VILNIUS UNIVERSITY BUSINESS SCHOOL

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THE IMPACT OF PERCEIVED RISKS ON INTENTION TO PURCHASE FROM FOREIGN ONLINE STORES IN POST SOVIET COUNTRIES

Master Thesis

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INTRODUCTION

The significant growth of Internet technologies has increased the access of any products and services worldwide for the users. The development of the Internet every year provides an opportunity to expand your business and services through the marketing environment (Katta & Patro, 2017). Since the advent and expansion of the Internet, it has provided an opportunity for users to search for any information about products, services, and how to pay for them online; at the moment, consumers do not find it difficult to conveniently make purchases, which saves time searching for information, money, and time that could be spent during live purchases (Fulgoni, 2014). Extensive Internet access via a computer, phone, or tablet allows people to make purchases from anywhere, at home or even while driving, which made this method of shopping and integral part of our everyday life (Jusoh & Ling 2012). Despite the significant increase in online shopping electronic commerce, negative factors are increasingly associated with this method of shopping. Consumers who shop online are thinking about identity theft, loss of privacy, the threat of incorrect transactions, and the perceived risk (Lee, 2009; Pelaez et al., 2019; Paynter and Lim, 2001). Eventually, the result of online transactions leads to increased vulnerability for the buyer due to problems that he may face, for example, withdrawing cash when buying, but not receiving confirmation of the order, delivering a damaged product, ignoring refunds when a purchase is declined. Therefore, online shopping leads to increased risk and less confidence in the occurrence of various incidents during the purchase process itself (Pelaez et al., 2019). As a result, the issue of perceived risks continues to be a significant obstacle in the growth of e-commerce, and is still relevant as many online retailers face the impact of perceived risk on their performance.

Consumer perceptions of the risks associated with accepting and using a product have been studied for many years. Each purchase includes some level of risk, and the perceived risks play an important role in the perception of online stores and their intention to make a purchase (Diaz et al., 2019). Despite the fact that many studies tried to analyze the perceived risk in different approaches, however, it is still considered challenging. According to Chu & Li (2008) during decision making process consumers may doubt their intentions to make a purchase but not perceive the risks in their subconscious. Thus, before making purchasing decisions consumers seek to find risk mitigation strategies to reduce uncertainties and adverse consequences of risks until they fall below the acceptable level (Chu & Li, 2008). As a result, the role of perceived risk may subconsciously influence consumer’s intention to make a purchase on the Internet, which comes through the attitudes and affects further intention to make a purchase (Pires et al., 2004). Scientists analyzed different types of risks and their impact on consumer's intention to purchase. It was discovered that financial risk and product risk, according to Bhatnagar & Ghosh (2004), are

the two major forms of risk associated with online shopping. The importance of financial risk is associated with the safety of using credit cards online, whereas product risk limits the consumer's physical choice of product quality. Another type of perceived risk was associated with time and convenience (Forsythe & Shi, 2003). He argued that the primary concerns for the consumer are a clear user interface and fast delivery of products. However, Doolin et al., (2005) argued that the perceived risk has an impact on the online purchase intention of the consumer only in terms of product and privacy risks. Based on previous studies, we can see a variety of contradictory findings about the types of risks that influence purchasing intention. Furthermore, consumers' perceptions of risk may vary, depending on the types of risk and the information available when purchasing various goods and services on the Internet.

The perceived risk also proceeds from the uncertainty associated with the possible negative consequences when buying a particular product or service. Hofstede (2001), describes uncertainty avoidance as the degree to which people feel threatened and uncomfortable while trying to prevent risks from occurring where they are in an insecure position (Aurigemma & Mattson, 2018). According to Karahanna et al., (2013) consumers often pay attention to the structure of the website during making an online shopping decision. When the website is difficult to navigate, or does not contain detailed information about the products, this increases the consumer's uncertainty about possible risks associated with finding information or completing transactions (Karahanna et al., 2013). Ko et al., (2004) argued about the importance of online shopping uncertainty which is one of the main cultural dimensions that influences the purchasing decisions of consumers from different countries. As a result, since the countries differentiate in terms of uncertainty avoidance (UA) level, in order to contribute to the science, the author will consider uncertainty avoidance of two countries.

Each country differs in its social and cultural origin; therefore, the country's image influences the formation of the assessment of the products by the consumer differently (Wang et al., 2012). Liefeld, (1993) argued that the country's image affects the consumer's assessment of various factors when buying, such as risk, product quality, probability of purchase, product knowledge, etc. (Magnusson & Westjohn, 2011). In the studies of O'Cass & Siahtiri, (2013) they identified that consumers tend to believe that goods from developed countries are considered to be of better quality than from developing countries. Based on research by Lee et al., (2010), he argued that the relationship of a country's image influences the perceived risk of the consumer, and also shapes the purchasing decision-making attitude. Thus, the image of the country influences the perception of the product in different ways and forms the final intention of consumers. Therefore, main goal of the research is to examine consumers' intention to purchase from an online store based on their perception of country's image.

The problem of the research is how image of country's store and uncertainty avoidance have impact on intention to buy online with different perceived risks.

The aim of the research is to find out how variable of country-of-origin image and different types of perceived risk will have an impact on the intention to purchase online, taking into account the impact of uncertainty avoidance.

The objectives of the research are:

1) To define the concept of perceived risk and what are various types of it;
2) To analyze and define the impact of perceived risk factors in different countries;
3) To analyze and define the importance of country-of-origin image;
4) To investigate the impact of uncertainty avoidance as one of cultural characteristics;
5) To develop the research methodology;
6) To implement scientific research;
7) To analyze research data on how the consumers perception of risks differ;
8) To provide results and relevant conclusions.

The structure of the thesis. In order to meet its purpose and objectives, this paper was divided into three sections. The theoretical background of the following thesis topic is presented in the first section of this work. Where the perceived risks, as well as their various types and effects on the intentions to purchase online, were defined. When determining the impact of the country-of-origin image on the attitudes and subsequent behavior of the consumer, cross-cultural differences were taken into account. Finally, uncertainty avoidance (UA) was examined as one of the aspects that may influence customers' final intentions.

The second section of the paper presents a research model based on the theory of planned behavior (TPB), which illustrates the impact of various types of perceived risks on attitudes and intention to purchase online, including factors such as uncertainty avoidance, country-of-origin image, and subjective norms. Thus, the hypotheses were formulated according to the author's research model. Moreover, the second part presents the survey's study methodology and structure, as well as, the end of the section includes demographic data of respondents who took part in the survey and constructs included in questionnaire reliability measurements.

The third section includes the study's primary findings, which were further compared to the results from other researches. Furthermore, data was collected using a survey method, and the experiment was tested using a 2x2 factorial design, and the results were analyzed using the

Multiple Linear Regression and The Independent Samples T-test analysis method. IBM SPSS STATISTICS was used to analyze the data collected from the questionnaire. Conclusions, summary, references, and appendixes make up the final section.

1. THEORETICAL ANALYSIS OF THE PREVIOUS STUDIES OF PERCEIVED RISKS IMPACT IN DIFFERENT COUNTRIES

1.1 Perceived risk and its types in the context of online shopping

Marketers have the right to believe that they have managed to develop a branded product that relieves the consumer of risk, but the perception of consumers may be very different. Consumer risk has been identified as one of the factors that influences consumer behavior and was first introduced by Bauer in 1960, (Marafon et al., 2018). The concept of perceived risk is compared with the decision-making by consumers that are associated with a particular product, service or brand with which the risk may be associated (Mohseni et al., 2018). At the same time, consumers have a certain threshold of perceived risk, below which, in their opinion, it makes no sense to take any further actions to reduce it. However, once this threshold is exceeded, they seek to find ways to reduce their perceived risk (Bhatti et al., 2018). According to Cox (1967), he defined the perceived risk of purchasing a product as the consumer's uncertainty and assumptions about the adverse consequences of purchasing a product (Kim et al., 2005). These expectations take different forms, for instance, buyers may be worried that branded goods do not actually have the desired qualities, are ineffective in operation, cause disapproval of others or can provoke emotional or psychological discomfort (Kim & Lennon, 2013). Many previous studies tried to analyze perceived risk in different approaches, however, measuring perceived risk is considered challenging, since it can be considered as a one-dimensional and multidimensional factor (Park & Tussyadiah, 2017; Martinez et al., 2017). According to the widespread opinion, perceived risk takes various forms, for example: social risk, financial risk, product risk, security risk, time, psychological risk, performance risk etc. (Gozukara et al., 2014; Pheng et al., 2019; Featherman et al., 2021; Zhang et al., 2012). According to Arshad et al., (2015) he argued, that the concept of perceived risk falls into two main types which he identified during his research: behavioral risk and environmental risk. Behavioral risk comes from online retailers that use remote selling methods for effective marketing techniques to generate sales. This category includes the risk associated with the product, as well as the risk of time and psychology. Environmental risk is defined by impulsiveness while shopping online, which is not controlled either by customers or retailers and mainly emphasizes security and financial risks (Arshad et al., 2015). As a result, scientists have previously identified a negative impact of different types of consumer's perceived risks on online purchase intention and subsequent behavior (Masoud, 2013; Arif et al., 2014; Zendehdel & Paim, 2012). In addition, consumers tend to unconsciously perceive the risks within intention to make purchases online, which indicates the absence of security. According to Kaur & Quzareshi (2015), consumers who do not have the ability to see the product live, faced with a

poor-quality user experience of the website have more uncertainties about online shopping. However, Dai et al., (2014) stated that, product type also plays a crucial role while forming the perceived risk of the consumers, which based on the product may vary.

Based on the researches above, the following types of perceived risks were identified and grouped in the following categories such as: functional, physical, security, financial, social, psychological and time risk.

Financial risk is one of the major types of risk that affects further intention to purchase online. This is related to the privacy of personal and financial information that can be accessible (Egeln & Joseph, 2012). Consumers frequently associate this type of risk with the possibility of losing money and the uncertainty of how their credit card information will be processed in the virtual environment. Furthermore, according to Lu et al., (2005), financial risk is linked to the possibility that the product will not be priced appropriately, and the consumer will overpay for inadequate quality. Financial risk, according to Tandon, (2018) involves the chance that after a consumer makes a purchase, there is a perceived risk of not receiving the item after completing a payment and losing money. Consumers had better confidence in shops that made their return and shipment policies clear, according to Liljander et al., (2009), which reduced their risk of making a financial purchase. As a result, the attitudes of the consumer to the store might affect and minimize the consumer's perceived financial risk.

To summarize, despite the fact that technology is constantly improving and making it easier for Internet users, many consumers still have concerns about using credit cards and disclosing financial details while shopping online.

Psychological perceived risk has a variety of effects on subsequent behavior and a consumer’s intention to make a purchase. According to Bhukya & Singh, (2015) they stated that the perceived psychological risk is related to a potential self-assessment loss which is based on the experience of the purchase which is incompatible with the consumer ego. It leads to the disappointment for the consumer both with products and purchase experience. Furthermore, studies show that consumers who prefer conventional shopping approaches are often more suspicious of online shopping, which limits their intention to purchase a product online (Lian & Yen, 2014). Since the online shopping method often perceived as a complex way to use, therefore, many customers find this form of digital technology hard to comprehend. Moreover, factors such as the lack of a live conversation with the retailer, the ability to touch the product, and confidence that it looks exactly like it does online contribute to customers' lack of desire to do online shopping (Samuel et al.,

2015). As a result, many customers begin to seek for products online but eventually are purchasing them in a physical store.

To conclude, the consumer's inability to touch and test the product leads to mistrust and a rise in both insecurity and perceived psychological risk.

Another factor of perceived time risk refers to the amount of time spent shopping for a given product (Kumar & Dange, 2014). Many people have difficulty accessing the Internet, connecting to websites, and navigating. As a result, while the customer selects the goods, gathers the relevant information, and makes a purchase, it takes a significant amount of time and may influence the consumer's intention and motivation to make online purchases (Srinivasan, 2015). Furthermore, customers frequently seek information and evaluations from past customers in order to ensure product quality and reduce confusion in the absence of a real product review. Consumers, on the other hand, interpret time risk as the danger that the product will not survive long enough or will become outdated. Furthermore, according to Guru et al., (2020), one of the factors that raises the consumer's time risk is product delivery, because the order may arrive later than expected or not at all.

To summarize, even if customers are motivated to buy a product online, a temporary risk might have a significant impact on the consumer’s intention to make a purchase. Many customers attempt to prevent instances in which their delivery is late or lost in transit, as well as wasting time on the website and searching for information.

Functional risk is also often called the risk of performance or product risk that characterizes the purchase that does not meet the requirements of the consumer (Al-Rawad, 2015). When shopping online, customers face the danger of obtaining a defective, low-quality, or, in some circumstances, destroyed product. Many people believe that this is the biggest barrier for consumers purchasing things online because they cannot touch them or even judge product effectiveness in reality (Alreck & Settle, 2002). According to a study by Jaafar et al., (2012), people are hesitant to acquire a product if the price is low and the product type is too basic, implying that it is of poor quality. Furthermore, customers' perceptions of risk performance are influenced by the lack of specific information on the website about the product, its functioning, and photos, as customers perceive that it is not worth investing the money if there is no high advertising (Masoud, 2013). When it comes to purchasing a product, the way a website is presented to customers is crucial. If it's difficult to identify products and make payment, it raises the consumer's perceived risk and enhances his concerns about the condition in which the product will be provided (Kaur & Quareshi, 2015).

Finally, if product websites are intended to make the consumer's purchasing experience easier, the risk of poor product performance is reduced.

Social risk is defined as the likelihood of being judged by friends, family or society when making a purchase. According to Javadi et al., (2012), social risk also refers to subjective norms, when the opinion of loved ones or society is important to the consumer, and they must correspond to their opinions and views. However (Almousa, 2014) defined that social risk affects the consumer's ego, which reflects the psychological risk in the control of their own internal image and its compliance. Research by Zhang et al., (2011) suggests that consumers also reduce perceived social risk through a positive retailer reputation. As a result, they tend to buy in a store with a high image, which just increases the quality of the consumer in the eyes of society (Zhang et al., 2011). Eventually, the growing influence of a factor on social risk in recent years is eWOM (electronic word-of-mouth), when consumers leave product reviews on the Internet. As a consequence, consumers who actively use the latest technology tend to trust public opinion as a reliable source (Erkan & Evans, 2018).

To summarize, when acquiring a product, consumers are frequently influenced by the opinions of family or friends in order to decrease social risks. Electronic transmission of word-of-mouth has recently gained momentum in reducing consumer perceptions of social risk.

When a purchased product causes physical injury to the customer, this is referred to as a physical risk. This is also considered a risk to one's physical health or even a threat to one's safety. Consumers frequently purchase products that can bring damage by a lack of information and poor product quality (Ko et al., 2004). Many cosmetics, pharmaceuticals, or even fast food for weight loss can be harmful to the consumer, as he does not have information about the ingredients they contain and how they can affect the consumer's body and health (Lu et al., 2005).

To summarize, in the absence of extra product information, consumers may be unaware of components that can affect their skin, body, and health, as well as product misuse.

Last but not least, security risk is a perceived risk that plays a significant role during online purchases. When customers are concerned that their personal information will be misused, they experience a security risk. According to the author Arshad et al., (2015), this type of risk is related with confidential consumer information that can be released, affecting the buyer's attitude toward online retailers in the future. Confidential information could contain the consumer's credit card number, as well as other details such as delivery address and phone number. Customers that are feeling uncomfortable while using the internet store are trying to limit the amount of personal information they provide (Ariffin et al., 2018).

To summarize, security risk has a negative impact on consumer attitudes regarding online shopping since they do not feel safe and secure. Many scholars state that privacy regulations aid in improving this scenario and boosting customer confidence (Adnan, 2014).

Consumer risk factors are increasing year after year as technology progresses, forcing customers to shop online and move to this mode of purchase. Building on previous research, we see a various of literature on how perceived risk affects consumers' intention to purchase online. Many studies claim that this negatively affects the consumer, while others find positive results. Since the result depends on a significant number of factors such as the type of product, the culture of the consumer, etc., therefore, this gives a different result. Consequently, this study will be carried out to determine what differences exist between Lithuanian and Azerbaijani consumers in terms of exposure to different types of risks and how this affects their willingness to shop online in foreign stores.

Based on previous studies, scientists have discovered an additional number of factors that influence the consumer's perception of risk which shapes its future intentions. The main factor that shapes the perception of risk when making online purchases is defined as the experience of using the Internet. The author Soto-Acosta et al., (2014) affirms that the more often the consumer explores the vastness and limits of the Internet, then he is least susceptible to potential risk perception, since the experience gained in use makes it easier for consumers to understand all the details that previously seemed dangerous to him. Moreover, it has also been studied that product information can also influence the consumer's perception of risk. For example, some products can be described very briefly, which causes distrust among consumers, whereas a large amount of information can completely distract the consumer from purchasing a product. According to Huang, (2013) he argues that the customer experience on the website plays a key role in his onward buying. As a result, the information richness and interactivity provided by the retailer can change the risk perception and experience of the consumer after the purchase. This includes pricing information, price comparisons with competitors, reviews from previous consumers, visually evaluating a product through video, and more (Huag, 2013). However, the perceived risk most often depends on the consumer himself, in terms of character, emotions, risk-aversion and mental aspects. Emotions such as fear subconsciously increase the perceived risk of consumers who have already accepted the outcome and cannot control it (Szymkowiak et al., 2021). Moreover, it was found that the emotion of arousal mostly controls the perception of risk. According to research, consumer with high arousal will not pay attention to risk in order to get what they desire (Jahedi et al., 2017).

Even though, all people differ in the level of risk perception, it also includes the cross-cultural difference of the consumer. The risk level of the consumers is reflecting the degree of uncertainty which Hofstede (1991) suggested (Ruiz & Garcia, 2019). According to the research of Kim & Kim (2010) it has been found that Korean and American consumers have different perceptions of risks. As a consequence, based on Hofstede's assessment, which ranked Korea as the country with the highest uncertainty scores, consumers were affected by risk more than Americans. Moreover, another research identified, that the consumers perception of risk is also influenced by product category (Ueltschy et al., 2004). It has been found that consumers who try to evaluate product categories end up perceiving them as riskier because they do not have enough information. It is unlikely to ask the consumer about a certain brand, which he will evaluate based on his own experience or the opinions of other people (Laroche et al., 2010). In their research, Nepomuceno et al., (2014) argues that perceived risk is strongly influenced by intangibility. Since most of the consumers, while purchasing online, are unable to touch the product, smell and test its operation. Therefore, this is directly related to the mental aspect of immateriality, when the website describes in detail the benefits of this product, which just forms the result in the subconscious of the consumer after his purchase and reduces his perceived risk (Nepomuceno et al., 2014).

However, even in spite of the fact that the consumer is subject to various factors that form their further intention to buy a product online, it is also important to know about the brand itself. The Internet provides an opportunity to find numerous information about a product, which includes comparing the available alternatives. Alternatives are different brands that offer the same product, where the consumer plays the role of the choice maker (Hashemi & Hajiheydari, 2012). Consequently, it helps customers to analyze competitors and make a choice in favor of the brand that is best known to them. According to research by Chen & He (2003), they argue that if a consumer recognizes a brand in an online store, it will set them more in the intention to make a purchase. Another author Farías, (2018) studied the consumers' attitudes towards a brand and their intention to purchase. This research emphasized the point that marketers and retailers should be more cautious about how they display a brand to their customers because it has an impact on their future behavior.

Summing up, in addition to the types of risks that forms the consumer attitude to the product and the further decision, there are also various factors that are no less important in shaping the further intentions of the consumer. These factors vary depending on the consumer and the situation in which the purchasing process is occurring.

1.2 TPB, TAM, UTAUT and other factors impact on the intention to purchase online

In order to explain the factor as an intention to purchase, it is explained as a desire of a person to act in a certain way in the future. The author Aizen, (1991) has argued that a consumer's intention is defined as the motivation to behave in a certain way. Many authors define intention as a factor influencing the behavior that the consumer will perform in reality (Peña-García et al., 2020). Others argue that this is a preliminary impulse of the consumers to buy a product in the future (Sundström et al., 2020). Also, intention of consumers helps to determine the prediction of his future behavior, which depends on various factors that form his decision. Therefore, consumer intention can be influenced by many factors, including perceived risk, product quality, price, place of purchase (online or live), which uniquely shapes further aspirations (Kian et al., 2017). Furthermore, other factors which influences the intention to purchase started to appear. According to the author Plotkina & Munzel, (2016) they argued that previous consumer testimonials as well as word-of-mouth (WOM), plays a key role while forming consumers' intentions. Since the intention to purchase online has developed from intention to purchase, it is viewed as the willingness of the consumer to make a purchase online in the future, or his plans (Meskaran et al., 2013). Thus, consumers tend to read online reviews before making a purchase, which proves that positive reviews increase intention and further consumer behavior, while negative reviews decrease the likelihood (Ismagilova et al., 2019). For the purposes of this study, consumer intention will be viewed as the intention to make purchases online.

Moreover, the intention of consumers to shop online reflects their acceptance of modern technologies and services provided by the online store. Therefore, the emotions that a website evokes in the consumer when viewing products also influence further aspiration and behavior (Ha & Lennon, 2010). For instance, the author claims that many consumers can feel like they are actually doing shopping and feel joy while filling shopping baskets. As a result, the emotions evoked in the consumer during the process, both positive and negative, forms a further intention (Shihab & Putri, 2019). In terms of negative emotions, perceived risk is one of the main factors influencing consumers' intention to purchase online. The perceived risk consists of various factors described in the previous chapter, which affects the subconscious of the consumers while shopping online (Masoud, 2013; Hajiha et al., 2010). This is due to the fact that the consumer still feels vulnerable on the Internet (Kadam & Pandey, 2020). However, in their study, the authors Dabrynin & Zhang, (2019) analyzed how different risk factors affect consumers' willingness to purchase online in China. Surprisingly, just one factor, out of all the other risk factors, influenced the intention to purchase. On the other hand, Masoud (2013) in his research investigated the importance of the effect of perceived risk on intention to purchase of Jordanian consumers. As a

result, almost all types of risks were found to have a negative impact on the intention to purchase online. The reason for this was discovered: people with extensive online purchasing expertise perceive potential risks less, which reduces the negative influence on purchase intention (Masoud, 2013). Consequently, these elements play a significant role in consumer perception, and merchants should approach these practices seriously in order to avoid risks and boost consumer intention to purchase. Therefore, the risk factors must be thoroughly investigated in order to provide information on how intention to purchase is influenced.

However, consumers are increasingly purchasing on the Internet due to a variety of benefits that include not only saving time and effort when choosing a product, but also obtaining thorough information about the product and services (Lai & Wang, 2012). These processes are taken into account in the consumer's subconscious before making a purchase, and as result certain beliefs are formed. These include both the benefits and risks of uncertainty, because online shoppers do not have the option of personally contacting the vendor or selecting a product based on tactile or other sensations such as smell, taste, or appearance (Chen & Dubinsky, 2003). Therefore, various theories and models were used in the study of the factors that affect the customer intention to purchase online. The theory of reasoned action (TRA) has been used to understand the influence of subjective norms and attitudes towards behavior on consumer behavioral intentions and further behavior (Phong et al., 2018). Later, more extended theories appeared, such as the theory of planned behavior (TPB) and technology acceptance model (TAM). Also, it is worth paying attention to the theories of TAM and TPB, describing consumer behavior that was put forward by Aizen in 1975 (Pavlou, 2003). TPB is considered as one of the main theories which identifies and shapes the consumer behavior. According to author Ha & Nguyen, (2019) they identified that the mix of the factors as “Attitude towards the action”, “Subjective norms” and “Behavioral control” are affecting the intention to purchase of the consumer. Thus, the TPB describes not only the factors which has an impact on the intention of a person, but they are reflecting the individual, behavioral and social implications. According to Aditami, (2016) author claims that the mix of factors of the TPB affect the human intention to make a certain action, but also depends on the further behavior. For instance, if the consumer does not have any plans to purchase something or behave in a certain way, no factors will affect his intention. Moreover, the Theory of Planned Behavior (TRB) is based on the Theory of Reasoned Action (TRA), which has been broadened due to the addition of a new variable called perceived behavioral control. This component, according to the Emekci, (2019) aids in the most accurate prediction of customer desire and subsequent behavior. Whereas all the success, this theory continues to grow, and the prediction coefficient of intention and consumer behavior remains one of the exact. Scientists in many studies claimed that other factors should be included for certain situations in order to increase model

forecasting (Zhu, 2018; Hua Wang, 2019). However, even the creator of TPB Aizen himself, argued that the model was originally created in order for it to be expanded and include additional factors depending on the scientific research. Additionally, according to research, the TRA and TPB theories substantiate factors influencing consumer purchase intent, but the technology acceptance model is used to determine the customer's intention to use a technology using factors such as perceived ease of use and perceived usefulness (Ha, 2020; Lim et al., 2016). Thus, theories are very widespread in the study of behavioral intention and further behavior, and they also provide an opportunity to analyze the risks that may be associated with consumers' intention to buy online.

The theory of reasoned action (TRA) is one of the foundational theories for understanding consumer intentions based on subjective norms and consumer attitudes towards behavior (Wu & Liao, 2011). Based on this theory, the behavioral intention for a particular action has been proven to be a predictor of the consumer's actual behavior. Furthermore, subjective norms that reflect public opinion, as well as external pressure on behavior, tend to affect consumer behavior (Wei et al., 2017). As a result, the potential consequences, which may include positive feelings or potential risks during purchase process, can influence a consumer's intention to purchase.

The following theory, called the theory of planned behavior (TPB), was created by Aizen (1991) which is considered as an expanded version of the TRA theory. This theory has been expanded due to the new added factor known as "behavioral control", and it is extensively used in scientific investigations to study the behavior of people and the assumption of their subsequent intentions (Rausch & Kopplin, 2021). According to the extended version of the theory of planned behavior, in order to perform a certain action, it is directly related to the intention to perform this action (Arifani & Haryanto 2018). Therefore, factors that influence intention include personal attitudes towards a particular behavior, as well as behavioral control that is responsible for a person's willingness to act in a predictable way, and subjective norms that reflect opinion and pressure from society (Yadav & Pathak, 2017). Thus, according to Ajzen (1991), an attitude towards action is formed under the influence of positive or negative beliefs about behavior, where subjective beliefs are formed under the influence of opinions and beliefs of society, and perceived behavioral control comes from a person's ability to perform the given behavior and obstacles. In summary, a strong intention to perform a particular behavior is reinforced by supportive attitudes, subjective norms, and perceived behavioral control.

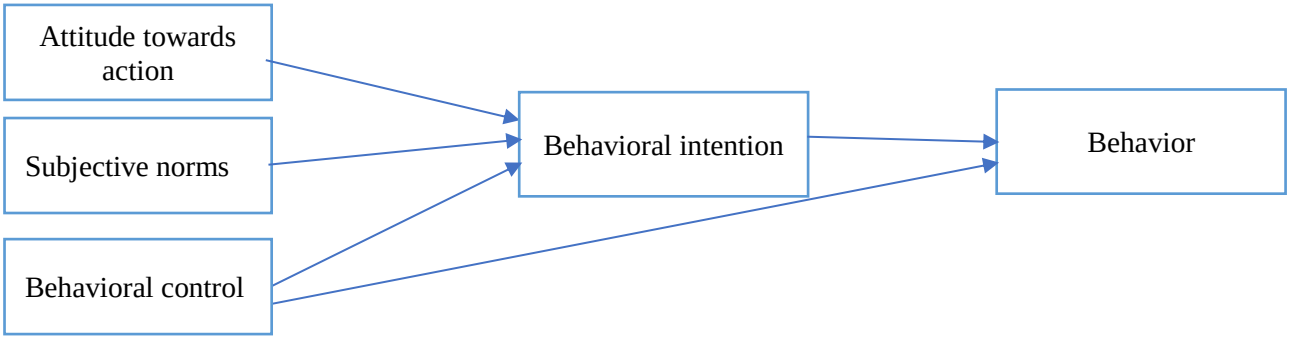

Figure 1. Model of theory of planned behavior (Ajzen, 1991).

In addition, the application of TRA to technology led to the introduction of enlarged version by Davis (1985) of the Technology Acceptance Model (TAM), which predicts the user's intention to use the technology (Reiter et al., 2017). This model predicts that the intention to use a technology is influenced by two factors: perceived usefulness and perceived ease of use. This leads to the fact, that if the perceived usefulness is high, the use of technology will increase and it will make it easier for a person to perform certain tasks, as well as ease of use of a technology that doesn't require much effort will increase the intention of use (Kucukusta et al., 2015). Important to mention, that, both TAM and TPB theories intersect with each other. When the term *perceived behavioral control* is used in TPB, it refers to the degree to which a behavior is easy or difficult to accomplish. While *perceived ease of use* refers to how a particular technology will make the consumer's life easier (Ha & Nguyen, 2019). As a consequence, two components from distinct theories designate the same conclusion, whether the result will deliver an advantage to consumer.

Another theory that is presented as more complex than TAM and TPB is the Unified Theory of Acceptance and Use of Technology UTAUT (Chang et al., 2016). The UTAUT theory includes factors such as performance expectancy, effort expectancy, social influence, and facilitating conditions. The author used the UTAUT theory to determine the intention to purchase online from a consumer in rural tourism. The study showed that these factors reflect the intentions of consumers and are fully consistent with the analysis (San Martin & Herrero, 2012). Moreover, this theory is widely used to study consumer behavior in the online space based on psychological factors of a person. Consequently, the author Doan, (2020) examined these factors in the context of influencing consumer purchasing intentions in Vietnam. The results also showed a positive influence of all factors on consumers intention.

However, the theory of planned behavior is considered as one of the most frequently used theories while studying specific human intention and further behavior. Thus, previous studies concentrated on TPB to study behavioral intention when purchasing products online, since it was more accurate and compatible with results (Hansen et al., 2004). Taking as example, according to

the previous research based on the theory of reasoned action and theory of planned behavior, it has been proven that attitudes towards action, social norms and behavioral control are the main factors in determining the consumer's intention to make online purchases (Bhatti & Rehman, 2020; Ha, 2020; N & Nguyen, 2019; Lin, 2007). It was found that while friends, family, and society influence subjective norms, reviews from reference groups where consumers describe the evaluation of their purchase, have a positive effect on intention to purchase online (Lin, 2007). In addition, it was argued that, after reading these reviews, the consumer has a desire to correspond to the views and opinions of other people, which also affects the intention to make a purchase. According to George, (2004) it is associated with the fact that consumers prove to the society their ability and resources to make purchases online. Based on the TPB, a consumer's behavior determines his eventual intentions. According to a study by Pavlou & Fygenson (2006), they argued that the consumer attitude towards online shopping has a positive impact on his decision to make a purchase in this case. In terms of behavioral control, Turan (2012) claimed that the Internet space is not intuitive and easy to use for the majority of customers, which can affect the intention to make a purchase online. Furthermore, a study by Riantini (2019) used TPB theory to examine consumer behavior when browsing for a product online. He emphasized the significance of consumer desire being shaped by elements such as attitudes toward action, subjective norms, and behavioral control, all of which influence online consumer behavior. In addition, the author Ma'ruf et al., (2005) used the two theories TPB and TAM in his research to identify consumer intention to make online purchases. As a result, the study discovered that the TPB model better defines online consumer behavior.

To summarize, the aim of the theory of planned behavior was to determine which factors influence a consumer's intention to make an online purchase. Attitudes, subjective norms, and behavioral control were found to be the most powerful influences. As a result, to contribute to the science, the author will base his research on the *Theory of Planned Behavior* and apply its model in order to investigate the impact of perceived risk on attitudes towards store and further intention to purchase online.

1.3 Attitudes towards online store effect on intention to purchase

The rapid expansion of online retailers has had a considerable impact on the rising popularity of online shopping. Despite the fact that retail businesses remain a main priority, online stores are quickly overtaking them every year. The desire to purchase at online store on the other hand, is developed at a higher level of customer perception as their attitudes. This could be due to the store itself, the items, or the way consumer spend his leisure time (Beatty et al., 2015). Moreover,

consumer attitudes are developed against the context of previous online shopping experiences, which in fact influences his future intentions positively (Lee et al., 2017). As a result, as soon as the popularity of online stores started to developed, an online store's image is one of the key reasons for evaluating consumer attitudes toward the store. This element is derived from the store image construct, which was first investigated in the context of live consumer purchases. Usually, consumers select whether to buy online or at a physical store based on the benefits they receive (Faryabi et al., 2012). For instance, the consumer is protected in a physical store since he may observe and test the product's quality. However, the expense of delivery, the time it takes for the items to arrive, and the concern that the product will be altogether different are all risks that online stores face (Alsharief, 2017). In their study, Kelly and Stephenson (1967) were the first to come up with a scale to measure the image of a retail store by consumers (Hasan & Mishra, 2015). The elements were categorized into scales that ranged from low to high. For instance, whether the product is expensive or inexpensive, or the product's quality, ease of use, and so on. As a result, it indicated customer attitudes toward the store based on product evaluations and other characteristics. Previously, another study used such factors as shopping enjoyment and store enjoyment (Zhai et al., 2017). As a result, it showed that when the consumer enjoys shopping, it affects his behavior to make online purchases. It was due to the fact that many consumers perceive shopping online as a way of spending time with benefit. However, if the consumer enjoys the store, it increases its likelihood of buying in that store. Based on the theory of planned behavior, the attitudes of consumers affect his intentions and further behavior (Aizen, 1991). Due to this fact, the author will analyze the relationships of perceived risk and attitudes of the consumer to the store itself, which further affects his intention to make a purchase. Intentions to behave of the consumer are shaped by the experience that determines the behavior, since every consumer has its own opinion (Ariffin et al., 2018). As a result, the perceived risk forms the attitude of the consumer at the initial level, which flows into his further intentions and behavior (Pelaez et al., 2019). As the internet space has grown and the risks associated with it continue to rise, the author Orubu, (2016) conducted a study to examine consumer attitudes towards online purchasing based on risk. Research has shown that perceived risk negatively influences consumer attitudes to purchase online. Therefore, since consumer groups are different, influence of perceived risk factors can affect the consumer's attitude to the store and his further aspirations to make a purchase in different ways (Orubu, 2016). Consumer attitudes toward technology, on the other hand, are influenced by risk perception. As a result, people develop their attitudes toward a particular online store as a result of their use of the Internet, which is influenced by risk factors. This also involves consumer trust in the online platform and the development of a positive attitude toward the store (Diaz et al., 2019).

To sum up, attitudes are considered as a crucial factor in developing the intentions of the consumer towards the purchase in a particular store. Thus, in order to contribute to the research, the author will investigate the impact of risk factors on consumer's attitudes towards international online stores. It will fill the gap in the research, and investigate how the store is viewed by the consumers, and how they actually perceive it before making a purchase.

1.4 Uncertainty avoidance effect on perceived risk

Previously analyzed scientists identified perceived risk which arise the uncertainty factor that greatly influences consumer behavior. As a consequence, this also includes national cultural differences that vary around the world and play a key role in shaping the personality of the consumer. According to Choe, (2004), the author argues that the category of people differs from each other only due to the different collective intelligence that is formed in a particular culture. As a result, a member living in a certain country, but having a different cultural background, shares ideas that differ from the original mentality of the new group. Therefore, cultural background has a particular impact on consumers of a given country-of-origin, as well as on the newcomers to a specific country (Diaz et al., 2019).

In order to analyze the cultural differences, uncertainty avoidance was first presented by the scientist Hofstede in 1984 as one of the factors in measuring a person's national culture. This factor is defined as the degree to which a person feels threatened and tries to avoid a situation in which they are not familiar with any possible outcome (Eastman, 2018). Hofstede (1984) identified that each culture has a different level of uncertainty avoidance, where the high level includes risk avoidance, the pursuit of stability, discomfort with changes in the future, etc. However, a culture that has a low risk of uncertainty is more prone to change in their life, approach with ease to new ideas, and optimism at every turn (Eastman, 2018). For instance, according to the Park et al., (2012) people living in East Asian culture like Koreans are more risk averse because they want to live in well-being and lead an organizational lifestyle. However, Western cultures, like Americans, try to get the most out of life and are not worried about the consequences (Ko et al., 2015).

Uncertainty avoidance is a response to a specific level of risk that influences people's decisions. As a result, even if there is an assessment of each culture in terms of their uncertainty avoidance, in spite of this, each person perceives uncertainty differently (Sohaib & Kang, 2015a). Furthermore, while making a purchase, the consumer is alone with his beliefs and, in most cases, makes a decision regardless of cultural influences. Consequently, cultural analysis must be approached separately for each consumer in order to determine the difference in uncertainty avoidance (Sohaib & Kang, 2015a). For instance, there are people who still do not use the Internet or are afraid to invest in order to avoid risks. Arshad and Ibrahim, (2019) argued that many people

avoid investing in stocks because they perceive this as a huge risk of losing investment. When it comes to online purchasing, uncertainty avoidance is critical in identifying the consumer's prospective risks, which ultimately determines whether or not they are ready to make a purchase (Sabiote et al., 2012). Many consumers are frightened by the uncertainty of entering card data online, placing an order for a home address, and even the fact that on the other side of the screen there is a seller whom they will never see. Providing credit card information online is one of the leading factors when which affect the uncertainty avoidance of consumers (Wu, 2013). Many individuals feel that just because information has been entered once does not mean that it cannot be stolen repeatedly. As a consequence, many countries with high levels of uncertainty avoid the situation of entering card information. For example, Arab and South African countries use alternatives like PayPal and JoMoPay instead (Al-Okaily et al., 2020; Thomas, 2007). Moreover, some cultures with a high level of uncertainty avoidance tend not to use the Internet or make purchases online. For instance, according to the author's research, Jordanians prefer to make purchases in physical shops since they perceive modern technology as a sheer risk (Al Kailani & Kumar, 2011).

In order to sum up, due to the use of the Internet, which is gaining momentum, the risks associated with uncertainty avoidance tend to increase and change depending on the cultural background. Since, after analyzing the latest scientific works, countries like Lithuania and Azerbaijan are not mentioned in the literature, the author seeks to fill the gap in the scientific literature. Thus, the author will consider the Hofstede's dimension of uncertainty avoidance in terms of two separate national contexts of developing countries as Lithuania (65) and Azerbaijan (88). Uncertainty avoidance will be measured in terms of individual levels of the cultural characteristics of each consumer. It will determine to what extent the factors of avoiding uncertainty and risk affect consumer characteristics of different national cultures. Therefore, the result of the investigation will be useful not only for marketers, but also for retailers and e-commerce managers.

1.5 Country-of-origin image and trust perception

Country-of-origin image is an image that people form about country where a particular product is produced, or the country that specializes in a specific product. Consumers often associate the subconscious image of a product with a country that somehow left an imprint in their mind (Dinata et al., 2015; Hien et al., 2020). As soon as a product is presented in a store where the country-of-origin is indicated as a completely different country, this can lead to biased condemnation from consumers who were not previously familiar with taste, quality, etc. When we are provided

with information about a product's country-of-origin, it allows individuals to make a preliminary decision about the product's quality before purchasing it (Xiao & Zhang, 2016). Thus, many consumers subconsciously attach their attitudes toward the countries of origin of products based on their internal beliefs and how they have been introduced to it since childhood (Jimenez & San Martin 2014). According to research, the country-of-origin image is inclined to be classified into two different aspects: *Macro Country Image* and *Micro Country Image* (Bayraktar, 2015; Motsi & Park, 2020). Where, the macro image of the country refers to the classification of everything that belongs to the country itself, for example, culture, customs, history, and etc., but not goods of the production. However, the micro image of the country refers to the assessment based on stereotypes of a certain category of products that are manufactured in the country (Bayraktar, 2015, Motsi & Park, 2020). Therefore, the macro image of the country refers to the assessment of the country's picture as a whole, but the micro image of the country is based on attention to the image of the product that is produced in the specific countries. Moreover, in their study Laroche et al., (2005) argued that there are construction aspects of countries that include three levels: a cognitive, affective, and conative component. The cognitive effect is considered to be the consumer faith in the potential of a certain country associated with industry and technology. The reverse side was an affective component, where consumers just associated the country with its people. And last but not least was the conative component that displaced the subconscious self-shatter of the consumer to interact with a certain country, or in other words purchasing a product from a desired country (Laroche et al., 2005). Additionally, the country-of-origin image was described based on two mechanisms. The first is *"halo effect"* model that claims that the image of the country's manufacturing affects the overall assessment of both the country itself and products (Lee et al., 2019). The next mechanism is a *"stereotype model",* where it is believed that a country where a certain product is produced has a stereotypical image (Xie et al., 2018; Motsi & Park, 2020).

However, according to different studies, many countries-of-origin have a higher product image for consumers. Thus, many consumers prefer products from developed countries rather than from developing countries (Hsieh et al., 2004). Accordingly, in the study of Tews & Halliburton (2014) the German store was considered as more trustworthy rather than the Mexican one. Which in fact illustrates the nowadays dominance of developed countries over the developing. However, Ar & Kara (2014) argued that consumers seek to buy famous brands even in developing countries, but this can reduce the value of the brand. In other words, even if it is a globally known brand, it can cause a negative reaction due to the country in which it is sold, therefore, in order to preserve the desire of society - it is necessary to sell it in the developed country-of-origin (Ar & Kara, 2014)

Based on the study of Phau et al., (2014) consumers evaluate the value of a particular product in terms of brand and quality before making a purchase. However, due to the differences in nations and cultures, trust is considered as a key point in the formation of a consumer's attitudes and further behavior (Hofstede et al., 2010). Many studies link the role of trust to the theories of reasoned action and planned behavior. As a result, consumer intentions to purchase a foreign product are influenced by trust, which is affected by society and social opinion (More & Tzafrir, 2009). According to the study of Yunus & Rashid (2016), consumers are also influenced by other factors, such as technological and economic growth, which affect their perception of the country-of-origin and subsequent assessment of product quality. Thogersen et al., (2019) in their study argued that trust has a significant impact on consumer behavior, which in turn shapes the consumer's attitude toward the country-of-origin image products. In the studies of Wang et al., (2012) they proved that the country-of-origin image has indirect impact on intention to purchase through the attitude to the product. As a result, a factor like store reputation contains various cultures' beliefs in relation to specific products as well as the country-of-origin since it reflects the emotional attitude of consumers toward that country. Ar & Kara (2014) in their studies have investigated the importance of country-of-origin image significant impact on the perception of the brand image, as well as trust which is highly influencing the intention to purchase from the store of this brand.

To sum up, based on the results of the previous authors, consumers tend to evaluate the products and brands of country-of-origin from where they will make purchase. Therefore, the author will consider importance and investigate the impact of country-of-origin image on the attitude to the store and its further impact on formation of final intention to purchase. Thus, the trust will be viewed as an attitude of the consumers toward online store. The study will consider the evaluation of Lithuanian and Azerbaijani consumers intention to purchase from online stores in Turkey and Poland.

1.6 Moderating effect of sociodemographic factors

Marketers and merchants are continually aware of the trends that influence consumer purchasing decisions. As a result, many studies focused on consumer preferences and the foundations upon which they are created. Methods of demographic segmentation is considered as one of the important foundations that will help determine the versatility of consumer behavior. Consumers who often use the Internet come in all different groups of ages, as a result of the perception of risks also vary (San-Martin et al., 2015). Therefore, age groups play a key role in predicting consumer behavior. According to Law & Ng, (2016), they argued that Internet users are usually consumers older and have a stable income. What ultimately suggests that online purchases will

most likely make a consumer who have a stable income and a lot of experience based on age. However, according to Lieberman and Stashevsky, (2002) research, older consumers are more cautious while making online transactions and are more vulnerable to high risk. As a result, it is concluded that young customers who have no prior experience with internet buying are less vulnerable to hazards. The following research by Natarajan et al., (2018) proves, that young consumers are more inclined to utilize a mobile phone for shopping online because it facilitates the use. This is due to the fact that young generation is considering technology as handy tool in everyday life. Furthermore, research of Kwon and Noh, (2010) have indicated that older consumers who have previously made successful online transactions are more tolerant of potential risks. The elderly, on the other hand, have a more sophisticated risk perception because they have less expertise with technology for online purchases (Kwon & Noh, 2010). As a result, past research suggests that mature customers relate to risk only if they have had a positive purchasing experience, despite the fact that young purchasers are less vulnerable to risks. However, it did not indicate that young consumers are less vulnerable to risks than older consumers. To sum up, every day the Internet space expands, as do the number of elements that influence consumer risks perception. As a result, demographic factors such as age will be used to predict consumer intentions while making online purchases.

Another key demographic characteristic to examine is the gender of the customers. When it comes to online purchases, men and women have different risk perceptions. In their study, Lieberman and Stashevsky, (2002) have studied the impact of various types of perceived risk on the male and female consumers. The findings revealed that women are more inclined to perceive risks at online purchases, rather than men, which subsequently forms their further intention. Moreover, males purchase a product that will be helpful in usage and more long-term oriented, as opposed to women, who are more concerned with feelings during shopping (Hernandez et al., 2011). Another study by the author of Zhang et al., (2014) revealed that a variety of factors influence male and female decision-making. Due to this, it has been discovered that women are frequently exposed to emotional assurance in the face of consumer feedback, which will influence their eventual purchase. In these circumstances, men will refer to the purchase selectively and will not rely on the opinions of others (Zhang et al., 2014). To summarize, the adoption of a purchase decision by various genders may be influenced by how the consumer selects the product that he needs (Wu et al., 2020). Men are more reliant on their own need and benefit that product brings; however, women can pay attention to reviews of the previous consumer and discover how they feel about purchasing it.

Moreover, one of the main motivators for consumers when making a purchase is the emotional component. As a result, consumer behavior depends on the feelings that they experience when

making purchases. Furthermore, based on the study of Moon et al., (2017) they argue that hedonic or utilitarian aspects affect the consumer's subconscious and determine its attitude towards a specific product, brand and website and its further intentions. Since consumer risk influences the emotional component of consumers and their repurchase intention. Chiu et al., (2014) conducted a study on how consumer risk affects the consumer's hedonic & utilitarian components and willingness to purchase again. As a result, it was discovered that when the consumer risk is high, the consumer's hedonic component rises, as does his desire to repeat the purchase, but utilitarian level decreases. Based on the previous studies, the author Arruda Filho et al., (2020) studied how trust affects the perceived risk and hedonic and utilitarian factors of influence on the consumer intention to make purchases of innovative technologies in the context of mobile phones. The study revealed that in this case, the perceived risk does not make the hedonic level lower for the consumers and their further intention of the purchase, but does to utilitarian shoppers (Arruda Filho et al., 2020). As a result, the studies revealed different results of the utilitarian & hedonic levels of the consumers in terms of perceived risk and intention to purchase. Therefore, more studies must be conducted in order to identify the difference, since the product types are also playing a crucial role.

Consumer behavior when making purchases particularly depends on the types of products, which, as a result, forms the level of risk (Dai et al., 2014). Also, different types of products have ways to reduce risk for consumers for both online stores and live. For instance, the product information and the corresponding price, reviews from previous consumers, video of product use and so on. Based on the study of Zheng et al., (2012) product categories also form risks perception; therefore, they have focused on clothes from China. As a result, studies have shown that the risk of product performance is most widespread when purchasing clothes from China. Since the consumer is not sure what kind of goods he will eventually receive or if this purchase will last for a long time (Zheng et al., 2012). Moreover, technological products are perceived with extreme caution, as consumers have great costs and want the product function well. Another study of Mhatre & Srivatsa, (2019) focused on Indian consumers perceptions of the risk of purchasing repaired phones. As a result of the high-risk levels, the study discovered that consumers are negatively tuned to the intention to acquire repaired phones. As a result, this is due to the product performance and knowledge of additional information. Therefore, retailers and marketers should first ensure that the consumer has access to all product information, which will eventually influence his purchasing decisions.

To conclude, based on the previous literature, consumer behavior is under the influence of various factors such as demographic, cultural, product types, and so on. In order to most accurately determine the reasons for the impact of consumer risk on the intention to buy, many studies argue

that it is necessary to continue the study of different types and their results. Thus, in order to expand the circle of the researches, the author will select and examine the factors that moderate all relationships.

2. METHODOLOGY OF THE EMPIRICAL RESEARCH ON THE PERCEIVED RISK FACTORS IMPACTING THE INTENTION TO PURCHASE ONLINE: THE ROLE OF UNCERTAINTY AVOIDANCE AND COUNTRY-OF-ORIGIN IMAGE

2.1 Purpose of the research and research model

The impact of the perceived risks on the consumer's intention to purchase online with specific facets has been widely studied and analyzed by diverse researchers. As discussed in the literature review part of the research different forms of perceived risks may have different impact on online purchase intention of the consumers (Masoud, 2013; Arif et al., 2014). However, existing literature on the topic lacks comparison of country-of-origin image and different types of perceived risk which can have an impact on the intention to purchase online, considering the cross-cultural difference in terms of uncertainty avoidance (Jiménez, N., & San Martin, 2014; Kim et al., 2005; Rosillo-Díaz et al., 2019). Therefore, due to the limited perspective, the aim of the author is to make the existing research broader and provide the ability to investigate numerous factors. The main purpose of the research is to find out how different factors of perceived risk (security, product, financial, social, psychological and time risk), uncertainty avoidance, country-of-origin image, trust towards the store and subjective norms has an impact on the intention to purchase online depending on the country's store and respondent's country.

The presented model demonstrates the various perceived risk factors and other variables that may affect the intention of the consumer to purchase online. The model consists of the different types of perceived risks which are playing a role of independent variables that may have an impact on the trust towards the store and the final intention of the consumer to purchase online. In addition to independent variables, social norms will be analyzed in terms of its impact on the intention to purchase online. The trust towards the store plays a mediating role to analyze the relationships between the different types of perceived risk and intention to purchase online. Where, the intention to purchase online plays a dependent role, in order to be able to see different results regardless of the consumer's purchase behavior based on the different types of perceived risks. However, the uncertainty avoidance and country-of-origin image will play an independent role which will have an impact on trust towards the online store. Moreover, the study will consider the evaluation of Lithuanian and Azerbaijani consumers intention to purchase from online stores in Turkey and Poland.

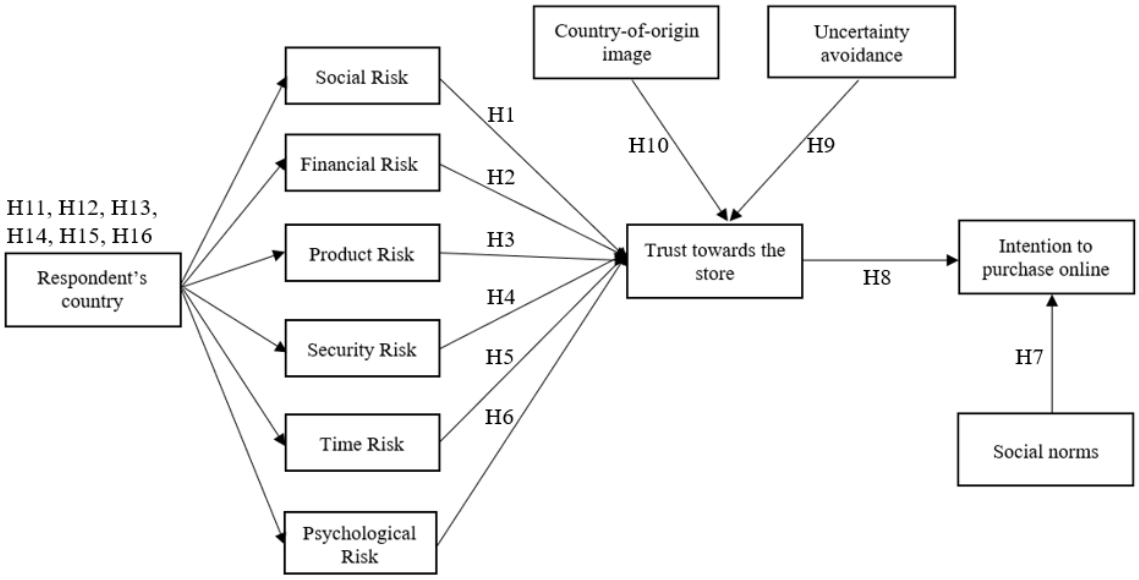

Figure 2: Research model, developed by the author

There are many studies which concentrated its analysis on the interaction of variables as perceived risk and consumer purchase behavior. However, there are numerous factors that influence the result and should be equally investigated. The author decided to consider the importance of country-of-origin image and the cross-cultural difference in terms of uncertainty avoidance of the consumers towards their final intention during online purchases. Moreover, because consumers from different countries have distinct cultural and social backgrounds, the results of previous studies vary depending on the consumer's origin country (Wang et al., 2012). As a result, in order to expand the research and make additional contributions, the author will consider consumers from post-Soviet nations such as Lithuania and Azerbaijan. Previously, many authors also argued that the country of manufacture of the product can influence the formation of consumer's opinion (O'Cass & Siahtiri, 2013; Tews & Halliburton, 2014). Therefore, the research will observe the impact of country-of-origin image in terms of stores in Poland and Turkey, on the intention to purchase online of the consumers. Lastly, according to Ar & Kara (2014), they have argued that the trust plays a key role in formation of the intention of the consumers. Thus, in order to fill the gap in literature, the author found it appropriate to investigate the impact of previously mentioned factors on the trust towards the store, which eventually affects the intention to purchase online.

The presented model is a modification of the Ha, (2020), Ariffin et al., (2018) and Ha & Nguyen (2019) models which were combined and has been changed based on the addition to the research. This model is based on the theory of planned behaviour, as it describes consumer behaviour more accurately based on previous research (Hansen et al., 2004). According to the author (Ha, 2020),

who adapted two theories TAM and TPB in his research, also provided the insights that the theory of TAM is viewed from a more technical point of view, for example, the attitude of consumers to the websites of stores, for example, the use of online technologies during online shopping etc. Consequently, the author of this study seeks to study the attitudes and intentions of consumers towards online shopping, which is more related to the subconscious of the consumer than to the use of technology. As a consequence, according to the theory of planned behavior, perceived risks are viewed as factors that may affect the trust towards the store, which implies the consumer's attitude (Lăzăroiu et al., 2020). Thus, the attitude of the consumers further influences the consumer's intentions to purchase online, considering the role of additional variables.

To measure the interaction of the variables presented in the Figure above, 16 hypotheses were developed and proposed, each hypothesis were additionally examined for both country's store of Poland and Turkey. Examining the interconnections of various factors that will ultimately influence consumers' intention to purchase online is essential. Furthermore, this research will not only benefit science by examining the relationships between variables, but it will also assist businesses in properly approaching customers and establishing marketing priorities.

Based on the theoretical background, many studies have proven that perceived risk has a negative impact on consumer attitudes and further intentions (Masoud, 2013; Arif et al., 2014; Zendehdel & Paim, 2012; Ariffin et al., 2018; Ha, 2020). According to the author Kaur & Quzareshi (2015), perceived risks more negatively affect the consumer when shopping online than when shopping in-store, therefore, the study will focus on the online behavior of the consumers. Moreover, previously the perceived risk was studied as a one-dimensional factor, as well as multidimensional factor (Park & Tussyadiah, 2017; Martinez et al., 2017). After a deep theoretical study, previously it was argued that the perceived risk studied as an individual factor has a weaker impact on the consumer's behavior rather than multidimensional factors. Thus, the author has identified some of the most common risks among consumers, thus the study will consider the perceived risk factors as a multidimensional construct. As a result, the focus of this study will be on risk variables including social risk, financial risk, product risk, security risk, time risk, and psychological risk. Since these factors were widely used in previous studies and were identified as the main risks with negative impact, the presented below hypotheses were formed.

A factor that influences consumer behavior through the society that surrounds him is referred to as social risk. For example, it might be a source of dissatisfaction among family, friends, and colleagues (Javadi et al., 2012). Since, many consumers strongly feel that the need to make an online purchase outweighs the loss of social reputation. As a result, while making certain purchases, the consumer seeks approval from his family and friends, as well as reviewing evaluations from past customers, in order to form an image of the possible purchase. Furthermore,

social risk is also linked to the client's trust, since during the purchase process consumers can also rely on public opinion (Erkan & Evans, 2018). However, according to Ariffin et al., (2018) he claimed that the social risk is not related to the intention to purchase online, because families and friends will not judge the consumer based on his decision. In order to investigate, how exactly social risk is related to the intention to purchase online for Lithuanian and Azerbaijani consumer's, the research will include the following type of risk. Thus, H1 is formed:

H1: There is a negative relationship between social risk and trust towards the store.
H1a: There is a negative relationship between social risk and trust towards the store in Poland.
H1b: There is a negative relationship between social risks and trust towards the store in Turkey.

The amount to which a consumer overpays for a product that does not fulfil the description defines financial risk. These issues might include poor quality, improper work, or extra expenditures. Online purchasing identifies a different sort of financial risk. Many people have had negative experiences after disclosing sensitive information such as credit card numbers and the like. Data can be stolen and exploited for illegal purposes (Egeln & Joseph, 2012). As a result of all these issues, customers feel mistrust and perceive themselves in an uncertain position while using Internet services for online purchases (Masoud, 2013). Thus, H2 is formed:

H2: There is a negative relationship between financial risk and trust towards the store.
H2a: There is a negative relationship between financial risk and trust towards the store in Poland.
H2b: There is a negative relationship between financial risk and trust towards the store in Turkey.

The desire to buy and consumer confidence also depends on the received product risk. When shopping on the Internet, the consumer has only the information that the seller provides, so it is difficult for him to physically check the product and assess the quality (Al-Rawad, 2015). In this case, the buyer is guided by the reviews of previous buyers and the accuracy of the information provided from the seller. As a consequence, previous studies also claim that consumers limit themselves to online shopping for fear of getting a product that does not meet their expectations (Zheng et al., 2012). Thus, H3 is formed:

H3: There is a negative relationship between product risk and trust towards the store.
H3a: There is a negative relationship between product risk and trust towards the store in Poland.
H3b: There is a negative relationship between product risk and trust towards the store in Turkey.

According to research, consumer risk also depends on the lack of security of Internet use. The security risk is determined by the lack of information provided by the seller. This can be information about transactions, delivery methods, security of authentication, etc. As a result, many authors argue that the security risk stops consumers from making purchases in order not to disclose the personal information of the payment card, residential address, and other sensitive information (Hsu and Bayarsaikham, 2012; Meskaran et al., 2013). Therefore, the author believes that security risk is also related to consumer confidence and these relationships should be studied for further conclusion. Thus, H4 is formed:

H4: There is a negative relationship between security risk and trust towards the store.
H4a: There is a negative relationship between security risk and trust towards the store in Poland.
H4b: There is a negative relationship between security risk and trust towards the store in Turkey.

Time risk is one of the most uncritical as it forms the attitude and desire of the consumer to shop online. The authors associate time risk with consumer expectations during the buying process itself, that is, searching for information, choosing a product and final waiting for delivery. Moreover, this includes cases where the consumer has decided to replace the product with a new one and is also awaiting its arrival (Guru et al. 2020, Srinivasan, 2015). Consequently, consumers may develop a distrust attitude towards a store after one bad experience that will affect their continued intention to purchase online. Thus, H5 is formed:

H5: There is a negative relationship between time risk and trust towards the store.
H5a: There is a negative relationship between time risk and trust towards the store in Poland.
H5b: There is a negative relationship between time risk and trust towards the store in Turkey.

Psychological risk can profoundly affect consumers' continued drive and desire to purchase products online. Previous research has linked psychological risk to the potential for frustration following a bad purchase experience (Bhukya & Singh, 2015). As a result, the consumer is skeptical about the use of online stores and feels insecure due to the inability to achieve the intended goal. According to the author of the study, psychological risk is one of the main factors that forms consumer confidence and aspiration by negatively affecting the trust (Han & Kim, 2017). Thus, H6 is formed:

H6: There is a negative relationship between psychological risk and trust towards the store.

H6a: There is a negative relationship between psychological risk and trust towards the store in Poland.
H6b: There is a negative relationship between psychological risk and trust towards the store in Turkey.

Subjective norms, according to Aizen (1991), are responsible for how community you live in respond to your particular behavior. Based on the prior research, the author claims that subjective norms are one of the key variables from the theory of consumer behavior that impact the intention to purchase online (Ha & Nguyen, 2019). This is formed at the level of the consumer's psychological perception, when his friends and family are supportive of his decision, as a consequence of which he will develop a favorable attitude toward a certain intention and further behavior. Therefore, the author of this study believes it is critical to investigate the link between subjective norms and intention to purchase online, thus, proposing a certain hypothesis H7:

H7: There is a positive relationship between subjective norms and intention to purchase online.
H7a: There is a positive relationship between subjective norms and intention to purchase online in Poland.
H7b: There is a positive relationship between subjective norms and intention to purchase online in Turkey.

Trust is defined as a person's perspective that influences his subsequent actions and decides whether a positive or negative outcome occurs. According to previous study, trust is one of the influential factors in consumers' intentions to purchase online (Jamaludin & Ahmad, 2013; Thøgersen et al., 2019). This means that if a customer formed a trust towards the website or shop of the country, he or she will have no hesitation about completing a transaction (Ha & Nguyen, 2019). As a result, trust may be seen as an attitude of the consumer and its further impact on intention to purchase, which is formed by using theory of planned behavior. Thus, the following hypothesis if formed H8:

H8: There is a positive relationship between trust towards the store and the intention to purchase online.
H8a: There is a positive relationship between trust towards the store and the intention to purchase online in Poland.
H8b: There is a positive relationship between trust towards the store and the intention to purchase online in Turkey.

Uncertainty avoidance, according to Hofstede, is a culture that comprises stability, risk avoidance, situation control, and comfort. As a result, a culture with low uncertainty avoidance is adaptable, open to new ideas, and unafraid of taking risks. A culture that values certainty avoidance, on the other hand, is sensitive to the different products and technological applications (Park et al., 2012). In the context of using the Internet when ordering certain services, this does not allow the consumer to evaluate the product live and try it physically (Ahmed & Ghouri, 2016). As a result, the consumer experiences uncertainty and is obliged to assess all the risks connected with the final product before making a purchase. According to an author (Al Kailani & Kumar, 2011) who has conducted a study on American and Jordanian culture, he argues that Jordanians with a high level of certainty tend to have a low intention to purchase online. Therefore, given the importance of the sense of uncertainty, the main goal of the author is to study the relationship between uncertainty avoidance in national culture and online purchase behavior. In order to contribute to the research, the author will study the relationship between uncertainty avoidance and the impact on consumer trust in an online store.

H9: The uncertainty avoidance has a significant impact on trust towards online store.
H9a: The uncertainty avoidance has a significant impact on trust towards online store in Poland.
H9b: The uncertainty avoidance has a significant impact on trust towards online store in Turkey.

As previously mentioned, trust is a significant factor in consumer purchasing decisions. According to the author (Jiménez, N., & San Martin, 2014) reputation/image is by far the most crucial aspect that influences trust and helps to determine the ultimate decision. Therefore, the research states that, the reputation of country-of-origin image and their products has a positive impact on the formation of trust and further intention to make a purchase (Yunus & Rashid, 2016). As a result, the author intends to investigate the impact of the country-or-origin image on consumer trust in the store in order to enhance the study with aspects such as the influence of countries on consumers. Poland and Turkey were chosen as the study countries, and the following hypothesis was proposed:

H10: The country-of-origin image has a significant impact on consumer trust in the online stores.
H10a: The country-of-origin image has a significant impact on consumer trust in the online stores in Poland.
H10b: The country-of-origin image has a significant impact on consumer trust in the online stores in Turkey.

Previous research has argued that cross-cultural differences also influence certain risk-taking choices. One of the cultural distinctions is between Western and Eastern culture, where Western culture emphasizes individualism while Eastern culture emphasizes collectivism. The author of the study investigated between Korean and American consumers, claiming that Korean consumers are at risk but still eager to shop online like Americans (Park & Jun, 2003). Additionally, author claims that other factors that may influence the final behavior of the consumer when purchasing online must be considered in order to conduct an appropriate study. Furthermore, a country's cultural proximity is a predictor of how customers will refer to purchases. The author conducted a study to discover if consumers prefer to buy brands from countries that are culturally similar to them rather than those that are distant (Parsons et al., 2012). Moreover, research states that consumers are often vulnerable to social stereotypes, which are reflected in a lack of information regarding the quality of a country's products. As a consequence, cross-national consumer behavior varies from country to country, so every consumer has a different shopping behavior online. Therefore, the major goal of this study is to determine how consumers will consider perceived risks based on the respondent's country. As a result, the study aims to investigate how consumers perceived risks differs for Lithuania and Azerbaijan consumers. As a result, the author proposed these hypotheses:

H11: Social risk perception significantly differs between Lithuanian and Azerbaijani consumers.
H12: Financial risk perception significantly differs between Lithuanian and Azerbaijani consumers.
H13: Product risk perception significantly differs between Lithuanian and Azerbaijani consumers.
H14: Security risk perception significantly differs between Lithuanian and Azerbaijani consumers.
H15: Time risk perception significantly differs between Lithuanian and Azerbaijani consumers.
H16: Psychological risk perception significantly differs between Lithuanian and Azerbaijani consumers.

2.2 Research design, instrument and scales, sampling method

The goal of this research is to identify factors that may influence customers' intention to make online purchases, considering the impact of perceived risks and cross-cultural differences. In this study of consumer behavior, the online environment has a significant impact, due to the emergence of the Internet and other electronic services which are developing rapidly daily. As a result, a variety of elements that are expected to impact purchasing behavior need to be identified. Building

on previous research, in order to determine the impact of perceived risk on further consumer behavior, the authors of the studies used a quantitative research method (Crespo et al., 2009; Ariffin et al., 2018; Masoud 2013). Therefore, in order to make various comparisons and effective research, a *quantitative research method* was chosen by the author of this study. The author chose the quantitative method based on the prevalence of increased accuracy of the results and the ability to make different comparisons of numerical data using statistical procedures. Also, the quantitative method predominates with the advantage of collecting quantitative indicators from the proposed population or a certain segment of people, which, as a result, is tested for the likelihood of hypotheses (Park & Park, 2016).

Survey planning

The primary data gathering instrument was a questionnaire survey, which was conducted using a quantitative research method. The questionnaire, according to the author Ikart, (2019) is frequently used to quickly collect the required number of results. Furthermore, it is ideally suited as a tool for conducting research based on the plan developed after examining relevant literature. The author of this study will employ an electronic type of online questionnaire. It is the ideal option for data collection because it allows you to acquire vast amounts of data quickly. In addition, the amount of data collected can be instantly exported to statistical tools for further analysis (McPeake et al., 2014). This sort of questionnaire was chosen as the most acceptable alternative for accurate data analysis because the author of the study intends to collect more than 300 responses and then conduct the experiment using the SPSS program. Furthermore, since the author collects data from audiences in different of countries, this method does not restrict the study to a particular country. The data collection will take place within a month to collect the required number of responses and obtain high-quality research results.

The aim of the experiment is to distribute the questionnaire to users from Azerbaijan and Lithuania in order to identify the differences in people's perceptions of country-of-origin image of Polish and Turkish online stores based on their cross-cultural and risk beliefs. As a result, the author will employ a *factorial design* to investigate the interaction of a large number of variables.

	A Questionnaire	B Questionnaire
Azerbaijani consumers	Polish online store	Turkish online store
Lithuanian consumers	Polish online store	Turkish online store

Table 1: developed by the author

The experiment has been conducted in a 2x2 factorial design which consists of two factors and divided into two levels. The manipulated variables are the attitudes of Azerbaijani and Lithuanian consumers towards online shopping in Poland and Turkey. As a result, A and B questionnaires were created for different groups of consumers. Hence, two similar electronic surveys were prepared for the respondents, and they were adapted for an online store in Poland and an online store in Turkey. Moreover, the idea behind this study was to select the country's online store that are closest to one of the respondents' countries while the other country's online store is distant. This will help to determine if a country-of-origin image influences consumer choices when shopping online. As a result, this type of survey will help to determine how post-Soviet customers feel about online shopping in different countries.

Research instruments and scales

The main idea of the study is to determine what factors will influence the desire of consumers from Azerbaijan and Lithuania to shop electronic mobile products online in countries like Poland and Turkey. Since, the research needs to have precise results, this study excludes any mention of the store brand and product. Due to the reason that the decision and behavior of consumers can change depending on the familiar brand they see. A survey in the form of a questionnaire is adopted as a research technique for this study, and it contains a variety of questions. The questionnaire consists of three parts that most accurately help to recognize consumer behavior due to the influence of various factors. At the very beginning of the questionnaire, the respondent was asked to answer on screening question before proceeding further, in order to make it more comfortable for him to move on to answer the subsequent questions. Therefore, the first two questions consisted of yes / no questions. The consumer was asked if he feels comfortable taking the questionnaire in English language and if he bought something online in last 12 months. These questions help to immediately determine if the consumer's answers will be suitable for the purpose of the study, or it can be immediately excluded. The second part of the research questionnaire consisted of 11 closed-ended questions in order to make it easier for the consumer to evaluate the statements that are closest to him. The third part of the questionnaire included demographic questions and personal information about the respondent. For this study, the questions were evaluated on a seven-point Likert scale ranging from 1 (strongly disagree) to 7 (strongly agree). Lastly, the third part included demographic questions such as: gender, age, religion and monthly income which was assessed on a nominal scale.

The questions were presented sequentially in order for the consumer to fully understand the logic of the questionnaire and reason of the research. The first question measures consumer *trust*

towards an online store. A five-point construct was adapted from Ling et al., 2011, the author used these statements based on research by Chen & Barnes, 2007. After examining the statements of various authors, the author settled on Palvia, (2009); Oliveira et al., (2017), and Ling et al., 2011. As a result, the final scale was chosen based on the study by Ling et al., 2011, since the previous statements sounded ambiguous for this study. The second question represented *uncertainty avoidance* of each consumer, a five-point construct was adapted from Ar & Kara, 2014 who evaluated Hofstede's dimensions in order to study the perception of emerging market consumers towards brands from China. Constructs were chosen since they represent relatively strong Cronbach's alphas in the author's research results. The third question assessed the attitude of consumers towards the *country-of-origin image*. A seven-point construct was adapted from (Hien et al., 2020), the author used the constructs based on the research of (Yasin et al., 2007). The construct was chosen due to the high reliability in the study of previous authors. The fourth question represented the *intention of the consumer to purchase* in online stores in different countries. A five-point construct was adapted from Silaban et al., (2020). The fourth question was related to the *subjective norms* of the consumers. A three-point construct was adapted from (Ciro et al., 2020) and modified to fit a specific country, the mentioned author also used the constructs based on the research of (Lee, 2009; Wu & Chen, 2005). The following six questions represented the *perceived risks* and evaluation of their impact on the consumer's behavior. A four-point construct of *financial risk*, a five-point construct of *security risk*, a four-point construct of *psychological risk*, a five-point construct of *time risk*, an eight-point construct of *product risk* were adapted from the (Silaban et al., 2020) due to high reliability in their study and the correspondence of the statements with the current research. A four-point construct of *social risk* was adapted by (Ariffin et al., 2018) and also used in the following researches Masoud (2013); Yang et al., (2016).

Sampling method

Consumers for this study were selected from the countries of Azerbaijan and Lithuania who felt comfortable answering the questionnaire in English and who have made purchases in online stores over the past 12 months. Therefore, for the following research, non-probability, the convenience sampling method was chosen.

In order to determine the desired number of respondents' participation following on with sample size estimation, it was estimated by using comparable researches technique shown in *Table 2*. This method is a comparative study of the literature of previous studies (Esser & Vliegenthart, 2017). As a result, a table was compiled from the author of previous studies and the number of their respondents, and then the average number was calculated for the author's research. Thus,

according to similar studies we arrived at a minimal sample size of 336 respondents. Eventually, the questionnaires were compiled in English language by using Google Forms and distributed randomly to Lithuanian and Azerbaijani representatives.

Table 2. Comparable Researches sampling method

No.	Author	Type of questionnaire	Number of respondents
1	Ariffin et al., (2018)	Online questionnaire	316
2	Almousa, (2011)	Online questionnaire	300
3	Hien et al., (2020)	Online questionnaire	283
4	Ha & Nguyen, (2019)	Online questionnaire	423
5	Ventre & Kolbe, (2020)	Online questionnaire	380
6	Masoud, (2013)	Online questionnaire	395
7	Ahmed et al., (2021)	Online questionnaire	350
8	Ling et al., (2011)	Online questionnaire	250
Average		**336**	

3. RESULTS OF THE RESEARCH

3.1 Sample description

In order to perform a detailed analysis, respondents were asked demographic questions about their age, gender, country of residence, religion, monthly income, and how their income compared to the country's average. It's worth noting that the final analysis only examined at participants from Lithuania and Azerbaijan. As a consequence, only 338 people were chosen for further investigation, including 178 Lithuanians and 160 Azerbaijanis *(Figure 3).*

Where are you from?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lithuania	178	52,7	52,7	52,7
	Azerbaijan	160	47,3	47,3	100,0
	Total	338	100,0	100,0	

Figure 3. Respondents by country of residence, developed by the author

Based on the respondent's gender, *Figure 4* shows that 153 women and 177 men participated in the survey, with a nearly equal distribution of 45.3 percent of female and 52.4 percent of male.

What is your gender?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	153	45,3	45,3	45,3
	I prefer not to say	4	1,2	1,2	46,4
	Male	177	52,4	52,4	98,8
	Other	4	1,2	1,2	100,0
	Total	338	100,0	100,0	

Figure 4. Respondents by gender, developed by the author

The age of the respondents is the next demographic factor to consider. Respondents were asked to provide their age by themselves, without dividing it into groups. Based on the *Figure 5* we can see that the average age of the respondents who participated in the survey is 20 years old, which

accounts for 18.9%, and 23 years old, which accounts for 19.2%, and the lowest group of participants is 33 and 38 years old, which accounts for 1.2 percent.

What is your monthly personal income?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 500$	110	32,5	32,5	100,0
	500-1000$	69	20,4	20,4	67,5
	1001-1500$	87	25,7	25,7	25,7
	1501-2000$	13	3,8	3,8	29,6
	2001$ and more	59	17,5	17,5	47,0
	Total	338	100,0	100,0	

Figure 5. Monthly income of the respondent‘s, developed by the author

Moreover, respondents were questioned their average monthly income, based on the *Figure 6* we can notice, that the average amount of monthly income for respondent’s in terms of less than 500$ accounts for 32.5 percent, however the minimum average of 1501-2000$ accounts for 3.8 percent.

How do you evaluate your income compared to the country‘s average?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Much lower	34	10,1	10,1	58,0
	A little bit lower	45	13,3	13,3	31,4
	The same as average	142	42,0	42,0	100,0
	A little bit higher	61	18,0	18,0	18,0
	Much higher	56	16,6	16,6	47,9
	Total	338	100,0	100,0	

Figure 6. Income compared to the country‘s average, developed by the author

Lastly, the respondent’s income was evaluated based on the country’s average. Where the Figure 9 shows, that most of the respondents tend to choose that their income is “The same as average”, which accounts for 42 percent, the minimum number of respondents tend to choose “much lower” option compare to the country’s average, which accounts for 10.1 percent.

Reliability test of scales

Before starting the analysis, each scale that measures the constructs was sent through a reliability test to ensure that everything met the measurement scales' standards. Researcher identified components with high Cronbach's coefficients from measurement, in order to evaluate the questionnaire's reliability level. In order to assess the reliability of each construct Cronbach's alpha, the collected data were processed using the statistical software SPSS. The results of the constructions have achieved high results that exceed Cronbach's alpha (α) of more than 0.6, reaching up to 0.9 which is a satisfactory result.

Table 3. Cronbach's alpha for research scales, compiled by the author.

Scales	**Questionnaire A (Poland) Cronbach's alpha**	**Questionnaire B (Turkey) Cronbach's alpha**
Trust towards the online store	0,930	0,911
Uncertainty avoidance	0,972	0,921
Country-of-origin image	0,959	0,942
Intention to purchase online	0,959	0,928
Subjective norms	0,967	0,955
Financial risk	0,953	0,874
Social risk	0,964	0,763
Security risk	0,978	0,791
Psychological risk	0,969	0,939
Time risk	0,965	0,850
Product risk	0,953	0,934

3.2 Research of the impact of perceived risks on intention to purchase online in Post-Soviet countries data analysis and result

A multiple regression analysis was used to present differences between independent and dependent variables created in the research model and to confirm or reject the proposed hypotheses. As a result, the evaluation of each hypothesis and sub-hypothesis is presented below.

HYPOTHESES:

H1-6: There is a negative relationship between perceived risks and trust towards the store.

H1a-6a: There is a negative relationship between perceived risks and trust towards the store in Poland.

H1b-6b: There is a negative relationship between perceived risks and trust towards the store in Turkey.

In order to evaluate the relationships between different types of perceived risks (financial, security, time, product, psychological and social risks) and trust towards the store in each proposed country, a multiple regression analysis was carried out. Firstly, the hypotheses H1-H6 was checked, in order to evaluate a general negative impact of perceived risks on trust towards the store. The results of multiple regression analysis are presented in *Table 4* and *Table 5*, which proves that there is only one factor of social risk which has a negative impact on trust towards the store. Where social risk is (β= -,260, p =,001, t=-3,331), which were found to have a negative significant impact on trust towards the store. Whereas, financial risk (β= -,076, p=,426, t=-,797), product risk (β= -,151, p=,116, t=-1,574), security risk (β= -,299, p =,020 t=2,333) and time risk (β= -,088, p =,352, t=-,931) shows no significant negative impact on trust towards the store. Therefore, based on the findings **H1** is confirmed, however, **H2-H6** are not confirmed.

Table 4. **The negative impact between the perceived risks and trust towards the store**

Source: created by author

R^2	F	Anova Sig.
,066	3,874	<,001

Table 5. **The negative impact between the perceived risks and trust towards the store**

Source: created by author

Types of perceived risks	**Unstandardized Coefficients**		**Correlation Coefficient**	**t**	**Sig.**	**Confirmed/ Not confirmed**
	B	**Std. Error**				
Social risk	-,248	,075	-,260	-3,331	<,001	**Confirmed**
Financial risk	-,066	,083	-,076	-,797	,426	**Not confirmed**
Product risk	-,141	,089	-,151	-1,574	,116	**Not confirmed**
Security risk	,282	,121	,299	2,333	,020	**Not confirmed**
Time risk	-,070	,075	-,088	-,931	,352	**Not confirmed**
Psychological risk	,082	,113	,100	,731	,466	**Not confirmed**

Moreover, in order to test the negative impact of perceived risks on trusts towards the store based on the specific country's store, the multiple regression analysis was carried out only for country Poland. The results of the multiple regression analysis are presented in the *Table 6* and *Table 7*, which proves that only one factor of product risk has a negative impact on the trust towards the store in Poland (β= -,578, p=,001 t=-3,280) and time risk is confirmed but with a positive impact on the trust towards the store on Poland (β=,764, p=,001 t=4,395). Whereas, other perceived risk factors as social risk (β=-,032, p=,789 t=-,268), financial risk (β=,034, p=,781, t=,278), security risk (β=,387, p=,140 t=1,483) and psychological risk (β=-,382, p=,131 t=-1,517) does not have any significant negative impact on trust towards the store in Poland. Therefore, based on the findings **H3a and H5a** are confirmed, however, **H1a, H2a, H4a** and **H6a** are not confirmed.

Table 6. **The negative impact between the perceived risks and trust towards the store in Poland**

Source: created by author

R^2	F	Anova Sig.
,228	7,868	<,001

Table 7. **The negative impact between the perceived risks and trust towards the store in Poland**

Source: created by author

Types of perceived risks	Unstandardized Coefficients		Correlation Coefficient	t	Sig.	Confirmed/ Not confirmed
	B	Std. Error				
Social risk	-,026	,099	-,032	-,268	,789	**Not confirmed**
Financial risk	,029	,104	,034	,278	,781	**Not confirmed**
Product risk	-,501	,153	-,578	-3,280	<,001	**Confirmed**
Security risk	,320	,216	,387	1,483	,140	**Not confirmed**
Time risk	,549	,125	,764	4,395	<,001	**Confirmed**
Psychological risk	-,306	,202	-,382	-1,517	,131	**Not confirmed**

The same technique was applied in order to test the negative impact of perceived risks on trust towards the store in Turkey. Multiple regression analysis results are presented in *Table 8* and *Table 9*, which proves that only two factors of perceived risks have a negative significant impact such as social risk (β=-,646, p=,001 t=-3,635), time risk (β=,764, p=,001 t=-8,861) and psychological risk (β=,688, p=,001 t=3,618) which has a positive significant impact on trust towards the store in Turkey. However, other risk factors such as financial risk (β=-,159, p=,346 t=-,945), product risk (β=-,104, p=,265 t=-1,118) and security risk (β=-,191, p=,144 t=-1,468) has no significant impact on trust towards the store in Turkey. Therefore, based on the findings **H1b, H5b and H6b** are confirmed, however, **H2b, H3b** and **H4b** are not confirmed.

Table 8. **The negative impact between the perceived risks and trust towards the store in Turkey**

Source: created by author

R^2	F	Anova Sig.
,422	19,957	<,001

Table 9. **The negative impact between the perceived risks and trust towards the store in Turkey**

Source: created by author

Types of perceived risks	Unstandardized Coefficients		Correlation Coefficient	t	Sig.	Confirmed/ Not confirmed
	B	Std. Error				
Social risk	-,618	,170	-,454	-3,635	<,001	**Confirmed**
Financial risk	-,145	,154	-,159	-,945	,346	**Not confirmed**
Product risk	-,117	,104	-,104	-1,118	,265	**Not Confirmed**
Security risk	-,236	,161	-,191	-1,468	,144	**Not confirmed**
Time risk	-,614	,069	-,646	-8,861	<,001	**Confirmed**
Psychological risk	,560	,155	,688	3,618	<,001	**Confirmed**

H7: There is a positive relationship between subjective norms and intention to purchase online.

H7a: There is a positive relationship between subjective norms and intention to purchase online in Poland.

H7b: There is a positive relationship between subjective norms and intention to purchase online in Turkey.

In order to prove the hypotheses and their relationships between subjective norms and intention to purchase online, the multiple regression analysis was carried out to test the general hypothesis and the following hypotheses based on the countries Poland and Turkey. Therefore, the multiple

regression results are presented in the *Table 10* and *Table 11*, where all the hypotheses were confirmed. Where general relationship is (β=,342, p=,001 t=6,101), relationship for country Poland is (β=,353, p=,001 t=4,802) and for country Turkey is (β=,244, p=,015 t=2,460). Based on the findings, the author can state that **H7, H7a** and **H7b** are approved and the relationships between subjective norms and intention to purchase online are considered as positive.

Table 10. **The positive impact between the subjective norms and intention to purchase online.**

Source: created by author

Variables	R^2	F	Anova Sig.
Subjective norms	,164	32,898	<,001
Subjective norms Poland	,147	14,079	<,001
Subjective norms Turkey	,118	11,265	<,001

Table 11. **The positive impact between the subjective norms and intention to purchase online.**

Source: created by author

Variables	Unstandardized Coefficients		Correlation Coefficient	t	Sig.	Confirmed/ Not confirmed
	B	Std. Error				
Subjective norms	,311	,051	,342	6,101	<,001	**Confirmed**
Subjective norms Poland	,299	,062	,353	4,802	<,001	**Confirmed**
Subjective norms Turkey	,267	,109	,244	2,460	,015	**Confirmed**

H8: There is a positive relationship between trust towards the store and the intention to purchase online.

H8a: There is a positive relationship between trust towards the store and the intention to purchase Online in Poland.

H8b: There is a positive relationship between trust towards the store and the intention to purchase online in Turkey.

In order to test the relationships between the trust towards the store and intention to purchase online, the multiple regression analysis was carried out to test the general hypothesis and the following hypotheses for each country Poland and Turkey. Therefore, based on the multiple regression analysis results are provided in the *Table 12* and *Table 13*, where the general relationship of trust towards the store has a positive significant impact on intention to purchase online (β=,112, p=,046 t=2,005), the relationship for Poland country does not have a significant impact (β=,097, p=,190 t=1,317) and the relationship for Turkey country does not have a significant impact as well (β=,128, p=,199 t=1,288). Based on the findings, the author can state that **H8** is approved, however **H8a** and **H8b** are not confirmed.

Table 12. **The positive impact between the trust towards the store and intention to purchase online.**

Source: created by author

Variables	R^2	F	Anova Sig.
Trust towards the store	,164	32,898	<,001
Trust towards the store Poland	,147	14,079	<,001
Trust towards the store Turkey	,118	11,265	<,001

Table 13. **The positive impact between the trust towards the store and intention to purchase online.**

Source: created by author

Variables	Unstandardized Coefficients		Correlation Coefficient	t	Sig.	Confirmed/ Not confirmed
	B	Std. Error				
Trust towards the store	,144	,072	,112	2,005	,046	**Confirmed**
Trust towards the store Poland	,112	,085	,097	1,317	,190	**Not confirmed**
Trust towards the store Turkey	,190	,148	,128	1,288	,199	**Not confirmed**

H9: The uncertainty avoidance has a significant impact on trust towards online store.

H9a: The uncertainty avoidance has a significant impact on trust towards online store in Poland.
H9b: The uncertainty avoidance has a significant impact on trust towards online store in Turkey.

In order to evaluate the relationships between uncertainty avoidance and the trust towards online store, the general hypothesis and the following hypotheses for countries Poland and Turkey were analyzed based on the multiple regression analysis. Therefore, the results are presented in *Table 14* and *Table 15* are proving that the general relationships between uncertainty avoidance has significant impact on trust (β=,418, p=,001 t=8,932), as well as the relationships for country Poland are confirmed (β=,514, p=,001 t=15,281), however, the relationships for country Turkey does not have a significant impact (β=-,019, p=,807 t=-,245). Based on the provided results, author can state that **H9** and **H9a** are confirmed, whereas, **H9b** is declined.

Table 14. **The impact between uncertainty avoidance and the trust towards online store.**
Source: created by author

Variables	R^2	F	Anova Sig.
Uncertainty avoidance	,353	91,496	<,001
Uncertainty avoidance Poland	,858	493,764	<,001
Uncertainty avoidance Turkey	,006	,501	,607

Table 15. **The impact between uncertainty avoidance and the trust towards online store.**
Source: created by author

Variables	Unstandardized Coefficients		Correlation Coefficient	t	Sig.	Confirmed/ Not confirmed
	B	Std. Error				
Uncertainty avoidance	,388	,043	,418	8,932	<,001	Confirmed
Uncertainty avoidance Poland	,435	,028	,514	15,281	<,001	Confirmed
Uncertainty avoidance Turkey	-,020	,082	-,019	-,245	,807	Not confirmed

H10: The country-of-origin image has a significant impact on consumer trust in the online stores.
H10a: The country-of-origin image has a significant impact on consumer trust in the online stores in Poland.
H10b: The country-of-origin image has a significant impact on consumer trust in the online stores in Turkey.

In order to analyze the relationships between the country-of-origin image and the impact on consumers trust towards the store, the general hypotheses were proposed, as well as hypotheses for the countries Poland and Turkey which were tested out by using the multiple regression analysis method. The results of the analysis are presented in the *Table 16* and *Table 17,* where the general relationships between country-of-origin image and trust towards the online store has a significant impact (β=,304, p=,001 t=6,498), as well as the relationships for country Poland has a significant impact (β=,562, p=,001 t=16,732), however, the relationships for country Turkey does not have a significant impact (β=,078, p=,319 t=1,000). Therefore, based on the findings, **H10** and **H10a** are approved, however, **H10b** is declined.

Table 16. **The impact between country-of-origin image and the trust towards online store.**
Source: created by author

Variables	R^2	F	Anova Sig.
Country-of-origin image	,353	91,496	<,001
Country-of-origin image Poland	,858	493,764	<,001
Country-of-origin image Turkey	,006	,501	,607

Table 17. **The impact between country-of-origin image and the trust towards online store.**

Source: created by author

Variables	Unstandardized Coefficients		Correlation Coefficient	t	Sig.	Confirmed/ Not confirmed
	B	Std. Error				
Country-of-origin image	,300	,046	,304	6,498	<,001	Confirmed
Country-of-origin image Poland	,563	,034	,562	16,732	<,001	Confirmed
Country-of-origin image Turkey	,070	,070	,078	1,000	,319	Not confirmed

Moreover, in order to depict in details the relationships results between country-of-origin image and trust, the perceived risks factors will be added together to the three multiple regression analysis. The results of the analysis are presented in the *Table 18* and *Table 19.* The results show, that when the country image is taken into consideration, the impact of risks towards trust changes.

Table 18. **The impact between country-of-origin image, perceived risks and the trust towards online store.**

Source: created by author

R^2	F	Anova Sig.
,376	28,442	,000

Table 19. **The impact between country-of-origin image, perceived risks and the trust towards online store.**

Source: created by author

Variables	Unstandardized Coefficients		Correlation Coefficient	t	Sig.
	B	Std. Error			
Country-of-origin image	,612	,048	,619	12,821	,000
Financial risk	,057	,068	,066	,832	,406
Social risk	-,479	,064	-,502	-7,533	,000
Security risk	,488	,100	,517	4,873	,000
Psychological risk	-,031	,093	-,038	-,334	,739
Time risk	-,357	,066	-,449	-5,439	,000
Product risk	,068	,075	,073	,907	,365

Table 20 and *Table 21* presents the results of Poland, where country-of-origin image also increases impact on trust when taking into account perceived risks.

Table 20. **The impact between country-of-origin image, perceived risks and the trust towards online store in Poland.**

Source: created by author

R^2	F	Anova Sig.
,886	177,100	,000

Table 21. **The impact between country-of-origin image, perceived risks and the trust towards online store in Poland.**

Source: created by author

Variables	Unstandardized Coefficients		Correlation Coefficient	t	Sig.
	B	Std. Error			
Country-of-origin image	1,039	,034	1,037	30,349	,000
Financial risk	,376	,042	,448	9,025	,000
Social risk	-,399	,040	-,490	-9,994	,000
Security risk	,962	,086	1,165	11,231	,000
Psychological risk	-,464	,078	-,579	-5,953	,000
Time risk	-,524	,060	-,728	-8,773	,000
Product risk	,048	,062	,056	,786	,433

Table 22 and *Table 23* presents the results of Turkey, where country-of-origin image also increases impact on trust when taking into account perceived risks.

Table 22. **The impact between country-of-origin image, perceived risks and the trust towards online store in Turkey.**

Source: created by author

R^2	F	Anova Sig.
,464	20,136	,000

Table 23. **The impact between country-of-origin image, perceived risks and the trust towards online store in Turkey.**

Source: created by author

Variables	Unstandardized Coefficients		Correlation Coefficient	t	Sig.
	B	Std. Error			
Country-of-origin image	,222	,062	,249	3,561	,000
Financial risk	-,302	,155	-,329	-1,948	,053
Social risk	-,963	,191	-,707	-5,049	,000
Security risk	-,060	,163	-,049	-,369	,712
Psychological risk	,678	,153	,834	4,429	,000
Time risk	-,634	,067	-,666	-9,432	,000
Product risk	-,068	,102	-,061	-,670	,504

Additionally, the author conducted a three multiple regression analysis of the relationships of the impact between trust towards the store and subjective norms towards the intention to purchase online, the perceived risks factors will be added together to the three multiple regression analysis. The results of the analysis are presented in the *Table 24* and *Table 25.* The results for the trust towards the store show, that trust together with risks has a greater impact on intention to purchase online rather than trust alone. In case of subjective norms, it shows that it has a low impact on intention to purchase together with perceived risks.

Table 24. **The impact between trust towards the store, subjective norms, perceived risks and intention to purchase online.**

Source: created by author

R^2	F	Anova Sig.
,454	30,303	,000

Table 25. **The impact between trust towards the store, subjective norms, perceived risks and intention to purchase online.**

Source: created by author

Variables	Unstandardized Coefficients		Correlation Coefficient	t	Sig.
	B	Std. Error			
Trust towards the tore	,384	,073	,298	5,245	,000
Subjective norms	,196	,051	,215	3,826	,000
Financial risk	,398	,086	,358	4,639	,000
Social risk	,517	,083	,421	6,215	,000
Security risk	-,219	,129	-,181	-1,697	,091
Psychological risk	-,200	,120	-,189	-1,670	,096
Time risk	-,188	,087	-,184	-2,152	,032
Product risk	,431	,091	,358	4,747	,000

Table 26 and *Table 27* presents the results of Poland, where the trust towards the store and subjective norms does not increase intention to purchase online when taking into account perceived risks.

Table 26. **The impact between trust towards the store, subjective norms, perceived risks and intention to purchase online in Poland.**

Source: created by author

R^2	F	Anova Sig.
,755	53,820	,000

Table 27. **The impact between trust towards the store, subjective norms, perceived risks and intention to purchase online in Poland.**

Source: created by author

Variables	Unstandardized Coefficients		Correlation Coefficient	t	Sig.
	B	Std. Error			
Trust towards the tore	-,271	,137	-,233	-1,985	,049
Subjective norms	-,059	,058	-,070	-1,027	,306
Financial risk	,688	,097	,705	7,120	,000
Social risk	,054	,089	,057	,603	,547
Security risk	-,564	,205	-,588	-2,745	,007
Psychological risk	,274	,176	,294	1,551	,123
Time risk	-,511	,131	-,611	-3,891	,000
Product risk	,900	,106	,893	8,510	,000

Table 28 and *Table 29* presents the results of Turkey, where the trust towards the store and subjective norms has a greater impact on intention to purchase online together with perceived risks.

Table 18. **The impact between trust towards the store, subjective norms, perceived risks and intention to purchase online in Turkey.**

Source: created by author

R^2	F	Anova Sig.
,784	64,741	,000

Table 29. **The impact between trust towards the store, subjective norms, perceived risks and intention to purchase online in Turkey.**

Source: created by author

Variables	Unstandardized Coefficients		Correlation Coefficient	t	Sig.
	B	Std. Error			
Trust towards the tore	,721	,086	,484	8,425	,000
Subjective norms	,439	,084	,401	5,202	,000
Financial risk	2,479	,152	1,816	16,261	,000
Social risk	3,855	,223	1,900	17,284	,000
Security risk	-,599	,159	-,325	-3,766	,000
Psychological risk	-2,690	,167	-2,220	-16,132	,000
Time risk	,355	,105	,250	3,366	,001
Product risk	,420	,105	,250	4,009	,000

H11: Social risk perception significantly differs between Lithuanian and Azerbaijani consumers.

H12: Financial risk perception significantly differs between Lithuanian and Azerbaijani consumers.

H13: Product risk perception significantly differs between Lithuanian and Azerbaijani consumers.

H14: Security risk perception significantly differs between Lithuanian and Azerbaijani consumers.

H15: Time risk perception significantly differs between Lithuanian and Azerbaijani consumers.

H16: Psychological risk perception significantly differs between Lithuanian and Azerbaijani consumers.

In order to analyze the main idea of the study, and test whether the perceived risks differs between the consumers in Lithuania and Azerbaijan, the independent samples t-test were used for the analysis. Therefore, the analysis included all types of perceived risks (social, financial, product, security, time and psychological risk) and respondent‘s from Lithuania and Azerbaijan. Based on the analysis which is presented in the *Table 30*, results proved, that there was a significant difference in the scores for *financial risk* in Lithuania (M=3.41, SD=1.87) conditions; t (336)=3.32, p = .001, and in Azerbaijan (M=2.82, SD=1.27) conditions; t (312)=3.38, p = .001, for *social risk* in Lithuania (M=2.14, SD=1.71) conditions; t (336)= 1.85, p = .064, and in

Azerbaijan (M=1.84, SD=1.17) conditions; t (313)= 1.89, p = .059, for *product risk* in Lithuania (M=2.98, SD=1.65) conditions; t (336)=3.87, p = .000, and in Azerbaijan (M=2.35, SD=1.27) conditions; t (328)=3.93, p = .000 and for *time risk* in Lithuania (M=3.40, SD=2.03) conditions; t (336)=4.53, p = .000, and in Azerbaijan (M=2.54, SD=1.33) conditions; t (309)=4.63, p = .000. However, the results for the following risks showed insignificant difference for *security risk* in Lithuania (M=2.89, SD=1.74) conditions; t (336)=1.10, p = .271, and in Azerbaijan (M=2.71, SD=1.17) conditions; t (311)=1.12, p = .262 and for *psychological risk* in Lithuania (M=2.94, SD=1.78) conditions; t (336)= -.538, p = .591, and in Azerbaijan (M=3.04, SD=1.65) conditions; t (335)= -.540, p = .590. Therefore, based on the findings the following hypotheses **H11, H12, H13** and **H15** are confirmed, however, the hypotheses **H14** and **H16** are declined.

Table 30. **The impact between perceived risks and difference between Lithuanian and Azerbaijani consumers**

Source: created by author

Respondents	**Types of perceived risks**	**Mean for Azerbaijan**	**Mean for Lithuania**	**t**	**Sig. (2-tailed)**	**Confirmed/ Not confirmed**
L-Lithuania	Social risk	1.84	2.14	L=1.857 A=1.894	L=.065 A=.059	**Confirmed**
A-Azerbaijan	Financial risk	2.82	3.41	L=3.322 A=3.389	L=.001 A=.001	**Confirmed**
	Product risk	2.35	2.98	L=3.879 A=3.932	L=.000 A=.000	**Confirmed**
	Security risk	2.71	2.89	L=1.102 A=1.125	L=.271 A=.262	**Not confirmed**
	Time risk	2.54	3.40	L=4.539 A=4.635	L=.000 A=.000	**Confirmed**
	Psychological risk	3.04	2.94	L=-.538 A=-.540	L=.591 A=.590	**Not confirmed**

3.3 Explanation of research results

The goal of the study was to determine the impact of various types of *perceived risks* (financial, social, functional, psychological, product, and time risk) on the final *intention to purchase online*, where *trust towards the store* played a role as an of attitudes of the consumer, based on the

respondent's country of Azerbaijan and Lithuania, where *country-of-origin image* of countries such as Poland and Turkey were taken into account. Additionally, author considered the cross-cultural differences in terms of *uncertainty avoidance* and *subjective norms* in this study.

Following the empirical investigation, it was discovered that **eighteen** of the **thirty-six** hypotheses were supported. *Figure 7* depicts which hypotheses were supported and which were rejected, where plus indicates approval and minus indicates rejection. Furthermore, letters (a and b) correspond to Poland's and Turkey's respective country stores.

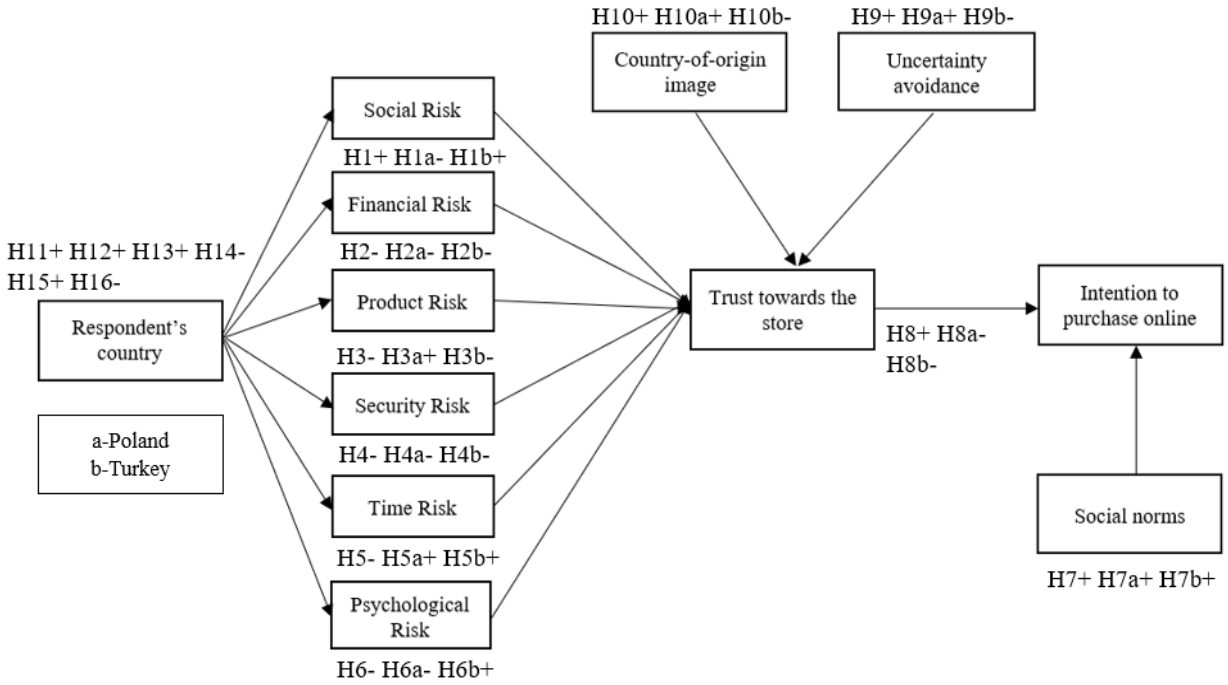

Figure 7. Presentation of supported and denied research hypotheses, developed by the author

While analyzing the negative impact of different types of *perceived risks* on *trust towards the store*, the hypotheses were divided into general ones (H1-H6), as well as the following (H1a-H6a) and (H1b-H6b) which indicated the difference between the country's store of Poland(a) and Turkey(b). Since, the respondents were asked to evaluate each perceived risk based on the imaginary country's store, where they could purchase mobile phone products. The results of the general hypotheses have indicated that only *social risk* has a negative impact on trust towards the store (H1), whereas, other perceived risk factors did not approve to have any significant impact on the trust towards the store (H2-H6). The findings of perceived risks are not aligned with the previous authors (Ariffin et al., 2018; Masoud, 2013), however the findings in terms of the

negative impact of social risks on the attitudes of the consumer are approved with the study of (Almousa, 2011). Based on the hypotheses where the respondents were asked about country Poland (H1a-H6a), the results showed that product (H3a) and time risk (H5a) has a significant negative impact on trust for the consumers, since the product quality and time while waiting for the product might differ. However, while analyzing the county store of Turkey, the results showed that there is only negative impact in terms of social (H1b) and time risk (H5b) on trust towards the store, however the psychological risk (H6b) has a positive significant impact. The results of the hypotheses show, that country's store of Poland and Turkey has almost the same reaction of consumers towards the impact of *time* perceived risks on the trust towards the store itself. It can be concluded, that the waited time for the product from both countries are negatively affecting the attitudes of the consumers. Moreover, since the perceived risks are approved in terms of their negative impact towards trust in the store, the idea of hypotheses are approved based on the findings of (Kamel et al., 2016), which stated that perceived risks tend to decrease consumer trust and further intention to purchase.

Additionally, after the analysis of the positive relationships between subjective norms and intention to purchase online in (H7), (H7a) and (H7b), the results indicated that all of the hypotheses are confirmed, the general impact of subjective norms towards intention to purchase online is approved, as well as the difference between country's store of Poland and Turkey. The following hypotheses is aligned with the study of (Ha & Nguyen, 2019) who based their studies on (Lin, 2007), therefore, the author can state, that the consumers tend to purchase mobile products from the online store of countries based on the opinions of their family/friends regarding that country's store.

Moving forward to the following hypotheses (H8), (H8a) and (H8b), which proves the positive impact of attitudes of the consumers which is represented in terms of trust towards the store, towards the intention to purchase online. The results of the hypotheses indicated the general approval of (H8), where trust has a positive significant impact on the intention to purchase online. However, the (H8a) for Poland and (H8b) for Turkey were denied. The results are consistent with the analysis of (Ha & Nguyen, 2019), who argues that the trust has a significant impact on intention to purchase online. Based on that, author states that the hypotheses for Poland and Turkey were not supported due to the lack of trust to the retailers. Therefore, in order to increase trust towards the country's store, the retailers need to pay attention and build the trust with their consumers in order to increase their intentions to purchase from foreign stores.

Further hypotheses (H9), (H9a) and (H9b) were analyzed in terms of the significant impact of uncertainty avoidance towards the trust in online stores. Based on the analysis, results approved the general significant impact of uncertainty avoidance on trust towards the store (H9) and (H9a)

in Poland, however, the (H9b) in Turkey was declined. This means that the Azerbaijani respondent‘s uncertainty avoidance has a significant impact on trust towards the store, however, for the Lithuanian respondent‘s it did not show any difference. Thus, due to the high uncertainty avoidance (Aliyev, 2020) of the Azerbaijani respondent‘s, the analysis proved that the trust plays a significant role towards the store on Turkey. However, the Lithuanian consumers are also reluctant to take risks, but are not considered as a country with a high uncertainty avoidance (Barczyk et al., 2019). Therefore, in general hypothesis is approved, since when uncertainty avoidance is high, the impact of it is higher in terms of their purchasing decisions (Ahmed & Ghouri, 2016).

The main hypotheses, which was considered in order to identify the significant impact of country-of-origin image on the trust towards the store (H10), (H10a) and (H10b), showed that the general hypotheses (H10) and hypotheses for Poland country (H10a) was approved. The results, were aligned with the study of (Yunus & Rashid, 2016), who argued that the image of the country plays a significant role during purchasing behavior of the consumers. Therefore, the declined hypothesis for the Turkey country can be described, as the high uncertainty avoidance of the consumers from Azerbaijan.

Eventually, in order to analyze the main idea of the study, and test whether the perceived risks differs between the consumers in Lithuania and Azerbaijan the following hypotheses were tested (H11-H16). The results of the hypotheses indicated that, the Lithuanian consumers have bigger perception of risks rather than Azerbaijani consumers. Thus, the hypotheses (H11), (H12), (H13) and (H15) were approved, however, (H14) and (H16) were denied. Based on the study of (Almousa, 2011), it was argued that the countries with high uncertainty avoidance are mostly affected by the perceived risks. In this case, the results of the author are consistent with the previous theory, and confirms that Azerbaijani and Lithuanian consumers almost had the similar degree towards the perceived risks, only showing difference in social, financial, product and time risks. Meaning, that the security and psychological risk was equally perceived by both countries.

CONCLUSIONS, SUGGESTIONS AND PRACTICAL IMPLICATIONS OF THE STUDY BASED ON THE ANALYSIS OF RESEARCHED FACTORS

Summary of research findings for analyzed factors

The main goal of the study was to identify whether perceived risks factors has an impact on the final intention to purchase online, and how it varies between different respondent's country who are evaluating the country-of-origin image of online stores. Therefore, based on the findings, author can state that the perceived risks play a significant role in the decisions of consumers (Kamel et al., 2016). The Azerbaijani and Lithuanian consumers had a similar degree of perceived risk negative toward online shopping in terms of time risk, however, when speaking about different types of perceived risks, the author received results that vary based on the country's store. According to previous research, various external factors can influence perceived risk. As a consequence, Forsythe et al., (2006) and Masoud, (2013) in their studies argued that the perceived risk is low when the consumer is experienced in online shopping. The statement may coincide with this study, since most of the respondents are between the ages of 20-24, as a result they may have a lot of experience in online shopping. Therefore, this demographic factor can be useful for further analysis. Additionally, these findings show how customers' risk perceptions differ from one another in terms of cultural background (Rosillo-Díaz, 2019). The study is enhanced by the provided results on distinct risk perceptions of customers in Azerbaijan, a developing nation (Tahmaz, 2020), and Lithuania, a developed one (Kanapickiene et al., 2021). The following study also analyzed the impact of subjective norms on intention to purchase online, in order to study whether the impact of family/friend's opinion might differ for the consumers in Lithuania and Azerbaijan when purchasing products in Poland and Turkey. The study identified a positive relationship between those factors, which means that the consumers tend to shop from the store's which will be supported by the opinion of their close ones (Ha & Nguyen, 2019). Furthermore, the following study supports the author's findings (Ha & Nguyen, 2019; Ahmed et al., 2021), which claim that a consumer's trust encourages them to purchase from a specific website. The study, however, did not confirm the positive impact of trust on the willingness to purchase online from Polish and Turkish websites. The author claims that security and perceived privacy are key determinants for the consumers which increases their trust and impact on intention to purchase, therefore, the author can assume that consumers in Azerbaijan and Lithuania have limited faith in the stores of Poland and Turkey, and needs more online trust for the intention to purchase.

The author's investigations have closed the gap in the existing literature in terms of analysis of uncertainty avoidance impact on trust towards the online stores. Where countries of Azerbaijan with the level of uncertainty 88, and Lithuania with the level of 65 were considered. The results

of the general hypotheses have proved that the uncertainty avoidance is considered as a key determinant which influences the consumer's attitudes and their further behaviour to purchase online (Ma et al., 2019, Ahmed & Ghouri, 2016). Moreover, the author added to the science that Lithuanian consumers have trust in Polish online store, but Azerbaijani consumers do not have enough trust to purchase in Turkish shops. This confirms that cultures with high rates of uncertainty avoidance are the least likely to purchase online because of risk avoidance (Yildirim et al., 2016). Thus, in order to prove the impact of country-of-origin image on the trust towards the store, the results were aligned with the study of (Yunus & Rashid, 2016), who argued that the country-of-origin image plays a significant role in the attitudes of the consumers and their further intention to purchase. Moreover, the respondent's results towards the country's store such as Poland and Turkey provided different results. The Lithuanian consumers showed a significant impact towards trust of the Polish store; however, the Azerbaijani consumers did not have any significant impact on trust towards the Turkish store. Based on the previous findings, where the Azerbaijani consumers tend to have high uncertainty avoidance, the author assumes that it can have an impact on such results. Moreover, as a conclusion for this study, the author analyzed whether the perceived risks differs between respondents from Lithuania and Azerbaijan. The results show that such risks as security and psychology was equally perceived by both countries. However, other risks as social, financial, product and time risk show a significantly different results for Lithuanian and Azerbaijani consumers. As a result, consumers from different cultures view risks differently, which is why the author states that cross-cultural characteristics such as uncertainty avoidance, which were examined in the study, played a part in the final outcome.

Additionally, author wanted to analyze the three relationships for the detailed results. Therefore, the country-of-origin image and trust were examined while taking into account the perceived risks factors. The results showed that the country-of-origin image increases impact on trust for both countries Poland and Turkey, when analyzed together with perceived risks. Thus, author can state that the perceived risks plays a crucial role when considering an attitude of the consumers towards a specific country-of-origin online store. However, when analyzing the trust towards the store the results showed that it has a greater impact on intention to purchase online when considering perceived risks.

To conclude, the findings of this study were validated by earlier writers, and was and addition to the science by evaluating respondents from countries such as Azerbaijan and Lithuania, and assessing their relationship with online stores in Poland and Turkey. This research lays the groundwork for future research and the development of additional findings that will aid in the completion of the study.

Limitations of the study and areas of future research

One of the main limitations for the research was inability to measure the same respondent's attitudes towards both stores in Poland and Turkey, since the questionnaires were divided into two versions, in order to not make it too long for the respondents. Next study should consider this remark in order to make deeper analysis of the consumers intentions towards those online stores. Moreover, the following study did not include all online perceived risks possible for the consumers. The next study should also pay attention to variables such as: quality risk, health risk, after-sale risk, performance, website design style and characteristics. Additionally, the hypotheses for the impact of country-of-origin image in terms of country Turkey was declined by Azerbaijani respondents, however, the country is considered as a closest country to them. It can be described as a cultural differences of the respondent's, therefore, further investigations should be made in order to provide more empirical justifications. Moreover, the impact of trust towards the intention to purchase online in countries Poland and Turkey was declined based on the respondent's results from Azerbaijan and Lithuania. Therefore, in order to analyze in details, why the hypotheses were declined, other factors such as previous online shopping experience as well as individual characteristics should be taken into account. Future research should consider the analysis of other demographic data, for instance: age groups, difference in gender and their impact on the intention to purchase online based on the various perceived risk types.

Managerial implications

The study analyzed the six dimensions of perceived risks; therefore, retailers needs to be aware that the perceived risks which has a significant negative impact on trust towards the store are: social, product, time and psychological risk. As a result, marketers and sellers should consider these risks that are of greatest concern to Lithuanian and Azerbaijani consumers in Polish and Turkish online stores. Therefore, they must increase shopping opportunities and reduce consumer risk perception. Moreover, the trust is also a component that has a substantial influence on customer online purchase intentions, according to the findings. As a result, retailers and marketers must build trust with their consumers in order to enhance such intentions to purchase online. To do so, online shopping platforms should design a policy on warranties, compensation, and managing consumer complaints that is clear and easy to comprehend. An author of this study hopes that this analysis will be useful for the marketers and retailers especially in countries such as Poland and Turkey, who will consider those results as a tool for better implementation and future improvements.

SUMMARY

VILNIUS UNIVERSITY BUSINESS SCHOOL

Study programme: Digital Marketing

NAZRIN ALIYEVA

THE IMPACT OF PERCEIVED RISKS ON INTENTION TO PURCHASE FROM FOREIGN ONLINE STORES IN POST SOVIET COUNTRIES

Thesis supervisor – Prof. Vytautas Dikčius
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Every year, the Internet evolves allowing business to develop their services through the marketing environment. Since the Internet's beginning and expansion, consumers do not find it difficult to make purchases as well as saving time searching for information. However, despite the significant development in online shopping e-commerce, negative aspects of this method of shopping are becoming increasingly associated with it. As a result, the issue of perceived risks continues to be a substantial barrier to e-commerce growth, and it is still relevant because many online businesses are affected by perceived risk. As a result, the role of perceived risk may subconsciously influence consumers attitudes towards the particular online store and their further intention to purchase online. Moreover, since each country has different social and cultural origins, it is not particularly clear what attitudes and intentions they have towards a specific country-of-origin image. Since the uncertainty avoidance is also associated with the potential negative consequences of purchasing a certain product or service, and also contributes to the perception of risk. Therefore, the goal of the author is to find out how country-of-origin image of Poland and Turkey online stores, and different types of perceived risk will have an impact on the intention to

purchase online, considering the impact of uncertainty avoidance for the respondents from Lithuania and Azerbaijan.

In order to achieve the goal of the research, current study is based on the theory of planned behavior (TPB). In order to evaluate hypotheses data was collected by using a survey method, and tested by using 2x2 design for the experiment. The experiment was carried out using a 2x2 factorial design with two components divided into two levels. The attitudes of Azerbaijani and Lithuanian consumers about internet shopping in Poland and Turkey are the manipulated variables. As a result, A and B questionnaires for distinct groups of consumers were developed and distributed. In order to examine the hypotheses, the Multiple Linear Regression analysis and The Independent Samples T-test by using the SPSS process procedure was used.

The findings of the survey suggest that overall customer perceptions of risk play a significant impact in determining whether or not they will continue to purchase online. Furthermore, the author has contributed to research by claiming that cultural factors play a significant influence; as a result, the results for perceived risk differed between customers from Azerbaijan and Lithuania. When looking at the impact of a country-of-origin image on consumer trust, however, the findings are inconsistent, which supports the theory that each respondent's country's view of uncertainty avoidance is a determinant in this outcome. Lithuanians, who have a lower level of uncertainty avoidance than Azerbaijanis, are more likely to trust online purchases of mobile devices than Azerbaijani consumers. To summarize, the current research assists both the academic and business communities in terms of marketers and e-commerce retailers. Businesses and developers of consumer-generated content might use clear developed research model and discovered key elements that influence purchase intentions for consumers in Lithuania and Azerbaijan.

SANTRAUKA

VILNIAUS UNIVERSITETAS VERSLO MOKYKLA

Studijų programa: Skaitmeninė rinkodara

NAZRIN ALIYEVA

SUVOKIAMOS RIZIKOS ĮTAKA KETINIMUI PIRKTI IŠ UŽSIENIO ELEKTRONINIŲ PARDUOTUVIŲ POSOVIETINĖSE ŠALYSE

Darbo vadovas – Prof. Vytautas Dikčius

Darbas parengtas – 2022 m., Vilnius

Darbo apimtis – 62 puslapių

Lentelių skaičius – 30

Figūrėlių skaičius – 7

Literatų ir šaltinių skaičius – 181

Kiekvienais metais internetas vystosi, todėl verslas gali plėtoti savo paslaugas per rinkodaros aplinką. Nuo pat interneto atsiradimo ir plėtimosi vartotojams nėra sunku apsipirkti, taip pat sutaupo laiko informacijos paieškai. Tačiau nepaisant reikšmingos internetinės prekybos elektroninės prekybos raidos, neigiami šio apsipirkimo būdo aspektai vis dažniau siejami su juo. Dėl to numanomos rizikos klausimas ir toliau yra didelė kliūtis elektroninės prekybos augimui ir vis dar aktuali, nes daugelis internetinių įmonių yra paveikiamos numanomos rizikos. Dėl to suvoktos rizikos vaidmuo gali nesąmoningai paveikti vartotojų požiūrį į konkrečią internetinę parduotuvę ir tolesnius ketinimus pirkti internetu. Be to, kadangi kiekviena šalis turi skirtingą socialinę ir kultūrinę kilmę, ne itin aišku, koks jos požiūris ir ketinimai tam tikros kilmės šalies įvaizdžio atžvilgiu. Kadangi neapibrėžtumo vengimas yra susijęs ir su galimomis neigiamomis tam tikros prekės ar paslaugos pirkimo pasekmėmis, taip pat prisideda prie rizikos suvokimo. Todėl autoriaus tikslas – išsiaiškinti, kaip Lenkijos ir Turkijos internetinių parduotuvių kilmės šalies įvaizdis ir skirtingos suvoktos rizikos rūšys turės įtakos ketinimui pirkti internetu, įvertinus neapibrėžtumo vengimo įtaką pirkėjams. respondentų iš Lietuvos ir Azerbaidžano.

Siekiant tyrimo tikslo, dabartinis tyrimas remiasi planinio elgesio teorija (TPB). Hipotezėms įvertinti buvo renkami duomenys apklausos metodu ir tikrinami eksperimentui naudojant 2x2 dizainą. Eksperimentas buvo atliktas naudojant 2x2 faktorinį dizainą su dviem komponentais, padalintais į du lygius. Azerbaidžano ir Lietuvos vartotojų požiūris į pirkimą internetu Lenkijoje ir Turkijoje yra manipuliuojami kintamieji. Dėl to buvo sukurti ir išplatinti A ir B klausimynai skirtingoms vartotojų grupėms. Hipotezėms išnagrinėti buvo naudojama daugialypės tiesinės regresijos analizė ir nepriklausomų mėginių T testas, naudojant SPSS proceso procedūrą.

Apklausos išvados rodo, kad bendras klientų suvokimas apie riziką turi didelę įtaką sprendžiant, ar jie ir toliau pirks internetu. Be to, autorius prisidėjo prie tyrimo teigdamas, kad kultūriniai veiksniai turi didelę įtaką; dėl to klientų iš Azerbaidžano ir Lietuvos suvoktos rizikos rezultatai skyrėsi. Tačiau žvelgiant į kilmės šalies įvaizdžio įtaką vartotojų pasitikėjimui, išvados yra nenuoseklios, o tai patvirtina teoriją, kad kiekvienos respondentės šalies požiūris į neapibrėžtumo vengimą yra lemiamas veiksnys. Lietuviai, kurių neapibrėžtumo vengimas yra mažesnis nei azerbaidžaniečiai, mobiliųjų įrenginių pirkimu internetu pasitiki labiau nei azerbaidžaniečiai. Apibendrinant galima pasakyti, kad dabartiniai tyrimai padeda tiek akademinei, tiek verslo bendruomenei rinkodaros ir elektroninės prekybos mažmenininkams. Verslas ir vartotojų kuriamo turinio kūrėjai galėtų panaudoti aiškų išplėtotą tyrimo modelį ir atrastus esminius elementus, turinčius įtakos vartotojų ketinimams pirkti Lietuvoje ir Azerbaidžane.

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APPENDIXES

PART 1

Questionnaire A

Dear respondent,
I'm a master student at Vilnius University Business School who intend to research the intention to purchase online of Lithuanian and Azerbaijani consumers from country Poland, and investigate purchasing behavior in different cultures. This means you'll be questioned about your views about a specific country where you'd like to buy mobile products. In addition, different forms of perceived risks will be explored based on that option in order to find cross-cultural differences and factors that have a final impact on purchasing intention.
The results of the survey are highly important for the further addition to science. Please respond to the questions by selecting the options that best reflect your opinion. Also, please keep in mind that there are no right or wrong responses; each option simply shows your viewpoint towards that statement.

The author of the study would like to express in advance his appreciation for your participation in this survey, which will help to develop the findings of this study. Your personal information will be kept private and confidential, and it would take no more than 10 minutes of your time to fulfill the questionnaire.

Thanks for your participation!

1. **Would you feel confident answering questions of the survey in English language?**

- Yes
- No

2. **Have you bought anything online in last 3 month?**

- Yes
- No

Now please imagine that you are buying mobile phone products from the online store that is in country Poland, and then answer the following questions:

1. Please indicate how you would trust the online store of the country where you are buying a product from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree)

	1	2	3	4	5	6	7
This online store would be trustworthy and honest							
This online store would keep promises and obligations.							
The information on this online store would be plentiful and sufficient							
The infrastructure of this online store would be dependable.							
The online store would offer secure personal privacy.							

2. The following statements are reflecting your personal perceptions. Please provide information how much you agree with below statements from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
It is important to have instructions spelled out in detail so that I always know what I'm expected to do							
It is important to closely follow instructions and procedures							
Rules/regulations are important because they inform me of what is expected of me							
Standardized work procedures are helpful							
Instructions for operations are important							

3. Please indicate how do you feel towards the following statements based on the country where the mobile phone is purchased from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
This country is creative in production							
The country's technology is high.							
The country's designs are beautiful							
This country's professional skills are creative							
This country has highly qualified worker							
This is a prestigious country							
This is an advanced country							

4. Please provide information how much you agree with below statements from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
I will shop from the overseas Polish online store in the future							
I would recommend others to shop from overseas Polish online store.							
I will look for more information about the products that online store sell in Poland.							
I will look for more information about other online stores in Poland.							
I will put products from Polish online stores on my wishlist.							

5.Please provide information how much you agree with below statements from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
Most people who are important to me think I should do my shopping in Polish online store							
Most people who are important to me would want me to do my shopping in Polish online store							
People whose opinions I value would prefer me to do my shopping in Polish online store							

6. Please provide information how much you agree with below statements from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
I am worried that the product I will buy from the Polish online store will make me spend more money (For example: for repairs, to return)							
I am worried, if later I shop from Polish online store, here will be problem with payment so that my money is stuck / lost.							

I am worried that there will be unexpected costs for shopping from Polish online store.							
I am worried that after shopping from Polish online store there would be actually similar products that were cheaper at the local store.							

7. Please provide information how much you agree with below statements from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
Product purchased in Polish online store may result in disapproval by family							
Shopping in Polish online store may affect the image of people around me.							
Polish online product may not be recognized by relatives or friends.							
Shopping in Polish online store may make others reduce my evaluation.							

8.Please provide information how much you agree with below statements from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
I am worried that my credit / debit card data could be leaked if I transact in Polish online store.							
I am worried that my personal information (full name, telephone number, address, email, other preferences) is not protected in Polish online store							
I am worried, there will be problem with my transaction process if I shop in Polish online store.							
I am worried, if there is a problem with payment, Polish online store is not fully responsible.							

Overall, I feel that Polish online store website is not safe for shopping.							

9. Please provide information how much you agree with below statements from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
I was worried about being stressed out from waiting for the item to arrive when I bought it from the Polish online store.							
I worry about being stressed, because the items I bought from the Polish online store did not match expectations.							
I worry about being stressed if my shopping transaction process through Polish online store experiences problems.							
I was worried about being stressed out, because I was confused about finding the right online store in Poland.							

10.Please provide information how much you agree with below statements from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
I am worried, my time is wasted just to find the right Polish online store.							
I am worried, my time is wasted just to find information about products sold in Polish online store.							
I am worried that the products I bought from Polish online store will arrive in a long time.							
I am worried, after I shop from Polish online store, my time is wasted just to return the problematic items.							
I am worried, if there is a problem in my transaction, handling from Polish online store will be long							

11. Please provide information how much you agree with below statements from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
When shopping later, I worry that I will have difficulty communicating with sellers in Polish online stores							
I am worried, the quality of the products sold by Polish online store is not as promised.							
I am worried, the items I will buy from the Polish online store do not match the specifications (specifications) displayed on the site / application.							
I am worried, the quality of goods sold by Seller in Polish online store does not match the existing reviews							
I am worried, the quality of goods sold by Seller in Polish online store does not match the existing reviews							
I am worried, the original form of the product sold by Seller in Polish online store is different from what is displayed on the application / website.							
I am worried, the original form of the product sold by Seller in Polish online store is different from what is displayed on the application / website.							
I am worried, the quality of the product that I will buy at the Polish online store no better than the product sold by the local seller.							

PART 2 Demographic questions:

1.Gender
- Male
- Female
- Other
- I prefer not to say

2.Please indicate your age in years (numbers) _____

3.Where are you from?
• Azerbaijan
• Lithuania
• Other _____

4.What are your religious beliefs?
• Islam
• Christian/Catholic
• Other____
• I prefer not to say

5.What is your monthly personal income?
• Less than 1000$
• 500-1000 $
•1500-2000$
• More than 2000$

7.How do you evaluate your income comparing to the country‘s average?

• Much lower
• A little bit lower
• The same as average
• A little bit higher
• Much higher

Questionnaire B

Dear respondent,

I’m a master student at Vilnius University Business School who intend to research the intention to purchase online of Azerbaijani and Lithuanian consumers from country Turkey, and investigate purchasing behavior in different cultures. This means you'll be questioned about your views about a specific country where you'd like to buy mobile products. In addition, different forms of perceived risks will be explored based on that option in order to find cross-cultural differences and factors that have a final impact on purchasing intention.
The results of the survey are highly important for the further addition to science. Please respond to the questions by selecting the options that best reflect your opinion. Also, please keep in mind that there are no right or wrong responses; each option simply shows your viewpoint towards that statement.

The author of the study would like to express in advance his appreciation for your participation in this survey, which will help to develop the findings of this study. Your personal information will be kept private and confidential, and it would take no more than 10 minutes of your time to fulfill the questionnaire.

Thanks for your participation!

1.Would you feel confident answering questions of the survey in English language?

- Yes
- No

2.Have you bought anything online in last 3 month?

- Yes
- No

Now please imagine that you are buying mobile phone products from the online store that is in country Turkey, and then answer the following questions:

1.Please indicate how you would trust the online store of the country where you are buying a product from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree)

	1	2	3	4	5	6	7
This online store would be trustworthy and honest							
This online store would keep promises and obligations.							
The information on this online store would be plentiful and sufficient							
The infrastructure of this online store would be dependable.							
The online store would offer secure personal privacy.							

2.The following statements are reflecting your personal perceptions. Please provide information how much you agree with below statements from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
It is important to have instructions spelled out in detail so that I always know what I'm expected to do							
It is important to closely follow instructions and procedures							
Rules/regulations are important because they inform me of what is expected of me							
Standardized work procedures are helpful							
Instructions for operations are important							

3.Please indicate how do you feel towards the following statements based on the country where the mobile phone is purchased from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
This country is creative in production							
The country's technology is high.							
The country's designs are beautiful							
This country's professional skills are creative							
This country has highly qualified worker							
This is a prestigious country							
This is an advanced country							

8. **Please provide information how much you agree with below statements from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).**

	1	2	3	4	5	6	7
I will shop from the overseas Turkish online store in the future							
I would recommend others to shop from overseas Turkish online store.							
I will look for more information about the products that online store sell in Turkey.							
I will look for more information about other online stores in Turkey.							
I will put products from Turkish online stores on my wishlist.							

5.Please provide information how much you agree with below statements from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
Most people who are important to me think I should do my shopping in Turkish online store							
Most people who are important to me would want me to do my shopping in Turkish online store							
People whose opinions I value would prefer me to do my shopping in Turkish online store							

6. Please provide information how much you agree with below statements from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
I am worried that the product I will buy from the Turkish online store will make me spend more money (For example: for repairs, to return)							
I am worried, if later I shop from Turkish online store, here will be problem with payment so that my money is stuck / lost.							

I am worried that there will be unexpected costs for shopping from Turkish online store.							
I am worried that after shopping from Turkish online store there would be actually similar products that were cheaper at the local store.							

7. Please provide information how much you agree with below statements from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
Product purchased in Turkish online store may result in disapproval by family							
Shopping in Turkish online store may affect the image of people around me.							
Turkish online product may not be recognized by relatives or friends.							
Shopping in Turkish online store may make others reduce my evaluation.							

8.Please provide information how much you agree with below statements from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
I am worried that my credit / debit card data could be leaked if I transact in Turkish online store.							
I am worried that my personal information (full name, telephone number, address, email, other preferences) is not protected in Turkish online store							
I am worried, there will be problem with my transaction process if I shop in Turkish online store.							
I am worried, if there is a problem with payment, Turkish online store is not fully responsible.							

Overall, I feel that Turkish online store website is not safe for shopping.							

9. Please provide information how much you agree with below statements from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
I was worried about being stressed out from waiting for the item to arrive when I bought it from the Turkish online store.							
I worry about being stressed, because the items I bought from the Turkish online store did not match expectations.							
I worry about being stressed if my shopping transaction process through Turkish online store experiences problems.							
I was worried about being stressed out, because I was confused about finding the right online store in Turkey.							

10.Please provide information how much you agree with below statements from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
I am worried, my time is wasted just to find the right Turkish online store.							
I am worried, my time is wasted just to find information about products sold in Turkish online store.							
I am worried that the products I bought from Turkish online store will arrive in a long time.							
I am worried, after I shop from Turkish online store, my time is wasted just to return the problematic items.							

I am worried, if there is a problem in my transaction, handling from Turkish online store will be long							

11. Please provide information how much you agree with below statements from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
When shopping later, I worry that I will have difficulty communicating with sellers in Turkish online stores							
I am worried, the quality of the products sold by Turkish online store is not as promised.							
I am worried, the items I will buy from the Turkish online store do not match the specifications (specifications) displayed on the site / application.							
I am worried, the quality of goods sold by Seller in Turkish online store does not match the existing reviews							
I am worried, the quality of goods sold by Seller in Turkish online store does not match the existing reviews							
I am worried, the original form of the product sold by Seller in Turkish online store is different from what is displayed on the application / website.							
I am worried, the original form of the product sold by Seller in Turkish online store is different from what is displayed on the application / website.							
I am worried, the quality of the product that I will buy at the Turkish online store no better than the product sold by the local seller.							

PART 2 Demographic questions:

1.Gender
• Male
• Female
• Other
• I prefer not to say

2.Please indicate your age in years (numbers) _____

3.Where are you from?
• Azerbaijan
• Lithuania
• Other _____

4.What are your religious beliefs?
• Islam
• Christian/Catholic
• Other____
• I prefer not to say

5.What is your monthly personal income?
• Less than 1000$
• 500-1000 $
•1500-2000$
• More than 2000$

7.How do you evaluate your income comparing to the country‘s average?

• Much lower
• A little bit lower
• The same as average
• A little bit higher
• Much higher

PART 2

Tables from SPSS related to reliability test

Country-of-origin image Poland questionnaire A

Case Processing Summary

		N	%
Cases	Valid	167	100,0
	Excluded[a]	0	,0
	Total	167	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,959	7

Country-of-origin image Turkey questionnaire B

Case Processing Summary

		N	%
Cases	Valid	171	100,0
	Excluded[a]	0	,0
	Total	171	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,942	7

Intention to purchase online Poland questionnaire A

Case Processing Summary

		N	%
Cases	Valid	167	100,0
	Excluded[a]	0	,0
	Total	167	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,959	5

Intention to purchase online Turkey questionnaire B

Case Processing Summary

		N	%
Cases	Valid	171	100,0
	Excluded[a]	0	,0
	Total	171	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,928	5

Subjective norms Poland questionnaire A

Case Processing Summary

		N	%
Cases	Valid	167	100,0
	Excluded[a]	0	,0
	Total	167	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,967	3

Subjective norms Turkey questionnaire B

Case Processing Summary

		N	%
Cases	Valid	171	100,0
	Excluded[a]	0	,0
	Total	171	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,955	3

Uncertainty avoidance Poland questionnaire A

Case Processing Summary

		N	%
Cases	Valid	167	100,0
	Excluded[a]	0	,0
	Total	167	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,972	5

Uncertainty avoidance Turkey questionnaire B

Case Processing Summary

		N	%
Cases	Valid	171	100,0
	Excluded[a]	0	,0
	Total	171	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,921	5

Financial risk Poland questionnaire A

Case Processing Summary

		N	%
Cases	Valid	167	100,0
	Excluded[a]	0	,0
	Total	167	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,953	4

Financial risk Turkey questionnaire B

Case Processing Summary

		N	%
Cases	Valid	171	100,0
	Excluded[a]	0	,0
	Total	171	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,874	4

Product risk Poland questionnaire A

Case Processing Summary

		N	%
Cases	Valid	167	100,0
	Excluded[a]	0	,0
	Total	167	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,953	6

Product risk Turkey questionnaire B

Case Processing Summary

		N	%
Cases	Valid	171	100,0
	Excluded[a]	0	,0
	Total	171	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,934	6

Psychological risk Poland questionnaire A

Case Processing Summary

		N	%
Cases	Valid	167	100,0
	Excluded[a]	0	,0
	Total	167	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,969	4

Psychological risk Turkey questionnaire B

Case Processing Summary

		N	%
Cases	Valid	171	100,0
	Excluded[a]	0	,0
	Total	171	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,939	4

Security risk Poland questionnaire A

Case Processing Summary

		N	%
Cases	Valid	167	100,0
	Excluded[a]	0	,0
	Total	167	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,978	5

Security risk Turkey questionnaire B

Case Processing Summary

		N	%
Cases	Valid	171	100,0
	Excluded[a]	0	,0
	Total	171	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,791	5

Social risk Poland questionnaire A

Case Processing Summary

		N	%
Cases	Valid	167	100,0
	Excluded[a]	0	,0
	Total	167	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,964	4

Social risk Turkey questionnaire B

Case Processing Summary

		N	%
Cases	Valid	171	100,0
	Excluded[a]	0	,0
	Total	171	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,763	4

Time risk Poland questionnaire A

Case Processing Summary

		N	%
Cases	Valid	167	100,0
	Excluded[a]	0	,0
	Total	167	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,965	5

Time risk Turkey questionnaire B

Case Processing Summary

		N	%
Cases	Valid	171	100,0
	Excluded[a]	0	,0
	Total	171	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,850	5

Trust towards the store Poland questionnaire A

Case Processing Summary

		N	%
Cases	Valid	167	100,0
	Excluded[a]	0	,0
	Total	167	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,930	5

Trust towards the store Turkey questionnaire B

Case Processing Summary

		N	%
Cases	Valid	171	100,0
	Excluded[a]	0	,0
	Total	171	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,911	5

Tables from SPSS related to research hypotheses

Tables from SPSS to analyze H1, H1a, H1b

H1-H6

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Product, Social, Financial, Time, Security, Psychological[b]	.	Enter

a. Dependent Variable: Trust
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,256[a]	,066	,049	1,38601

a. Predictors: (Constant), Product, Social, Financial, Time, Security, Psychological

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	44,655	6	7,443	3,874	<,001[b]
	Residual	635,862	331	1,921		
	Total	680,517	337			

a. Dependent Variable: Trust
b. Predictors: (Constant), Product, Social, Financial, Time, Security, Psychological

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	5,569	,175		31,902	<,001
	Financial	-,066	,083	-,076	-,797	,426
	Social	-,248	,075	-,260	-3,331	<,001
	Security	,282	,121	,299	2,333	,020
	Psychological	,082	,113	,100	,731	,466
	Time	-,070	,075	-,088	-,931	,352
	Product	-,141	,089	-,151	-1,574	,116

a. Dependent Variable: Trust

H1a-H6a Poland

Variables Entered/Removed[a,b]

Model	Variables Entered	Variables Removed	Method
1	Product, Financial, Social, Time, Psychological, Security[c]	.	Enter

a. Dependent Variable: Trust
b. Models are based only on cases for which SampleCountry = 1,00
c. All requested variables entered.

Model Summary

Model	R SampleCountry = 1,00 (Selected)	R Square	Adjusted R Square	Std. Error of the Estimate
1	,477[a]	,228	,199	1,32890

a. Predictors: (Constant), Product, Financial, Social, Time, Psychological, Security

ANOVA[a,b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	83,369	6	13,895	7,868	<,001[c]
	Residual	282,555	160	1,766		
	Total	365,925	166			

a. Dependent Variable: Trust
b. Selecting only cases for which SampleCountry = 1,00
c. Predictors: (Constant), Product, Financial, Social, Time, Psychological, Security

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,555	,253		18,031	<,001
	Financial	,029	,104	,034	,278	,781
	Social	-,026	,099	-,032	-,268	,789
	Security	,320	,216	,387	1,483	,140
	Psychological	-,306	,202	-,382	-1,517	,131
	Time	,549	,125	,764	4,395	<,001
	Product	-,501	,153	-,578	-3,280	<,001

a. Dependent Variable: Trust
b. Selecting only cases for which SampleCountry = 1,00

H1b-H6b Turkey

Variables Entered/Removed[a,b]

Model	Variables Entered	Variables Removed	Method
1	Product, Social, Time, Security, Financial, Psychological[c]	.	Enter

a. Dependent Variable: Trust
b. Models are based only on cases for which SampleCountry = 2,00
c. All requested variables entered.

Model Summary

Model	R SampleCountry = 2,00 (Selected)	R Square	Adjusted R Square	Std. Error of the Estimate
1	,650[a]	,422	,401	,96347

a. Predictors: (Constant), Product, Social, Time, Security, Financial, Psychological

ANOVA[a,b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	111,153	6	18,526	19,957	<,001[c]
	Residual	152,236	164	,928		
	Total	263,389	170			

a. Dependent Variable: Trust
b. Selecting only cases for which SampleCountry = 2,00
c. Predictors: (Constant), Product, Social, Time, Security, Financial, Psychological

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	7,959	,286		27,851	<,001
	Financial	-,145	,154	-,159	-,945	,346
	Social	-,618	,170	-,454	-3,635	<,001
	Security	-,236	,161	-,191	-1,468	,144
	Psychological	,560	,155	,688	3,618	<,001
	Time	-,614	,069	-,646	-8,861	<,001
	Product	-,117	,104	-,104	-1,118	,265

a. Dependent Variable: Trust
b. Selecting only cases for which SampleCountry = 2,00

H7-H8

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	SubjectiveNorm, Trust[b]	.	Enter

a. Dependent Variable: Intention
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,405[a]	,164	,159	1,67599

a. Predictors: (Constant), SubjectiveNorm, Trust

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	184,816	2	92,408	32,898	<,001[b]
	Residual	940,993	335	2,809		
	Total	1125,810	337			

a. Dependent Variable: Intention
b. Predictors: (Constant), SubjectiveNorm, Trust

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,526	,356		4,294	<,001
	Trust	,144	,072	,112	2,005	,046
	SubjectiveNorm	,311	,051	,342	6,101	<,001

a. Dependent Variable: Intention

H7a-H8a Poland

Variables Entered/Removed[a,b]

Model	Variables Entered	Variables Removed	Method
1	SubjectiveNorm, Trust[c]	.	Enter

a. Dependent Variable: Intention
b. Models are based only on cases for which SampleCountry = 1,00
c. All requested variables entered.

Model Summary

Model	R SampleCountry = 1,00 (Selected)	R Square	Adjusted R Square	Std. Error of the Estimate
1	,383[a]	,147	,136	1,60352

a. Predictors: (Constant), SubjectiveNorm, Trust

ANOVA[a,b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	72,402	2	36,201	14,079	<,001[c]
	Residual	421,689	164	2,571		
	Total	494,091	166			

a. Dependent Variable: Intention
b. Selecting only cases for which SampleCountry = 1,00
c. Predictors: (Constant), SubjectiveNorm, Trust

Coefficients[a,b]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1,637	,451		3,628	<,001
	Trust	,112	,085	,097	1,317	,190
	SubjectiveNorm	,299	,062	,353	4,802	<,001

a. Dependent Variable: Intention
b. Selecting only cases for which SampleCountry = 1,00

H7b-H8b Turkey

Variables Entered/Removed[a,b]

Model	Variables Entered	Variables Removed	Method
1	SubjectiveNorm, Trust[c]	.	Enter

a. Dependent Variable: Intention
b. Models are based only on cases for which SampleCountry = 2,00
c. All requested variables entered.

Model Summary

Model	R SampleCountry = 2,00 (Selected)	R Square	Adjusted R Square	Std. Error of the Estimate
1	,344[a]	,118	,108	1,75182

a. Predictors: (Constant), SubjectiveNorm, Trust

ANOVA[a,b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	69,144	2	34,572	11,265	<,001[c]
	Residual	515,570	168	3,069		
	Total	584,713	170			

a. Dependent Variable: Intention
b. Selecting only cases for which SampleCountry = 2,00
c. Predictors: (Constant), SubjectiveNorm, Trust

Coefficients[a,b]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1,570	,631		2,488	,014
	Trust	,190	,148	,128	1,288	,199
	SubjectiveNorm	,267	,109	,244	2,460	,015

a. Dependent Variable: Intention
b. Selecting only cases for which SampleCountry = 2,00

H9-10

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	CountryImage, Uncertainty[b]	.	Enter

a. Dependent Variable: Trust
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,594[a]	,353	,349	1,14619

a. Predictors: (Constant), CountryImage, Uncertainty

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	240,408	2	120,204	91,496	<,001[b]
	Residual	440,109	335	1,314		
	Total	680,517	337			

a. Dependent Variable: Trust
b. Predictors: (Constant), CountryImage, Uncertainty

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1,724	,273		6,322	<,001
	Uncertainty	,388	,043	,418	8,932	<,001
	CountryImage	,300	,046	,304	6,498	<,001

a. Dependent Variable: Trust

H9a-H10a Poland

Variables Entered/Removed[a,b]

Model	Variables Entered	Variables Removed	Method
1	CountryImage, Uncertainty[c]	.	Enter

a. Dependent Variable: Trust
b. Models are based only on cases for which SampleCountry = 1,00
c. All requested variables entered.

Model Summary

Model	R SampleCountry = 1,00 (Selected)	R Square	Adjusted R Square	Std. Error of the Estimate
1	,926[a]	,858	,856	,56371

a. Predictors: (Constant), CountryImage, Uncertainty

ANOVA[a,b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	313,810	2	156,905	493,764	<,001[c]
	Residual	52,115	164	,318		
	Total	365,925	166			

a. Dependent Variable: Trust
b. Selecting only cases for which SampleCountry = 1,00
c. Predictors: (Constant), CountryImage, Uncertainty

Coefficients[a,b]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,067	,165		-,406	,685
	Uncertainty	,435	,028	,514	15,281	<,001
	CountryImage	,563	,034	,562	16,732	<,001

a. Dependent Variable: Trust
b. Selecting only cases for which SampleCountry = 1,00

H9b-H10b Turkey

Variables Entered/Removed[a,b]

Model	Variables Entered	Variables Removed	Method
1	CountryImage, Uncertainty[c]	.	Enter

a. Dependent Variable: Trust
b. Models are based only on cases for which SampleCountry = 2,00
c. All requested variables entered.

Model Summary

Model	R SampleCountry = 2,00 (Selected)	R Square	Adjusted R Square	Std. Error of the Estimate
1	,077[a]	,006	-,006	1,24840

a. Predictors: (Constant), CountryImage, Uncertainty

ANOVA[a,b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1,561	2	,781	,501	,607[c]
	Residual	261,828	168	1,559		
	Total	263,389	170			

a. Dependent Variable: Trust
b. Selecting only cases for which SampleCountry = 2,00
c. Predictors: (Constant), CountryImage, Uncertainty

Coefficients[a,b]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	5,495	,539		10,185	<,001
	Uncertainty	-,020	,082	-,019	-,245	,807
	CountryImage	,070	,070	,078	1,000	,319

a. Dependent Variable: Trust
b. Selecting only cases for which SampleCountry = 2,00

H11-H16

Group Statistics

	Where are you from?	N	Mean	Std. Deviation	Std. Error Mean
Financial	Lithuania1	178	3.4129	1.87990	.14090
	Azerbaijan2	160	2.8266	1.27012	.10041
Social	Lithuania1	178	2.1489	1.71925	.12886
	Azerbaijan2	160	1.8484	1.17029	.09252
Security	Lithuania1	178	2.8955	1.74850	.13106
	Azerbaijan2	160	2.7150	1.17212	.09266
Psychological	Lithuania1	178	2.9410	1.78784	.13400
	Azerbaijan2	160	3.0422	1.65813	.13109
Time	Lithuania1	178	3.4067	2.03027	.15218
	Azerbaijan2	160	2.5475	1.33920	.10587
Product	Lithuania1	178	2.9878	1.65884	.12433
	Azerbaijan2	160	2.3583	1.27550	.10084

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Financial	Equal variances assumed	34.789	.000	3.322	336	.001	.58636	.17651	.23916	.93355
	Equal variances not assumed			3.389	312.658	.001	.58636	.17302	.24592	.92679
Social	Equal variances assumed	16.149	.000	1.857	336	.064	.30044	.16177	-.01778	.61866
	Equal variances not assumed			1.894	313.714	.059	.30044	.15864	-.01169	.61256
Security	Equal variances assumed	29.208	.000	1.102	336	.271	.18051	.16380	-.14169	.50270
	Equal variances not assumed			1.125	311.536	.262	.18051	.16051	-.13531	.49632
Psychological	Equal variances assumed	.353	.553	-.538	336	.591	-.10118	.18821	-.47140	.26905
	Equal variances not assumed			-.540	335.665	.590	-.10118	.18746	-.46992	.26757
Time	Equal variances assumed	78.975	.000	4.539	336	.000	.85924	.18932	.48684	1.23165
	Equal variances not assumed			4.635	309.181	.000	.85924	.18538	.49447	1.22401
Product	Equal variances assumed	26.499	.000	3.879	336	.000	.62949	.16230	.31025	.94874
	Equal variances not assumed			3.932	328.304	.000	.62949	.16009	.31457	.94442

Country-of-origin image, trust towards the store and perceived risks

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	CountryImage, Financial, Social, Time, Product, Security, Psychological[b]	.	Enter

a. Dependent Variable: Trust
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.613[a]	.376	.363	1.13410

a. Predictors: (Constant), CountryImage, Financia, Social, Time, Product, Security, Psychological

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	256.074	7	36.582	28.442	.000[b]
	Residual	424.444	330	1.286		
	Total	680.517	337			

a. Dependent Variable: Trust
b. Predictors: (Constant), CountryImage, Financial, Social, Time, Product, Security, Psychological

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.830	.257		11.012	.000
	Financial	.057	.068	.066	.832	.406
	Social	-.479	.064	-.502	-7.533	.000
	Security	.488	.100	.517	4.873	.000
	Psychological	-.031	.093	-.038	-.334	.739
	Time	-.357	.066	-.449	-5.439	.000
	Product	.068	.075	.073	.907	.365
	CountryImage	.612	.048	.619	12.821	.000

a. Dependent Variable: Trust

Country-of-origin image, trust towards the store and perceived risks Poland

Variables Entered/Removed[a,b]

Model	Variables Entered	Variables Removed	Method
1	CountryImage, Financial, Social, Product, Psychological, Time, Security[c]	.	Enter

a. Dependent Variable: Trust
b. Models are based only on cases for which SampleCountry = 1,00
c. All requested variables entered.

Model Summary

Model	R Sample Country = 1,00 (Selected)	R Square	Adjusted R Square	Std. Error of the Estimate
1	.941[a]	.886	.881	.51149

a. Predictors: (Constant), CountryImage, Financial, Social, Product, Psychological, Time, Security

ANOVA[a,b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	324.328	7	46.333	177.100	.000[c]
	Residual	41.597	159	.262		
	Total	365.925	166			

a. Dependent Variable: Trust
b. Selecting only cases for which SampleCountry = 1,00
c. Predictors: (Constant), CountryImage, Financial, Social, Product, Psychological, Time, Security

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.316	.188		-1.686	.094
	Financial	.376	.042	.448	9.025	.000
	Social	-.399	.040	-.490	-9.994	.000
	Security	.962	.086	1.165	11.231	.000
	Psychological	-.464	.078	-.579	-5.953	.000
	Tim	-.524	.060	-.728	-8.773	.000
	Product	.048	.062	.056	.786	.433
	CountryImage	1.039	.034	1.037	30.349	.000

a. Dependent Variable: Trust
b. Selecting only cases for which SampleCountry = 1,00

Country-of-origin image, trust towards the store and perceived risks Turkey

Variables Entered/Removed[a,b]

Model	Variables Entered	Variables Removed	Method
1	CountryImage, Time, Security, Product, Social, Financial, Psychological[c]	.	Enter

a. Dependent Variable: Trust
b. Models are based only on cases for which SampleCountry = 2,00
c. All requested variables entered.

Model Summary

Model	R Sample Country = 2,00 (Selected)	R Square	Adjusted R Square	Std. Error of the Estimate
1	.681[a]	.464	.441	.93089

a. Predictors: (Constant), CountryImage, Time, Security, Product, Social, Financial, Psychological

ANOVA[a,b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	122.140	7	17.449	20.136	.000[c]
	Residual	141.249	163	.867		
	Total	263.389	170			

a. Dependent Variable: Trust
b. Selecting only cases for which SampleCountry = 2,00
c. Predictors: (Constant), CountryImage, Time, Security, Product, Social, Financial, Psychological

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.103	.366		19.407	.000
	Financial	-.302	.155	-.329	-1.948	.053
	Social	-.963	.191	-.707	-5.049	.000
	Security	-.060	.163	-.049	-.369	.712
	Psychological	.678	.153	.834	4.429	.000
	Time	-.634	.067	-.666	-9.432	.000
	Product	-.068	.102	-.061	-.670	.504
	CountryImage	.222	.062	.249	3.561	.000

a. Dependent Variable: Trust
b. Selecting only cases for which SampleCountry = 2,00

Subjective norms, trust towards the store, intention to purchase online and perceived risks

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	SubjectiveNorm, Security, Trust, Social, Product, Financial, Time, Psychological[b]	.	Enter

a. Dependent Variable: Intention
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.674[a]	.454	.439	1.36897

a. Predictors: (Constant), SubjectiveNorm, Security, Trust, Social, Product, Financial, Time, Psychological

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	511.115	9	56.791	30.303	.000[b]
	Residual	614.695	328	1.874		
	Total	1125.810	337			

a. Dependent Variable: Intention
b. Predictors: (Constant), SubjectiveNorm, Security, Trust, Social, Product, Financial, Time, Psychological

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.707	.363		-1.947	.052
	Financial	.398	.086	.358	4.639	.000
	Social	.517	.083	.421	6.215	.000
	Security	-.219	.129	-.181	-1.697	.091
	Psychological	-.200	.120	-.189	-1.670	.096
	Time	-.188	.087	-.184	-2.152	.032
	Product	.431	.091	.358	4.747	.000
	Trust	.384	.073	.298	5.245	.000
	SubjectiveNorms	.196	.051	.215	3.826	.000

a. Dependent Variable: Intention

Subjective norms, trust towards the store, intention to purchase online and perceived risks Poland

Variables Entered/Removed[a,b]

Model	Variables Entered	Variables Removed	Method
1	SubjectiveNorm, Product, Trust, Social, Financial, , Psychological, Time, Securit[c]	.	Enter

a. Dependent Variable: Intention
b. Models are based only on cases for which SampleCountry = 1,00
c. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	Sample Country = 1,00 (Selected)			
1	.869[a]	.755	.741	.87770

a. Predictors: (Constant), SubjectiveNorm, Product, Trust, Social, Financial, Psychological, Time, Security

ANOVA[a,b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	373.145	9	41.461	53.820	.000[c]
	Residual	120.946	157	.770		
	Total	494.091	166			

a. Dependent Variable: Intention
b. Selecting only cases for which SampleCountry = 1,00
c. Predictors: (Constant), SubjectiveNorm, Product, Trust, Social, Financial, Psychological, Time, Security

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.285	.325		-3.955	.000
	Financial	.688	.097	.705	7.120	.000
	Social	.054	.089	.057	.603	.547
	Security	-.564	.205	-.588	-2.745	.007
	Psychological	.274	.176	.294	1.551	.123
	Time	-.511	.131	-.611	-3.891	.000
	Product	.900	.106	.893	8.510	.000
	Trust	-.271	.137	-.233	-1.985	.049
	SubjectiveNorm	-.059	.058	-.070	-1.027	.306

a. Dependent Variable: Intention
b. Selecting only cases for which SampleCountry = 1,00

Subjective norms, trust towards the store, intention to purchase online and perceived risks Turkey

Variables Entered/Removed[a,b]

Model	Variables Entered	Variables Removed	Method
1	SubjectiveNorm, Security, Product, Social, Trust, Time, Financial, Psychological[c]	.	Enter

a. Dependent Variable: Intention

b. Models are based only on cases for which SampleCountry = 2,00
c. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	Sample Country = 2,00 (Selected)			
1	.885[a]	.784	.771	.88671

a. Predictors: (Constant), SubjectiveNorm, Security,Product, Social, Trust, Time, Financial, Psychological

ANOVA[a,b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	458.127	9	50.903	64.741	.000[c]
	Residual	126.587	161	.786		
	Total	584.713	170			

a. Dependent Variable: Intention
b. Selecting only cases for which SampleCountry = 2,00
c. Predictors: (Constant), SubjectiveNorm, Security, Product, Social, Trust, Time, Financial, Psychological

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-5.522	.637		-8.675	.000
	Financial	2.479	.152	1.816	16.261	.000
	Social	3.855	.223	1.900	17.284	.000
	Security	-.599	.159	-.325	-3.766	.000
	Psychological	-2.690	.167	-2.220	-16.132	.000
	Time	.355	.105	.250	3.366	.001
	Product	.420	.105	.250	4.009	.000
	Trust	.721	.086	.484	8.425	.000
	SubjectiveNorm	.439	.084	.401	5.202	.000

a. Dependent Variable: Intention
b. Selecting only cases for which SampleCountry = 2,00