

Research Article

From Risk Reduction to Trust: The Differentiating Role of Trait Worry in Online Shopping¹

Risk Azaltmadan Güvene: Çevrimiçi Alışverişte Kişilik Özelliği Olarak Endişenin Farklılaştırıcı Rolü

Cetin KALBURAN

Asst. Prof., Pamukkale University

Faculty of Economics and Administrative Sciences

kalburan@gmail.com

<https://orcid.org/0000-0002-6339-5359>

Makale Geliş Tarihi	Makale Kabul Tarihi
22.03.2026	13.07.2026

Abstract

This study examines the relationships among individuals' general risk reduction perceptions of online shopping, positive past online shopping experiences, and their general trust in online shopping. Furthermore, the study evaluates whether the trait-worry variable, considered a personality-based tendency independent of the shopping process, plays a differentiating role in these relationships. The research model was tested using partial least squares structural equation modelling (PLS-SEM) and a multi-group analysis approach, based on survey data collected online from 411 participants living in the United Kingdom. The findings show that perceptions of risk reduction in online shopping are closely related to how individuals evaluate their past online shopping experiences. However, the process of transforming risk reduction perceptions into positive experiences varies depending on individuals' general worry levels. A comparison of the groups shows that the level of worry plays a differentiating role in the process by which perceptions of risk reduction are transformed into positive experiences; however, the relationship between positive past experiences and trust does not vary according to the level of worry. It is understood that individuals with low worry levels more readily transform risk reduction perceptions into positive experiences, whereas this process is more limited in individuals with high worry levels. In contrast, the effect of positive past online shopping experiences on general trust in online shopping exhibits a consistent structure independent of worry levels.

Keywords: Online shopping, risk reduction, positive past experience, trust, trait worry, consumer behaviour

Öz

Bu çalışma, bireylerin çevrimiçi alışverişe ilişkin genel risk azaltma algıları, geçmişteki olumlu çevrimiçi alışveriş deneyimleri ve çevrimiçi alışverişe duydukları genel güven arasındaki ilişkileri incelemektedir. Ayrıca çalışma, alışveriş sürecinden bağımsız bir kişilik eğilimi olarak değerlendirilen “kişilik özelliği olarak endişe” değişkeninin bu ilişkilerde farklılaştırıcı bir rol oynayıp oynamadığını değerlendirmektedir. Araştırma modeli, Birleşik Krallık'ta yaşayan 411 katılımcıdan çevrimiçi olarak toplanan anket verilerine dayalı olarak, kısmi en küçük kareler yapısal eşitlik modellemesi (PLS-SEM) ve çoklu grup analizi yaklaşımı kullanılarak test edilmiştir.

¹ This study was conducted within the scope of the project supported by TÜBİTAK (The Scientific and Technological Research Council of Türkiye), project number 122K017.

Önerilen Atıf /Suggested Citation

Kalburan, C., 2026, From Risk Reduction to Trust: The Differentiating Role of Trait Worry in Online Shopping, Üçüncü Sektör Sosyal Ekonomi Dergisi, 61(3), 2916-2932.

Bulgular, çevrimiçi alışverişte risk azaltma algılarının, bireylerin geçmişteki çevrimiçi alışveriş deneyimlerini nasıl değerlendirdikleriyle yakından ilişkili olduğunu göstermektedir. Ancak, risk azaltma algılarının olumlu deneyimlere dönüştürülme süreci, bireylerin genel endişe düzeylerine göre değişiklik göstermektedir. Gruplar arasında yapılan karşılaştırma, endişe düzeyinin risk azaltma algılarının olumlu deneyimlere dönüştürülme sürecinde farklılaştırıcı bir rol oynadığını göstermektedir; ancak, olumlu geçmiş deneyimler ile güven arasındaki ilişki, endişe düzeyine göre değişiklik göstermemektedir. Endişe düzeyi düşük olan bireylerin risk azaltma algılarını olumlu deneyimlere daha kolay dönüştürdüğü, buna karşın endişe düzeyi yüksek olan bireylerde bu sürecin daha sınırlı olduğu anlaşılmaktadır. Buna karşılık, geçmişteki olumlu çevrimiçi alışveriş deneyimlerinin çevrimiçi alışverişe yönelik genel güvene etkisi, endişe düzeylerinden bağımsız olarak tutarlı bir yapı sergilemektedir.

Anahtar Kelimeler: Çevrimiçi alışveriş, risk azaltma, olumlu geçmiş deneyim, güven, kişisel endişe, tüketici davranışı

1. Introduction

With the widespread availability and use of the internet, online shopping has become an important part of consumers' daily lives. Along with its benefits (product variety, product and price comparison, time, etc.), online shopping has also given rise to certain uncertainties and risk factors in consumers' minds. Perceived risks, past experiences, and trust play an active role in consumers' purchasing decisions.

Studies investigating perceived risk, experience, and trust relationships in online shopping have primarily focused on perceptions of trust and risk towards specific platforms, brands, or websites. Consumers' general assessments of online shopping are addressed in a relatively limited manner. However, when evaluating online shopping and related variables, consumers also take into account the general perspective formed by their accumulated experiences. On the other hand, individual differences and personality-based psychological tendencies play an active role in evaluating online shopping. Consumers' assessments of risk and uncertainty depend not only on external factors but also on the individual's basic psychological tendencies. The close relationship between the concept of worry and risk and uncertainty demonstrates the importance of worry as a personality trait in understanding consumer behaviour. In the literature, worry and uncertainty tolerance have been addressed more in the context of clinical and cognitive psychology. Worry is not extensively covered in marketing literature, and its role in risk reduction perceptions, past experiences, and trust in online shopping is worthy of investigation. Accordingly, this study examines the relationships between general risk reduction perceptions towards online shopping, positive past online shopping experiences, and general trust in online shopping. The study evaluates whether the personality-based worry variable, which reflects a cognitive tendency towards uncertainty rather than clinical anxiety, independent of the shopping context, plays a differentiating role in these relationships. In this respect, the study aims to contribute to the literature by integrating experience-based approaches that explain trust formation in online shopping with the worry variable.

2. Perceived Risk and Risk Reduction

Consumers can perceive certain risks in both traditional shopping (i.e., shopping in physical stores) and online shopping. Of course, the extent and intensity of this perception may vary from person to person. Featherman and Pavlou (2003) have assessed this risk perception as a feeling of uncertainty about negative outcomes related to the shopping process. Perceived risk in shopping is influenced by many sources, and efforts to classify them date back to the past. Financial risk, physical risk, psychological risk, time risk (Roselius, 1971), social risk, and performance risk (Jacoby & Kaplan, 1972) are the fundamental dimensions underlying perceived risk classifications. It should be noted that the classification of perceived risk in shopping, widely studied in the literature, predated online shopping and remains fundamental to research on online shopping.

Cases (2002) revealed that perceived risk in online shopping manifests in four dimensions: product-related risk, risk arising from remote transactions, risk associated with using the Internet for purchasing, and risk related to the site where the transaction takes place. Although these risks generally overlap with those found in traditional shopping, they represent an expansion. Expectations of negative outcomes in online shopping can influence online purchasing behaviour, particularly regarding product and privacy risks and a lack of social interaction (Doolin et al., 2005). Van der Heijden et al. (2003) highlighted the factors of technology and trust in the seller, stating that these factors distinguish online shopping from

traditional shopping. The most important perceived risks in the online shopping process are product performance, privacy – information security, financial risk, time loss, psychological risk, lack of emotion and touch associated with online purchases, and delivery-related risk (Chu & Li, 2008; Griffin & Viehland, 2010; Masoud, 2013; Guru et al., 2020; Rasty et al., 2021). The type of product also matters in online shopping, as the perceived level of risk and the intensity of the need for risk-mitigation strategies may vary by product type (Chu & Li, 2008). However, when assessing perceived risks in online shopping, it is necessary to consider technological changes over the years, the increase in consumers' online shopping experience, and personality traits.

From a traditional shopping perspective, Brown and Gentry (1975) noted that information search is the most appropriate and probably the most efficient method for reducing a consumer's perceived risk. When considering online shopping, although the tools used may change, the importance of information search remains. Due to uncertainties in the online shopping process, consumers seek risk reduction strategies when they perceive risk (Chu & Li, 2008). Griffin and Viehland's (2010) research shows that the best risk reducers for perceived risk are payment security, product features, and price information. In addition to these risk mitigators, the reputations of web sellers and well-known brands are also important risk reduction strategies (Kim et al., 2009). Word-of-mouth communication also plays an effective role in this process. Positive word of mouth contributes to trust formation (Zeba & Ganguli, 2016). As consumers' perception of product and financial risk decreases, their trust in a website increases (Benazić et al., 2015). While perceived risk negatively affects customer satisfaction, positive perceptions of the website (e.g., security, privacy, design) increase satisfaction (Tandon et al., 2018).

Over the years, satisfactory supporting elements have emerged that help consumers reduce their perception of online shopping risk (including that associated with traditional shopping). For example, directly comparing prices has been a method consumers frequently use to reduce price risk. Regarding payment risks, in addition to security certificates, technical developments such as multiple verification methods have emerged that are satisfactory to consumers. To address perceived risks related to time and delivery, clear commitments regarding companies' delivery times and the ability to track the entire shipping process help reduce those risks.

3. Worry and Perceived Risk

Borkovec (1985, p. 481) describes the emergence of worry as "*an attempt to cope with an uncertain future and avoid the negative effects of expected adverse events*". The emphasis on an uncertain future and the expectation of negative outcomes coincide with the definition of perceived risk. While the avoidance attempt manifests as worry about negative outcomes, it can also take the form of actions aimed at reducing risk. Depending on whether the likely outcomes are known in advance, a distinction can be made between risk avoidance and uncertainty avoidance to avoid negative effects (Yang et al., 2022), but this distinction ultimately does not prevent the emergence of a perception of risk regarding negative outcomes. Fear of uncertainty can increase worry (Gana et al., 2001), whereas risk perception involves identifying a presumed danger and does not directly require worry (Sjöberg, 1998). However, since risk reduction involves the individual's participation in a potentially dangerous situation, worry is likely to emerge. It is not easy to give a one-sided answer as to whether the effect of worry is positive or negative. It can have an effect in both directions. It can facilitate problem-solving (Hebert et al., 2014), but can also negatively affect problem-solving skills and the process (Dugas et al., 1995; Llera & Newman, 2020), causing more problems than contributing to solutions (Mathews, 1990). When viewed as a specific state of the cognitive system adapted to anticipating potential future danger (Mathews, 1990, p. 456), worry can provide attention to situations that may require action and help cope with perceived risk (Sweeny & Dooley, 2017).

4. Positive Past Experience and Trust

It is evident that consumers who evaluate their shopping experiences positively are satisfied with the relevant shopping experience(s). For consumers who report positive experiences, satisfaction levels may vary, but there is no overall dissatisfaction. There is a relationship between shopping satisfaction and trust (Mortimer et al., 2016). Perceived trust positively affects online shopping intention (Teo & Yu, 2005; Benazić et al., 2015; Dogbe et al., 2019; Ilhamalimy & Ali, 2021). A positive attitude towards online shopping will positively influence the intention to shop online (Makhitha & Ngoben, 2021). In

this context, it should not be forgotten that past experiences also significantly shape positive or negative attitudes towards online shopping.

As online shopping experience increases, scepticism decreases, and adoption rises (Soopramanien, 2011). Positive experiences enhance satisfaction and foster trust, but trust may not fully develop when shopping frequency is low (Mortimer et al., 2016).

Those with little or no online shopping experience perceive a higher level of risk than experienced customers, yet even though the intensity of certain factors varies across cultures, customers' risk perceptions are similar (Ko et al., 2004). Relationships among variables such as satisfaction based on past experiences, perceived risk, and purchase intention may also be shaped by purchase frequency, product type, and whether the product is low- or high-involvement (Pires et al., 2004). Research findings exist indicating that perceived risk negatively affects shopping intention (Faqih, 2013; Hsieh & Tsao, 2014; Zeba & Ganguli, 2016; Li et al., 2020). There are also findings that the relationship between trust and perceived risk is inverse (Mortimer et al., 2016; Zeba & Ganguli, 2016).

The relationship between perceived risk and the relevant variables appears, at first glance, to be an expected, logical one. On the other hand, based on their research findings, Forsythe and Shi (2003) emphasised that the deterrent effect of perceived risks on online shopping may be lower than expected among online shoppers. This can actually be seen as an important clue that, for experienced consumers, the perception of risk may not hinder their online shopping behaviour. Similarly, Marza et al. (2019) found that perceived risk did not affect attitudes towards or trust in online shopping, noting that those with shopping experience were aware of the risks but remained confident during the shopping process. Research by Liao et al. (2021) also shows that perceived risks do not affect online purchase intentions. Griffin and Viehland's (2011) study provides evidence that perceived risk in online shopping has decreased and does not vary significantly across product categories or demographic factors. Therefore, the proliferation of online shopping increases awareness of the process, but the presence of risk or risks does not generally inhibit online shopping. If it plays a deterrent role, it will be due to negative experiences with a website, brand, or company. It can be said that the impact of some factors has diminished or is even disappearing. For example, in his study at the beginning of the 2000s, Teo (2002) found that concerns about internet access costs and internet speed were the most important, whereas today these concerns are lower than they were then.

In summary, the main argument is that the interplay of satisfaction, trust, and perceived risk is dynamic and shapes both initial and repeat online shopping behaviours. Positive experiences reduce perceived risk and build trust, particularly for frequent shoppers. For these consumers, risk and trust become less influential, while for infrequent shoppers, they remain key factors.

5. Research Hypotheses and Model

For consumers who frequently engage in online shopping, a high level of trust has been established, and perceived risks are better understood. Risk reduction activities, facilitated by the options offered by shopping websites, have become a natural part of the process, positioned at the beginning to ensure a positive experience. In this relationship, risk reduction behaviour will increase positive experiences and, consequently, satisfaction (Lin & Wang, 2015; Javaria et al., 2020; Trang et al., 2023). It is natural that positive experiences from online shopping generally increase trust in online shopping, as supported by the literature (Wu & Chang, 2007; Lin & Wang, 2015; Mortimer et al., 2016). This study also examined the effect of the individual's worry level on the relationships between the variables mentioned. Worry is related to perceived risk and can also lead to differences in coping strategies and intensity. The perception of uncertainty as a threat is more prominent in individuals with high worry levels and low uncertainty tolerance (Dugas et al., 1998; Ladouceur et al., 2000; Dugas et al., 2004). In building trust, especially for consumers with online shopping experience, repeated experiences evaluated by the individual are more effective than personal characteristics (Gefen et al., 2003a; Gefen et al., 2003b). For these reasons, although worry level may not affect the relationship between experience and trust, it is expected to be effective in the relationship between risk reduction behaviour and experience. The hypotheses tested in the study are as follows, and the proposed research model for testing the hypotheses is shown in Figure 1:

H₁: As risk reduction behaviour in online shopping increases, positive experience increases.

H₂: As positive experience in online shopping increases, trust in online shopping increases.

H₃: The relationship between risk reduction behaviour and positive experience in online shopping differs according to the level of worry.

H₄: The relationship between positive past experience and trust in online shopping does not differ across worry levels.

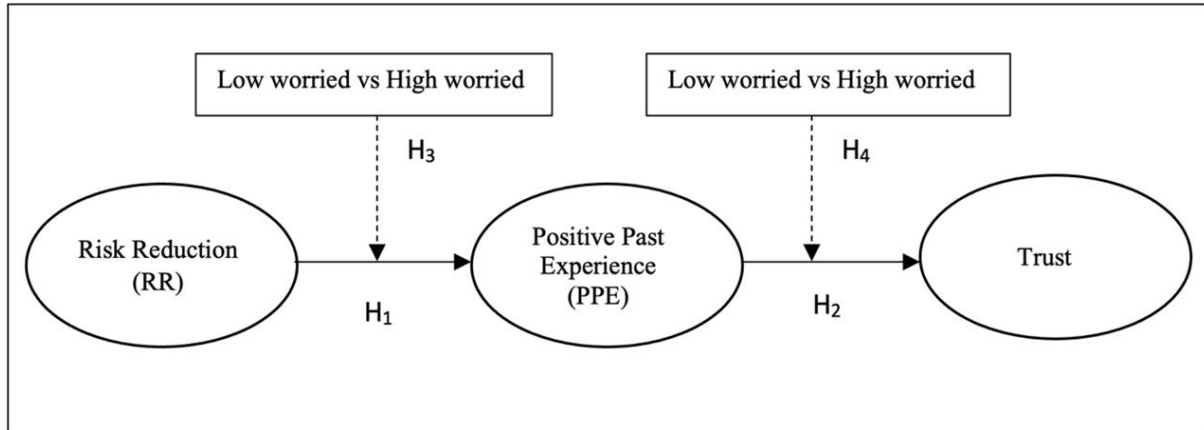


Figure 1: Research Model

6. Method

6.1. Data Collection and Sample

Data for the analysis were collected through questionnaires completed by 411 UK residents and published online. To select the sample, a purposive sampling approach was adopted, as the research focused on online consumer behaviour. Care was taken to ensure that only individuals who had previously shopped online were included in the study. The primary reason for selecting the United Kingdom as the sample is that online shopping in the country is widespread, well-established and has become an everyday purchasing channel for consumers. This context provides a suitable research setting for examining general perceptions of online shopping, including risk reduction, past experience, and trust. Of these participants, 63.7% were female, with ages ranging from 18 to 82; approximately 41.6% were over 40. As the study data were collected via a single questionnaire and based on self-reports, the possibility of common-method bias was taken into account. To minimise this risk, care was taken to ensure that the questionnaire items were presented clearly and understandably, that participants were informed there were no right or wrong answers, and that the confidentiality of their responses was emphasised.

The research model measured variables using scale items for risk reduction (Ovaz & Haşiloğlu, 2024), past experience (Pavlou & Gefen, 2004), worry (Topper et al., 2014), and confidence (Gürbüz & Haşiloğlu, 2024). The worry variable was used to categorise participants into low and high groups. Prior to the multi-group analysis, participants were divided into low-worry and high-worry groups based on their levels of worry. The grouping process used the theoretical midpoint of the worry scale as the reference point. On a five-point Likert-type scale, a score of 3 was used as the cut-off; participants with an average worry score below 3 were classified as the low-worry group, whilst those with a score of 3 or above were classified as the high-worry group. This approach allows classification based on the theoretical meaning of the scale rather than a median-splitting method based on a sample-specific distribution. Furthermore, as the midpoint value of 3 represents the point at which participants begin to demonstrate positive engagement with the worry statements, scores of 3 or higher were considered indicative of a high level of worry. As a result of this classification, the low-worry group comprised $n = 113$ participants, whilst the high-worry group comprised $n = 298$ participants. The research model was tested using partial least squares structural equation modelling (PLS-SEM), and data were analysed in SmartPLS 4 (Ringle et al., 2024). This research has received ethical committee approval as part of the project to which it belongs.

6.2. Findings

During the analysis process, confirmatory factor analysis (CFA) was first conducted to determine reliability and validity constraints within the PLS method. Factor analysis was performed both to cover all participants and specifically for the groups to be compared later (low worry – high worry). The initial analysis revealed that two items, one on risk reduction (RR3) and the other on trust (TRUST1), had low factor loadings. These two items were removed, and the analysis continued. Ultimately, the factor loadings of the items in the measurement model are shown in Table 1. Upon examination of the values, the lowest value was 0.776, and all values were found to be at the desired level (Hair et al., 2017).

Table 1. Measurement Models Factor Loadings

Items	All participants	Low worried	Highly worried
RR1	0.947	0.964	0.935
RR2	0.925	0.946	0.921
PPE1	0.891	0.897	0.889
PPE2	0.910	0.934	0.900
PPE3	0.906	0.937	0.893
TRUST2	0.858	0.872	0.853
TRUST3	0.850	0.850	0.851
TRUST4	0.849	0.847	0.850
TRUST5	0.776	0.776	0.777
TRUST6	0.852	0.878	0.840

The consistency and average explained variance (AVE) coefficients, which reveal the internal consistency and convergent validity, are presented in Table 2. The lowest values among the coefficients are 0.839 for Cronbach Alpha, 0.844 for CR (rho_A), and 0.920 for CR (rho_C). The lowest value for AVE is 0.697, and since each value is above 0.50, it is above the desired threshold (Chin, 1998). The values in the table generally indicate that internal consistency and convergent validity are ensured.

Table 2. Reliability and Validity Coefficients

	Factors	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
All	RR	0.859	0.877	0.934	0.876
	PPE	0.886	0.887	0.929	0.815
	TRUST	0.893	0.895	0.921	0.701
Low worried	RR	0.905	0.933	0.954	0.912
	PPE	0.913	0.917	0.945	0.851
	TRUST	0.900	0.904	0.926	0.715
High worried	RR	0.839	0.844	0.925	0.861
	PPE	0.875	0.875	0.923	0.800
	TRUST	0.891	0.892	0.920	0.697

Three criteria were evaluated to determine the discriminant validity of the measurement model. These criteria are cross-loadings, Heterotrait-monotrait ratio values (HTMT), and Fornell and Larcker (1981) criteria. Cross-loadings are presented in Table 3. To ensure discriminant validity, it is required that the highest value possessed by each item proposed to belong to a factor be located under the relevant factor. Examination of the table shows that the desired condition is met. The heterotrait-monotrait ratio values (HTMT) are shown in Table 4, with the highest value being 0.659. It has been determined that the desired condition for HTMT values is also met (Henseler et al. 2015). The values to be used to assess compliance with the Fornell and Larcker (1981) criteria are shown in Table 5. The condition for meeting this criterion is that the values for the dimensions should be the highest in their row and column within

their own dimension. Examination of the table shows that this criterion is also met. In summary, based on the findings, it can be said that all three criteria for convergent validity are met.

Table 3. Measurement Models Cross-Loads

Items	All participants			Low worried			Highly worried		
	RR	PE	TR	RR	PE	TR	RR	PE	TR
RR1	0.947	0.289	0.141	0.964	0.518	0.224	0.935	0.191	0.105
RR2	0.925	0.244	0.134	0.946	0.421	0.234	0.921	0.174	0.095
PPE1	0.235	0.891	0.534	0.434	0.897	0.514	0.148	0.889	0.541
PPE2	0.269	0.910	0.549	0.476	0.934	0.592	0.190	0.900	0.532
PPE3	0.270	0.906	0.513	0.463	0.937	0.547	0.192	0.893	0.498
TRUST2	0.046	0.455	0.858	0.134	0.495	0.872	0.007	0.438	0.853
TRUST3	0.081	0.452	0.850	0.142	0.426	0.850	0.055	0.464	0.851
TRUST4	0.171	0.521	0.849	0.298	0.510	0.847	0.117	0.528	0.850
TRUST5	0.158	0.542	0.776	0.252	0.590	0.776	0.120	0.517	0.777
TRUST6	0.143	0.478	0.852	0.156	0.468	0.878	0.138	0.481	0.840

Table 4. Heterotrait-monotrait ratio (HTMT) values

Variables	HTMT		
	All participants	Low worry	Highly worried
Risk Reduction <-> Positive Past Experience	0.326	0.540	0.230
Trust <-> Positive Past Experience	0.657	0.648	0.659
Trust <-> Risk Reduction	0.163	0.258	0.122

Table 5. Values related to Fornell & Larcker's criteria

	All participants			Low worried			High worried		
	Risk R.	P. P. Exp.	Trust	Risk R.	P. P. Exp.	Trust	Risk R.	P. P. Exp.	Trust
Risk R.	0.936			0.955			0.928		
P. P. Exp.	0.286	0.903		0.497	0.923		0.197	0.894	
Trust	0.147	0.590	0.838	0.239	0.598	0.846	0.108	0.586	0.835

The analysis results of the structural paths included in the research model are presented in Table 6. The table presents findings for three different sample structures: all participants, participants with low worry levels, and participants with high worry levels. For each group, the standardised path coefficients (β), standard deviations, t-values, and significance levels for the Risk Reduction $\rightarrow$ Positive Past Experience and Positive Past Experience $\rightarrow$ Trust paths are reported. When all participants are considered, the Risk Reduction $\rightarrow$ Positive Past Experience pathway is found to be positive and statistically significant ($\beta = 0.286$; $t = 6.005$; $p < 0.01$). Similarly, the Positive Past Experience $\rightarrow$ Trust pathway was also found to have a strong and significant relationship ($\beta = 0.590$; $t = 16.547$; $p < 0.01$). Based on these results, hypotheses H_1 and H_2 are supported.

When subgroup analyses were examined, it was observed that the coefficient of the Risk Reduction $\rightarrow$ Positive Past Experience pathway ($\beta = 0.497$; $t = 6.666$; $p < 0.01$) was higher for participants with low worry levels compared to those with high worry levels. For participants with high worry levels, the coefficient for the same path is lower but statistically significant ($\beta = 0.197$; $t = 3.580$; $p < 0.01$). In contrast, the Positive Past Experience $\rightarrow$ Trust path is significant in both subgroups. For participants with low worry levels, the coefficient for this path is $\beta = 0.598$ ($t = 10.789$; $p < 0.01$), while for

participants with high worry levels, it is $\beta = 0.586$ ($t = 13.393$; $p < 0.01$). This finding indicates that the effect of positive past experience on trust is consistently evident in both groups.

Table 6. Path analysis results

		Standardised beta	Standard deviation	t values	p values
All participants	Risk Reduction → Positive Past Experience	0.286	0.048	6.005	$p < 0.01$
	Positive Past Experience → Trust	0.590	0.036	16.547	$p < 0.01$
Low worried participants	Risk Reduction → Positive Past Experience	0.497	0.074	6.666	$p < 0.01$
	Positive Past Experience → Trust	0.598	0.055	10.789	$p < 0.01$
High worried participants	Risk Reduction → Positive Past Experience	0.197	0.055	3.580	$p < 0.01$
	Positive Past Experience → Trust	0.586	0.044	13.393	$p < 0.01$

Before proceeding to the multi-group analysis, measurement invariance between the low- and high-worry groups was assessed using the MICOM (Measurement Invariance of Composite Models) procedure (Henseler et al., 2016). The results presented in Table 7 show that compositional invariance was achieved across all constructs. Furthermore, no significant differences were found in the tests comparing the means and variances of the constructs (all $p > .05$). These findings indicate that full measurement invariance is achieved across the low- and high-worry groups and that the structural path coefficients between the groups can be compared reliably and meaningfully.

Table 7. MICOM results for measurement invariance assessment across low- and high-worry groups

Construct	Original Correlation	5% Quantile	Permutation p-value	Compositional Invariance
Risk Reduction	1.000	0.992	0.714	Supported
Positive Past Experience	1.000	0.999	0.571	Supported
Trust	1.000	0.998	0.650	Supported

Table 8 presents the results of the PLS Multi-Group Analysis (PLS-MGA) conducted to test whether the structural path coefficients differ statistically between participants with low worried levels and those with high worried levels. According to the analysis results, the Risk Reduction → Positive Past Experience path was found to be significantly stronger in the low worried group ($\beta = 0.497$) compared to the high worried group ($\beta = 0.197$). The coefficient difference between the two groups is 0.300, which is statistically significant ($p < 0.01$). This result supports hypothesis H₃. On the other hand, the results of the group comparison for the Positive Past Experience → Trust pathway show no statistically significant difference between the low worried ($\beta = 0.598$) and high worried ($\beta = 0.586$) groups. The calculated difference value for this path is 0.012, and the difference is not statistically significant in the multiple group analysis ($p > 0.05$). The final hypothesis, H₄, predicted that there would be no difference, therefore H₄ is supported.

Table 8. Results of the multiple group analysis

	Standard beta (Low worried)	Standard beta (High Worried)	Difference (Low worried – High worried)	p values (Low worried vs High worried)
Risk Reduction → P. P. Experience	0.497	0.197	0.300	$p < 0.01$
P. P. Experience → Trust	0.598	0.586	0.012	$p > 0.05$

7. Results and Discussion

This study examined the relationships among individuals' general risk reduction perceptions, past experiences, and confidence levels regarding online shopping; it also assessed the role of worry levels, a personality trait independent of the shopping context, in these relationships. The results show that the interaction between risk, experience, and confidence in online shopping is formed not only by situational factors but also by individuals' fundamental psychological tendencies. In this respect, the study is consistent with research in the online shopping literature that considers differences based on personality traits and psychological tendencies (Gao et al., 2018; Jeon et al., 2021; Khoa & Nguyen, 2022; Tseng et al., 2023; Huang & Yu, 2024).

The research results show that general perceptions of risk reduction in online shopping closely align with how individuals evaluate past online shopping experiences. The literature emphasises that elements lowering perceived risk influence consumer expectations and post-experience evaluations (Featherman & Pavlou, 2003; Pavlou, 2003). Individuals who perceive online shopping risk as controllable tend to view past experiences more positively.

In this study, worry level was considered a personality-based trait, reflecting the individual's general psychological disposition rather than a situation-specific trait related to shopping. The findings show that this personality trait plays a differentiating role in transforming perceptions of risk reduction into experience. This finding is consistent with studies suggesting that the assessment of uncertainty as a threat is more pronounced in individuals with particularly high worry and low uncertainty tolerance (Dugas et al., 1998; Ladouceur et al., 2000; Dugas et al., 2004). When assessed from a cognitive perspective, this situation can be explained by the fact that individuals with high levels of worry tend to focus more on potential negative outcomes in situations involving uncertainty. Even where risk-reducing factors are present in online shopping, these individuals may not consider them sufficient to evaluate their past experiences positively. In contrast, individuals with low levels of worry are better able to interpret risk-reducing cues as reassuring and experience-enhancing factors. Consequently, worry acts as a cognitive filter, shaping how perceptions of risk reduction are translated into evaluations of the experience.

On the other hand, the impact of past positive online shopping experiences on overall trust in online shopping is significant and appears independent of worry. This finding aligns with research showing that trust is more related to experiences than personality traits (Gefen et al., 2003a; Gefen et al., 2003b; Murphy, 2003). Overall, this research suggests that personality-based worry levels partially influence the links between risk reduction, experience, and trust in online shopping. While personality-based worry shapes how risk perceptions translate into experience, the path from experience to trust is more independent.

8. Theoretical and Practical Contributions

This study offers three key theoretical contributions to the online shopping literature. First, it complements context-specific approaches in the literature by examining the relationships between risk reduction, past experience, and trust independently of a specific platform, within the framework of individuals' general perceptions of online shopping. Secondly, by including worry level in the model as a personality-based trait rather than a shopping-specific situational variable, it provides a theoretical contribution to the relationship between psychological tendencies and online shopping processes. Finally, by demonstrating that the effect of positive past experiences on trust is independent of worry as a personality trait, it highlights the experience-based formation of trust.

The findings of this study indicate that trust in online shopping is primarily formed through repeated positive experiences. Therefore, it is important for businesses to focus on providing seamless shopping experiences. Online retailers can boost consumers' overall trust in online shopping by delivering consistent experiences across touchpoints, including payment security, delivery, ease of returns, and after-sales support. For this reason, managers should focus on holistic customer experience management, which ensures consumers have a positive experience with every purchase, rather than one-

off persuasion strategies. Furthermore, the impact of risk reducing practices on consumers may vary depending on individuals' general worry levels. This necessitates adopting approaches that account for different consumer profiles.

9. Research Limitations

This study has certain limitations. Firstly, online shopping variables were addressed within a general framework; specific product categories or platform types were not distinguished. Furthermore, as the data is based on participant reports, certain sources of error may be present. In future research, longitudinal designs and experimental approaches could be used, and this model could be tested in greater detail by focusing on specific product categories or platform types.

References

- Benazić, D., Tanković, A. Č., & Music, M. (2015). Impact of Perceived Risk and Perceived Cost on Trust in The Online Shopping Websites and Customer Repurchase Intention. In 24th CROMAR Congress (pp. 104-122).
- Borkovec, T. D. (1985). Worry: A Potentially Valuable Concept. *Behaviour Research and Therapy*, 23(4), 481-482. [https://doi.org/10.1016/0005-7967\(85\)90178-0](https://doi.org/10.1016/0005-7967(85)90178-0)
- Brown, T. L., & Gentry, J. W. (1975). Analysis of Risk and Risk-Reduction Strategies- A Multiple Product Case. *Journal of the Academy of Marketing Science*, 3(2), 148-160. <https://doi.org/10.1007/BF02729526>
- 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. <https://doi.org/10.1080/09593960210151162>
- Chin, W. W. (1998). The Partial Least Squares Approach for Structural Equation Modeling. In G. A. Marcoulides (Ed.), *Methodology for Business and Management. Modern Methods for Business Research* (pp. 295–336). Mahwah: Lawrence Erlbaum Associates Publishers.
- Chu, K. K., & Li, C. H. (2008). A Study of The Effect of Risk-Reduction Strategies on Purchase Intentions in Online Shopping. *Int. J. Electron. Bus. Manag.*, 6(4), 213-226.
- Dogbe, C. S. K., Zakari, M., & Pesse-Kuma, A. G. (2019). Perceived Online Risk, Consumer Trust and M-Shopping Behaviour. *e-Journal of Social & Behavioural Research in Business*, 10(1), 10-23.
- Doolin, B., Dillon, S., Thompson, F., & Corner, J. L. (2005). Perceived Risk, The Internet Shopping Experience and Online Purchasing Behavior: A New Zealand Perspective. *Journal of Global Information Management (JGIM)*, 13(2), 66-88. <https://doi.org/10.4018/jgim.2005040104>
- Dugas, M. J., Letarte, H., Rhéaume, J., Freeston, M. H., & Ladouceur, R. (1995). Worry and Problem Solving: Evidence of A Specific Relationship. *Cognitive Therapy and Research*, 19(1), 109-120. <https://doi.org/10.1007/BF02229679>
- Dugas, M. J., Gagnon, F., Ladouceur, R., & Freeston, M. H. (1998). Generalized Anxiety Disorder: A Preliminary Test of A Conceptual Model. *Behaviour Research and Therapy*, 36(2), 215-226. [https://doi.org/10.1016/S0005-7967\(97\)00070-3](https://doi.org/10.1016/S0005-7967(97)00070-3)
- Dugas, M. J., Schwartz, A., & Francis, K. (2004). Brief Report: Intolerance of Uncertainty, Worry, and Depression. *Cognitive Therapy and Research*, 28(6), 835-842. <https://doi.org/10.1007/s10608-004-0669-0>
- Faqih, K. M. (2013). Exploring The Influence of Perceived Risk and Internet Self-Efficacy on Consumer Online Shopping Intentions: Perspective of Technology Acceptance Model. *International Management Review*, 9(1), 67-77.
- 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. [https://doi.org/10.1016/S1071-5819\(03\)00111-3](https://doi.org/10.1016/S1071-5819(03)00111-3)

- Fornell, C., & Larcker, D. F. (1981). Evaluating Structural Equation Models with Unobservable Variables and Measurement Error. *Journal of Marketing Research*, 18(1), 39-50. <https://doi.org/10.2307/3151312>
- Forsythe, S. M., & Shi, B. (2003). Consumer Patronage and Risk Perceptions in Internet Shopping. *Journal Of Business Research*, 56(11), 867-875. [https://doi.org/10.1016/S0148-2963\(01\)00273-9](https://doi.org/10.1016/S0148-2963(01)00273-9)
- Gana, K., Martin, B., & Canouet, M. D. (2001). Worry and Anxiety: Is There a Causal Relationship? *Psychopathology*, 34(5), 221-229. <https://doi.org/10.1159/000049314>
- Gao, W., Liu, Y., Liu, Z., & Li, J. (2018). How Does Presence Influence Purchase Intention in Online Shopping Markets? An Explanation Based on Self-Determination Theory. *Behaviour & Information Technology*, 37(8), 786-799. <https://doi.org/10.1080/0144929X.2018.1484514>
- Gefen, D., Karahanna, E., & Straub, D. W. (2003a). Inexperience and Experience with Online Stores: The Importance of TAM and Trust. *IEEE Transactions on Engineering Management*, 50(3), 307-321. <https://doi.org/10.1109/TEM.2003.817277>
- Gefen, D., Karahanna, E., & Straub, D. W. (2003b). Trust and TAM in Online Shopping: An Integrated Model. *MIS Quarterly*, 27(1), 51-90. <https://doi.org/10.2307/30036519>
- Griffin, A., & Viehland, D. (2010). Perceived Risk and Risk Relievers Associated with Online Shopping. *ACIS 2010 Proceedings*. 31.
- Griffin, A., & Viehland, D. (2011, August). Demographic Factors in Assessing Perceived Risk in Online Shopping. In *Proceedings of the 13th International Conference on Electronic Commerce* (pp. 1-6). <https://doi.org/10.1145/2378104.2378113>
- Guru, S., Nenavani, J., Patel, V., & Bhatt, N. (2020). Ranking of Perceived Risks in Online Shopping. *Decision*, 47(2), 137-152. <https://doi.org/10.1007/s40622-020-00241-x>
- Gürbüz, Ş. G., & Haşıloğlu, S. B. (2024). Dijital Pazarlama Güven Ölçeğinin Geliştirilmesi. *İnternet Uygulamaları ve Yönetimi Dergisi*, 15(1), 1-23. <https://doi.org/10.34231/iuyd.1398034>
- Hair Jr, J. F., Matthews, L. M., Matthews, R. L., & Sarstedt, M. (2017). PLS-SEM or CB-SEM: Updated Guidelines on Which Method to Use. *International Journal of Multivariate Data Analysis*, 1(2), 107-123. <https://doi.org/10.1504/IJMDA.2017.087624>
- Hebert, E. A., Dugas, M. J., Tulloch, T. G., & Holowka, D. W. (2014). Positive Beliefs About Worry: A Psychometric Evaluation of The Why Worry-II. *Personality and Individual Differences*, 56, 3-8. <https://doi.org/10.1016/j.paid.2013.08.009>
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A New Criterion for Assessing Discriminant Validity in Variance-Based Structural Equation Modeling. *Journal of the Academy of Marketing Science*, 43(1), 115-135. <https://doi.org/10.1007/s11747-014-0403-8>
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2016). Testing measurement invariance of composites using partial least squares. *International Marketing Review*, 33(3), 405-431. <https://doi.org/10.1108/IMR-09-2014-0304>
- Hsieh, M. T., & Tsao, W. C. (2014). Reducing Perceived Online Shopping Risk to Enhance Loyalty: A Website Quality Perspective. *Journal of Risk Research*, 17(2), 241-261. <https://doi.org/10.1080/13669877.2013.794152>
- Huang, Y., & Yu, D. (2024). Consumer Personality, Online Social Interaction, and Deep Online Consumption Behavior. *Scientific Reports*, 14(1), Article Number: 29357. <https://doi.org/10.1038/s41598-024-80667-w>
- Ilhamalimy, R. R., & Ali, H. (2021). Model Perceived Risk and Trust: e-WOM and Purchase Intention (The Role of Trust Mediating in Online Shopping in Shopee Indonesia). *Dinasti International Journal of Digital Business Management*, 2(2), 204-221. <https://doi.org/10.31933/dijdbm.v2i2>

- Jacoby, J., & Kaplan, L. (1972). The Components of Perceived Risk. In SV - Proceedings of the Third Annual Conference of the Association for Consumer Research, eds. M. Venkatesan, Chicago, IL: Association for Consumer Research, 382-393.
- Javaria, K., Masood, O., & Garcia, F. (2020). Strategies To Manage the Risks Faced by Consumers in Developing E-Commerce. *Insights into Regional Development*, 2(4), 774-783. [https://doi.org/10.9770/ird.2020.2.4\(4\)](https://doi.org/10.9770/ird.2020.2.4(4))
- Jeon, H. G., Kim, C., Lee, J., & Lee, K. C. (2021). Understanding E-Commerce Consumers' Repeat Purchase Intention: The Role of Trust Transfer and The Moderating Effect of Neuroticism. *Frontiers in Psychology*, 12, 690039. <https://doi.org/10.3389/fpsyg.2021.690039>
- Khoa, B. T., & Nguyen, M. H. (2022). The Moderating Role of Anxiety in The Relationship Between the Perceived Benefits, Online Trust, And Personal Information Disclosure in Online Shopping. *International Journal of Business and Society*, 23(1), 444-460. <https://doi.org/10.33736/ijbs.4624.2022>
- Kim, L. H., Qu, H., & Kim, D. J. (2009). A Study of Perceived Risk and Risk Reduction of Purchasing Air-Tickets Online. *Journal of Travel & Tourism Marketing*, 26(3), 203-224. <https://doi.org/10.1080/10548400902925031>
- 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. <https://doi.org/10.1080/15252019.2004.10722084>
- Ladouceur, R., Gosselin, P., & Dugas, M. J. (2000). Experimental Manipulation of Intolerance of Uncertainty: A Study of a Theoretical Model of Worry. *Behaviour Research and Therapy*, 38(9), 933-941. [https://doi.org/10.1016/S0005-7967\(99\)00133-3](https://doi.org/10.1016/S0005-7967(99)00133-3)
- Li, Z., Sha, Y., Song, X., Yang, K., Zhao, K., Jiang, Z., & Zhang, Q. (2020). Impact of Risk Perception on Customer Purchase Behavior: A Meta-Analysis. *Journal of Business & Industrial Marketing*, 35(1), 76-96. <https://doi.org/10.1108/JBIM-12-2018-0381>
- Liao, S. H., Hu, D. C., Chung, Y. C., & Huang, A. P. (2021). Risk and Opportunity for Online Purchase Intention—A Moderated Mediation Model Investigation. *Telematics and Informatics*, 62, 101621. <https://doi.org/10.1016/j.tele.2021.101621>
- Lin, M. J., & Wang, W. T. (2015). Examining E-Commerce Customer Satisfaction and Loyalty: An Integrated Quality-Risk-Value Perspective. *Journal of Organizational Computing and Electronic Commerce*, 25(4), 379-401. <https://doi.org/10.1080/10919392.2015.1089681>
- Llera, S. J., & Newman, M. G. (2020). Worry Impairs the Problem-Solving Process: Results from An Experimental Study. *Behaviour Research and Therapy*, 135, Article 103759. <https://doi.org/10.1016/j.brat.2020.103759>
- Makhitha, K. M., & Ngoben, K. M. (2021). The Impact of Risk Factors on South African Consumers Attitude Towards Online Shopping. *Acta Commercii*, 21(1), a922. <https://doi.org/10.4102/ac.v21i1.922>
- Marza, S., Idris, I., & Abror, A. (2019, April). The Influence of Convenience, Enjoyment, Perceived Risk, And Trust on The Attitude Toward Online Shopping. In 2nd Padang International Conference on Education, Economics, Business and Accounting (PICEEBA-2 2018) (pp. 304-313). Atlantis Press. <https://doi.org/10.2991/piceeba2-18.2019.40>
- Masoud, E. Y. (2013). The Effect of Perceived Risk on Online Shopping in Jordan. *European Journal of Business and Management*, 5(6), 76-87.
- Mathews, A. (1990). Why Worry? The Cognitive Function of Anxiety. *Behaviour Research and Therapy*, 28(6), 455-468. [https://doi.org/10.1016/0005-7967\(90\)90132-3](https://doi.org/10.1016/0005-7967(90)90132-3)
- Mortimer, G., Fazal e Hasan, S., Andrews, L., & Martin, J. (2016). Online Grocery Shopping: The Impact of Shopping Frequency on Perceived Risk. *The International Review of Retail*,

- Distribution and Consumer Research, 26(2), 202-223.
<https://doi.org/10.1080/09593969.2015.1130737>
- Ovaz, F. & Hasiloglu S. B. (2024). İnternetten İkinci El Alışverişte Gelir Düzeyi ile Sunum Formatı Arasındaki Etkileşim. In Şükrü Yapraklı (Ed.) 27. Pazarlama Kongresi Bildiri Kitabı (pp. 787-793). Retrieved from <https://pazarlama.org.tr/storage/conferences/proceedings/18.pdf>
- Murphy, G. B. (2003). Propensity To Trust, Purchase Experience, And Trusting Beliefs of Unfamiliar E-Commerce Ventures. New England Journal of Entrepreneurship, 6(2), 53-64.
<https://doi.org/10.1108/NEJE-06-02-2003-B008>
- Pavlou, P. A. (2003). Consumer Acceptance of Electronic Commerce: Integrating Trust and Risk with The Technology Acceptance Model. International Journal of Electronic Commerce, 7(3), 101-134. <https://doi.org/10.1080/10864415.2003.11044275>
- Pavlou, P. A., & Gefen, D. (2004). Building Effective Online Marketplaces with Institution-Based Trust. Information Systems Research, 15(1), 37-59. <https://doi.org/10.1287/isre.1040.0015>
- 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.
<https://doi.org/10.1002/cb.163>
- Rasty, F., Mirghafoori, S. H., Saeida Ardekani, S., & Ajdari, P. (2021). Trust Barriers To Online Shopping: Investigating and Prioritizing Trust Barriers in An Intuitionistic Fuzzy Environment. International Journal of Consumer Studies, 45(5), 1030-1046. <https://doi.org/10.1111/ijcs.12629>
- Ringle, C. M., Wende, S., & Becker, J.-M. (2024). SmartPLS4. Bönningstedt: SmartPLS. Retrieved from <https://www.smartpls.com>
- Roselius, T. (1971). Consumer Rankings of Risk Reduction Methods. Journal of Marketing, 35(1), 56-61. <https://doi.org/10.1177/002224297103500110>
- Sjöberg, L. (1998). Worry and Risk Perception. Risk Analysis, 18(1), 85-93.
<https://doi.org/10.1111/j.1539-6924.1998.tb00918.x>
- Soopramanien, D. (2011). Conflicting Attitudes and Scepticism Towards Online Shopping: The Role of Experience. International Journal of Consumer Studies, 35(3), 338-347.
<https://doi.org/10.1111/j.1470-6431.2010.00945.x>
- Sweeny, K., & Dooley, M. D. (2017). The Surprising Upsides of Worry. Social and Personality Psychology Compass, 11(4), e12311. <https://doi.org/10.1111/spc3.12311>
- Tandon, U., Kiran, R., & Sah, A. N. (2018). The Influence of Website Functionality, Drivers and Perceived Risk on Customer Satisfaction in Online Shopping: An Emerging Economy Case. Information Systems and e-Business Management, 16, 57-91. <https://doi.org/10.1007/s10257-017-0341-3>
- Teo, T. S. H. (2002). Attitudes Toward Online Shopping and The Internet. Behaviour & Information Technology, 21(4), 259–271. <https://doi.org/10.1080/0144929021000018342>
- Teo, T. S., & Yu, Y. (2005). Online Buying Behavior: A Transaction Cost Economics Perspective. Omega, 33(5), 451-465. <https://doi.org/10.1016/j.omega.2004.06.002>
- Topper, M., Emmelkamp, P. M., Watkins, E., & Ehring, T. (2014). Development And Assessment of Brief Versions of The Penn State Worry Questionnaire and The Ruminative Response Scale. British Journal of Clinical Psychology, 53(4), 402-421. <https://doi.org/10.1111/bjc.12052>
- Trang, T. T. N., Pham, C. T., & Quy, T. Q. (2023). Examining The Influence of Security Perception on Customer Satisfaction: A Quantitative Survey in Vietnam. EAI Endorsed Transactions on Internet of Things, 10, 1-7. <https://doi.org/10.4108/eetiot.5210>
- Tseng, F. C., Huang, T. L., Cheng, T. C. E., & Teng, C. I. (2023). Evaluating E-Commerce Website Qualities: Personality Traits as Triggers. Internet Research, 33(2), 741-773.
<https://doi.org/10.1108/INTR-01-2021-0001>

- Van der Heijden, H., Verhagen, T., & Creemers, M. (2003). Understanding Online Purchase Intentions: Contributions from Technology and Trust Perspectives. *European Journal of Information Systems*, 12(1), 41-48. <https://doi.org/10.1057/palgrave.ejis.3000445>
- Wu, W. Y., & Chang, M. L. (2007). The Role of Risk Attitude on Online Shopping: Experience, Customer Satisfaction, And Repurchase Intention. *Social Behavior and Personality: An International Journal*, 35(4), 453-468. <https://doi.org/10.2224/sbp.2007.35.4.453>
- Yang, R., Ramsaran, R., & Wibowo, S. (2022). The Effects of Risk Aversion and Uncertainty Avoidance on Information Search and Brand Preference: Evidence from The Chinese Dairy Market. *Journal of Food Products Marketing*, 28(6), 257-275. <https://doi.org/10.1080/10454446.2022.2106606>
- Zeba, F., & Ganguli, S. (2016). Word-Of-Mouth, Trust, And Perceived Risk in Online Shopping: An Extension of The Technology Acceptance Model. *International Journal of Information Systems in the Service Sector (IJISSS)*, 8(4). <https://doi.org/10.4018/IJISSS.2016100102>

Araştırma Makalesi

From Risk Reduction to Trust: The Differentiating Role of Trait Worry in Online Shopping²

Risk Azaltmadan Güvene: Çevrimiçi Alışverişte Kişilik Özelliği Olarak Endişenin Farklılaştırıcı Rolü

Cetin KALBURAN

Asst. Prof., Pamukkale University

Faculty of Economics and Administrative Sciences

kalburan@gmail.com

<https://orcid.org/0000-0002-6339-5359>

Genişletilmiş Özet

Dijitalleşmenin hızlanmasıyla birlikte online alışveriş, tüketicilerin satın alma davranışlarında giderek daha ön plana çıkmıştır. Zaman ve mekân bağımsızlığı, geniş ürün yelpazesi ve karşılaştırma kolaylığı gibi avantajlar, online alışverişin yaygınlaşmasını desteklerken; yüz yüze etkileşimin sınırlı olması, tüketicilerin bu alışveriş biçimine yönelik algılarında belirsizlik ve risk unsurlarını da beraberinde getirmektedir. Dolayısıyla online alışveriş için algılanan risk, geçmiş deneyimler ve güven önem kazanmıştır. Online alışveriş literatüründe güven, tüketicilerin dijital ortamlarda satın alma kararlarını şekillendiren temel yapılardan biri olarak kabul edilmektedir. Güvenin oluşumunda, tüketicilerin geçmişte yaşadıkları alışveriş deneyimleri ve bu deneyimlerin bilişsel değerlendirmeleri merkezi bir rol oynamaktadır. Olumlu deneyimler, zaman içerisinde online alışverişe yönelik genel bir güven algısının gelişmesine katkı sağlarken; olumsuz deneyimler bu süreci zayıflatabilmektedir. Bununla birlikte, tüketicilerin geçmiş deneyimleri nasıl değerlendirdikleri yalnızca çevresel ve durumsal faktörlerle açıklanamamakta, bireysel psikolojik eğilimler de bu sürece yön vermektedir. Bu süreçte online alışverişte algılanan riskin azaltılması önemli bir unsur olarak öne çıkmaktadır. Güvenli ödeme sistemleri, gizlilik ve veri koruma uygulamaları, açık iade politikaları ve şeffaf bilgilendirme gibi unsurlar, tüketicilerin online alışverişte karşılaşılabilecekleri riskleri daha kontrol edilebilir olarak algılamalarına katkı sağlamaktadır. Ancak literatür, risk azaltmaya yönelik bu algıların tüm tüketiciler için aynı biçimde deneyime ve güvene dönüşmediğini göstermektedir. Bu durum, bireysel farklılıkların online alışveriş süreçlerinde dikkate alınması gerektiğine işaret etmektedir.

Bu çalışmanın temel amacı, bireylerin online alışverişe yönelik genel risk azaltma algıları, olumlu geçmiş online alışveriş deneyimleri ve online alışverişe yönelik genel güvenleri arasındaki ilişkileri incelemek ve bu ilişkilerin, alışveriş bağlamından bağımsız, kişilik temelli bir bilişsel eğilim olarak ele alınan endişe düzeyine göre farklılaşıp farklılaşmadığını değerlendirmektir. Çalışma, online alışverişte risk azaltma algılarının deneyime, deneyimin de güvene nasıl dönüştüğünü açıklayan deneyim temelli bir süreci merkeze almakta ve bu sürecin bireylerin genel psikolojik eğilimleriyle nasıl etkileşime girdiğini ortaya koymayı hedeflemektedir. Araştırmada ele alınan değişkenler, online alışverişe yönelik genel algıları temsil edecek şekilde tanımlanmıştır. Risk azaltma, bireylerin online alışverişte karşılaşılabilecekleri risklerin kontrol altında tutulduğuna dair genel algılarını ifade etmektedir. Olumlu geçmiş deneyim, katılımcıların önceki online alışveriş deneyimlerini genel olarak ne ölçüde olumlu değerlendirdiklerini yansıtmaktadır. Güven ise belirli bir siteye, platforma ya da markaya özgü

² This study was conducted within the scope of the project supported by TÜBİTAK (The Scientific and Technological Research Council of Türkiye), project number 122K017.

olmaksızın, online alışverişe yönelik genel güven algısını temsil etmektedir. Endişe değişkeni ise klinik kaygıdan ziyade kişilik temelli bir yapı olarak ele alınmaktadır.

Araştırma modeli, öncelikle online alışverişte risk azaltmaya yönelik algıların, bireylerin geçmiş deneyimlerini değerlendirme biçimleriyle ilişkili olduğunu varsaymaktadır. Buna göre, risklerin azaltıldığına dair genel bir algı, bireylerin geçmiş online alışveriş deneyimlerini daha olumlu biçimde yapılandırmalarına katkı sağlamaktadır. Modelin ikinci aşamasında ise, bu olumlu deneyim değerlendirmelerinin online alışverişe yönelik genel güven algısının oluşumunda belirleyici bir rol oynadığı öngörülmektedir. Bu yapı, güvenin doğrudan risk algılarından ziyade, deneyimlerin bilişsel değerlendirilmesi yoluyla oluştuğu varsayımına dayanmaktadır. Kişisel farklılıklar da göz önüne alınarak çalışma bu ilişkilerin tüm bireyler için aynı biçimde işlemediği varsayımından hareket etmektedir. Bu noktada, kişilik temelli bir eğilim olarak ele alınan endişe düzeyinin, risk azaltma algılarının olumlu deneyimlere dönüşme sürecinde farklılaştırıcı bir rol oynayıp oynamadığı incelenmektedir. Diğer bir ifadeyle, bireylerin belirsizlik karşısındaki genel bilişsel eğilimlerinin, online alışverişte risk algılarının deneyime nasıl yansıdığını etkileyebileceği öngörülmektedir. Buna karşılık, deneyim ile güven arasındaki ilişkinin endişe düzeyinden bağımsız olarak daha istikrarlı bir yapı sergileyip sergilemediği de araştırmanın temel sorularından biridir.

Araştırma, online alışveriş deneyimine sahip bireylerden toplanan veriler kullanılarak gerçekleştirilmiştir. Veri analizinde, yapısal ilişkilerin test edilmesine olanak tanıyan kısmi en küçük kareler yapısal eşitlik modellemesi yaklaşımı kullanılmıştır. Bu yaklaşım, değişkenler arasındaki ilişkilerin eşzamanlı olarak değerlendirilmesine ve karmaşık modellerin test edilmesine imkân tanımaktadır. Ayrıca, katılımcılar genel endişe düzeylerine göre gruplandırılmış ve bu gruplar arasında yapısal ilişkilerin farklılaşp farklılaşmadığını incelemek amacıyla çoklu grup analizi uygulanmıştır. Analizler, belirli bir online alışveriş platformuna yönelik değerlendirmelerden ziyade, katılımcıların online alışverişe ilişkin genel algı ve deneyimlerine odaklanmaktadır.

Araştırma bulguları, online alışverişte risk azaltmaya yönelik algıların, bireylerin geçmiş online alışveriş deneyimlerini değerlendirme biçimleriyle yakından ilişkili olduğunu göstermektedir. Online alışverişte risklerin kontrol altında tutulduğuna dair genel bir algıya sahip olan bireyler, geçmiş deneyimlerini daha olumlu biçimde değerlendirme eğilimindedir. Bu durum, risk algısının yalnızca geleceğe yönelik beklentileri değil, geçmiş deneyimlerin bilişsel olarak yeniden değerlendirilmesini de etkileyen bir unsur olduğunu ortaya koymaktadır. Başka bir ifadeyle, risk azaltma algıları, deneyim değerlendirmelerini şekillendiren önemli bir bilişsel çerçeve sunmaktadır.

Araştırma sonuçları ayrıca, olumlu geçmiş online alışveriş deneyimlerinin online alışverişe yönelik genel güven algısının oluşumunda merkezi bir rol oynadığını göstermektedir. Bireyler, geçmişte yaşadıkları olumlu deneyimlere dayanarak online alışverişini genel olarak daha güvenilir bir alışveriş biçimi olarak değerlendirmektedir. Bu bulgu, güvenin tekil risk değerlendirmelerinden ziyade, zaman içerisinde biriken deneyimlerin bütüncül değerlendirilmesi yoluyla oluştuğunu göstermektedir. Dolayısıyla güven, süreklilik gösteren bir öğrenme ve değerlendirme sürecinin sonucu olarak ortaya çıkmaktadır. Bununla birlikte, risk azaltma algılarının olumlu deneyimlere dönüşme sürecinin, bireylerin genel endişe düzeylerine bağlı olarak farklılaştığı görülmektedir. Düşük endişe düzeyine sahip bireyler, online alışverişte risklerin azaltıldığına dair algılarını daha kolay biçimde olumlu deneyim değerlendirmelerine dönüştürebilmektedir. Buna karşılık, yüksek endişe düzeyine sahip bireylerde, risk azaltma algılarının deneyime yansımaları daha sınırlı kalmaktadır. Bu durum, yüksek endişe eğilimine sahip bireylerin belirsizlik içeren durumları daha temkinli değerlendirme ve çevresel ipuçlarını daha ihtiyatlı yorumlama eğilimleriyle ilişkilendirilebilir. Öte yandan, olumlu geçmiş online alışveriş deneyimleri ile online alışverişe yönelik genel güven arasındaki ilişkinin, bireylerin endişe düzeylerinden bağımsız olarak benzer bir yapı sergilediği görülmektedir. Başka bir ifadeyle, bireylerin genel endişe eğilimleri farklılık gösterse dahi, olumlu deneyimler güven algısını tutarlı biçimde güçlendirmektedir. Bu bulgu, güven oluşumunun büyük ölçüde deneyim temelli bir süreç olduğunu ve kişilik temelli bilişsel eğilimlerden görece bağımsız işlediğini göstermektedir.

Genel olarak değerlendirildiğinde, bu çalışma online alışverişte risk azaltma, deneyim ve güven arasındaki ilişkilerin doğrusal ve tek yönlü bir süreçten ziyade, bireysel psikolojik eğilimlerle birlikte şekillenen çok katmanlı bir yapı sergilediğini ortaya koymaktadır. Endişe, online alışverişe yönelik

tutumların doğrudan bir belirleyicisi olmaktan ziyade, risk algılarının deneyime dönüşme sürecinde etkili olan bir arka plan faktörü olarak işlev görmektedir. Buna karşın, deneyimden güvene uzanan süreç, bireysel farklılıklardan daha az etkilenen ve daha istikrarlı bir yapı sergilemektedir.

Bu araştırma, online alışveriş literatürüne çeşitli katkılar sunmaktadır. Katkı üç temel unsuru içermektedir. Birincisi, risk azaltma, geçmiş deneyim ve güven arasındaki ilişkileri, bireylerin çevrimiçi alışverişe ilişkin genel algıları çerçevesinde, belirli bir platformdan bağımsız olarak inceleyerek literatürdeki bağlama özgü yaklaşımları tamamlamaktadır. İkincisi, endişe düzeyini alışverişe özgü durumsal bir değişken yerine kişilik temelli bir özellik olarak modele dahil ederek, psikolojik eğilimler ve çevrimiçi alışveriş süreçleri arasındaki ilişkiye teorik bir katkı sağlamaktadır. Son olarak, olumlu geçmiş deneyimlerin güven üzerindeki etkisinin endişeden bağımsız olduğunu göstererek, güvenin deneyime dayalı oluşumunu vurgulamaktadır.

Çalışmanın bazı kısıtları da bulunmaktadır. Öncelikle, çevrimiçi alışveriş değişkenleri genel bir çerçeve içinde ele alınmıştır; belirli ürün kategorileri veya platform türleri ayırt edilmemiştir. Ayrıca, veriler katılımcı raporlarına dayandığı için bazı hata kaynakları mevcut olabilir. Gelecekteki araştırmalarda, boylamsal tasarımlar ve deneysel yaklaşımlar kullanılabilir ve bu model, belirli ürün kategorilerine veya platform türlerine odaklanılarak daha ayrıntılı olarak test edilebilir.