

UNDERSTANDING CONSUMER BEHAVIOR IN THE ONLINE APPAREL MARKET: A STUDY ON PURCHASE PATTERNS AND PREFERENCES

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Abstract

Purpose: The research study aims to identify the factors and its measurement variables influencing customer decision towards online shopping of Apparels in Bengaluru city. **Design / methodology / approach:** A quantitative research using a structured questionnaire was used to collect data from online apparel shoppers. **Findings:** The study reveals that wide assortment and variety are some of the important reasons for the growth of online shopping of apparel. In addition to this, the prior experience of a customer, the consistency of service provided by the online vendor, and availability of various payment modes such as digital portal, cash on delivery options is an encouraging facet of online apparel shopping. **Research Limitations / Implications:** From the research, it is identified that the young generation is actively involved in e-platform and the male respondents outnumbered the female respondents. However, the population between the age group of 30-40years tops second when it comes to cyber shopping of apparel. Therefore, the retailers can design strategies to attract this crowd as they belong to the working class having more disposable income which they can spend on shopping. **Originality / Value:** In contrast to previous research, the study tries to identify factors that restrict consumers from online shopping.

Keywords: Online Shopping, Apparel, Customers, Online Vendors, Consumer Behavior, Online Decision-Making

INTRODUCTION

India is the world's largest base for raw material to textile manufacturing. With this, the Indian domestic market size comes up to USD 33.23 billion and unstitched garments to USD 8.307 billion in 2018. The Apparel and textile sector is the major contributor to the Indian economy and it is growing at the rate of nearly 14.8 percent of the total Industrial Production. This Industry has also contributed by employing nearly 9% of the Indian Population in 2018. According to the research data of 2018, the Internet user base in India is about 470 million and it is expected to reach 620 million by 2020. The growth and penetration of e-business, though was a slow process in India, is making a tremendous contribution to the growth of the Indian economy nowadays (**Kooli et al., 2014**). Generation Z is much appreciated for their contribution in the field of e-business and m-business. Now, e-platform has become the first choice for customers while purchasing apparel, accessories, and fashion items, which almost take the top position in the list of products being, shopped online (**Goriparthi et al., 2017**). Among the big metropolitan cities such as Mumbai, Chennai, Delhi, Calcutta, Bengaluru city tops the second position having the highest share of e- purchasers of apparel and clothing which is boosting the

business of apparel e-retailing. The present research study is based on the popular model called TAM, which demonstrates the logical relationship between the various parameters influencing consumer behavior towards online shopping and is providing a technical base for understanding customer's intentions, attitudes, and decision-making process while making e- purchases.

REVIEW OF LITERATURE

It shows that client services with respect to vendor's interaction and delivery services have a strong impact on customers' perception about the online retailer which in turn is affecting overall **satisfaction (Tracy, 2018)**. The variables like web features, its designing, the navigation capabilities, the reliability, belief, and trust factors have a greater influence on customers' e-commerce service quality perception which in turn is impacting customers' satisfaction in the online domain **(Holzwarth et al., 2006)**. The user-friendliness and designing features of the website will decide customer's continuance and repurchase intentions in e-platform **(Majumdar, 2009)**. The factors such as utilitarian inclination, fun, and excitement, convenience, after-sales service, website design, an assortment of products in the online websites have a considerable impact on the purchase intentions of customers across Putra **(Novak et al., 2000)**. The other important determinant factors influencing customer's perception are online companies offering the products at discounted prices, product assortment, and critiques by previous customers over the purchases made and the quality of the product and services offered has got greater influence over the online purchasers in Gotland **(Pandey & Parmar, 2019)**. Fears include customers sharing their data, their credit card details and third-party dealers tracking their purchase histories are acting as the biggest constraints in the minds of customers to shift themselves from brick and mortar format to online format **(Mollen&Wilson, 2006)**. Convenience, safety, client service, distinguished marketing mix, and reputation of the online vendor were used to analyze the relationship **(Eroglu et al., 2003)**. Among the identified variables, pricing, return policies, availability, and security were found to have a significant influence on the behavior of online shoppers **(Saluja, 2016)**.The product assortment, comfortable shopping, offering product and services at better price, easy rebate policies has made flipkart.com more popular among online shoppers **(Pookulangara &Koesler, 2011)**. The Product and service assortment seekers are people who are actually looking out for more of varieties, different brands availability and more collections **(Andrew J. Rohm, Vanitha Swaminathan, 2004)**.

Creating interactive communication experiences such as offering whizzed mode view, readymade mix, and match options, mug shot pictures, and usage of Avatars and models to have virtual experience **(Kumar, 2021)**. The factors such as customer's belief, the reputed of the online vendor, safety and security issues, and website design and quality of the product information are considered to have a solid impact on customer's trust over the e-commerce websites **(Kwarteng & Pilik, 2016)**. The introduction of these technological up gradations in the e-business environment has got immense impact on the hedonics and enjoyment factors of online shoppers and it is also observed that it even helped in reducing their fear factors relating to shopping online **(Jihyun Kim, Hyun- Hwa**

Lee & Ann Marie Fiore, 2015). The utility values, which mean the usefulness and the derived benefit, will determine customer's decision to switch from physical store formats to online mode of shopping (**Jeffrey W. Overby, Eun-Ju Lee, 2006**). Considering all this, the present study has attempted to understand Customers' preference towards online shopping of apparel in Bengaluru city.

OBJECTIVES OF THE STUDY

1. To identify the factors and their measurement variables influencing customer Decision-making towards online shopping of apparel in Bengaluru city.
2. To develop the theoretical model on factors identified influencing Decision-making towards online shopping of apparel in Bengaluru city.

RESEARCH DESIGN & METHODOLOGY

The sample size determined has a significant impact on how to sample findings precisely reflect the population. The generalization of the analysis will be an accurate reflection of the population if the sample size considered is large. For a population of more than 3 lakhs, a sample size of 631 is adequate according to Morgan's Table for sample size. The metropolitan city "Bengaluru" which is considered to be the largest and capital city of Karnataka is considered for the study. As per statistical reports of Statista.com, this megacity tops the second position in web-store shopping in the entire country. The most populous cities of the country such as Delhi-NCR, Bengaluru, Mumbai, Chennai, and Hyderabad takes the top 5 positions when it comes to cyber shopping, whereas Pune is the leader among all Tier-II cities when it comes to Internet shopping. As being a resident of Bengaluru city for the past 33 years, considered Bengaluru to be the subject of study as it helps in exploring the variant reasons for customers to select online modes for shopping Apparel.

The questionnaire was used to elicit a response. However, around 631 respondents were contacted through a personal survey to collect the data, which consisted of 74 questions. The respondents were required to provide their rating on their perception using a five-point Likert Scale measurement that ranged from 1=strongly disagree, 2=disagree, 3=neutral, 4=agree, and 5=strongly agree. The questionnaire was intended to identify the consumers' attitude towards online shopping as well as demographic information such as gender, marital status, age, level of education, occupation, and annual income level. Under probability sampling, a simple random sampling technique was used for collecting the data in the research study. In this study, the questionnaire was given to the respondents personally by the researcher. The target respondents of this survey were adults whose age was above twenty years and those who had the experience of online shopping.

The data collected through questionnaires are statistically processed, classified, and tabulated using suitable methods. Statistical package for social science (IBM SPSS 24.0) tool is used to analyze the data collected

CONCEPTUAL FRAMEWORK

The research framework which is represented below describing the progression of the research study linking the concepts, important theories and empirical research evidences identified in the literatures.

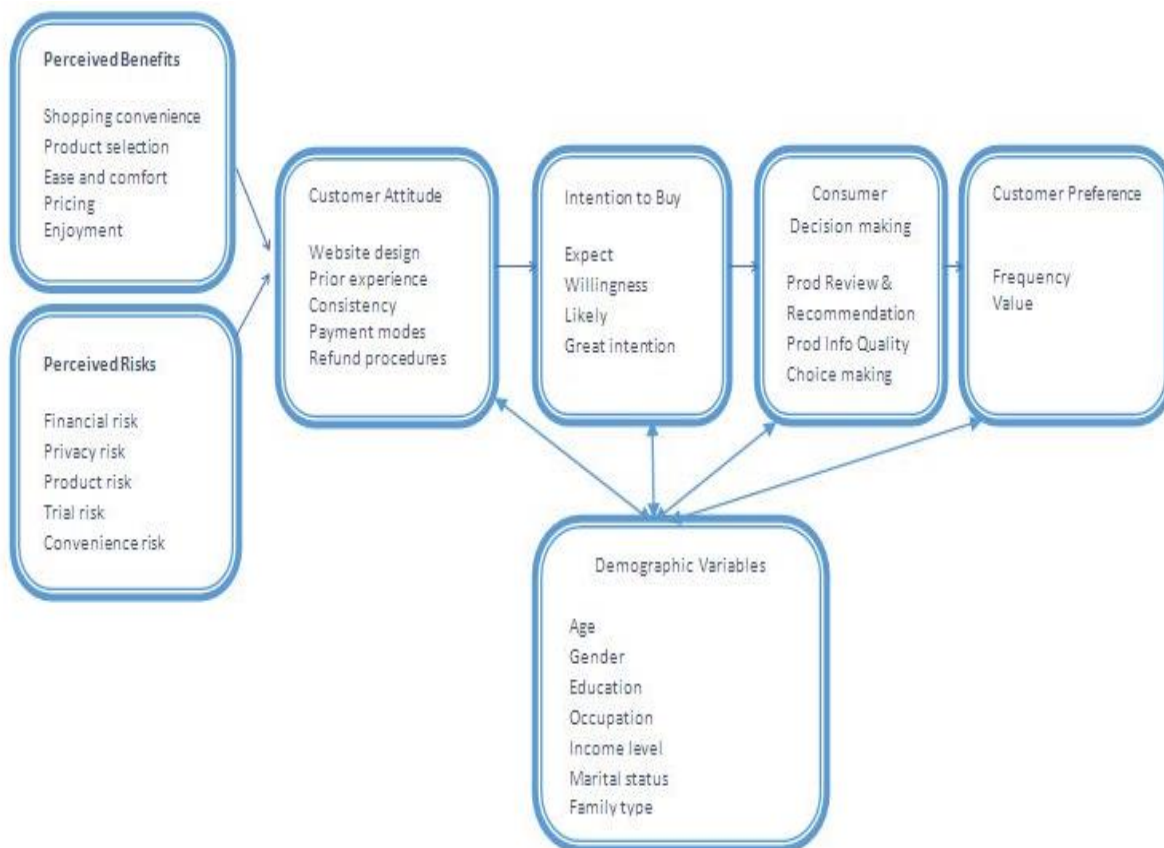


Figure 1: Research Model

The above framework considers factors and variables from various literatures and establishes relationship between those variables to determine customer's behaviour in the e-commerce shopping environment for apparels in Bengaluru city. The demographic factor consisting of gender, age, education, marital status, income and family type, is considered as the mediating variable of the research study. The impact of perceived risk and perceived benefits on consumer attitude is measured to determine consumer's intention, decision and preference towards online shopping of apparels.

ANALYSIS AND INTERPRETATION

Table 1: Demographic Profile of Online Shoppers

Variable	Frequency	Percentage (%)
Gender		
Male	361	57.2
Female	270	42.8
Age		
20-30 yrs	433	68.6
30-40 yrs	120	19.0
40-50 yrs	63	10.0
Above 50 yrs	15	2.4
Education		
Higher secondary	55	8.7
Graduate	255	40.4
Post graduate	309	49.0
Doctorate	12	1.9
Occupation		
Student	376	59.6
Salaried	180	28.5
Business	36	5.7
Homemaker	39	6.2
Annual Income		
Less than Rs 200000 per annum	249	39.5
Rs 2 to Rs 5 Lakh per annum	272	43.1
Rs 5 to Rs 8 lakh per annum	83	13.2
Rs 8 lakh to Rs 10 lakh per annum	18	2.9
More than Rs 10 lakh per annum	9	1.4
Marital Status		
Single	442	70.0
Married	186	29.5
Widowed	3	.5
Family Type		
Joint Family	150	23.8
Nuclear family	481	76.2

The Analysis of the demographical profile of Internet shoppers in Bengaluru city has revealed that the majority of cyber shoppers are youngsters. The finding relating to age group analysis exhibited that out of 631 respondents, around 68.62% were between the age group of 20-30 years and around 19.02% falls in the category of 30-40 years.

In the study of Gender proposition of respondents, 57.2% are male and female respondents are just 36.2%. However, the male respondents outnumbered the female respondents. Education, one of the important variables of demographical data was analyzed as it is often directly correlated with the customer's computer literacy which in turn will influence their cyber shopping behaviors. It is found that 48.97% of respondents

have done their post-graduation and around 40.41% of respondents were mere graduates. The study revealed that the majority of the respondents were postgraduates having high involvement in Internet shopping. The study revealed that the majority of online shopper's income was less than Rs.5 lakhs per annum as 39.46% of respondent's income was in between the range of Rs.2 to Rs.5 Lakh. As a large number of Internet shoppers fall in the age group of 20-30 years and are students, it is logical to expect their income to fall in the lowest category. Out of 631 samples, around 70.05% of them were unmarried. This analysis shows that majority of them who became part of the research study was still single. This is quite evident as the fact that most of our research samples were youngsters in the age group of 20-30 years pursuing their studies and it can also be perceived that young and unmarried people find online shopping as an activity of fun, relief, and enjoyment. The research data also revealed that most of the respondents, i.e., around 76.23% were in nuclear family structure.

Table 2: Impact of Perceived risk factors on attitude towards online shopping

Dependent variable	:	Attitude(Y)
Independent variable	:	Perceived risk factors
		1. Financial risk(X_1)
		2. Privacy risk(X_2)
		3. Product risk(X_3)
		4. Dimensional risk/trial risk(X_4)
		5. Convenience risk(X_5)
Multiple R Value	:	0.227
R square Value	:	0.051
F value	:	6.760
P value	:	0.00

Variables	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
Constant	3.470	.137		25.311	.000
Financial risk	.024	.034	.036	.718	.473
Privacy risk	.070	.023	.123	3.027	.003
Product risk	-.081	.027	-.142	-2.995	.003
Dimensional risk	-.029	.033	-.043	-.876	.381
Convenience risk	.073	.026	.124	2.819	.005

a. Dependent Variable: Customers attitude

Source: Primary data

The multiple regression analysis models is statistically significant as indicated by the F value. The model explains about 5.1% of the variation in consumer attitude towards online shopping and this indicates low explanatory power. This analysis was carried out to ascertain the influence of perceived risk factors such as financial risk, privacy risk, product risk, dimensional risk, and convenience risk on consumer attitude towards online shopping of apparel. This analysis brought out that financial risk and dimensional risk did not have any influence on the consumer attitude towards online shopping. Thus, privacy risk, product risk, and convenience risk had a statistically significant influence on consumer attitudes towards online shopping. This regression model result brings out the necessity for online vendors to reduce the Privacy, Product, and Convenience risk of online shoppers to influence them to buy apparel online.

Table 3: Impact of Perceived benefit factors on attitude towards online shopping

The dependent variable is attitude

- Dependent variable : **Attitude(Y)**
- Independent variable : **Perceived benefit factors**
1. Shopping convenience(X₁)
 2. Product Selection(X₂)
 3. Ease and Comfort of shopping(X₃)
 4. Pricing(X₄)
 5. Hedonics/Enjoyment(X₅)
- Multiple R Value : 0.487
- R square Value : 0.237
- F value : 38.787
- P value : 0.00

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.768	.162		10.932	.000
Shopping Convenience	.034	.028	.047	1.231	.219
Product selection	.145	.032	.176	4.519	.000
Ease comfort shopping	.029	.029	.037	1.001	.317
Pricing	.188	.024	.294	7.755	.000
Hedonics/Enjoyment	.102	.023	.173	4.502	.000

a. Dependent Variable: Customers attitude

Source: Primary data

The multiple regression analysis models is statistically significant as indicated by the F value. The model explains about 23.7% of the variation in consumer attitude towards online shopping and this indicates moderate explanatory power. This analysis was

carried out to ascertain the influence of perceived benefit factors such as Shopping Convenience, Product selection, Ease of comfort shopping, Pricing, and Hedonics/Enjoyment on consumer attitude towards online shopping of apparel. This analysis brought out that Shopping convenience and ease of comfort in shopping did not have any influence on the consumer attitude towards online shopping. However, pricing, wide product selection, and enjoyment factors had a statistically significant influence on consumer attitude towards online shopping. This regression model result brings out the necessity for online vendors to focus on providing various pricing offers, wide assortment of products, and increase hedonic motivations of online shoppers to influence them to buy apparel online.

Table 4: Impact of Attitude on intention towards online shopping

The dependent variable is Intention to shop online

Dependent variable : **Intention to shop online (Y)**

Independent variable : **Consumer attitude**

1. Website design(X_1)
2. Prior experience(X_2)
3. Consistency of service(X_3)
4. Payment modes(X_4)
5. Refund procedures(X_5)

Multiple R Value : 0.547

R square Value : 0.299

F value : 53.275

P value : 0.00

Variables	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.980	.178		5.498	.000
Website design	.269	.031	.304	8.660	.000
Prior Experience	.103	.030	.126	3.418	.001
Consistency Of services	.287	.041	.275	7.039	.000
Payment modes	.093	.032	.106	2.901	.004
Refund procedures	-.018	.037	-.018	-.493	.622

a. Dependent Variable: Intention to purchase online

Source: Primary data

The multiple regression analysis models is statistically significant as indicated by the F value. The model explains about 29.9% of the variation in consumer intention towards online shopping and this indicates moderate explanatory power. This analysis was carried out to ascertain the influence of Customer attitudes such as website design, prior

experience, consistency of services, payment modes, and refund procedures on consumer intention towards online shopping of apparel. This analysis brought out that refund procedures did not have any influence on the consumer intention towards online shopping. However, website design, prior experience, consistency of services, and payment modes had a statistically significant influence on consumer intention towards online shopping. This regression model result brings out the necessity for online vendors to focus on providing attractive and easy navigating website design, provide and maintain consistency in the quality of the service provided so that customers carry a positive image and experience towards online shopping of apparels.

Table 5: Impact of Consumer intention on Decision-making towards online shopping of apparels.

The dependent variable is **Consumer decision making**

Dependent variable : **Consumer decision making (Y)**

Independent variable : **Consumer Preference (X)**

1. Frequency of purchase(X_1)

2. Value of purchase(X_2)

Multiple R Value : 0.312

R square Value : 0.098

F value : 33.930

P value : 0.00

Variables	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	2.956	.098		30.206	.000
Value of purchase	.058	.029	.084	1.994	.047
Frequency of Purchase	.191	.031	.265	6.272	.000

a. Dependent Variable: Decision making

Source: Primary data

The multiple regression analysis models is statistically significant as indicated by the F value. The model explains about 31.2% of the variation in consumer decision-making towards online shopping and this indicates moderate explanatory power. This analysis was carried out to ascertain the influence of Customer intention such as expecting to purchase, willingness to purchase, most likely to purchase, and having strong intention towards online shopping of apparel. However, customers strong intention to buy apparel online had a statistically significant influence on consumer decision-making towards online shopping. This regression model result brings out the necessity for online vendors to focus on making best efforts to influence customer's intention towards online shopping of apparel.

Path analysis using SMART PLS

Structural Equation Modeling using SMART PLS is used in this research to test the theoretical constructs as presented below.

Table 6: Table shows the path coefficients for the inner model (the arrows connecting latent variables)

	Attitude	Consumer preference	Decision making	Intention to buy
Attitude				0.520
Consumer preference				
Decision making		0.523		
Intention to buy			0.462	
Perceived benefit factors	0.479			
Perceived risk factors	0.231			

Path coefficients are always standardised and it varies from -1 to +1. Weights closest to 1 reflects the strong paths. Weights close to 0 represents weakest path. Above the path weight of 0.520 shows attitude have a positive effect on Intention to buy. Decision making at 0.523 has positive effect on Consumer preference, Intention to buy at 0.462 has positive effect on decision making, perceived benefit factors at 0.479 has positive effect on attitude and perceived risk factors at 0.231 has positive effect on attitude. These path coefficients show that absolute magnitude of the one latent variable on the other which is also represented in the graphical model shown below.

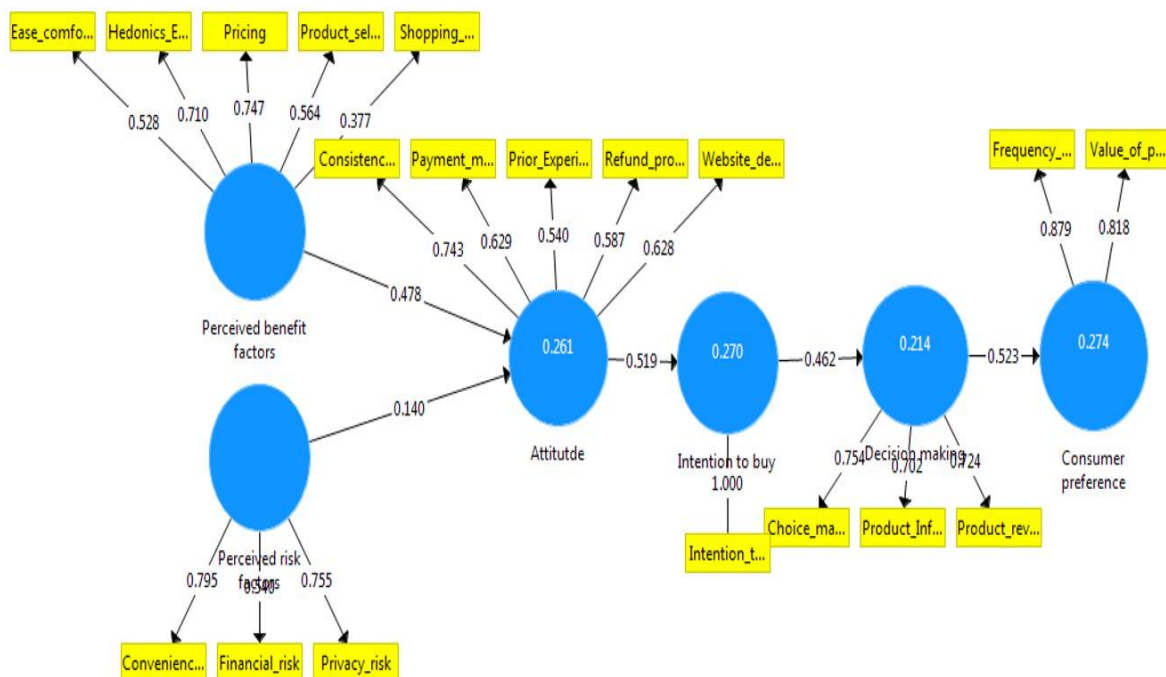


Figure 2: Evaluation of Measurement Model

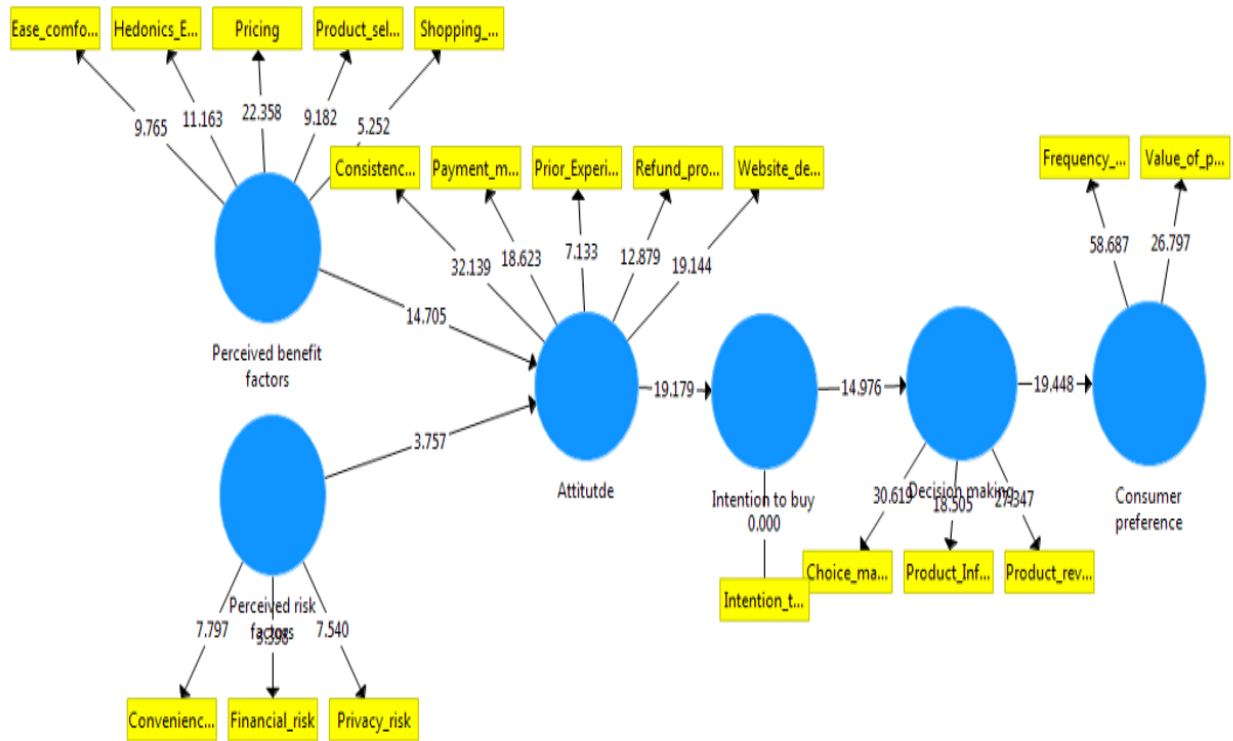


Figure 3: Evaluating Structural Mode Structural Model Confirmation of Path through Bootstrapping

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P value
Attitude -> Intention to buy	0.519	0.522	0.027	19.179	0.00
Decision making -> Consumer preference	0.523	0.525	0.027	19.448	0.00
Intention to buy -> Decision making	0.462	0.463	0.031	14.976	0.00
Perceived benefit factors -> Attitude	0.478	0.487	0.032	14.705	0.00
Perceived risk factors -> Attitude	0.140	0.142	0.037	3.757	0.00

The t-value which is represented for the structural (inner) model and through bootstrapping where sub-samples were derived from the actual sample, which provides the respective t-test results for accepting or rejecting the structural path. The significance was referred at 5% level, where the calculated t-value, should be above critical t-values of 1.96. It is observed that, the path between Perceived benefit factors and attitude, perceived risk factors and attitude, attitude and intention to buy, decision making and consumer preference and intention to buy and decision making are significant at 5% level. Hence, this study empirically confirms the conceptual model of the research.

CONCLUSION AND IMPLICATIONS OF THE STUDY

With the changes in lifestyle and standard of living, cyber shopping has become a new trend in the market and is rapidly growing in a country like India. With created web infiltration, expanding selection of apparels and accessories and get to the Web and the change in buying behavior of customers enormously contributed towards the increase of virtual shoppers in the country. The convenience and comfort offered by the online mode such as cash on delivery options, rebates, schemes & easy return policies are encouraging customers to shift from the old brick and mortar model to e-shopping mode.

Increasing computer literacy and proficiency of customers in an online environment has led to the increase of order placement and procurement of goods and services from the virtual model. The availability of cheap smart phones and internet connectivity at lower rates has made it possible for more of a younger generation to indulge in online shopping thus comprising an altogether larger share in the online market.

Online shopping of apparel is altogether a new experience and has greatly impacted the choice-making and decision-making ability of the customers. With more than 70% of the total Indian population comprising people over the age group of 20-35, the growth of online business especially with respect to clothing and accessories is expected to grow constantly in years to come with more and more advancement in technology.

Clothing is important since it reflects an individual's culture, identity, and inclinations. Individuals can utilize clothing to improve individual appearance. Individuals regularly form first impressions based on what individual wear, which is why now a day, the behavior of customers towards shopping of apparel has drastically changed, where more frequent purchases are made of reasonably a greater portion of the money is spent on the purchase of it.

However, the research study has shown that most of the customers are having a positive attitude towards online shopping of apparel in Bengaluru city, which is one of the biggest metropolitan cities in Karnataka having great infrastructure and the busiest people across the country. This city is the Silicon Valley and IT hub of the country consists of people from varied parts of the country. With a lack of convenience and time, the people in the city are moving from Brick-and-Mortar format to online mode of shopping, especially with respect to Apparels.

With increasing comfort provided by online retailers such as ease in ordering procedures, placing returns, immediate refund facilities, maintaining the history of purchases made by the customers, providing with review and recommendations of the purchases to be made has facilitated the customers to make quicker decisions and thus attracting the customers towards e- purchase.

The e-commerce companies can utilize the relevant variables and factors, identified in the research study to improvise and implement new strategies and plans towards expanding the online business of clothing and attracting more and more customers towards online shopping of apparel in Bengaluru city. However, these suggestions can

also be generalized among all online retailers across the country to serve the customers in a better way.

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