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THE BOOK OF ABSTRACTS

Edited by

Prof. Dr. Osman ERKMEN

Gulnaz GAFUROVA

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EDITORS

Prof. Dr. Osman ERKMEN

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**TÜKETİCİLER ONLINE ALIŞVERİŞLERDE NEDEN BANKA KARTI VEYA
KREDİ KARTI SAKLAMA UYGULAMASI KULLANILAN İNTERNET
SİTELERİNİ TERCİH ETMEKTEDİR? TÜKETİM DEĞERLERİ TEORİSİ BAKIŞ
AÇISI İLE DEĞERLERİN SEÇİM DAVRANIŞINA ETKİSİ**
WHY DO CONSUMERS PREFER WEBSITES USING DEBT CARD OR CREDIT CARD
STORAGE APPLICATION IN ONLINE SHOPPING? THE EFFECT OF VALUES ON
SELECTION BEHAVIOR WITH THE THEORY OF CONSUMPTION VALUE
PERSPECTIVE

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ÖZET

Kredi kartı veya banka kartı saklama uygulaması ile kart bilgileri aracı kurumlarda veya internet sitelerinde güvenli bir şekilde saklanmaktadır. Amaç online alışverişlerde hızlı bir şekilde ödeme yapılmasını sağlamak ve güvenli bir e-ticaret yapmaktır. Temel çalışma mantığı üye işyerinin ödeme alt yapısının içine entegre olmasıdır. En önemli güvenlik özelliği ise işlem sırasında tek kullanımlık şifrenin bir mesaj olarak gönderilmesi ve bu şifre ile doğrulama yapılmasıdır. Türkiye’de kullanılan popüler aracı kurumlar arasında Masterpass, BKM Express var iken, hepsiburada, trendyol gibi pazaryerleri kendi kart saklama altyapılarını kullanmaktadır. Bu çalışma, online alışverişlerde kolay ödeme altyapısı sisteminin kullanımını etkileyen değerleri tüketim değerleri teorisi bakış açısı ile anlamayı amaçlamaktadır. Araştırmada nicel araştırma yöntemlerinden betimleyici tarama modeli kullanılmıştır. Ölçeklerin geçerliliğini ve güvenilirliğini test etmek için açıklayıcı ve doğrulayıcı faktör analizi yapılmış ayrıca cronbach’s alpha, kompozit güvenilirlik ve ortalama açıklanan varyans değerleri uygun düzeyde bulunmuştur. Çalışma kapsamında kredi kartı bilgilerini saklayan 493 tüketiciden veri toplanmıştır. Toplanan veriler SPSS ve AMOS paket programları kullanılarak yapısal eşitlik modellemesi ile test edilmiştir. Analizlerden elde edilen sonuçlara göre fonksiyonel, duygusal ve koşullu değerlerin benimseme niyeti üzerinde pozitif etkiye sahip olduğu tespit edilmiştir. Ancak epistemik ve sosyal değerler herhangi bir etkiye sahip olmadığı görülmüştür. Bu doğrultuda işletmelerin kolay ödeme altyapılarını kurarken epistemik ve sosyal değerleri güçlendirmeleri önerilmektedir.

Anahtar Kelimeler: kredi kartı saklama uygulamaları, tüketim değerleri teorisi, seçim davranışı, Masterpass, BKM Express

ABSTRACT

With the credit card or debit card storage application, card information is securely stored in intermediary institutions or websites. The aim is to ensure fast payment in online shopping and to perform a secure e-commerce. The basic working logic is that the member merchant is integrated into the payment infrastructure. The most important security feature is that a one-time password is sent as a message during the process and verification is made with this password. While there are Masterpass and BKM Express among the popular brokerage houses used in Turkey, marketplaces such as Hepsiburada and Trendyol use their own card storage infrastructures. This study aims to understand the values that affect the use of the easy

payment infrastructure system in online shopping from the perspective of theory of consumption values . Descriptive survey model, one of the quantitative research methods, was used in the research. Explanatory and confirmatory factor analysis was performed to test the validity and reliability of the scales, and Cronbach's alpha, composite reliability and average explained variance values were found at appropriate levels. Within the scope of the study, data were collected from 493 consumers whose credit card information was stored. The collected data were tested with structural equation modeling using SPSS and AMOS package programs. According to the results obtained from the analyzes, it has been determined that functional, emotional and conditional values have a positive effect on the intention to adopt. However, it was seen that epistemic and social values did not have any effect. In this direction, it is recommended that businesses strengthen epistemic and social values while establishing easy payment infrastructures.

Keywords: credit card storage applications, theory of consumption values, choice behavior, Masterpass, BKM Express