Accepting the Internet by consumers as a distribution channel
(In terms of online channel usage)

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Abstract: Internet as a distribution channel is charged with the channel functions like supplying the information, paying and doing the orders online. The aim of this study is assessing the acceptance the internet by the consumer as a distribution channel in terms of online channel usage. The technology acceptance model is used as a base theory which helps to improve the research. The hypotheses were studied in relation to the different online channel functions like; gathering information, financial paying and product varieties. The designed model has paid to recognize the use and determine the use effective variables, and then their effects have been studied. The results of Gazi university's students, professors and staff analyses by using the structural model and AMOS software version 21 indicates that the online channel has the meaningful and significant effect on use and determining to the use viewpoint, and also the perceived online channel's easy using and the perceived online channel's pleasure on the perceived online channel's usefulness and use viewpoint, and finally it has determined the aimed usage.

Keywords: Distribution channel , Perceived online channel's, Online channel usage.

Introduction

The world is going to improve which online service is one of the obvious tendencies in the present electronic business. Not only does it include the internet network attractiveness, but also does because of the electronic business it includes the virtual process like the supply and demand chain, financial reports and consumer-related reports.

The consumers' attitude to accept the novice informational systems has the vital effect on their successfulness. So, the different theoretical models, which include the psychological and social bases for accepting the informational technologies, are exposed to the advocates (Venkatesh et al, 2003). Virtual places changed the consumers' role and place in the business world. Easy accessing to the information and many facilities, which internet has put in consumers' authority, increased the consumers' power.. According to Peffers (2001), Internet is utilized as a canal of distribution to accomplish canal tasks online. The more consumers employs Internet to carry out such canal functions, the bigger the possibility that Internet will be considered as a contemporary marketing channel, promoting the further growth of eCommerce. Therefore, research studying the significant variables affecting customer attitudes towards the adoption of channel purposes being performed via Internet can offer enhanced insight on how to make easy the improvement of eCommerce. Such investigation is consequently judged very useful.some researchs have been done in this field , an exploration founded on Davis' (1986) Technology Acceptance Model (TAM) was performed to check up the effects and there is a research written by Zhu Gen-Liang that has investigated Accepting

the Internet by consumers as a distribution channel in china . The TAM model has been studied in a multiplicity of high-tech products, services as well as environments, including PCs, electronic mails, the www, and online shopping (Lederer et al., 2000; Moon and Kim, 2001; Gefen, 2003; Zhang and Prybutok, 2004, Zhu 2012, Al-abdollah et.al,2014). but there is no research in this field in a country with İslamic culture in middle east and the effective factors on Accepting the Internet by consumers as a distribution channel in cultures like this . In countries like Turkey that internet history is not so long , and the culture is very different from west countries , its worth to do a research about Accepting the Internet by consumers as a distribution channel in cultures like this because of the cultural and environmental differences with western countries so in this research derived from TAM, a conceptual model and associated hypotheses will be suggested.

Since the introduction of the absorptive capacity construct, scholars have attempted to clarify

Literature review and findings

Channel functions

Channel's functions are the collection of activities and services which give increased value from producing place until reaching to the consumer (Atwong and Rosenbloom, 1995). Research directions surrounding online channel functions vary. For example, Peterson et al. (1997) debated the possible dominance of online channel functions. Van de Poel and Leunis (1999) examined channel functions to be transferred to the Internet. Rasheed and Geiger (2001) investigated the governance structures for executing online channel functions from a firm's viewpoint. Nevertheless, little academic research has been devoted to the subject of the acceptance of online channel function, especially from the consumer's perspective.

Technical accepting model

For establishing the information technology, different models were used. Technology Accepting Model (TAM) was presented by Davis (1989) in base of the Theory of Rational Action (TRA) of Van de Poel and Leunis, (1999). The TAM is one of the successful models in describing the acceptance process in using the products and new technology by users which its focus is on inner and innateness factors instead of environmental factors. The main goal of the TAM is to supply a description from computer acceptance and information technology parameters which are public. It also has ability to describe the users' behavior from a wide domain of the accounting technologies, and its users are different. The model not only has foreseen view, but also has the description approach. So the researchers can recognize why a special system may not be accepted to follow the suitable correct steps.

Researchers like (Igbaria and Zinatelli, 1997), (Hong et al, 2002) presented the using domain of the TAM model. This model has been tested in different products and services with high technology like personal computers, E-mails, web pages, E-commerce and fallout (Webster, 1992; Chin and Gopal, 1995; Szajna , 1996;Igbaria and Zinatli, 1997;Gefen and Straub,1997;Lederer et al.,2000; Zhang and Prybutok,2004). The experimental studies show that the model is applied to assess the use of new technology products and services

Describe the research model and hypotheses

Increasing the model andalsothe consumers' acceptance hypotheses from the functions of the online channels are based on the TAM model's innate characteristics and presenting the other important factor in the name of perceived risk. Adding the perceived risk factor to the model is for considering the available uncertainty in fallout domain (Tamiliaet al., 2002; Palvia, 2009; Zhang and Prybutok, 2004). The presented model has been shown in figure 1 and the related hypotheses are described as below:

Figure 1: research model
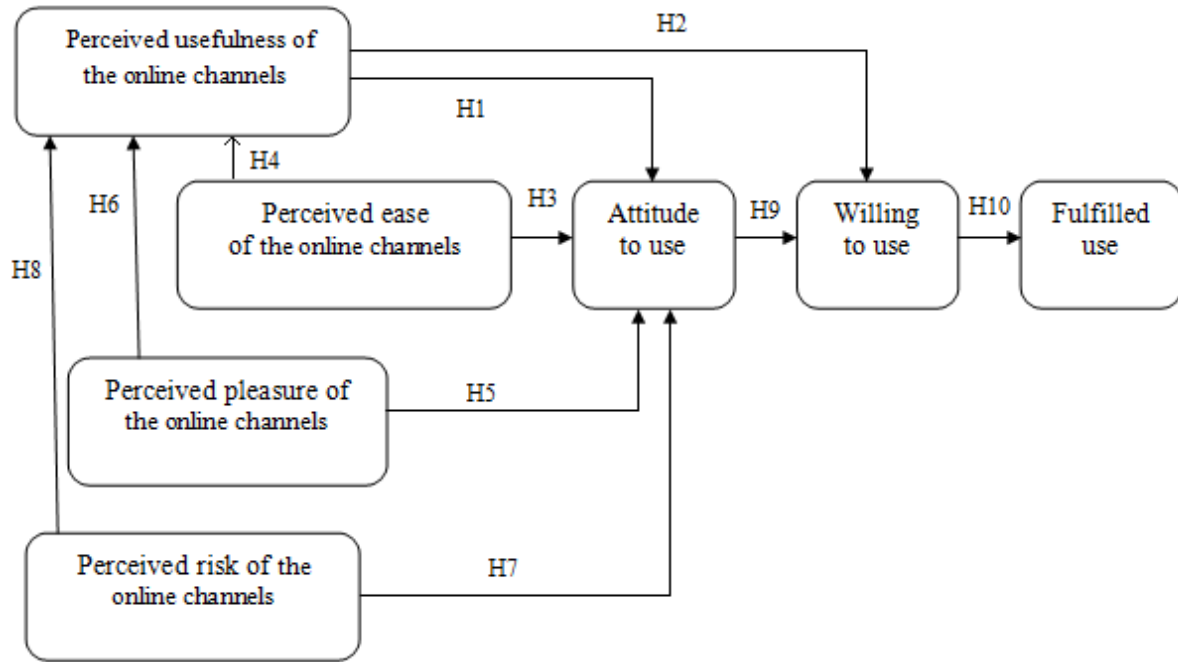
Perceived usefulness, attitude to use, intention to use

The perceived usefulness "to people's believes in decision process and using in a system is useful" is focused (Van de Poel and Leunis, 1999). The perceived usefulness: points to person's viewpoint than the services/products' function's usefulness in increasing their function in work, knowledge and other current or future affaires (Davis, 1989).performance. Pikkarainen et al. (2004) applied TAM in Finland and they found perceived usefulness as a determinant of actual behavior which encouraged the user of the twenty first century banking to use more innovative and user friendly self-service technologies that give them greater autonomy in performing banking transactions, in obtaining information on financial advices, and in purchasing other financial products. However, Gerrard and Cunningham (2003) noted that the perceived usefulness dependson the banking services offered such as checking bankbalances, applying for a loan, paying utility bills, transferring money abroad, and obtaining information on mutual funds. There are extensive evidences proving the significance of effect of perceived usefulness on adaptation intention (Chen and Barnes, 2007; Guriting and Ndubisi, 2006; Eriksson et al., 2005). TKatz (1960) claimed that the viewpoint is a perceived symbol which a person makes in his inside. So the perceived usefulness effects on people's attitudes. Also when a person gathers his all attitudes and thoughts, he tries more for creating a decision for special action. Thus the perceived usefulness affects the people's decision and willing. This was pointed in Barua and Whinston's study (1996),Hunt and Goolsby (1988)found that the perceived usefulness is the significant factor for attitude and behavior goal. Attitude is toward the technical functions of "the person's positive and negative feelings in using system and doing the goal behaviors" (Davis et al, 1989), which have influence on intentions and behavioral intention to use technology (Davis et al, 1989; Taylor and Tod, 1995; Vaile et al., 1952).Davis et al, (1989), Lin and Lu (2000) indicate that the perceived usefulness have positive influence on consumers' attitude and willingtouse web pages. According to Gefen(2003), the perceived usefulness encourages the consumers to use the web through their buying. So the below hypotheses are proposed:

- H1: There is a significant and meaningful relationship between the perceived usefulness of the functions of the online channels and consumers' attitudes.

- H2: There is a significant and meaningful relationship between the perceived usefulness of the functions of the online channels and consumers' willing in using.

The perceived ease of use, attitude to use and the perceived usefulness

The ease of perceived use returns to the simple use principle by a person(Davis, 1986). Pintrich(1989) claimed, when a perceived ease by a consumer in a work with an item/service/system is much, the positive attitude for its usingisformed.According to Bandura's (1977-a), when a perceived ease in using a system is much, the final results (which is the usefulness of the system) will be best. So it can be claimed that the ease of the perceived use affects the perceived usefulness.Zanna(1988) and Gefenand Straub(1997) found that the ease of use has had significant and positive effect on people's attitudes than the real use of the internet for sending an email.Extensive research over the past decade provides evidence of the significant effect of perceived ease of use on usage intention, either directly or indirectly (Hernandez and Mazzon, 2007; Guriting and Ndubisi, 2006; Eriksson, 2005; Wang et al., 2003).

Gefen's study (2003) showed that however the perceived ease of use in fallout is much, their interest to buy continuously by a website is much. Thus, the results show that, there is a positive and significant correlation between the perceived ease of use with perceived usefulness and also the attitude to use of online channels. Thus the below hypotheses are presented:

- H3: There is a positive relationship between the perceived ease by consumers in workingbytheonline connection channel with their attitudes in using these channels.
- H4: There is a positive relationship between the perceived ease by consumers in working by the online connection channel with the perceived usefulness of these channels.

The perceived pleasure, attitude to use and the perceived usefulness

The perceived pleasure points to the amount of pleasure which a person experiences as he works with a system or does an activity (Davis et al, 1989;Bandura, 1977b). According toBarva and Vinston's claim (1996) the perceived pleasure lead to increase the efficiency of an activity. So, however the perceived pleasure is much, its functional value will be increased. Thus, the perceived pleasure influences the perceived usefulness. The above mentioned results have been verified by experimental studies (Webster, 1992; Maignan and Lukas, 1997; Eighmey and McCord, 1998). For instance the study of Maignan and Lukas shows that the perceived pleasure has positive influence on consumers' fallout attitude. The other studies showed that the perceived pleasure has positive influence on consumers' attitudes to activities like gathering information by web and E-paying. According to this, 2 hypotheses can be formed:

- H5: There is a positive and significant relationship between the perceived pleasures by consumers in working by online connection channel with their attitudes in using these channels.
- H6: How much positive and significant relationship is between the perceived pleasures by consumers in working by online connection channel with perceived usefulness of these channels?

The perceived risk, attitude to the use, and the perceived usefulness

In 1960 Bauer entered the concept of perceived risk to the consumer's behavior studies. He proved that the consumer's behavior is related to the risk in a way that the consumer's all activities have unpleasant results (Vincent and Iris, 2004). The main idea of the perceived risk is that the specified behaviors may lead to the unforeseeable results, which is clear that there is a negative relationship between perceived risk and people's attitudes. Because of this (Vaile et al., 1952) claim that however the perceived risk would be decreased the investment worth have been decreased;so,the perceived value of an item/service/system would be

increased. So, there is a negative relationship between perceived risk and perceived usefulness. The study of Innis and Unnava (1991) and also Tamilia et al., (2002) verifies the above mentioned discussions. The results of the first researcher show that decreasing in the perceived risk in consumers improves their attitude to use of a new product. The second researcher showed that since the fallout has much perceived risk than the verbal buying, the negative attitude would be formed in person for fallout. According to the results, there is a positive relationship between the perceived risk and the person's attitude to the online connection channels' function like characterizing the products and financial payments. According to this, the blow hypotheses are mentioned:

- H7: There is a negative and significant relationship between the perceived risks by consumers in working with online connection channels with their attitudes in using these channels.
- H8: There is a negative and significant relationship between the perceived risks by consumers in working with online connection channels with these channels' perceived usefulness.

Attitude to use, the willing to use and done use

Atkinson and Kydd (1997) believe that the attitude is formed in base of the human perception factors. So, the attitude effect on people's willing. Bandura (1977b) and Van de Poel and Leunis, 1999).have the same view which according to that, a person's willing behavior is affected by his attitude and forms his activities and reactions. According to Pintrich and Schunk's theories (1996), necessity is an innate factor in forming the people's behavior. Necessity leads to create the willing, and this willing affects the person's behavior. Van de Poel and Leunis, (1999) believe that, the willing is the important variable which affects on people's true behaviors. The experimental studies of TilerandTod (1995), (Vaile et al., 1952) and Palvia(2009) show the people's willing effects on their behaviors.it is argued that this attitude has a strong, direct, and positive effect on consumers' intentions to actually use the new technology or system (Hernandez and Mazzon, 2007; Eriksson et al., 2005; Bobbitt and Dabholkar, 2001).Thus the below hypotheses are presented:

- H9: There is a significant and positive relationship between people's attitude in using online connection channels with their willing for using these channels.
- H10: There is a significant and positive relationship between consumers' willing for using these channels with possibility of using these channels by people.

Psychology

The environmental settings (selecting the function of the business channel)

Since there are different and unlimited channel functions, and studying them one by one is out of the research's framework, just 3 internet business channel functions are counted since the connection with consumers and gathering information by internet are two important roles of the internet business. The third factories essential fore-commerce, since the online payments via the Internet for business transactions and agreements necessary is necessary

Sampling and gathering the data

The research variables for coordinating with literature of the defined topic and the Likert 5-option scale for testing the variables have been used. The statistical society of the present study is made by concerning its topic and goal, the GaziUniversity's professors, staff and students as consumers.

According to the Gazi university, the university has 8265 students, 610 professors and 848 staff. Because of the volume and dispersion of the research's statistical society, the group sampling (classifying) was used for members of the society, and finally by referring to the colleges, the sampling was done randomly. By attending to the studied variables' quality and

accepting the definite amount of the mistake in sampling by researcher, for determining the dispersion of the sample the Cochran (9723) formula was used.

E= +(6%) the determining accuracy or the level of the acceptable mistake

P= (50%) the percent of the responses' homogeneous

Z= the normal distribution statistics, which in the insurance level 95% equals with1/96.

Q: 1-p and equals with 0.5.

The questionnaire was distributed among the different professors, staff and students;17, 24 and 235 respectively, and finally 276 valuable questionnaires were returned.

Analysis

The last evaluation

The last evaluation was done by Chronbach α. As it would be shown in Table 1, the amount of α of all variables is higher than 0.7. And the reliability of the questionnaire with the coefficient of 94.7 percent, the validity of the questionnaire was verified in high level.

The perceived pleasure, the perceived ease, the perceived usefulness, the perceived risk, attitude to use, the willing to use, the fulfilled use

Table1: Data reliability coefficient variables

Kronboach α	Questions number of any variable	Research Variable
0/865	6	perceived pleasure
0/865	6	perceived ease
0/865	7	perceived usefulness
0/707	3	perceived risk
0/917	5	attitude to use
0/861	3	willing to use
0/703	3	fulfilled use
0/947	33	Total

Evaluating the Measurement and structural model

The SEM was used as a statistical method for research. AMOS21 software was used for analyzing. As it is shown in Table 2. and 3 and 4, all measures have been modeled to an acceptable level of goodness of fit indices indicate that the proposed model is in a good fit.

Table2: The Goodness of Fit indexes of measurement model

Result	Values	Acceptable value for Fit of model	Index's name
Accepted	28.571 P value: 0.056	Significance level is more than 0.05	Chi-square
Accepted	0.910	Values close to 1,More than 0.9	IFI
Accepted	0.981	Values close to 1,More than 0.9	CFI

Accepted	0.702	More than 0.6	**PNFI**
Accepted	0.755	More than 0.6	**PCFI**
Accepted	0.090	less than 0.08	**RMSEA**
Accepted	2.995	Between one and five	**CMIN/DF**

Table3: validity and reliability test results

	CR	AVE	MSV	ASV
perceived pleasure	0.93	0.79	0.41	0.08
perceived ease	0.83	0.63	0.46	0.24
perceived usefulness	0.81	0.52	0.38	0.34
perceived risk	0.91	0.73	0.68	0.43
attitude to use	0.78	0.66	0.33	0.45
willing to use	0.89	0.54	0.41	0.34
fulfilled use	0.97	0.69	0.26	0.51

It is absolutely necessary to establish convergent and discriminant validity, as well as reliability, when doing a CFA. If your factors do not demonstrate adequate validity and reliability, moving on to test a causal model will be useless - garbage in, garbage out! There are a few measures that are useful for establishing validity and reliability: Composite Reliability (CR), Average Variance Extracted (AVE), Maximum Shared Variance (MSV), and Average Shared Variance (ASV). The video tutorial will show you how to calculate these values. The thresholds for these values are as follows: (Hair et al, 2010)

Reliability
CR > 0.7

Convergent Validity
AVE > 0.5

Discriminant Validity
MSV < AVE
ASV < AVE

According to Table 4 , its seen that the model has proper degree of reliability , convergent validity and discriminant validity.
Besides when the factors are constrained to one in EFA , the factors CMB doesn't exceed from 50% and it proves the lack of common method bios problem. (Podsakoff et.al 2003)

Table2.3: The Goodness of Fit indexes of structural model

Result	Values	Acceptable value for Fit of model	Index's name
accepted	1118.325 P=0/067	Significance level is more than 0.05	**Chi-square**
Accepted	9100/	Values close to 1,More than 0.9	**IFI**
Accepted	9090/	Values close to 1,More than 0.9	**CFI**
Accepted	6910/	More than 0.6	**PNFI**
Accepted	7280/	More than 0.6	**PCFI**
Accepted	0770/	less than 0.08	**RMSEA**
Accepted	2.644	Between one and five	**CMIN/DF**

The results of the hypotheses' test

As it is shown in Table3, the hypotheses 1, 6, 9 and10 were verified in every three data collections. Among the other two Hypotheses, there was no significant relationship.

Table 5: results of test hypothesis research

Result	P	t-value	Course coefficient	Course direction	Hypothesis
Accepted	0/000	6/036	0/558	Significant and meaningful relationship between the perceived usefulness of the functions of the online channels and consumers' attitudes.	H_1
Accepted	0/000	12/770	0/993	Significant and meaningful relationship between the perceived usefulness of the functions of the online channels and consumers' willing in using.	H_2
Accepted	0/000	6/226	0/473	Positive relationship between the perceived ease by consumers in working by the online connection channel with their attitudes in using these channels.	H_3
Accepted	0/000	10/176	0/730	Positive relationship between the perceived ease by consumers in working by the online connection channel with the perceived usefulness of these channels.	H_4
Accepted	0/000	4/299	0/304	Positive and significant relationship between the perceived pleasures by consumers in working by online connection channel with their attitudes in using these channels.	H_5
Accepted	0/000	12/104	0/805.	How much positive and significant relationship is between the perceived pleasures by consumers in working by online connection channel with perceived usefulness of these channels?	H_6

Unacceptable	0/748	-0/321	-0/002	Negative and significant relationship between the perceived risks by consumers in working with online connection channels with their attitudes in using these channels.	H7
Unacceptable	0/749	-0/320	-0/002	Negative and significant relationship between the perceived risks by consumers in working with online connection channels with these channels' perceived usefulness.	H8
Accepted	0/009	2/627	0/152	Significant and positive relationship between people's attitude in using online connection channels with their willing for using these channels.	H9
Accepted	0/000	3/764	0/284	Significant and positive relationship between consumers' willing for using these channels with possibility of using these channels by people.	H10

Discussion

The unconfirmed hypotheses (H7) and on the other hand the negative influence of the perceived risk on attitude may be resulted from the characteristics of the studying samples. Convenient use of the campus network, existence of the group entertainment and the students' jobs' research-based identity result the students' high-level internet usage. When students use the internet for gathering and characterizing the information and entertainment, they feel less fear. But because of familiarity with the security threats, students prefer the verbal payment than the internet payment.

For unconfirmed hypotheses (H8), it can be pointed to the verification mechanism of the used information. The perceived unreliability about the correctness of the information in the internet affects the gathering, characterizing the information and internet payment. Although the felt comfortable through the internet and confirming the information of a website, compared with other websites, moderate the fear of the online channels functions;thus, the perceived risk doesn't affect the perceived usefulness of these channels.

Summary

Since the E-commerce has been formed truly, the academic studies, which have focused on internet as a distribution channel, are improving strictly. This study tries to study the topic In terms of online channel usage. And the expanded TAM model was used. According to the theoretical background of topic, this study found that the important factors like the perceived ease and perceived pleasure effect on the perceived usefulness by the consumers. The perceived usefulness on attitude is effective than usage and willing to use. The attitude is effective on willing to use, which leads to the come-off use of the online channel. This finding helps the managers and researchers to use the internet as a distribution channel. Although some findings have not confirmed the impact of the perceived risk on people's attitudes and perceived usefulness. This can be mainly caused by the lack of people's information about the risks of using internet channels and the ways that anyone can steal their information's or other physical and non-physical assets. As we can see from the results of this paper that , the TAM model is almost confirmed in Turkey as a good sample of a middle east country and a country with Islamic culture and the only thing that should be done for completely accepting the model in this country is inform the people and educate them about using internet channel as a distribution and enterprise channel.

A probable justification for this subject can be created. In addition, the executive findings and suggestions are pointed.

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