

FACTORS INFLUENCING ONLINE SHOPPING BEHAVIOUR OF CUSTOMERS IN THE APPAREL VERTICAL: A STUDY IN WEST BENGAL

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Abstract: Knowledge in the area of online apparel shopping, vis-a-vis other product categories, remains sporadic and fragmented; and provides a fertile ground for the ongoing research. While the initial works resulted in the development of a holistic model, there are still limitations in understanding this experience in the Indian context, and more specifically in the state of West Bengal. Therefore, the present paper provides deeper insights to identify the major factors influencing online shopping behaviour towards apparels, in the state of West Bengal. The outcomes of the study are manifold. Quality and Brand Image, Website Effectiveness, Intention to Buy, Impulse Purchase, Fashion Consciousness and Price Sensitivity, have been enumerated as the broad factors, influencing the adoption of online apparel shopping in the state of West Bengal. The current paper is timely and advantageous, as it offers deeper insights into a range of consumer behaviour dimensions, with regard to online apparel shopping. The results of the study may be of interest to academicians, management practitioners, retailers and policymakers.

Keywords: Online Shopping, Apparels, Consumer Behaviour.

Introduction

The relationship between dressing and idea of individual expression is quite complex. It can well be perceived in daily lives of people, through the use of same

clothing brands, colours and fashion tendencies. Many people use colours and contrasts, which depict their feelings, based on lifestyle and mood. Hence,

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product properties like comfort, design play a crucial role in apparel shopping behaviour, which may vary depending on a broad range of factors.

An upsurge in the apparel sector, has driven consumers to an array of choices, as far as their purchasing decisions are concerned. The competition among the online and offline apparel sectors, has become much stiffer. Consumers have become more knowledgeable than before. Online shopping sites have contributed further, towards purchase motivation of the consumers. Responses, reviews and feedbacks from the peer groups, and facilities of comparison provided by webstores, have strengthened the knowledge of the consumers.

Consumer have also become far more demanding, in terms of trust, convenience and affordable prices from online shopping platforms. The evolving apparel sector has been forced to be competitive, and provide almost everything, as per the requirements of the consumers. In order to be able to compete, online retailers have also been leveraging offline stores, and offline retailers are adopting the online mode; since they want to avail themselves for the advantages of both retail formats.

The influence of technology is becoming more apparent in the fashion industry. New developments and advancements are creating and shaping current and future trends. Online retailers and social media platforms have paved the way for trends to be identified, marketed and sold immediately.

In the recent times, there have been a gigantic yet overwhelming shift in Indian lifestyles, due to globalization, rising income levels, increase in purchasing power; which have profusely impacted people's ideologies, intentions, and inclinations towards purchasing branded apparels. The advent of several technologies into day-to-day lives, has contributed immensely to the shift, and hence reflecting the Indian panache alive. This has further revolutionized people's choice of apparels, turning them more brand and fashion conscious. During this transformation process, the intention of people gradually moved to online shopping, due to various conveniences.

Indian consumers, by the virtue of their strong cultural background, have certain well-defined expectations and preferences while choosing brands, considering fashionable attributes equally important to reliability. Withstanding the rampant growth of brands, Indian consumers have shown high levels of trust in both national and multinational business players. The shift can largely be attributed to enchanting and effective advertisements of the online giants, which have hit the television, print and social media, indicating that the portals are investing specifically on sales driven strategies of fashion apparels. Although, conventional shopping is dominating the area of sales and revenues, e-commerce has been gradually making its way into this arena, and making its presence felt by drawing the attention of consumers. The consumers too are getting allured, and making use of the services, due to the ease of use.

Several e-commerce entities viz. Amazon, Flipkart, Myntra, Snapdeal, Fbb, Jabong etc. are putting focus on the products they sell, including the apparel segment, which contributes to a major chunk of revenues. Initially, they were bit sceptical as to whether it was feasible or not on the online platforms; as people love to touch, feel and try, before purchasing garments. Their fears have progressively diminished, with effective and convincing marketing strategies they adopted for promoting apparel business on one hand, and securing customer confidence on the other. Moreover, due to superior brands, better price category, better discounts / deals and better return policies offered by the e-retailers, more and more consumers are getting accustomed to online apparel shopping.

Literature Review

According to **(Consumer Report, 2008)** product performance plays a significant role in product satisfaction as well as brand satisfaction, in the context of online apparel shopping. Other key dimensions of online apparel shopping, as pointed out by **(Lee & Moon, 2015)** include financial, product performance, psychological, social, delivery, additional effort, return.

Product characteristics or cues play a crucial role, in influencing the purchase behaviour towards apparels **(Eckman et al., 1990; Rahman et al., 2017)**. It has been pointed out that, evaluation cues frequently considered by consumers comprise of the extrinsic cues viz. price, brand name and country of origin, and

intrinsic cues encompassing colour, style, comfort, suitability, durability, customer care facilities, quality of workmanship and wardrobe coordination **(Rahman et al., 2017)**.

(Coward & Goldsmith, 2007) suggested that, quality consciousness, brand consciousness, fashion consciousness, hedonistic shopping, impulsiveness and brand loyalty are the most dominating factors, in online apparel shopping. Price Sensitivity is negatively correlated with online spending. Moreover, novelty, fashion consciousness and brand consciousness have been identified as the most important antecedents, for online shopping of apparels **(Kang et al., 2014)**.

According to **(Temkin et al., 2009)** brand experience has a significant impact on willingness to repurchase. Moreover, brand experience enhances customer loyalty **(Walter et al., 2013)**. In case of online apparel shopping, brand loyalty is predicted by brand experience **(Shim, 2012)**. In the opinion of **(Amine, 1998)** consumers' brand commitment is indirectly influenced by their level of product involvement. Hence, brand loyalty might increase, when a customer shows high involvement with a product category. High level of product involvement can also be associated with online shopping behaviour **(Goldsmith & Flynn, 2005)**.

It has been found that, online apparel purchase is triggered more by web innovativeness vis-a-vis apparel creativity **(Goldsmith & Flynn, 2004)**. Better website designs, quality of service delivery

and feedback mechanism will not only keep the consumers satisfied, but will also generate more trust and comfort for the new consumers. Enhanced website designs will make the product complaint system more effective, and pave the way for better security, as highlighted by (Agrawal et al., 2009).

Incorporating an order tracking mechanism proved to be a significant factor for satisfaction and repurchase intention, in the context of online apparel shopping (Roy et al., 2010). Timely delivery is an important criterion (Blut et al., 2015; Cao et al., 2018) for customer loyalty and satisfaction. Several delivery options are preferred by customers viz. instant delivery, fast delivery, location-specific delivery, normal delivery as pointed out by (Roy et al., 2010; Laudon & Traver, 2013).

Design aesthetics is another important determinant of website perception, as pointed out by (Tractinsky & Lowengart, 2007), which incite emotions, and thus affecting their attitudes towards store and purchase decisions. As opined by (Rowley, 2009) this can be accomplished through establishment and

usage of persistent visual brand identities, which include brand colours and logos in menu, text and page backgrounds.

According to (Huang & Benyoucef, 2015) consumers desire to have social and interactive online experience, which result into accumulation of shared intelligence, thus helping in the process of decision-making. Hedonic aspects, as identified by (Cyr & Head, 2013) are needed to be considered, while designing the website of a fashion retailer. (Karimov et al., 2011) have advocated the usefulness of incorporating social aspects on a retailer's website, in order to generate trust of the users.

With regard to the profile of the internet apparel buyers, they are mostly educated (Lee & Johnson, 2002), affluent (Lee & Johnson, 2002), women (Pricewaterhouse Coopers, 2000), and less than 35 years of age (PricewaterhouseCoopers, 2000). Women, in specific, follow certain procedures, steps and actions i.e. touching and trial of items, before their final act of purchasing. Their current shopping practices play a vital role, in adoption of internet, as opined by (Jacobs & Klerk, 2010).

Table-1 : Determinants of Online Apparel Shopping at a Glance

Name of the Author	Key Areas Identified
(Consumer Report, 2008)	Product Performance, Product Satisfaction, Brand Satisfaction,
(Lee & Moon, 2015)	Financial, Product Performance, Psychological, Social, Delivery, Additional Effort, Return
(Eckman et al., 1990; Rahman et al., 2017)	Product Characteristics or Cues
(Rahman et al., 2017)	Price, Brand Name, Country of Origin, Colour, Style, Comfort, Suitability, Durability, Customer Care Facilities, Quality of Workmanship, Wardrobe Coordination

(Coward & Goldsmith, 2007)	Quality Consciousness, Brand Consciousness, Fashion Consciousness, Hedonistic Shopping, Impulsiveness and Brand Loyalty, Price Sensitivity, Online Spending
(Kang et al., 2014)	Novelty, Fashion Consciousness, Brand Consciousness
(Temkin et al., 2009)	Brand Experience, Willingness to Repurchase
(Walter et al., 2013)	Brand Experience, Customer Loyalty
(Shim, 2012)	Brand Loyalty, Brand Experience
(Amine, 1998)	Brand Commitment, Level of Product Involvement, Brand Loyalty
(Goldsmith & Flynn, 2005)	High level of product involvement
(Goldsmith & Flynn, 2004)	Web Innovativeness, Apparel Creativity
(Agrawal et al., 2009)	Better Website Designs, Quality of Service Delivery, Feedback Mechanism, Trust, Comfort, Product Complaint System, Better Security
(Roy et al., 2010)	Order Tracking Mechanism, Satisfaction and Repurchase Intention
(Blut et al., 2015; Cao et al., 2018)	Timely Delivery, Customer Satisfaction and Loyalty
(Roy et al., 2010; Laudon & Traver, 2013)	Instant Delivery, Fast Delivery, Location-Specific Delivery, Normal Delivery
(Tractinsky & Lowengart, 2007)	Design Aesthetics, Emotions, Attitudes, Store and Purchase decisions, Brand Image
(Rowley, 2009)	Brand Identity, Design Aesthetics
(Huang & Benyoucef, 2015)	Social and Interactive Online Experience, Hedonic aspects
(Cyr & Head, 2013)	Hedonic Features, Fashion Retailer's Website
(Karimov et al., 2011)	Social Aspects of a retailer's website
(Lee & Johnson, 2002)	Educated and Affluent internet apparel buyers
(PricewaterhouseCoopers, 2000)	Women Apparel Buyers
(Jacobs & Klerk, 2010).	Touching and Trial of items

Research Gap

The survey of related literature has provided deeper insights into the attributes affecting online shopping behaviour towards apparels, as identified by different researchers. However, there is still a dearth of knowledge concerning this domain in the Indian context, and more specifically in West Bengal. Therefore, the existing gap in the

erstwhile literature justifies the rationale of the study, and has amplified the interest to investigate further into these issues.

Objective of the Study

The current research seeks to find out the major factors, which influence online shopping behaviour towards apparels, in the state of West Bengal.

Research Methodology

Research Technique

The type of research technique used in this case is that of survey. The information gathered from the secondary sources / literature review has helped in the formation of the questionnaire. The survey questionnaire had primarily three sections. The first section was designed primarily to collect the demographic data of the respondents. The second part of the questionnaire contains a number of statements. It aims to identify the factors influencing the online shopping behaviour of customers towards apparels. The third section had few closed-ended questions, where the respondents were asked to select an option, indicating their preference towards online apparel shopping.

The sample size for the survey was 518. Random sampling technique was followed during the research. The researcher tried to target both male and female respondents across different age groups, who are mostly involved in buying apparels from online sources. After scrutinizing the responses, it was found that, 495 out of 518 respondents engage in online apparel shopping. Therefore, these 495 responses were considered for our final analysis.

Data Analysis

We have used Factor analysis to reduce the number of variables. It helped us to group variables with similar characteristics together. Therefore, with

factor analysis, we have produced a small number of factors from a large number of variables, which is capable of explaining the observed variance in the larger number of variables. Then, we have used the reduced factors for further analysis. With regard to the output of Factor Analysis, we have showcased:

a) KMO and Bartlett's Test of Sphericity - The KMO measures the sampling adequacy, which should be close to 0.5 for a satisfactory factor analysis to proceed. The value of 0.5 is considered as minimum (barely accepted), values between 0.7-0.8 acceptable, and values above 0.9 are best. With regard to Bartlett's test of Sphericity, values less than 0.05 of the significance level indicate that, a factor analysis may be useful with our data.

b) Total Variance Explained - The Eigen Value table can be divided into three subsections, i.e. Initial Eigen Values, Extraction Sums of Squared Loadings and Rotation Sums of Squared Loadings. For analysis and interpretation purpose, we are concerned only with Initial Eigen Values and Extraction Sums of Squared Loadings.

c) Rotated Component Matrix - The idea of rotation is to reduce the number factors, on which the variables under investigation have high loadings.

Results of Factor Analysis

Factor Analysis has been carried out for reduction of variables, influencing online apparel shopping behaviour.

Table-2 : KMO and Bartlett's Test^a

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.897
Bartlett's Test of Sphericity	Approx. Chi-Square	6108.325
	df	406
	Sig.	0.000

From **Table-2**, the KMO value of 0.897 of Sphericity, the significance level of 0.000 indicate that, a factor analysis may be useful with our data. Furthermore, with regard to Bartlett's test

Table-3 : Total Variance Explained^a

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.559	29.513	29.513	8.559	29.513	29.513	3.455	11.913	11.913
2	2.461	8.487	37.999	2.461	8.487	37.999	3.306	11.400	23.313
3	2.030	7.001	45.001	2.030	7.001	45.001	2.772	9.560	32.873
4	1.559	5.378	50.378	1.559	5.378	50.378	2.609	8.995	41.868
5	1.200	4.139	54.517	1.200	4.139	54.517	2.421	8.350	50.218
6	1.146	3.952	58.469	1.146	3.952	58.469	2.393	8.251	58.469
7	.962	3.319	61.788						
8	.918	3.165	64.953						
9	.897	3.092	68.045						
10	.863	2.976	71.021						
11	.804	2.772	73.793						
12	.684	2.360	76.153						
13	.638	2.199	78.351						
14	.596	2.055	80.407						
15	.575	1.984	82.391						
16	.549	1.891	84.282						
17	.528	1.820	86.103						
18	.483	1.666	87.769						

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Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
19	.430	1.482	89.250						
20	.405	1.397	90.648						
21	.370	1.274	91.922						
22	.358	1.235	93.157						
23	.344	1.186	94.343						
24	.327	1.126	95.469						
25	.316	1.091	96.560						
26	.283	.976	97.536						
27	.269	.928	98.464						
28	.232	.799	99.263						
29	.214	.737	100.000						

From **Table-3**, we extract the number of significant factors, with regard to the total explained variances. The Eigen value reflects the number of extracted factors, whose sum should be equal to the number of items, which are subjected to Factor Analysis. The Eigen value table has been divided into three sub-sections, namely Initial Eigen Values, Extraction Sums of Squared Loadings and Rotation Sums of Squared Loadings.

For analysis and interpretation purposes, we are concerned only with the first two sub-sections i.e. Initial Eigen Values and Extraction Sums of Squared Loadings. The requirement for identifying the number of components or factors, stated by selected variables, is the presence of Eigen values of more than 1. The above table shows that, the first component has Eigen value of 8.559 (>1), second

component has Eigen value of 2.461 (>1), third component has Eigen value of 2.030 (>1), fourth component has Eigen value of 1.559 (>1), fifth component has Eigen value of 1.200 (>1), and sixth component has Eigen value of 1.146 (>1).

Thus the stated set of 29 variables with 495 observations, represent 6 components. Furthermore, the extraction sums of squared loadings percentage of variance depicts that, the first factor accounts for 29.513% of variance from the stated observations, second factor accounts for 8.487% of variance from the stated observations, third factor accounts for 7.001% of variance from the stated observations, fourth factor accounts for 5.378% of variance from the stated observations, fifth factor accounts for 4.139% of variance from the stated observations, and sixth factor accounts

for 3.952% of variance from the stated observations. Thus, the six components are effective enough, to represent all the characteristics of components, highlighted by the stated 29 variables.

Table-4 : Rotated Component Matrix^{a,b}

	Component					
	1	2	3	4	5	6
Fashion Clothing is an important part of my life	0.102	0.192	0.171	0.081	0.670	0.080
I intend to purchase apparels, through online shopping sites	0.174	0.304	0.780	0.100	0.141	0.102
My willingness to buy apparels through online shopping sites is high	0.145	0.289	0.772	0.103	0.201	0.037
I would be willing to recommend online shopping sites to my friends	0.245	0.349	0.692	0.105	0.097	0.161
The website labels are easy to understand	0.185	0.701	0.269	-0.017	0.003	0.070
The display pages within the websites are easy to read	0.213	0.784	0.070	-0.042	0.052	0.089
The information on the websites are effective	0.029	0.760	0.234	0.081	0.056	0.007
I find it convenient, to do online transactions	0.203	0.492	0.187	0.108	0.194	0.081
The websites display a visually pleasing design	0.171	0.533	0.076	-0.017	0.274	0.189
The websites allow me to interact with it, to receive customized information	0.070	0.644	0.103	0.085	0.172	0.100
Getting good quality apparel products online, is very important to me	0.747	0.227	0.108	-0.076	0.117	0.203
When it comes to purchasing apparel products online, I try to get the very best or perfect choice	0.782	0.283	0.118	-0.037	0.031	0.196
I make a special effort, to choose the very best quality apparel products online	0.809	0.200	0.120	0.048	0.066	0.187
I usually choose expensive apparel brands online	0.447	0.056	0.258	0.410	0.334	-0.269
I prefer buying well-known apparel brands online	0.621	0.066	0.246	0.220	0.232	-0.067
For seeking variety, I shop from different online sites and choose different brands	0.451	0.115	0.163	0.207	0.315	0.269
I keep my wardrobe up-to-date, with the changing fashion	0.110	0.166	0.099	0.178	0.791	-0.064
Online Shopping is a pleasant activity to me	0.199	0.167	0.582	0.120	0.464	0.198
It's fun to buy something new and exciting	0.229	0.135	0.142	0.033	0.666	0.242
I compare prices, to find lower-priced apparel products online	0.234	0.131	0.187	-0.009	0.087	0.744
I buy apparels online, mostly at sale prices	0.077	0.078	0.126	0.264	0.120	0.622
Price is an important criteria for me, while buying apparels online	0.215	0.159	0.046	0.072	0.035	0.793

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I often make careless purchase decisions, while buying apparels online	0.033	-0.059	0.027	0.781	0.198	0.016
I often make spontaneous purchase decisions, while buying apparels online	0.035	0.036	0.190	0.661	0.305	0.039
I should plan my online apparel purchase more carefully, than I do	0.181	0.103	-0.110	0.677	-0.024	0.261
There are so many apparel brands to choose from online, that I often feel confused	0.087	0.072	-0.007	0.514	-0.035	0.377
I am loyal to certain online shopping sites, for purchasing apparels	0.367	0.077	0.401	0.080	0.076	0.178
I buy apparel products online, because my friends do so	-0.029	0.035	0.201	0.597	-0.022	-0.006
Feedback / Review of apparels available online, 0.419 are important to me	0.076	0.105	0.136	0.144	0.322	

The statements are grouped in the following factors:

Factor 1: 11, 12,13,14,15,16,29 - **Quality and Brand Image**

Factor 2: 5,6,7,8,9,10 - **Website Effectiveness**

Factor 3: 2,3,4,18,27 - **Intention to Buy**

Factor 4: 23,24,25,26,28 - **Impulse Purchase**

Factor 5: 1,17,19 - **Fashion Consciousness**

Factor 6: 20,21,22 - **Price Sensitivity**

Therefore, the above factors play the most crucial role in governing online shopping behaviour towards apparels.

Final Outcome and Managerial Implications

It is extremely crucial to analyse the factors influencing online consumer behaviour, and examine how the e-marketers can influence the outcomes of virtual interaction and buying process, by

channelizing their marketing efforts on the elements that shape customer’s virtual experience. Identifying the components of web experience, and comprehending their role as inputs in online decision-making process, are the stepping stones in developing and delivering an enticing online presence, which will enormously impact the internet users.

Organizations need to understand the specific reasons, which have propelled the shift to online shopping from brick-and-mortar stores. The speed and convenience, offered by the online shopping ecosystem, has pushed a huge number of shoppers from brick-and-mortar to online platforms. Moreover, due to increasing fiscal benefits in online apparel consumption, it is important to identify the attributes that motivate consumers towards online purchasing, and observe their decision-making styles.

Recreational and hedonistic shoppers spend considerably more time in online apparel shopping vis-a-vis their peers, which denotes that the pleasure derived

during shopping, is not confined to face-to-face interactions. The excitement associated with apparel shopping, can move much beyond the mode of contact, and emanate from both physical and online shopping experience.

Brand and Fashion conscious shoppers are more disposed to purchase clothes online, in comparison to shoppers with other consumption styles. Value-conscious shoppers devote more time in online apparel shopping, which signifies that, they not only seek pleasure from shopping, but are also allured by the financial benefits associated with shopping online. Value-conscious shoppers look for best offers / price benefits on online sites. Value consciousness seems have a bonafide effect on the spending patterns, during online shopping. It has also been revealed that, impulsive shoppers tend to spend more towards online apparel shopping. Their online purchasing habits are mostly precipitous and unplanned. Therefore, it can be inferred that, the characteristic features of impulsiveness (for e.g. immediacy), might be assimilated in the psychology of an online shopper.

Information quality and usability of the websites are significant determinants of online shopping intention. Usability can be enhanced by creating labels and page layout, which are easy to read and grasp. On the other hand, information quality can be improved by providing seamless virtual colour swatches, showcasing the details of a garment. Besides these two factors, visual appeal and image are also very much significant. Innovative and

interactive websites prove to be effective, in encouraging online apparel shopping.

The findings of the study indicate that, online apparel shopping is very common and people who indulge in this activity, do the same on regular basis. However, much more work are needed to be done, in order to unravel the online shopping motivations in the fashion domain. The speed, volatility and estimated profit in the fashion segment, make it important for management practitioners and academicians to analyse the latest trends and developments in this area. This will further assist the marketers in developing product positioning strategies, to address the differences in consumer decision-making styles.

Limitations and Future Scope

The present study has been conducted in the state of West Bengal. However, future studies may be extended to other parts of the country. Furthermore, the present study involved a final sample size of 495. Future studies can be conducted by using more sample size, to identify any variation in results. Time constraint has been another drawback of the study, and future research can be done in a larger time frame. This expands the existing theoretical framework of online shopping behavior, and paves the way for further research in this area. Although, the researcher tried to capture as many dimensions as possible, but few areas may have remained unexplored. For e.g. the cross-cultural aspects relating to online apparel shopping have not been investigated. Moreover, literature analysis across all the dimensions of online apparel

shopping may not be uniform, as the researcher could retrieve secondary data sources, available within his reach. Lastly, the current study solely focuses on apparels. Future studies may be executed across other retail verticals.

Conflict of Interests

The authors declare that there are no conflict of interests that are directly or indirectly related to this research work.

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