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KUYUMCU MAĞAZALARINDA FİZİKSEL ÇEVRE KALİTESİNİN RİSK ALGISINA ETKİSİ

The Influence of Physical Environment Quality on Risk Perception in Jewelery Stores

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ÖZ

Fiziksel çevre kalitesi, perakende satış mağazalarında tüketicilerin satın alma kararını etkileyen önemli bir pazarlama faktörüdür. Kuyumcu mağazalarında değerli ürünlerin alışverişinin yapılması, tüketicilerin finansal ve sosyal risk algılarını etkilemektedir. Bu kapsamda araştırmanın amacı kuyumcu mağazalarında fiziksel çevre kalitesinin finansal ve sosyal risk algısı üzerindeki etkisini belirlemektir. Araştırma kuyumcu mağazalarından alışveriş yapan 287 kişi üzerinde kolayda örnekleme yoluyla internet ortamında gerçekleştirilmiştir. Araştırmanın verileri e- anket yoluyla elde edilmiştir. Verilere güvenirlik, geçerlik ve normal dağılım testleri uygulanmış ve hipotezler yapısal eşitlik modeli ile analiz edilmiştir. Araştırmanın sonuçlarına göre fiziksel çevre kalitesi finansal risk algısını pozitif yönde etkilerken, sosyal risk algısını negatif yönde etkilemektedir. Araştırmanın sonunda bulgular yorumlanmış ve tartışılmıştır.

ABSTRACT

The physical environment quality is an important marketing factor affecting consumers' purchasing decisions in retail outlets. The exchange of valuable products in jewelery stores affects consumers' financial and social risk perceptions. In this context, the aim of the research is to determine the effect of physical environment quality on financial and social risk perception in jewelery stores. The research was carried out by sampling on 287 people who shop at jewelery stores on the internet. Survey data were obtained through e-survey. Reliability, validity and normal distribution tests were applied to the datas, and the hypotheses were analyzed by the structural equation model. According to the results of the research, physical environment quality affects the financial risk perception in the positive direction and affects the social risk perception in the negative direction. At the end of the study, findings were interpreted and discussed.

1. INTRODUCTION

The jewelery sector is one of the important sectors with its own unique processes. While the various forms of money in many sectors are the ultimate financial unit, in the jewelery sector, the carat, milliemes and gram units function as a currency. Although gold and silver are the most used products as the main raw material in the jewelery sector, foreign exchange transactions can also be realized. Turkey (along with India, China, USA and Russia), in terms of gold jewelery market size, is among the five largest markets. It is also among the top three countries in production with India and Italy. There are about 5 thousand producers and 35 thousand retail outlets (www.dogaka.gov.tr, 2015).

The physical environment is one of the most suitable marketing tools for retailers and is becoming a part of consumer goods by providing important tips for consumers in jewelry stores. Consumers prefer jewelry stores to get pleasure from the properties of valuable products and to provide economic benefits. The product sold for this purpose is placed in an area characterized by certain sensory qualities. These sensory qualities can be found in the space itself or can be designed by the vendor according to the space. Consumers' perception of a particular feature of this space is driven by remarkable, misleading and reminiscent methods. Thus, the perceived quality of the physical environment increases the purchasing probabilities by affecting the information and emotional states of consumers (Kotler, 1973).

The perceived risk has a strong influence on consumer behavior, as consumers are more motivated to avoid errors than to benefit from purchasing. It has been determined that high value products are more risky than low value products in researches. In addition, the financial risk perceived by consumers in expensive products is more important than other risk types (Mitchell, 1999). High price of precious metals and stones, price fluctuations in national and international markets affect consumers' financial risk perception in jewelery stores. In addition, the social risk perception of consumers in jewelery stores is also affected because valuable products appeal to different consumer social classes and lifestyles (Mitchell, 1999, Kotler, 1973).

It is seen in the literature that the risk perceptions of food and non-food products with low cost, low participation by consumers and minimum risk are examined in the literature. However, these studies do not adequately measure the risk perception. If the risk is below a certain limit, the perceived risk theory has little explanation power (Carmen, 2007, Mitchell, 1999). As a result, it is clear that there is a lack of research and need for high value products. This study aimed at filling this gap aims to reveal the effect of physical environment quality in jewelery stores on consumers' financial and social risk perception.

2. LITERATURE VIEW

2.1. Physical Environment Quality

In the literature, studies on the effect of the physical environment on consumer behaviors first appeared in the 1960s. However, Kotler (1973) was the first to use and define the term physical environment (atmosphere) (Turley & Milliman, 2000). Kotler (1973) defined the atmosphere as conscious design of the physical environment in order to create certain effects on consumers. Because it is rich in physical environment hints, consumers prior to the purchase usually seek concrete signs to get an idea of the talent and quality of the business (Baker, Levy & Parasuraman, 1994; Bitner, 1992). As a result, the atmosphere affects purchasing decision by creating certain emotional effects on consumers (Kotler, 1973).

The ability to influence the behavior of the atmosphere and create an image is more evident in service businesses such as hotels, restaurants, professional offices, banks, retail outlets and hospitals (Baker, Grewal, & Parasuraman, 1994; Bitner, 1992). In these enterprises, the place where the service is produced can not be hidden and can strongly influence the perceptions of the customers' service experience. Since the service is generally produced and consumed at the same time, the consumer usually experiences the total service in the physical facility of the business (Bitner, 1992). For this reason, in some cases, the service may be more effective than the physical environment or the atmosphere service itself (Kotler, 1973). On the other hand, the atmosphere in service enterprises affects the satisfaction, productivity and motivation of employees who interact with customers (Baker, Berry and Parasuraman, 1988).

According to Kotler (1973), the atmosphere is assessed by consumers through sight, hearing, smell and touch. The dimensions of the atmosphere related to visibility are color, brightness, size and shape; the dimension of related to hearing is sound; the dimensions of related to smell are odor and freshness, and the dimensions of related to touch are softness, smoothness and temperature. However, the atmosphere can not be judged by taste (Kotler, 1973). Baker (1986) explores the physical environment of retailing enterprises in three categories as design factors (spatial layout, furniture, colors, etc.), social factors (spatial layout, furniture, colors, etc.), and environmental factors (heat, lighting, music etc.) (Baker & Cameron, 1996, Koç, 2017). Berman and Evans (1995), on the other hand, distinguish atmospheric stimuli or items in five categories as out-of-store, general interior, layout and design variables, purchasing points and decoration variables and human variables (Han & Ryu, 2009; Turley & Milliman, 2000).

2.2. Perceived Risk

The concept of perceived risk was first introduced in the marketing literature to explain consumer behavior by Bauer and his colleagues at Harvard Business School in the 1960s (Snoj et al., 2004; Stone & Grønhaug, 1993). The perceived risk, according to Baur (1960), is the uncertainty felt in relation to the possible negative consequence of using a product or service. In other words, perceived risk is a combination of negative consequences and uncertainty (Featherman & Pavlou, 2003). Bauer (1960) emphasizes that the perceived risk is a personally perceived risk and does not equal the risk in the real world (Mitchell, 1999). The perceived risk, according to Cunningham (1967), is the magnitude of the potential damage if the outcome of the action is not feasible and the person feels certain that the

outcome of the action will not be positive (Lee, 2009). Peter and Ryan (1976) identified perceived risk as a personal loss expectation about purchasing and an obstacle in front of buying behavior (Featherman & Pavlou, 2003, Sweeney et al., 1999).

When the perceived risk falls below the acceptance level of the individual, it has little effect on the intended behavior and can be ignored (Greatorex & Mitchell, 1993). On the other hand, if the consumer considers the risk too high, they may postpone purchasing the product or service or give up completely without purchasing it (Cunningham et al., 2005). Generally perceived risk is an effect that occurs in the first stages of the consumer buying process (Murray, 1991). Consumers first perceive risk when they need a product or service. When risk is perceived to be high, risk mitigation strategies are implemented (trusting personal recommendations, asking for additional information about a product or service, choosing national brands, and choosing products and services with guaranteed certificates, etc.) (Cunningham et al., 2005).

Consumer behavior researchers examine the perceived risk to assess the products and services and to perceive the purchase decision in a six-dimensional structure including performance risk, financial risk, physical risk, social risk, time risk and psychological risk (Jacoby & Kaplan, 1972). However, these dimensions vary according to product and service (Featherman & Pavlou, 2003). The perceived risk type definitions are briefly mentioned below (Laroche, 2004; Lee, 2009).

***Performance risk*:** After being purchased, a product is likely to be defective and defective.

Financial risk: The possibility of loss of money as a result of the purchase of a product.

Physical risk: After being purchased, the probability that a product threatens human health.

Social risk: After being purchased a product, the possibility of loss of reputation/friendship offered to a consumer by other consumers.

Time risk: The possibility of wasting time and effort when buying a product.

Psychological risk: The possibility of loss of self-esteem as a result of the purchase of a product.

2.3. Relationship between Physical Environment Quality and Perceived Risk

In the marketing sector, consumers are either buying products that are tangible or services that are abstract (Koernig, 2003). According to Zeithaml (1981), consumers' attempts to receive services increase the level of risk they perceive. As perceived risk increases in purchasing, consumers are increasingly interested in having information about the product or service (Murray, 1991). For this reason, one of the most important factors for consumers to make purchasing decisions is the physical environment. The physical environment is a controllable source of information (Kotler, 1973). In general, the physical environment influences consumers' tendency to purchase by providing concrete information as well as providing shopping experience and development for consumers. For this reason, consumers try to reduce the risk by obtaining information about products and services through the physical environment (Koernig, 2003).

In the literature, it is seen that some studies reveal the effect of the physical environment on the consumers. In the study of Bitner (1992), one of the leading studies on the conceptualization of the physical environment, it was stressed that the physical environment affects the emotions, beliefs and psychological conditions of employees and consumers. Baker and Cameron (1996) argued that concrete tangles in the physical environment has a significant effect on the emotions of consumers who tend to get service. Hightower Jr, Brady & Baker (2002) found that the physical environment affect the purchasing behavior of consumers in hedonic service consumption. Han & Ryu (2009) found that the physical environment in the restaurant industry affects customer satisfaction and loyalty. Tsaur et al. (2015) found that atmospheres and aesthetic labor in restaurants influence consumers' positive feelings and purchasing intentions. Ali & Amin (2014) found that the physical environment elements in the hotels affect the positive feelings and purchasing intentions of the customers.

In a majority of risk researches on product and service purchases, the risk perception in services is higher than the risk perception in the product purchasing process because of the basic features such as intangible, heterogeneity, inseparability and perishability that make the service difficult to evaluate and cause uncertainty in consumers (Carmen, 2007; Mitchell, 1999). However, Laroche et al. (2004) found that services do not always perceived as more risky than products. While acknowledging that abstractity increases risk perception, they have argued that the cause of risk perception is mental intangible rather than physical intangible. As a result, a mental intangible product (eg music software)

can be found to be more risky than certain mental tangible services (electronic banking services). Sweeney et al. (1999) found negative relationship between technical and functional quality of service and financial risk perceptions in their study of the retail sector. Garretson & Clow (1999) found negative relationship between service quality and perceived risk in their study of the dental industry. Chen & Chang (2005) found that physical environment quality does not affect financial risk in the banking sector, and that the most important dimension influencing social risk is physical environment quality. Chang & Chen (2008) found that retail website quality does not affect perceived risk, and website branding negatively affect perceived risk in their study. Wu et al. (2011) found that the pharmacy physical environment and service quality negatively affect the risk perception of consumers. Erdoğan & Aksoy (2013) found that physical environment quality negatively affects financial and social risk in the banking sector.

According to the above explanations, the following hypotheses can be developed:

H1. The perception of physical environmental quality in jewelry stores significantly affects the perception of financial risk.

H2. The perception of physical environment quality in jewelry stores significantly affects the social risk perception.

3. METHOD

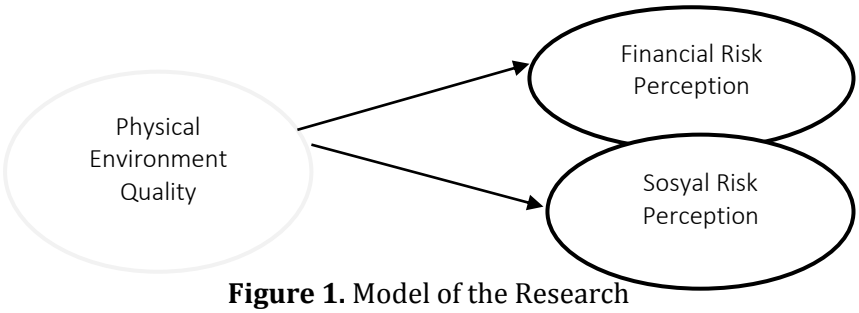


Figure 1. Model of the Research

The aim of this study is to determine the effect of physical environmental quality on the perceived financial and social risk perceptions of consumers in jewelery stores. For this purpose, the model of the research is shown in Figure 1.

3.1. Sampling

This research has been carried out with easy sampling method on the users in a certain group of social media who shop from jewelery stores. The data of the study were obtained via e-questionnaire. The e-questionnaire was applied to all users aged 18 years and over with open access and 287 users answered the questionnaire. For this reason, 287 questionnaires have been included in the analysis.

3.2. Data Collection Tools and Techniques

The questionnaire applied to participants consists of demographic information, physical environmental quality scale, financial risk scale and social risk scale. SERVQUAL and SERVPERF scales are widely used to measure service quality in the literature. When comparing two scales, SERVQUAL scale measures expectation and perception, whereas SERVPERF scale measures only perception (Koç, 2017). For this reason, the physical features dimension of the SERVPERF scale developed by Cronin and Taylor (1992) was adapted to investigate in order to measure participants' perceptions of physical environmental qualities. The financial and social risk scale developed by Stone and Gronhaug (1993) and used by Koçoğlu (2016) in order to measure the participants' financial and social risk perceptions was adapted. The expressions in the scales were directed to the participant via 5-point Likert-type scales (1 = Absolutely not, 2 = Not agreeable, 3 = Undecided, 4 = Agree and 5 = Completely agree).

3.3. Reliability, Validity and Normality Tests

In the cronbach alpha reliability analysis conducted to test the reliability of the scales, the cronbach alpha reliability coefficient of the physical environment quality scale is 0,821, the cronbach alpha reliability coefficient of the financial risk perception scale is 0.66, and the cronbach alpha reliability coefficient of the social risk perception scale is 0,728.

Table 1. Cronbach's alpha Values of Scales

SCALES	Cronbach's alpha
Physical Environment Quality (FEQ)	0,821
FEQ1. Jewelers have modern contemporary equipment.	
FEQ2. The jewelers' building and the interior look nice.	
FEQ3. Jewelers' employees look clean and smooth.	
FEQ4. The goods and supplies used by the jewelers during the service appear pleasant.	
Financial Risk Perception (FRP)	0,66
FRP1. I am worried about damaging the result of the transaction I have made in the jewelery (according to other traders).	
FRP2. I expect to fulfill the financial value of the transaction I have done in the jewelery.	
FRP3. I worry about wasting my financial products while trading in the jewelery	
Sosial Risk Perception (SRP)	0,728
SRP1. I am worried about the possibility that my friends think I'm showing off when I trade in the jewelery.	
SRP2. I am worried that my friends do not give me credit when I trade in the jewelery.	
SRP3. I am worried about being treated as fools by my friends because I'm trading in the jewelery.	

Confirmatory factor analysis (CFA) is required to determine whether the original structure of previously used scales is compatible with the data collected in the study (Gürbüz and Şahin, 2017). For this reason, CFA was applied in order to determine the construct validity of the scales in the study. In this context, a one-factor CFA for the physical environmental quality scale was made. It is found that the values of CMIN / df (4,102), CFI (0,985), GFI (0,985), NFI (0,949) and AGFI (0,926) are within the threshold limits and RMSEA (0,104) is not within the threshold limits It was observed. After the modification, the analysis was repeated. After the analysis, it was found that the values of CMIN / df (0,205), CFI (1,000), GFI (1,000), AGFI (0,996), NFI (0,999) and RMSEA (0,000). According to these results, the data collected in the study are in good agreement with the quality of physical service quality.

Later, first level CFA was applied to financial and social risk perception scales. It was found that the values of the model adaptation index are good (CMIN / df = 2,735, CFI = 0,966, GFI = 0,976) and acceptable (AGFI = 0,936, NFI = 0,949 and RMSEA = 0,078). According to these results, data collected in the study were found to be in conformity with the financial and social risk scales used.

To determine which type of test to apply to test hypotheses, normality tests for variables were performed (Gürbüz and Şahin, 2017). In the normality test, the values of skewness and kurtosis values at -1.5 and +1.5 indicate that the variables have normal distribution (Tabachnick & Fidell, 2013). As a result of the analysis, physical environmental quality, financial risk, and social risk perception variables were found to be in skewness (-0,894, -0,799 and 1,025) and kurtosis values (1,009, 0,993 and 1,181) -1,5 and +1,5 respectively. According to these results, it has been found appropriate to apply the structural equation model to test hypotheses.

4. RESULT

4.1. Demographic Findings

Table 2. Demographic Findings

	Frequency	*Percent (%)*		*Frequency*	*Percent (%)*
Gender			***Education***		
Male	113	39,4	Prime Education	3	1
Female	174	60,6	High school	19	6,6
Age			Associate	36	12,5
18-25	57	19,9	Undergraduate	134	46,7
26-34	127	44,3	Graduate	95	33,1
35-44	86	30	***Employment***		
45-54	15	5,2	Public	185	64,5
55+	2	0,7	Private	43	15
Marital Status			Unemployed	59	20,6
Married	155	54	***Preference***		
Unmarried	132	46	Buying	222	77,4
Income (Tl)			Selling	65	22,6
0-999	44	15,3			
1000-1999	22	7,7			
2000-2999	29	10,1			
3000-3999	98	34,1			
4000-4999	63	22			
5000+	31	10,8			

As shown in Table 2, the number of men is 113 and the number of women is 174. The number of people in the age range 18-25 is 57, the number in the age range 26-34 is 127, the number in the age range 35-44 is 86, the number in the age range 45-54 is 15 and the number in the age 55 and over is 2. The number of married people is 155 and the number of unmarried is 132. The number of those who have 0-999 tl income are 44, the number of those who have 1000 -1999 tl income are 22, the number of those who have 2000-2999 tl income are 29, the number of those who have 3000-3999 tl income are 98, the number of those who have 4000-4999 tl income are 63, the number of those who have 5000 TL and above income are 31. The number of those who have primary education degree are 3, the number of those who have high school degree are 19, the number of those who have associate degree graduates are 36, the number of those who have undergraduate degree are 134 and the number of those who have PhD a master degree are 95. The number of people working in the state sector is 15, the number of people working in the private sector is 43, and the number of people who do not work at all is 59. Generally, the number of those who prefer the jewelery store for purchase is 222 and the number of those who prefer the jewelery store for sale is 65.

4.2. Descriptive Statistics and Correlation Analysis

The correlation analysis for examining the relationship between variables is shown in table 3.

Tablo 3. Descriptive Statistics and Correlation Analysis

Variables	Mean	Standart Dev.	1	2	3
FEQ	3,6202	0,75169	1		
FRP	3,9733	0,78376	0,130*	1	
SRP	1,8328	0,78093	-0,135*	0,08	1

*P<0,05

According to the correlation analysis result in Table 3, there are significant and weak positive correlation (r=0,130, p<0,05) between physical environmental quality and financial risk perception

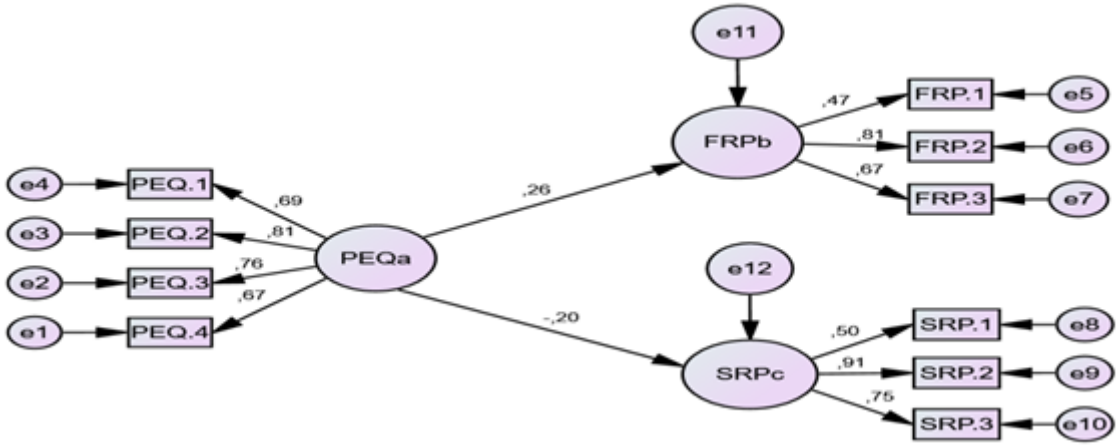
and significant and weak negative correlation (r=0,130, p<0,05) between physical environmental quality and social risk perception.

4.3. Hypothesis Testing

Before testing the hypotheses, model fit values were examined to determine whether the model of the research was consistent with the collected data. It was found that the values of the model fit index were good (CMIN / dF = 1,775, CFI = 0,969, GFI = 0,960) and acceptable (AGFI = 0,934, NFI = 0,933 and RMSEA = 0,052). According to these results, it was determined that the data gathered in the research comply with the model of the research. Later, the Structural Equation Model (SEM) was used to test hypotheses. Figure 2 shows the hypothesis test results.

According to the analysis in Figure 2, physical environmental quality affects the financial risk perception significantly and positively and affects the social risk perception significantly and negatively. According to this result, H1 and H2 are accepted.

Figure 2. Structural Model of the Research



5. CONCLUSION and DISCUSSION

In this study, the effect of physical environment quality on the financial and social risks perceived by consumers on valuable products was investigated in jewelery stores. The sample of the research is composed of 287 internet users who buy and sell from jewelery stores. In order to measure the physical environment quality perceived by the consumers was used the physical characteristics subscale of SERVPERF scale and in order to measure the perceived risk of consumers was used the financial and social risk subscale scale, which is more related to the valuable products. Structural equation model was used to test hypotheses developed in the research.

According to the results of the analyzed data, the perceived physical environmental qualities in jewelery stores affect the financial risk perception in the positive direction and affect the social risk perception in the negative direction. In other words, as the perceived physical environmental quality increases, the perceived financial risk increases while the perceived social risk decreases. There are some studies in the literature that examine the relationship between the perceived quality and risk perception, but the studies investigating the dimensional relationship of these variables are very limited. The result of this research does not coincide with the studies of Erdoğan & Aksoy (2013) and Chen and Chang (2005), who conducted the research in terms of physical environment quality and financial risk relation. However, it overlaps with the studies of authors in terms of the relationship between physical environment quality and social risk perception.

When the studies investigating the relationship between perceived quality and perceived risk are examined, perceived risk decreases as perceived quality increases. However, the impact of the quality of the physical environment on consumer behavior is more pronounced in some service establishments and retail outlets, and less pronounced in some (Bitner, 1992). Similarly, the risk perception is higher in some products and less in others. In addition, financial risk is especially important in valuable and expensive products (Mitchell, 1999). In this research, only the effect of physical environment quality on the financial risk and social risk perception was investigated in

jewelery stores. Other aspects of the SERVPERF service quality model in jewelery stores and studies on risk perception may lead to a different outcome, especially in terms of financial risk.

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