Method and Tool

The prepared survey for research consists of three sections. The first section includes a 3-item scale measuring 'webrooming behavior,' as utilized by Arora and Sahney (2019). The second section incorporates a 3-item source risk factor from the 21-item perceived risk scale employed in the study titled 'An Application on Perceived Risk in Online Shopping' by Erel (2008). The final section of the survey comprises 5 questions aimed at determining participants' demographic characteristics. The survey questions are formulated in a 5-point Likert scale, ranging from 'strongly disagree' to 'strongly agree.' Participants are instructed to mark the option that best aligns with their opinions on these items.

3.4. Research Model and Hypothesis

Figure 1. Model of the Research



The hypothesis of the research is as follows:

H₁: There is a significant effect of the perceived risk dimensions of online shopping, specifically the risk associated with product information, on webrooming behavior among individuals residing in Istanbul who have purchased a tour from a physical travel agency within the past year.

3.5. Applied Methods

The SPSS package program and MPlus 7 program were used for data analysis in the study. Firstly, Confirmatory Factor Analysis (CFA) was conducted for both scales, followed by the calculation of reliability values, Average Variance Extracted (AVE), and Composite Reliability (CR) values. Structural Equation Modeling (SEM) was employed to determine the impact of participants' perceived source risk on webrooming behaviors and to identify the relationship between the two variables.

Ethics Committee Approval

Harran University Social and Humanities Research Ethics Committee has reviewed the research project titled "The Impact of Source Risk on Webrooming Behavior in Individuals' Online Perceived Risk Dimensions in Tour Purchase Behavior," and on 15.02.2024, with decision number 2024/53, it was unanimously agreed that conducting the study is ethically appropriate.

4. Findings

4.1. Demographic Findings

The demographic distribution of the individuals participating in the research is given in Table 2.

Table 2. Frequency Distributions for Demographic Factors

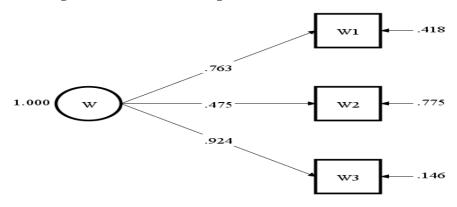
Gender	N	%
Female	195	48,4
Male	208	51,6
Total	403	100
Marital status	N	%
Married	235	58,3
Single	168	41,7
Total	403	100
Age	N	%

10.30	71	17.6
18-28	71	17,6
29-38	134	33,3
39-48	96	23,8
49-58	72	17,9
59 and over	30	7,4
Total	403	100
Monthly Income	N	%
Less than 20000 TL	58	14,4
20001-30000 TL	65	16,1
30001-40000 TL	68	16,9
40001-50000 TL	106	26,3
50001-60000 TL	47	11,7
More than 60001 TL	59	14,6
Total	403	100
Educational Status	N	%
High school and below	48	11,9
Associate degree	54	13,4
Bachelor's degree	163	40,4
Postgraduate	138	34,2
Total	403	100

4.2. Findings Regarding the Validity and Reliability Analyzes of the Scales Used in the Research

Under this heading, confirmatory factor analysis (CFA) was conducted primarily to test the construct validity of the 3-item webrooming scale, which is the dependent variable of the study. The analysis findings are presented in Figure 2, and the fit indices are shown in Table 3. Subsequently, confirmatory factor analysis (CFA) was performed to test the construct validity of the 3-item scale measuring source risk, which is the independent variable. The analysis findings are presented in Figure 3, and the fit indices are provided in Table 4. Finally, the reliability, CR, and AVE values of the scales used in the study were calculated, and the calculations are detailed in Table 5. Additionally, despite the continuous nature of the data in both CFA analyses, the observed variables ensured univariate normality (checked based on kurtosis and skewness value ranges). However, as multivariate normality was not ensured, MLR was chosen as the parameter estimation method in the study.

Figure 2. CFA Path Diagram for the Webrooming scale



The values indicated on the arrows in the above path model represent regression values. When examining the DFA path diagram for the Webrooming scale, it is observed that the factor loadings of the items range between 0.47 and 0.92. Factor loading values above 0.71 are considered "excellent," values above 0.63 are deemed "very good," values above 0.55 are considered "good," and values above 0.45 are considered "reasonable/acceptable" (Tabachnick and Fidell, 2018:509). In this context, it can be seen that the factor loadings in the path diagram of the scale are statistically at a good level. The fit indices of the model for the Webrooming scale are presented in Table 3.

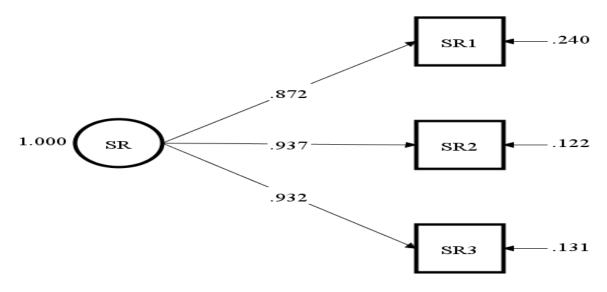
Table 3. Fit Values of the Model for the Webrooming Scale

Measures of Fit	Good Fit	Acceptable Fit	Value Reached in the Research	Result
RMSEA	$0 \le RMSEA \le .05$.05 < RMSEA ≤ .08	0.07	Good Fit
CFI	$0.97 \le \text{CFI} \le 1$	$0.95 \le CFI < 0.97$	0.99	Good Fit
TLI	95 ≤TLI ≤ 1.00	.90 ≤TLI ≤ .95	0.98	Good Fit
SRMR	0≤SRMR≤0.05	$.05 < SRMR \le .10$	0.05	Good Fit
CMIN/df (X ² /sd)	$0 < \chi 2/df < 2$	$2 < \chi 2/df < 5$	3,02	Acceptable Fit

Resource: (Kline, 2005; Schermelleh vd., 2003, s.52; Bentler, 1980)

When the values obtained after conducting the DFA are compared with the generally accepted ranges of fit indices in the literature and the values obtained for the Webrooming scale (with CMIN/df (X²/sd) indicating acceptable fit and other indices such as RMSEA, CFI, TLI, SRMR indicating good fit), it is observed that the scale demonstrates a confirmed unidimensional structure with a three-item factor in its original form when evaluated as a whole.

Figure 3: CFA Path Diagram for Source Risk Scale



The factor loadings for the risk source scale in the path model above range between 0.87 and 0.93. According to Tabachnick and Fidell (2018:509), items with factor loadings above 0.71 are considered 'excellent.' In this context, it can be stated that the factor loadings in the DFA path diagram for the risk source scale are statistically quite robust. The goodness-of-fit values for the model related to the risk source scale are presented in Table 4.

Table 4. Fit Values of the Model for the Source Risk Scale

Measures of Fit	Good Fit	Acceptable Fit	Value Reached in the Research	Result
RMSEA	$0 \le RMSEA \le .05$.05 < RMSEA ≤ .08	0.04	Good Fit
CFI	$0.97 \le \text{CFI} \le 1$	$0.95 \le CFI < 0.97$	1.00	Good Fit
TLI	95 ≤TLI ≤ 1.00	.90 ≤TLI ≤ .95	1.00	Good Fit
SRMR	0≤SRMR≤0.05	$.05 < SRMR \le .10$	0.03	Good Fit
CMIN/df (X ² /sd)	0< χ2/df<2	2< χ2/df<5	0.3	Acceptable Fit

Resource: (Kline, 2005; Schermelleh vd., 2003, s.52; Bentler, 1980)

When evaluating the results of the conformity indices in the above table related to the source risk scale, it can be observed that the CMIN/df (X²/df) indicates acceptable fit, while the other indices (RMSEA, CFI, TLI, SRMR) demonstrate good fit. When considering the conformity indices for the scale as a whole, it is observed that the 3-item single-factor structure of the scale's original form is confirmed.

Table 5. Reliability, CR and AVE Values of the Scales Used in the Research

Scales	Number of Items	Internal consistency (Cronbach's Alpha) Coefficient	CR	AVE
Webrooming	3	,775	0,86	0,69
Source Risk	3	,941	0,96	0,89

DFA results indicated that no items were excluded from the scales due to the verification of the original structure of the items. When evaluating the reliability of the scales used in the study through the calculated internal consistency (Cronbach's Alpha) coefficient, the reliability coefficient for the Webrooming scale was found to be 0.775, while the reliability coefficient for the Source Risk scale was calculated as 0.941. George and Mallery (2003) interpret reliability as "good" when $0.7 \le \alpha < 0.9$ and "excellent" when $\alpha \ge 0.9$. In this context, both scales used in the research are statistically reliable. Furthermore, in studies aiming to determine the structural reliability of the scale, it is often recommended to calculate not only the Cronbach's Alpha value but also the Composite Reliability (CR) value for convergent validity. Additionally, for convergent validity, it is suggested to determine factor loading values through Confirmatory Factor Analysis (DFA) and calculate the Average Variance Extracted (AVE) value for the explained average variance (Hair et al., 2009:708-710). CR and AVE values are used to assess convergent validity. In this context, convergent validity assumes that expressions related to variables are related to each other and the factors they form (Yaşlıoğlu, 2017:82). Fornel and Larcker (1981) stated that the CR value should be above 0.60, and the AVE value should be above 0.50 for convergent validity. Yaşlıoğlu (2017:82) emphasized that, for convergent validity, CR values of the scale should be greater than AVE values. When checking the AVE and CR values of the scales used in the research, it is observed that these values for each scale are above the desired range, and at the same time, the CR values for both scales are greater than the AVE values. Consequently, when evaluating the Cronbach's Alpha, CR, and AVE values of both scales, it can be concluded that both scales are valid and reliable.

4.3. Findings Regarding Hypothesis Tests

The purpose of the study and the developed hypothesis within the framework of the literature, 'H1: There is a significant effect of the source risk from the online perceived risk dimensions on webrooming behavior in individuals residing in Istanbul who have purchased a tour from a physical travel agency in the last year' has been tested using a structural equation model. The structural model designed for the hypothesis, fit values for

the model in Figure 4, and the results of the two-factor simple regression structural equation model analysis are presented in Table 6 and Table 7, respectively.

Figure 4. Structural Equation model for impact

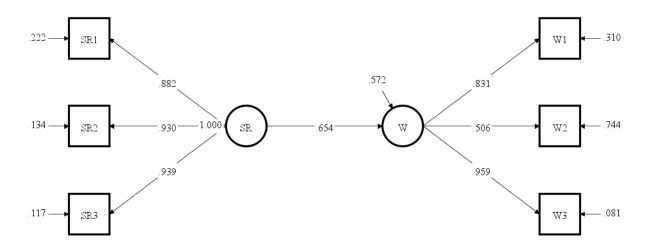


Table 6. Model Fit Values for the Structural Model

Measures of Fit	Good Fit	Acceptable Fit	Value Reached in the Research	Result
RMSEA	$0 \le RMSEA \le .05$	$.05 < \text{RMSEA} \le .08$	0.07	Good Fit
CFI	$0.97 \le \text{CFI} \le 1$	$0.95 \le CFI < 0.97$	0.99	Good Fit
TLI	95 ≤TLI ≤ 1.00	.90 ≤TLI ≤ .95	0.98	Good Fit
SRMR	0≤SRMR≤0.05	$.05 < SRMR \le .10$	0.03	Good Fit
CMIN/df (X²/sd)	$0 < \chi 2/df < 2$	$2 < \chi 2/df < 5$	3.15	Acceptable Fit

Resource: (Kline, 2005; Schermelleh vd., 2003, s.52; Bentler, 1980)

When structural model fit indices are evaluated, it is observed that CMIN/df (X²/df) falls within acceptable fit values, while other indices (RMSEA, CFI, TLI, SRMR) demonstrate good fit.

Table 7. Two-Factor Simple Regression Structural Equation Model Analysis

Model	Source Risk Webrooming			
β	S.H.	Т	P	R ²
0.654	0.033	19.880	0,000	0.428
x2/df	RMSEA	CFI	TLI	SRMR
3.15	0.07	0,99	0,98	0,03

As seen in Table 7, the source risk significantly influences Webrooming (p<.001). The determined R2 value from the analysis is found to be .428. According to this result, 42% of consumers' Webrooming behavior is explained by the source risk. Examining the beta value obtained in the research, it is observed that source risk positively influences Webrooming by 0.654. In other words, a 1-unit increase in source risk leads to a 0.654-unit increase in Webrooming level. Accordingly, Hypothesis 2 is accepted.

5. Conclusion and Recommendations

This study was conducted to determine the impact of perceived risk dimensions, specifically source risk, on webrooming behavior in individuals who reside in Istanbul and have purchased a tour from a physical travel agency within the last year. In line with the research objective, a survey questionnaire was prepared and administered to 403 individuals in Istanbul on a voluntary basis, both face-to-face and online.

Firstly, Confirmatory Factor Analysis (CFA) was conducted for both scales. Although the data in Confirmatory Factor Analysis were continuous variables, the observed variables demonstrated univariate normality (verified by considering the ranges of kurtosis and skewness values) yet did not satisfy multivariate normality. Therefore, MLR was chosen as the parameter estimation method in the study. The analysis confirmed the single-factor structure with three items in the original dimensions of both the webrooming scale and the source risk scale. Subsequently, the reliability values, Average Variance Extracted (AVE), and Composite Reliability (CR) values of the scales were calculated. The analysis results indicated that both scales are valid and reliable measures based on the evaluation of Cronbach's Alpha, CR, and AVE values. Structural Equation Modeling was employed to determine the impact of participants' perception of source risk on webrooming behaviors. The analysis revealed a positive influence of source risk, among the online perceived risk factors, on webrooming behavior.

The limitations of the study include the use of snowball sampling method and survey methodology as the data collection method. It is crucial for future research to replicate the study in different sectors and with different sample groups where webrooming behavior is observed more intensively, in order to enhance the generalizability of the research findings. In this study, the impact of source risk on webrooming behavior is examined among the dimensions of online perceived risk. It is highly important for subsequent studies to explore the relationship with different concepts that are believed to influence webrooming behavior.

Upon reviewing the literature, no study has been found in both national and international tourism and consumer behavior literature that reveals the impact of source risk on webrooming behavior. It is believed that this study will contribute by filling the gap in the literature. The scientific contribution of the research lies in guiding travel agencies operating in the tourism sector in formulating strategies related to tour sales and providing guidance to academics conducting research on the subject, based on the data obtained in this study.

Implications and Recommendations for Tourism

The findings of this study highlight that perceived source risk significantly influences webrooming behavior in tour purchases, suggesting that tourists' distrust in online travel agencies drives them to seek physical channels for final transactions. This has critical implications for the tourism industry, where trust and reliability are paramount due to the intangible and high-involvement nature of travel products (Kim et al., 2020). To mitigate source risk, tourism businesses should prioritize enhancing transparency and credibility in online platforms. For instance, integrating verified customer reviews, secure payment gateways, and real-time communication tools (e.g., chatbots or virtual assistants) can reduce uncertainties and foster trust (Huang & Benyoucef, 2013). Additionally, offering flexible cancellation policies and money-back guarantees may alleviate financial apprehensions, aligning with strategies recommended in hospitality research (Kim et al., 2020).

Moreover, the study underscores the enduring relevance of physical travel agencies despite digital advancements. Tourism operators should adopt omnichannel strategies that seamlessly integrate online and offline experiences. For example, enabling customers to research tours online while providing personalized consultations via physical agencies can cater to webrooming tendencies. Such hybrid models align with findings by Xiang et al. (2015), who emphasize the importance of multi-channel engagement in enhancing tourist satisfaction. Training staff to assist customers in transitioning between channels (e.g., reserving tours online but finalizing details in-person) could further bridge trust gaps.

Future research should explore how cultural factors or destination types moderate the relationship between source risk and webrooming in tourism. Comparative studies across regions with varying digital adoption rates could offer deeper insights into contextual influences.

References

Aksöz, E. O., & Hafif, F. (2020). Research on the Determination of Preferences for Showrooming And Webrooming Behaviors In Vacation Purchase. *In Travel and Tourism: Sustainability, Economics, and Management Issues: Proceedings of the Tourism Outlook Conference, Springer Singapore, 69-84.*

- Arora, S., & Sahney, S. (2017). Webrooming Behaviour: a Conceptual Framework. *International Journal of Retail & Distribution Management*, 45(7/8), 762-781.
- Arora, S., & Sahney, S. (2018). Consumer's Webrooming Conduct: an Explanation using the Theory of Planned Behavior. *Asia Pacific Journal of Marketing and Logistics*, 30(4), 1040-1063.
- Arora, S., & Sahney, S. (2019). Examining Consumers' Webrooming Behavior: An Integrated Approach. *Marketing Intelligence & Planning*, 37(3), 339-354.
- Aw, E. C. X. (2019). Understanding the Webrooming Phenomenon: Shopping Motivation, Channel-Related Benefits and Costs. *International Journal of Retail & Distribution Management*, 47(10), 1074-1092.
- Aw, E. C. X., Basha, N. K., Ng, S. I., & Ho, J. A. (2021). Searching Online and Buying Offline: Understanding the Role of Channel-, Consumer-, and Product-Related Factors in Determining Webrooming Intention. *Journal of Retailing and Consumer Services*, 58, 102328, 1-12.
- Banerjee, M. (2019). Development of Omnichannel in India: Retail Landscape, Drivers and Challenges. *Exploring Omnichannel Retailing: Common Expectations and Diverse Realities*, 115-137.
- Bentler, P.M. (1980). Multivariate Analysis with Latent Variables: Causal Modeling. *Annual Review of Psychology*, 31, 419-456.
- Cases, A.S. (2002). Perceived Risk and Risk Reduction Strategies in Internet Shopping. *The International Review of Retail, Distribution and Consumer Research*, 12(4), 375-394.
- Chang, Y. S., & Fang, S. R. (2013). Antecedents and Distinctions between Online Trust and Distrust: Predicting High-And Low-Risk Internet Behaviors. *Journal of Electronic Commerce Research*, 14(2), 149-166.
- Chiu, H. C., Hsieh, Y. C., Roan, J., Tseng, K. J., & Hsieh, J. K. (2011). The Challenge for Multichannel Services: Cross-Channel Free-Riding Behavior. *Electronic Commerce Research and Applications*, 10(2), 268-277.
- Choi, H. S., & Yang, S. B. (2016). An empirical Study on Influencing Factors of Switching Intention from Online Shopping to Webrooming. *Journal of Intelligence and Information Systems*, 22(1), 19-41.
- Chou, S. Y., Shen, G. C., Chiu, H. C., & Chou, Y. T. (2016). Multichannel Service Providers' Strategy: Understanding Customers' Switching and Free-Riding Behavior. *Journal of Business Research*, 69(6), 2226-2232.
- Cox, D. F. & Rich, S. U. (1964). Perceived Risk and Consumer Decision Making: The Case of Telephone Shopping. *Journal of Marketing Research*, 1(4), 32-39.
- Dowling, G. R. (1986). Perceived Risk: The Concept and Its Measurement. *Psychology & Marketing*, 3(3), 193-210.
- Dowling, G. R., & Staelin, R. (1994). A Model of Perceived Risk and Intended Risk-Handling Activity. *Journal of consumer research*, 21(1), 119-134.
- Engel, K., Moosbrugger, H., & Müller, H. (2003). Evaluating the Fit of Structural Equation Models: Tests of Significance and Descriptive Goodness-Of-Fit Measures. *Methods of Psychological Research Online*, 8(2), 23-74.
- Erel, C. (2008). *İnternetten Alışverişlerde Algılanan Risk Üzerine Bir Uygulama*. Yayınlanmamış Yüksek Lisans Tezi, Hacettepe Üniversitesi Sosyal Bilimler Enstitüsü, Ankara.
- Featherman, M. S., & Pavlou, P. A. (2003). Predicting e-Services Adoption: A Perceived Risk Facets Perspective. *International Journal of Human-Computer Studies*, 59(4), 451-474.
- Flavián, C., Gurrea, R., & Orús, C. (2016). Choice Confidence in the Webrooming Purchase Process: The Impact of Online Positive Reviews and the Motivation to Touch. *Journal of Consumer Behaviour*, 15(5), 459-476.
- Fornell, C. ve Larcker, D. F. (1981). Evaluating Structural Equation Models with Unobservable Variables and Measurement Error. *Journal of Marketing Research*, 18(1), 39-50.
- Forsythe, S. M., & Shi, B. (2003). Consumer Patronage and Risk Perceptions in Internet Shopping. *Journal of Business research*, 56(11), 867-875.

- George D, & Mallery P. (2003). SPSS i0r Windows step by step: A simple guide arid reference. 11.0 update (4° ed.). Boston: Allyn & Bacon.
- Gonela, S., Pillay, R., Maheshwary, A., & Sudesh, N. S. (2019). An Exploratory Study on the Factors Effecting Showrooming and Reverse Showrooming in Indian Electronics Retail. *European Journal of Social Sciences*, 57(4), 474-483.
- Gu, Z., & Tayi, G. K. (2017). Consumer Pseudo-Showrooming and Omni-Channel Placement Strategies. *MIS quarterly*, 41(2), 583-606.
- Guardia, F.R., & Nevarez, C.L. (2017). "Showrooming" in Consumer Electronics Retailing: An Empirical Study. *Journal of Internet Commerce*, 16(2), 174-201.
- Hassan, A. M., Kunz, M. B., Pearson, A. W., & Mohamed, F. A. (2006). Conceptualization and Measurement of Perceived Risk in Online Shopping. *Marketing Management Journal*, 16(1), 138-147.
- Horton, R. L. (1976). The Structure of Perceived Risk: Some Further Progress. *Journal of the Academy of Marketing Science*, 4(4), 694-706.
- Huang, Z., & Benyoucef, M. (2013). From E-Commerce to Social Commerce: A Close Look at Design Features. Electronic Commerce Research and Applications, 12, 246-259.
- İnce, M. (1999). Elektronik Ticaret: Gelişme Yolundaki Ülkeler İçin İmkânlar Ve Politikalar. DPT, Ankara.
- Joseph F. Hair vd. (2009). Multivariate Data Analysis, Prentice-Hall, Inc, Upper Saddle River, NY, 7th ed., s. 708-710.
- Kalyanam, K., & Tsay, A. A. (2013). Free Riding and Conflict in Hybrid Shopping Environments: Implications for Retailers, Manufacturers, and Regulators. *The antitrust bulletin*, 58(1), 19-68.
- Kang, J. Y. M. (2018). Showrooming, Webrooming, and User-Generated Content Creation in the Omnichannel Era. *Journal of Internet Commerce*, 17(2), 145-169.
- Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). A Trust-Based Consumer Decision-Making Model in Electronic Commerce: The Role of Trust, Perceived Risk and Their Antecedents. *Decision Support Systems*, 44(2), 544-564.
- Kim, M. J., Lee, C. K., & Jung, T. (2020). Exploring consumer behavior in virtual reality tourism using an extended stimulus-organism-response model. Journal of Travel Research, 59(1), 69-89.
- Kline, R. B. (2005). *Principles and Practice of Structural Equation Modeling*, (2nd ed.). New York: The Guilford Press.
- Ko, H., Jung, J., Kim, J. & Shim, S. W. (2004). Cross-Cultural Differences in Perceived Risk of Online Shopping. *Journal of Interactive Advertising*, 4 (2), 20-29.
- Lee, M. C. (2009). Factors Influencing the Adoption of Internet Banking: An Integration of TAM and TPB with Perceived Risk and Perceived Benefit. *Electronic Commerce Research and Applications*, 8(3), 130-141.
- Lim, N. (2003). Consumers' Perceived Risk: Sources Versus Consequences. *Electronic Commerce Research and Applications*, 2(3), 216-228.
- Madahi, A., & Sukati, I. (2016). An Empirical Study of Malaysian Consumers' Channel-Switching Intention: Using Theory of Planned Behavior. *Global Business Review*, 17(3), 489-523.
- McCorkle, D. E. (1990). The Role of Perceived Risk in Mail Order Catalog Shopping. *Journal of Direct Marketing*, 4(4), 26-35.
- McKnight, D. H., Kacmar, C. J., & Choudhury, V. (2004). Dispositional Trust And Distrust Distinctions In Predicting High-And Low-Risk Internet Expert Advice Site Perceptions. *E-service*, *3*(2),35-58.
- Mitchell, V. W. (1992). Understanding Consumers' Behaviour: Can Perceived Risk Theory Help? *Journal of Management Decision*, 30(3), 26-34.
- Mitchell, V.W. (1999). Consumer Perceived Risk: Conceptualizations and Models. *European Journal of Marketing*, 33(1/2), 163-195.

- Mitchell, Vincent-Wayne (1998). A Role for Consumer Risk Perceptions in Grocery Retailing. *British Food Journal*, 100(4), 171-183.
- Mola, H. (2023). Online Alışverişlerde Tüketici Harcamaları ve Gelir İlişkisi. *Ardahan Üniversitesi İktisadi ve İdari Bilimler Fakültesi Dergisi*, *5*(2), 99-108.
- Oğuz, G. (2023). Dijital Pazarlamada Kurumsal Itibarın Algılanan Risk Ve Yeniden Satın Alma Davranışına Etkisi. Doktora Tezi, Afyon Kocatepe Üniversitesi, Sosyal Bilimler Enstitüsü, Afyon.
- Oliveira, P. H. P., & Lutterbach, M. F. T. (2020). How Visual Merchandising Can Improve Fashion Retail Stores To Adapt Themselves To Next Generations. *Independent Journal of Management & Production*, 11(6), 1991-2004.
- Orús, C., Gurrea, R., & Ibáñez-Sánchez, S. (2019). The Impact of Consumers' Positive Online Recommendations on The Omnichannel Webrooming Experience. *Spanish Journal of Marketing-ESIC*, 23(3), 397-414.
- Pires, G., Stanton, J., & Eckford, A. (2004). Influences on the Perceived Risk of Purchasing Online. *Journal of Consumer Behaviour: An International Research Review*, 4(2), 118-131.
- Radzevičė, J., & Banytė, J. (2020). Driving Factors of Consumer Irrationality in Omnichannel Consumer Behaviour. In *Marketing and Smart Technologies: Proceedings of ICMarkTech 2019*, Springer Singapore, 146-155.
- Roselius, T. (1971). Consumer Rankings of Risk Reduction Methods. *Journal of Marketing*, 35(1), 56-61.
- Ross, I. (1975). Perceived Risk and Consumer Behaviour: A Critical Review, Advances in Consumer Research. *Advances in Consumer Research*, 2, 1-20.
- San Martín, S., Camarero, C., & San José, R. (2011). Dual Effect of Perceived Risk on Cross-National E-Commerce. *Internet Research*, 21(1), 46-66.
- Santos, S., & Gonçalves, H. M. (2019). Multichannel Consumer Behaviors in the Mobile Environment: Using Fsqca and Discriminant Analysis to Understand Webrooming Motivations. *Journal of Business Research*, 101, 757-766.
- Semiz, B. B. (2021). Algilanan Risk Ve E-Güvensizliğin Webrooming Niyeti Ve Webrooming Davranışı Üzerindeki Etkisinin Gerekçeli Eylem Teorisi Çerçevesinde Incelenmesi. *Journal of Management Marketing and Logistics*, 8(1), 53-63.
- Shankar, A., & Jain, S. (2023). Investigating Webrooming Behavior: A Case of Indian Luxury Consumers. *Journal of Fashion Marketing and Management: An International Journal*, 27(2), 241-261.
- Simpson, P. M. & Siguaw, J. A. (2008). Perceived Travel Risks: The Traveller Perspective and Manageability. *International Journal of Tourism Research*, 10(4), 315-327.
- Sinha, P., & Singh, S. (2014). Product Characteristics Vis-À-Vis Consumers' Risk Perception: A Conceptual Study of Online Shopping. *IUP Journal of Marketing Management*, *13*(2), 40-57.
- Stone, R. N., & Grønhaug, K. (1993). Perceived Risk: Further Considerations for the Marketing Discipline. *European Journal of marketing*, 27(3), 39-50.
- Stone, R.N. & Mason, J.B. (1995). Attitude and Risk: Exploring the Relationship. *Psychology and Marketing*, 12(2), 135-153.
- Verhoef, P. C., Neslin, S. A., & Vroomen, B. (2007). Multichannel Customer Management: Understanding the Research-Shopper Phenomenon. *International Journal of Research in Marketing*, 24(2), 129-148.
- Wolny, J., & Charoensuksai, N. (2014). Mapping Customer Journeys in Multichannel Decision-Making. *Journal of Direct, Data and Digital Marketing Practice*, 15, 317-326.
- Xiang, Z., Magnini, V. P., & Fesenmaier, D. R. (2015). Information technology and consumer behavior in travel and tourism: Insights from travel planning using the internet. Journal of Retailing and Consumer Services, 22, 244-249.
- Yaşlıoğlu, M.M. (2017). Sosyal Bilimlerde Faktör Analizi Ve Geçerlilik: Keşfedici Ve Doğrulayıcı Faktör Analizlerinin Kullanılması. *İstanbul Üniversitesi İşletme Fakültesi Dergisi*, 46, (Özel Sayı), 74-85.

- Yazıcıoğlu, Y. & Erdoğan, S. (2004). SPSS Uygulamalı Bilimsel Araştırma Yöntemleri. Detay Yayıncılık, Ankara.
- Yener, D. (2013). Tüketicilerin Algıladıkları Risklerin Azaltılmasında Pazar Eksperlerinin Rolü. *Yalova Sosyal Bilimler Dergisi*, 3(5), 219-234.

Araştırma Makalesi

The Effect of Source Risk, One of the Online Perceived Risk Dimensions in Individuals' Tour Purchasing Behavior, on Webrooming Behavior

Bireylerin Tur Satın Alma Davranışlarında Online Algılanan Risk Boyutlarından Kaynak Riskinin Webrooming Davranışına Etkisi

Yonca BAKIR

Doktora Öğrencisi, Harran Üniversitesi

Sosyal Bilimler Enstitüsü

yoncabakir27@gmail.com https://orcid.org/0000-0002-8498-2050

Baran ARSLAN

Prof. Dr., Harran Üniversitesi İktisadi ve İdari Bilimler Fakültesi

barslan@harran.edu.tr

https://orcid.org/0000-0001-7582-749X

Emre Ozan AKSÖZ

Prof. Dr., Anadolu Üniversitesi Turizm Fakültesi

ozana@anadolu.edu.tr

https://orcid.org/0000-0002-4109-8847

Genişletilmiş Özet

Günümüzde çok kanallı perakende stratejileri, tüketicilerin satın alma süreçlerinde online ve fiziksel kanallar arasında geçiş yapmalarına olanak sağlamaktadır. Bu bağlamda "webrooming" davranışı, tüketicilerin ürünleri online kanallarda araştırıp fiziksel kanallardan satın alması olarak tanımlanmaktadır. Teknolojik gelişmeler, tüketicinin online kanallara olan güvenini ve dolayısıyla risk algılarını da değiştirmektedir. Zira tüketiciler riski, fiziksel alışverişte ve online alışverişte aynı oranda algılamamakta (San Martin, Camarero ve San Jose, 2011, s. 48) ve online alışveriş riskini nispeten daha yüksek görmektedir (Sinha ve Singh, 2014, s. 43). Bununla beraber tüketici, fiziksel alışverişte ürüne dokunabilme ve deneme imkânına sahip iken, online alışverişte, adres, telefon numarası, kredi kartı bilgileri gibi kişisel bilgilerini bu kanallarla paylaşması ve hatta bu bilgilerin kaydedilmesi sorunuyla karşı karşıya kalmaktadır. Bu da tüketicide güvenliği tehdit eden bir unsur olarak görülerek algılanan riski arttırmakta (Kim, Ferrin ve Rao, 2008, s. 546) ve de kaynak riski algısını açığa çıkarmaktadır.

Yapılan çalışmalar incelendiğinde, webrooming davranışının online alışveriş yapan tüketiciler için yaygın bir davranış olduğu ve fiziksel satışların büyük oranda bu davranıştan etkilendiği görülmektedir (Orus, Gurrea ve Sanchez, 2019, s. 398). Dolayısıyla pazarlama yöneticilerinin webrooming davranısını anlamaları ve değerlendirmeleri, satışları ve dolayısıyla karlılığı arttırmak açısından oldukça önemli hale gelmektedir (Arora ve Sahney, 2017, s. 763). Webrooming davranışının temel nedenlerinden biri, online alışverişte algılanan risklerdir. Algılanan risk, tüketicinin satın alma öncesi, sırası ve sonrasında olumsuz sonuçlarla karşılaşma olasılığıdır. Risk boyutları arasında performans, finansal, fiziksel, psikolojik, sosyal, zaman ve kaynak riski yer alır (Guardia ve Nevarez, 2017, s. 176). Kaynak riski, online satıcıların güvenilirliği ve tüketicinin bu kanallara duyduğu süpheyle iliskilidir. Bu risk, diğer risk boyutlarının temelini olusturur ve azaltılmadığında tüketiciyi fiziksel kanallara yönlendirebilir (McCorkle, 1990, s. 32). Webrooming, tüketicilerin online arastırma yapıp fiziksel satın alma ile sonuçlandırdığı hibrit bir davranıstır. Bu davranısın altında yatan nedenler arasında risk algısının azaltılması, ürün çeşitliliğinin değerlendirilmesi, fiyat karşılaştırması ve dokunma ihtiyacı bulunmaktadır. Araştırmalar, online risk algısı yüksek olan tüketicilerin webrooming eğiliminin arttığını göstermektedir. Çalışma, özellikle kaynak riski boyutunun webrooming davranışı üzerindeki etkisini incelemeyi amaçlamaktadır. Kaynak riski, tüketicilerin online satıcılara olan güven eksikliği ve bu satıcıların dürüstlük, uzmanlık ve güvenilirlik endişeleriyle ilişkilidir. Algılanan kaynak riski, tüketicilerin çevrimici satıcılara güvenip güvenemeyeceği ve o satıcılardan alısveris yaparken rahat hissedip hissedemeyeceği hususundaki endişelerini içermektedir. Bu endişeler ise, alışveriş yapılan firmanın dürüst, uzman ve güvenilir olması ile iliskilendirilmektedir. Söz konusu firmaların bu yöndeki güvensizliği, özellikle online satış faaliyetlerinde kaynak riskinin oluşmasına sebep olmaktadır (Hassan vde ark. 2006, s. 141). Aslında tam da bu noktada tüketicilerin online alışveriş yapmasını engelleyen şey "güven"den çok "güven eksikliği" olarak görülmektedir (McKnight, Kacmar ve Choudhury, 2004, s. 37). Zira kaynağın güvenilir olması tüketicilerin ya da iletişim alıcılarının kaynağa ilişkin algılarını içeren önemli bir unsur olarak değerlendirilmektedir. Dolayısıyla kaynak, tüketiciler üzerinde güçlü bir ikna edici etki yaratmaktadır (Hassan ve ark. 2006, s. 141).

Literatürde, algılanan risk boyutlarından biri olarak değerlendirilen kaynak riski boyutunun neredeyse hiç ele alınmadığı görülmektedir. Webrooming davranışı konusunda yapılan çalışmaların ise yine sınırlı olmakla birlikte genellikle bu davranışa neden olan öncüllerin belirlenmesine yönelik olarak yapıldığı gözlemlenmiştir. Literatürde kaynak riski ile webrooming arasındaki ilişkiyi doğrudan ele alan herhangi bir çalışmaya rastlanmamış olması bu çalışmanın özgünlüğünü ortaya koymaktadır.

Bu çalışmanın amacı, İstanbul'da yaşayan ve son bir yıl içerisinde fiziksel bir tur acentesinden tur satın alımı yapmış bireylerin tur satın alma davranışlarında online algılanan risk boyutlarından kaynak riskinin webrooming davranışına etkisini belirlemektir.

Çalışmanın amacı doğrultusunda oluşturulan hipotez şu şekildedir;

H₁: İstanbul'da yaşayan ve son bir yıl içerisinde fiziksel bir tur acentasından tur satın alımı yapmış bireylerin tur satın alma davranışlarında online algılanan risk boyutlarından kaynak riskinin webrooming davranışı üzerinde anlamlı bir etkisi vardır.

Çalışma, İstanbul'da yaşayan ve son bir yıl içinde fiziksel bir tur acentasından tur satın almış bireylere uygulanmıştır. Ana kütlenin tamamına gitmenin "zaman, maliyet ve verilerin eskimesi" gibi etik nedenler sebebiyle zor olmasından dolayı örnekleme yoluna gidilmiş olup, 403 katılımcıya gönüllülük esasına göre anket tekniği ile veri toplanmıştır. Araştırma amacı doğrultusunda hazırlanan ve hem yüz yüze hem de online olarak uygulanan anket üç bölümden oluşmaktadır. Birinci bölümde, Arora ve Sahney (2019) tarafından kullanılan "webrooming davranışını" ölçen 3 maddelik ölçek yer almaktadır. İkinci bölümde, Erel (2008) tarafından "İnternetten Alışverişlerde Algılanan Risk Üzerine Bir Uygulama" isimli çalışmada kullanılan 21 maddelik algılanan risk ölçeğinin 3 maddelik kaynak riski faktörü yer almaktadır. Anketin son bölümünde ise, katılımcıların demografik özelliklerini belirlemeye yönelik 5 soru yer almaktadır. Anket soruları 5'li likert tipinde oluşturulmuştur. Araştırmada verilerin analizi için SPSS paket programı ve MPlus 7 programı kullanılmıştır. Öncelikle her iki ölçek için DFA (Doğrulayıcı Faktör Analizi) yapılmış olup ardından ölçeklerin güvenirlilik değerleri, AVE ve CR değerleri hesaplanmıştır. Katılımcıların kaynak riski algısının webrooming davranışlarına etkisini belirlemek için ve her iki değişken arasındaki ilişkiyi belirlemek için Yapısal Eşitlik Modellemesinden yararlanılmıştır.

Kartopu örnekleme yöntemiyle seçilen katılımcıların %51,6'sı erkek bireylerden ve %48,4'ü kadın bireylerden oluşmaktadır. Medeni durum dağılımları değerlendirildiğinde ise katılımcıların %58,3'ünün evli ve %41,7'sinin ise bekar oldukları belirlenmiştir. Katılımcıların çoğunluğu lisans (%40,4) ve lisansüstü (%34,2) mezunudur. Aylık gelir dağılımı ise 40.001-50.000 TL (%26,3) aralığında yoğunlaşmaktadır.

Araştırmada öncelikle her iki ölçek için DFA (Doğrulayıcı Faktör Analizi) yapılmıştır. Analiz sonucunda hem webrooming ölçeğinin hem de kaynak riski ölçeğinin orijinal yapısındaki 3 maddelik tek faktörlü boyutu doğrulanmıştır. DFA sonucunda ölçeklerde yer alan maddelerin orijinal yapısı doğrulanması nedeniyle her hangi bir madde/maddeler ölçeklerden çıkarılmamıştır. Araştırmada kullanılan ölçeklerin güvenilirliğini belirlemek amacıyla hesaplanan iç tutarlılık (Cronbach's Alpha) katsayısı bulguları değerlendirildiğinde, Webrooming ölçeğinin güvenilirlik katsayısı 0,775; Kaynak Riski ölçeğinin güvenilirlik katsayısı ise 0,941 olarak hesaplanmıştır. Araştırmada kullanılan her iki ölçekte istatistiksel olarak güvenilir düzeydedir. Ayrıca araştırmalarda, ölçeğin yapı güvenilirliğini belirlemek amacıyla hesaplanan Cronbach's Alpha değerinin yanı sıra birleşik güvenirlik CR (Composite Reliability) değerinin hesaplanması ve birleşme geçerliği için ise DFA ile faktör yük değerlerinin belirlenmesinin yanı sıra açıklanan ortalama varyans AVE (Average Variance Extracted) değerinin de hesaplanması gerektiği çalışmaların büyük bir kısmında önerilmektedir. CR değerinin 0,60'ın üzerinde; AVE değerinin ise 0,50'nin üzerinde olması, Yaşlıoğlu (2017, s. 82) ise yakınsak geçerlilik icin, ölceğe iliskin CR değerlerinin AVE değerlerinden büyük olması gerektiğini ifade etmistir/etmislerdir. Araştırmada kullanılan ölçeklerin AVE ve CR değerleri kontrol edildiğinde ilgili değerlerin her bir ölçek için istenilen değer aralığının üzerinde, aynı zamanda her iki ölcek için CR değerlerinin AVE değerlerinden büyük olduğu görülmektedir. Sonuç olarak her iki ölçeğin Cronbach's Alpha, CR ve AVE değerleri değerlendirildiğinde iki ölçeğinde geçerli ve güvenilir ölçekler olduğunu söylemek mümkündür.

Katılımcıların kaynak riski algısının webrooming davranışlarına etkisini belirlemek için Yapısal Eşitlik Modellemesinden yararlanılmıştır. Yapılan analiz sonucunda, ulaşılan R2 değeri ,428 olarak tespit edilmiştir.

Bu sonuca göre tüketicilerin Webrooming davranışlarının %42'lik kısmı kaynak riski ile açıklanmaktadır. Araştırmada ulaşılan beta değerine bakıldığında ise kaynak riskinin webroomingi pozitif yönde 0.654 oranında etkilediği görülmektedir. Yani kaynak riskinde yaşanan 1 birimlik artış, Webroomingi düzeyinde 0.654 birim artışa neden olmaktadır.

Çalışmanın kısıtları örnekleme yöntemlerinden kartopu örnekleme yönteminin ve veri toplama yöntemi olarak anket tekniğinin kullanılmış olmasıdır. Sonraki çalışmalarda webrooming davranışının daha yoğun olarak görüldüğü farklı sektörlerde ve farklı örneklem grupları ile ve farklı illerde araştırmanın tekrar edilmesi araştırma sonuçlarının genelleştirilebilmesi açısından oldukça önemlidir. Bu çalışmada, online algılanan risk boyutlarından kaynak riskinin webrooming davranışı üzerindeki etkisi incelenmiştir. Sonraki çalışmalarda webrooming davranışı üzerinde etkili olabileceği düşünülen farklı kavramlarla ilişkinin ele alınması önem arz etmektedir.

Literatür incelemesi neticesinde gerek ulusal gerekse uluslararası turizm ve tüketici davranışı yazınında kaynak riskinin webrooming davranışı üzerindeki etkisini ortaya koyan herhangi bir çalışmaya rastlanılmamıştır. Çalışmanın literatürdeki boşluğu doldurarak katkı sağlayacağı düşünülmektedir. Araştırmanın bilimsel katkısı, bu çalışma sonucunda elde edilen verilerle turizm sektöründe faaliyet gösteren tur acentelerinin tur satışı ile ilgili belirleyecekleri stratejilerde ve konuyla ilgili akademisyenlere de yapacakları çalışmalarda rehberlik edecek olmasıdır.

Araştırma, online algılanan kaynak riskinin webrooming davranışını önemli ölçüde tetiklediğini ortaya koymuştur. Tüketiciler, online satıcılara duydukları güvensizlik nedeniyle fiziksel kanalları tercih etmektedir. Bu bulgu, turizm sektöründeki işletmeler için kritik öneme sahiptir. Online platformlarda güven artırıcı stratejiler (örneğin, para iade garantisi, şeffaf iletişim) geliştirilmesi, webrooming davranışını azaltabilir.