

Factors Affecting Online Customers Purchase Decision: A Study of Pure Play Online Apparel Retailers in India

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Abstract

Clothing is one of the key needs of every individual. The Apparel Industry rehashes people's living styles alongside their social and money related status. The Indian government has assessed the material and attire industry areas to accomplish \$70 billion turnover by the year 2017. As a result of advancement in demographics and expansion in the living way of urban people, the Indian attire division is in its blast stage. E-exchange has obtained jumble the shopping example of India. More than 10 million Indian purchasers are shopping online for clothing and are creating at a mind boggling pace. Improvement of e-business was little in its beginning years as a result of starting issues, yet now it is creating with dazzling pace as the Indian buyer's assurance is rising regulated. With enlargement in number of web shopping destinations like Myntra, snapdeal, jabong, they have been attracting to make change in courses of action in more online customers with multi-marks and stunning offers. The primary research was conducted on sample unit of 125 experienced online shoppers of apparels in Delhi-National Capital Region. Study has been identified the fashion styling, pricing, quality as important factors.

Keyword: Apparel industry, consumer behavior, lifestyle, online shopping

Introduction

To stay aggressive and productive in present commercial center, the apparel business must keep on growing its ability to react to the requirements and needs of clients. Since most recent couple of years the apparel market has seen generous change as for dressing outline, style, utilization of marked things and decision of strands and attention to cutting edge patterns. The Indian material industry is a range which has formed vocation in tremendous scale and it remains next just to agribusiness by giving work to around 15 million individuals crosswise over country and in addition urban territories. Retail in India has showed up the third most striking business sector endpoint for attire retailers, as per a study by worldwide administration counseling firm AT Kearney. India, clothing is the second real retail bunch, speaking to 10 % of the US\$ 37 billion global retail showcase. It is anticipated to raise 12-15 % every year.

The aggregate size of the Indian attire business sector was \$ 45 billion in 2012. India and China will be the quickest developing markets, developing in twofold digits and would turn into the main purchaser market with a gigantic offer of 27 for each penny.

"India would have a tremendous admission development because of populace advancement. It would be independent of fare business sector," According to the report, (Wizar2103) the worldwide clothing business sector would develop to \$ 2.1 trillion by 2025 from its present size of \$ 1.1 trillion. As indicated by report with the progressions in worldwide macroeconomic conditions and demographics, it would be essential for Indian producers to be available at the right area at the correct time.

On one hand, in material part high residential admission is going to hurl up noteworthy business projections, while then again a stoppage in Chinese fares will offer a chance to exporters to fill the vacuum, if they can measure up and coordinate the desires of the buyers, With this potential, India will show up as a favored spot for interest in material and clothing divisions, both by Indian and worldwide organizations, the report (wizar 2013) included. The attire and garments industry being set at the lead position furthermore the spending on clothing and apparel among the clients are getting expanded, considering these focuses it is exceptionally important to concentrate on the changing conduct of shoppers. The primary reason for this study is to build the attention to attire purchasing conduct of Indian customers and in a genuine sense understanding elements which affect clothing purchasing conduct with a specific end goal to give significant data to clothing retailers looking to institutionalize or adjust their methodology for the Indian shoppers.

The Internet has created as a magnificent medium which gives the customers various purchase properties stood out from various mediums. Genuine characteristics of web, for instance, ability to see the thing at whatever point and basic purchase of things, match their necessities with the things, and discuss the things with others, are making it all the more fitting for the purchasers when diverged from the routine strategy for shopping,. The crucial reason that people shop with the help of web is the convenience it provides for the people. Heretofore the crucial clarification behind gaining things online was the online expenses offered over the web yet it has now changed to comfort. Clients use Internet to buy unmistakable things on the web, and also to take a gander at forceful expenses among assorted associations, highlights of the thing and after arrangement organization workplaces, which associations give if they buy their thing.

The methodology through which the buyers go when they do shopping on the web is called web shopping. The workplace of differentiating the thing and centered things on the reason of worth, shading, size and quality is one of the best focal points of web shopping. Web has created as another transport channel these days. Usage of Internet to make purchases online has transformed into one of the key inspirations to use Internet, nearby searching for the best

possible things and finding the fancied information about them. Former purchasers never had section to such broad assortment of things and organizations at a single spot. In this manner, Internet has progressed as a tremendously engaged business segment where the customers have various choices for a singular sort of thing. Moreover the workplaces of various coupon and refund plot in like manner hobby the purchasers in web shopping.

Apparel Industry in India

Apparel is one of the key necessities of every individual nearby support, water and safe house. The bit of garments Industry impersonates people's living styles nearby their social and budgetary status. In India's after IT Industry, the Apparel and Textile industry is the second greatest industry. At this moment, it is among the fastest creating industry and is the second greatest outside exchange specialist for the country. The garments business adds to around 26% to all Indian exchanges. The guideline issue with the Indian attire industry is its size and blend of slants and this is also the principal reason that it has so much potential. The interesting highlight of the Indian garments industry is that it moved from high cost erations to the insignificant exertion creation nations. The improvement of the neighborhood business segment enthusiasm for clothing in India is joined with the achievement of the retailing range. At this moment, India has entered the second time of creating and has been seeing an enormous climb in the nearby hobby. This is in a general sense as a result of rise and change in the lifestyle as a result of rise in the inside compensation bundles. In the current money related universe of premium and supply, the key parts which center the advancement of any business are expense and quality. In any case the key part is the cost of work. India has a relative playing point in this industry in perspective of massive work qualities and the simplicity of work. India has changed into the wellspring of Apparel decision for some overall relationship due further supporting its good fortunes of making materials and lower expense of fabric wandered from different nations. Variables influencing sourcing decisions merge costs, for case, purchasing segments of time, similar to land, structures and machines issues of work, material, transportation expenses and charges structure. Attire period is altogether a work increased action, pay rates in like way goes about as a central thought or trademark in sourcing choices. This gives high ground to makers of dress like India to admission to made country and high cost time country. The Indian bit of clothing business endeavors (checking dress retailing, style organizing and related upgrades exchange) are thriving more than ever. As an aftereffect of beast growth in openings for work and making winning limits has accomplished the change of point of view of the Indian purchasers.

Market Size

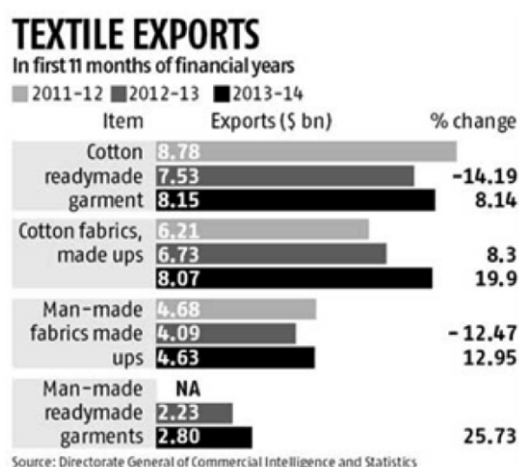
The Indian attire industry is orchestrated high progression, kept up by solid neighborhood use and in addition excitement of charge. The foremost urgent change in the Indian clothing industry has been the presentation of man-made filaments (MMF). India has suitably found its moved degree of MMF materials in everywhere all through the nations all through the globe. MMF time recorded an expansion of three every penny amidst the period April-July 2014.

The menswear business can be isolated into different classes including woven shirts, trousers, denims, winter wear, innerwear, T-shirts, suits, dynamic wear, ethnic wear and reliably wear. The woven shirts class is the execution most

prominent inside the menswear business, trailed by trousers and denim. The menswear business part is relied on to make at a CAGR of 8.5% all through the going with five years to achieve INR 131,000 crore (USD 24 billion) by 2017.

The womenswear area contains particular game plans that breaker sarees, salwarkameez, innerwear, pullover, winter wear, sleepwear, tops/shirts, trousers, skirts, denim, T-shirts, and so forth. Indian ethnic wear, which joins saree, salwarkameez, and shirt, is the best class inside the part with a 75% offer of the whole womenswear market. The business part is slanted to make at a CAGR of 9% for the going with five years to perform a figure of INR 121, 400 crore (USD 22.3 billion) by 2017.

Figure 1: Textile Fare



As of now menswear is the greatest section of the residential business sector with 43% offer of the aggregate pie, while ladies' wear constitutes 38%. Around 10% originates from young men wear while young ladies acquire the remaining 9% deal. The development rate of ladies' wear, notwithstanding, is higher than menswear, and should surpass the business sector size of menswear by 2015, when ladies' wear will catch 41% contrasted with 40% of menswear according to Technopak gauges. By 2020, ladies' wear would achieve 43% contrasted with 37% of menswear, as anticipated by Technopak. Out of the aggregate Rs. 66300 crore menswear market in 2009, shirts added to Rs. 20550 crore while Rs. 16720 crore originated from offer of trousers. In the ladies' wear business sector of Rs. 57745 crore, saree deals shaped the biggest class at Rs. 24020 crore worth of offers, while salwarkameez and ethnic dresses contributed Rs. 16660 crore. School garbs framed the biggest class for both kid's wear and young lady's wear

Scope and challenges in apparel industry in India

Garments Industry in India positions a probability of

foremost cash related change. The entry of checked clothing outlets, strip shopping centers are in like way developing enormously all over India. Because of development in the way of life of the Indian purchasers, increment in the working people, high unnecessary wages, twofold occupation families, and different more social and cash related changes there are a wide collection of chances which at last contribute in fortifying the rate of change of attire industry in India. The essential thoughts incidents to change in way of life are expansion in the each capita and family unit pay, speedy urbanization, planning and media and data. The pieces of clothing retailing in India incorporates 95% of aggregate courses of action in retail chains; 70% in hypermarkets, for occasion, Big Bazaar, Spencer's Retail and so forth. The clothing consolidates retail brands are awakening the business and economy in India quickly. The men's wear piece shows the most basic potential results of headway. At present, the change rate is more for ladies' wear making at 12%, and is relied on to augment unmistakable offer in future. Other garments fragments, for case, kids wear are in like way becoming quickly. The articles of

clothing business are one of the tremendous fundamental parts of India to the degree wage, meander and exchange and occupation creation. Attire industry has giant assortment of things, short thing life cycles, whimsical and as every now and again as could be normal the situation being what it is creating request, long and resolute dispersal system. There is a between time move in the dressing business with time. Clothing buyers dependably get a kick out of the opportunity to have the most recent style of outfits, attempting to reflect themselves as the tip top region of the cutting edge society. Incalculable backing the illustrations of surely understood producer brands or those showed up by Bollywood or redirections VIPs. India is a nation of more than one billion individuals, a tremendous buyer class and is measured as the most maintained destinations for exchange and ventures. Apparel and materials are the best parts in retailing industry. With developing pay levels and changing point of view to "look unimaginable - feel marvelous", arrangement is giving monster potential to get into the new Indian markets. Pieces of attire is perceived by people to show their character, and goes about as an essential intends to express them in individuals when all is said in one eye. Attire is the most beneficial reach as for change in India in perspective of the way it has changed the ways of life of the buyers.

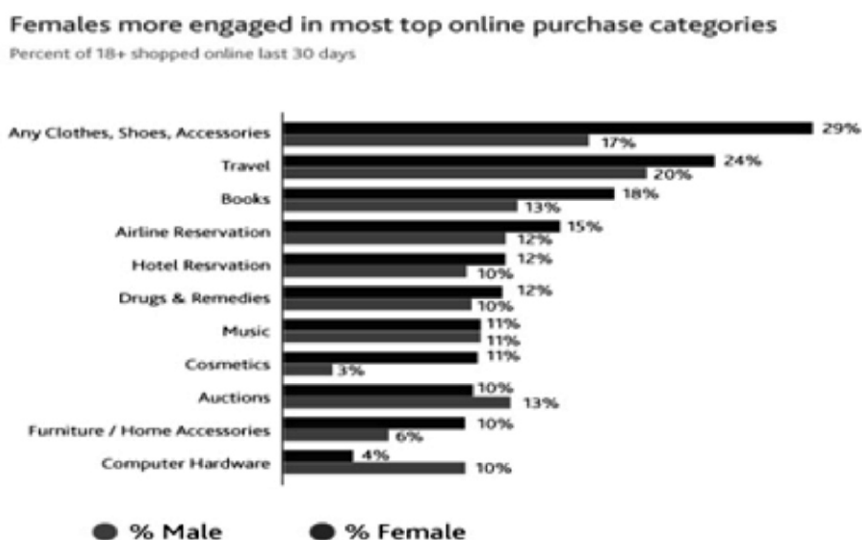
As an outcome of progress in demographics and growth in the living technique for urban people, the Indian dress part is in its impact stage. E-exchange has been able to be vexed the shopping instance of India. More than 10 million Indian customers are shopping online for things and are making at an enormous pace. Online clients have now moved from acquiring just Books or Consumer Electronics to securing Clothes, Shoes and Accessories. As exhibited by a Fashion strategy has recorded a most lifted number of trades 2014.

As showed by this study, Fashion is depended on to end up by 400% in next three years.

In latest two years, the \$130 million clothing web shopping has pulled in tries worth \$70 million i.e. 40% of the total financing in the midst of the period. Apparel e-tailing has expanded the country over in light of movement in lifestyles, creating time-disheartening, solace and flexibility in shopping and free home transport decisions. Sections, for event, overhaul of IT devices and correspondence plans and change of high advances have added to the change of apparel web shopping. Settlement with respect to information, straightforwardness and time, trades, decision making and adaptability has affected a ton in get-together of e-business other than web shopping of gathering. Purchasers feel pushed to visit swarmed strip malls and look at through it to purchase a touch of attire. Perhaps, they bolster the solace of shopping at home and being stock gone ahead at home. This licenses them to take a gander at courses of action and expenses at their slackening up, and in insistence at their homes, without directing arrangements staff.

The Internet gives online brands ability to perform all Indians, even the overall public who don't have segment to online part office. Most brands offer Cash-on-Delivery (COD) decisions to its clients issuing them the advantage of seeing the thing before getting it. COD is one of the vital contemplations for web shopping. Headway is an essential part in tending to key anxieties of attire web shopping. High determination plot, parts of bits of dress put on by models, 360° study and zoom instruments and virtual changing districts and have made web shopping all the likewise hypnotizing. Customers can find the right fit and can look through changed brands for the perfect dress.

Figure 2: Percentage of web obtaining in Men and Women



Source: The Nielsen Company, Q3 2010.

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LABORATORY

India's first online style brand Yempe.com, having the fundamental mover inclination, center to make experiences and gather client memories, moreover offering private-mark chart brands. It has advanced, joined and on a very basic level direct workplaces, for event, 'Virtual Dressing Room' where clients can "endeavor" the bits of clothing before the getting.

Among metropolitan urban degrees, purchasers in Mumbai beaten the measures of online clients, trailed by Ahmedabad and Delhi. Shopping online is grabbing energy among buyers past metropolitan and Tier I urban get-togethers additionally and getting change the country over.

Indian purchasers are showing an increasing essentialness for web shopping by righteousness of more colossal number of online customers. The making web bits of garments business has changed into an astoundingly charming business for general affiliations too. For example, the web goliath Amazon, started its online operations in India in June 2013. India has surpassed Japan to change into the world's third most unmistakable customer of Internet after China and the United States with around 74 million Internet customers. The web shopping regions have seen a 65 each penny increase in the action showed up differently in association with the previous year, according to a study by the Associated Chambers of Commerce and Industry of India (Assocham). The format showed that the business for web shopping in India is evaluated to raise with Rs. 52,000 crore (US\$ 8.19 billion) which is stretching out at a snappy rate. The specimen of web shopping is understanding up in

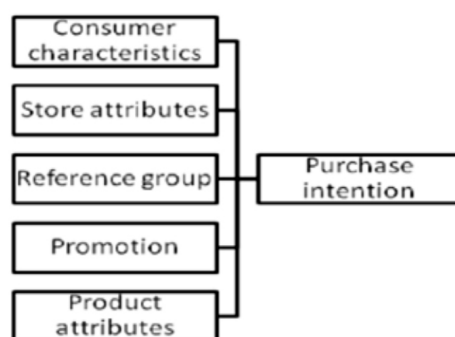
metros, and besides in more unassuming towns and urban social affairs other than.

Progress of web shopping is going up against various burdens which are basic to the business, all around and in a general sense. Clients for a long time have been usual to taking off to a store and chasing down their bits of clothing. Web shopping is an essential change for standard clients as they can't "touch and feel" the things. Additionally, e-exchange India is still in its making stage and the open establishment is still not tasteful. Nonappearance of ordinary responsibility models goes about as a deterrent in the change of this pie.

Consumer Buying Behaviour

Purchaser purchasing conduct is the investigation of people and the methods they use to choose, secure, utilize, and discard items, administrations, encounters, or thoughts to fulfill needs and the effects that these procedures have on the buyer and society (Kuester, Sabine 2012). Shopper conduct is slowly a piece of vital making arrangements for the up and coming venture and development of any industry. Retail industry or particularly to say clothing industry is no special case, Consumers can either be subjective or objective, testing the influence of brand names. Retail locations offering the items as well as assume a critical part in persuading the choices of clients. The entire stage or graphical request of the retail outlet can decide deals, or the administration of the sales representative or the assistants (Aaker, D. J. and Joachimsthaler, E, 2000).

Figure:3 Consumer purchasing traits and Purchasing conduct



Moreover, customers might choose particular items/brands not just on the grounds that these items convey the utilitarian or execution paybacks anticipated, additionally on the grounds that items can be utilized to express purchasers' identity, economic wellbeing or affiliation or to satisfy their inside mental necessities, for example, the requirement for change or freshness. Shopper conduct indicates to the passionate and mental procedure and the discernible conduct of customers amid pursuit of item, obtaining process and post utilization of an item or administration. Purchaser conduct incorporates investigation of how

individuals purchase, what they purchase, when they purchase and why they purchase. It merges the components from Psychology, Sociology, Sociopsychology, Anthropology and Economics. (Bhattacharya, C.B. and Sen, S., 2003)

Literature Review

As indicated by Michael R.Solomon, and Nancy J.Rabolt (2004) examine the strategies included when individuals or social occasions, select, purchase, use or dispose of things, organizations, reflections or experiences to satisfy needs

and objectives. Sproles and Kendall (1986) developed a model to conceptualize buyer's decision making conduct with eight client mental presentation variables viz., habitualness mindfulness, brand cognizance, interest and style mindfulness, rash and snappy customer, jumbled by over choice purchaser, routine and brand relentless buyer, recreational and hedonic shopping mindfulness, and cost and regard mindfulness.

Kim et al (2003) inspected the behavioral goals model of online shopping for garments and the study results strengthened Fashion's behavioral expectations model in evaluating behavioral aim to search for apparel online and the outcome demonstrated positive relationship among state of mind and subjective standards includes that behavioral aim is not an elements of free arrangement of attitudinal and regulating variables however of an arrangement of association between these variables. The discoveries of this study suggests that however the impact of mentality and subjective standards are not identical in their consequences for behavioral goals both are vital indicators of purchasers' shopping conduct in the specific connection of internet looking for dress.

Alan Hirst (2007) study understands unsocial characteristics of women internet apparel clients. This examination paper also assess whether these women qualities affect clothing shopping on the web. The qualifications exist among online women clothing buyers and non-purchasers on the reason of perspective, use behavior and demographic properties. The backing for this study is that an appreciation of what reasons online purchase contrasts among women garments clients which are huge not simply to online retailers responsible for executing and making online organizations. The recommendation for online retailers is that they should focus on making the experience of web shopping all the all the more satisfying and all the more simple to utilize. This is crucial in light of the way that the positive highlights of web shopping are solace, handiness, comfort, and efficiency, it radiate an impression of being more vital than the negative highlights like nonappearance of security, insurance of information and online force.

K.V. Seshadri Iyer (2008) studied the smaller scale and full scale dimensional examination, and to grasp the theory estimation in the clothing retail environment in India. This report makes a promise towards a broad cognizance of the Indian apparel e-retailing business. It is appealing for outside retailers to get such learning with a particular final objective to characterize suitable techniques to enter and battle in the Indian market. The key disclosures of the study are that remote retailers looking to viably endeavor India's imperative improvement need to fathom a couple driving variables.

Chen (2009) developed hypothesis of arranged conduct (TPB) by including ten critical predecessors as outer

convictions to online customer conduct. The consequences of information examination affirm saw usability (PEOU) and trust are fundamental forerunners in deciding online purchaser conduct through behavioral state of mind and saw behavioral control. The discoveries additionally show that cost decrease offers the shopper some assistance with creating uplifting state of mind toward buy. Further, the discoveries demonstrate the impacts of two develop of flow-concentration and tele vicinity, on customers' demeanor. Focus is decidedly identified with state of mind toward buy, however tele vicinity likely abatements disposition because of the purchasers' conceivable apprehension or worry about instability in the online environment.

P. Vikkraman and N. Sumathi (2010) analyzed the buy conduct in Indian Apparel market and the study concluded that the elements particularly self-idea, requirement for uniqueness straightforwardly impact attire premium and by implication affect the buy expectation on account of universal and neighbourhood brands. Seen Quality and passionate worth are the other crucial indicators of the buy expectation.

Krishna C. V (2011) identified the four perspectives to be specific brand picture, deals advancement offers, outline and store climatic are the essential angles influencing buyer inclinations for private level brands. The concentrate additionally inferred that demographic perspectives to be specific control of the buyer and social class of the shopper has no impact on the purchaser purchasing conduct in picking private mark brands.

Herna'ndez et al. (2011) analysed whether people's financial qualities – age, sex and wage – impact their web shopping conduct. The people dissected are experienced e-customers i.e. people who regularly make buys on the web. The aftereffects of their exploration demonstrate that financial variables moderate neither the impact of past utilization of the web nor the impression of e-trade; so, they don't condition the conduct of the accomplished e-customer.

Dr. P. Vikkraman (2012) understand the purchase conduct among the Indian customers with respect to the worldwide and adjacent brand in attire industry. The study revealed that Indian customer's enthusiastic regard and clothing diversion are the critical components of acquirement point towards clothing brands. The vital effect of self-thought on prerequisite for uniqueness demonstrates that the Indian customers with high self-thought neither wish to be not the same as other nor wishes to fit in with others. This study exhibit that the components generally, self-thought prerequisite for uniqueness clearly affect attire interest and by suggestion affect the purchase point because of worldwide and neighborhood advance brands. Singular clothing interest and enthusiastic worth are the other basic markers of the purchase point. The examination paper gives

vital repercussions to the present Indian clothing retailers and widespread retailers. The overall brand retailers are urged to focus on uniqueness and eager edges remembering the final objective to make a wonderful solicitation on their thing and impact on customer.

Dr. K. BalanagaGurunathan (2013) study uncovers that out of clothing purchasing conduct dimensions, the most essential dimensions are the advancement, store properties and reference bunches. This demonstrates the clothing stores ought to give more significance to store credits to draw in and offer the clients, furthermore the limited time program additionally ought to be done forcefully and suitably, so that more individuals motivate sought after to purchase piece of clothing. The attire amasses likewise concoct programs including different reference bunches through, which they could without much of a stretch and definitely pull in the buyers so they can be give merchandise and administrations as per their prerequisites.

Objective of the Study

The main aim of this research study was to investigate online shopping consumer behavior for online shopping of apparel, which in turn provides marketers with a constructional framework for developing their business's strategies. The specific purposes of this research are as follows:

1. To study key factors that influence online shopping purchase behavior especially for apparel.
2. To identify the factors that can possible explain the differences in online shopping behavior among different online potential buyers.
3. Suggestion for the E-marketers for their constructional framework to convert their potential customers into active ones.

Research Design

To examine the buying behavior of consumer's descriptive research design was used. Primary data was gathered with the help of questionnaire. The current study is mainly based on primary data and examines the factors which influence the consumers regarding apparel purchase. The area selected for this study was Delhi NCR. The main focus of this study was primarily to understand the present buying behavior of consumers and find out the elements which

impact the customers regarding purchase of apparel products.

Scaling systems

The mission for an elucidating examination can never be finished without a proper estimation and scaling strategies. This step is essential on the grounds that a suitable system will help in the best possible examination of the information gathered from the hands on work utilizing factual instruments, which is crucial for a convincing quantitative exploration. The diverse essential estimation scales were utilized as a part of getting the data with the assistance of survey.

Nominal scale: e.g. sex of the respondent

Ordinal scale: e.g. positioning of the inclination

Liker scale: e.g. inclination of the respondent

The questionnaire was outlined remembering the data needed. The present study included the comprehension of the buyer's web purchasing conduct in array to meet its destinations. Along these lines extraordinary consideration was given to the diverse steps included in the purchaser web purchasing choice making methodology and the inquiries were situated likewise. I drafted an organized poll for my study. An organized survey is utilized when we need to acquire statically helpful data about the subject. The motivation behind selecting organized survey was that it is anything but difficult to create and interpret. In order to measure the purchase intentions of apparel buyers, respondents containing both male and female apparel customers. The study was conducted in Delhi NCR which is the Capital of India. The respondents were the customers of different online apparel stores and the respondents were selected on the basis of convenience sampling and non-random sampling which means that the customers who were ready to answer to the questionnaire were selected. It involves a sample unit of 125 experienced online shoppers of Apparels in Delhi-National Capital Region

Analysis & Interpretation

Factor Analysis: factors analysis has been conducted to identify the factors those influencing the online shopping for the apparel through different portal.

Table 1: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.677
Approx. Chi-Square		307.683
Bartlett's Test of Sphericity	Df	55
	Sig.	.000

Kaiser-Meyer-Olkin (KMO) measure is an index of Sampling Adequacy which determines the appropriateness of the factor analysis. The value for KMO is .677, therefore factor analysis can be considered as an appropriate technique for this data.

Bartlett's Test of Sphericity is a test statistic to examine the hypothesis that variables are uncorrelated in the population. For appropriate factor analysis factor must be correlated. The null hypothesis is considered significant at the level 0.05 and above. Therefore factor analysis is appropriate method.

Table 2: Rotated Component Matrix

Pattern Matrix			
	Factor		
	1	2	3
Fashionable styling is very important to me	.788		
I usually dress for fashion not comfort	.673		
If i like something, I wouldn't think twice before spending	.558		
I always use accessories to accentuate my style	.427		
The higher the price ,the higher the quality of apparel		.867	
I Usually purchase more expensive clothing		.519	
I look carefully to find apparel with the best value for money		.515	
I usually shop different brands to source a variety of quality & choices when buying			.589
I prefer buying high quality clothes			.463
I Like to shop for all my needs under one roof for quality products			.424
I like to plan my purchases to get better quality rather than relying on impulse			.398
(Extraction Method Principal Component Analysis, Rotation Method: Varimax with Kaiser Normalization).			

Factor 1- Fashion Styling: It consists of four factors in which largest loading is for the fashionable styling people feel for themselves. The other three factors are also related to fashion styling which have different factor loading.

Factor 2 – Pricing: It consists of three factors in which largest loading is for higher the price, higher the quality of apparel, which means that people pay higher price for higher

quality.

Factor 3 – Quality: It consists of four factors in which largest loading is for shop at different brands to source a variety of quality & choices when buying apparels. Other factors are also related to quality chosen by people while shopping for apparels.

Table 3: Payment Methods with Gender

			Gender		Total
			Female	Male	
PaymentMethods ^a	Credit /Debit Card	Percentage	13	28	41
		% of Total	10.4%	22.4%	32.8%
	Cash on Delivery	Percentage	37	43	80
		% of Total	29.6%	34.4%	64.0%
	Net banking	Percentage	10	16	26
		% of Total	8.0%	12.8%	20.8%
Total		Percentage	52	73	125
		% of Total	41.6%	58.4%	100.0%

This table shows that 10.4% of females use credit cards for online shopping and 22.4% of males use credit cards. Cash on delivery is most preferred mode of payment for both the

genders. And net banking is least preferred method for online payment amongst both the genders.

Table 4 Gender * How often do you purchase apparels & fashion accessories?

			How often do you purchase apparels & fashion accessories?					Total
			Once in 6 months	Once in three months	Once in 2 months	Once in a month	Less than once a month	
Gender	Female	Percentage	20	17	7	6	2	52
		% of Total	16.0%	13.6%	5.6%	4.8%	1.6%	41.6%
	Male	Percentage	29	17	10	14	3	73
		% of Total	23.2%	13.6%	8.0%	11.2%	2.4%	58.4%
Total		Percentage	49	34	17	20	5	125
		% of Total	39.2%	27.2%	13.6%	16.0%	4.0%	100.0%

This table shows that 23.2% of males purchase the apparels once in 6 months which is highest & 2.4% of males purchase in less than a month which is least. While 16% of females

purchase apparels once in 6 months & 1.6% purchase in less than a month.

Table 5: Gender * What items you usually purchase on the Internet?

			What items you usually purchase on the Internet?					Total
			Books	Electronic Equipment	Shoes	Clothing	Other	
Gender	Female	Percentage	6	8	0	37	1	52
		% of Total	4.8%	6.4%	0.0%	29.6%	0.8%	41.6%
	Male	Percentage	5	32	7	29	0	73
		% of Total	4.0%	25.6%	5.6%	23.2%	0.0%	58.4%
Total		Percentage	11	40	7	66	1	125
		% of Total	8.8%	32.0%	5.6%	52.8%	0.8%	100.0%

This table shows that 29.6% of females bought clothes online which is highest while none of them bought shoes online. While 25.6% of males bought electronic equipment

& 23.2% bought clothes online which means that females are more fashion oriented and males are technology oriented.

Table 6: Age group * Average monthly expenditure on new Apparel

			Average monthly expenditure on new Apparel?				Total
			0 to 500 INR	1001 to 1500 INR	501 to 1000 INR	Above 1501 INR	
Age group	Below 20	Percentage	1	3	3	1	8
		% of Total	0.8%	2.4%	2.4%	0.8%	6.4%
	20-25	Percentage	17	20	35	14	86
		% of Total	13.6%	16.0%	28.0%	11.2%	68.8%
	25-30	Percentage	5	6	5	1	17
		% of Total	4.0%	4.8%	4.0%	0.8%	13.6%
	30-35	Percentage	2	1	2	0	5
		% of Total	1.6%	0.8%	1.6%	0.0%	4.0%
	35 & Above	Percentage	5	1	3	0	9
		% of Total	4.0%	0.8%	2.4%	0.0%	7.2%
Total		Percentage	30	31	48	16	125
		% of Total	24.0%	24.8%	38.4%	12.8%	100.0%

This table shows that 28% people aged 20-25 spend 501-1000 INR per month on online shopping. After that 16% of people aged grouped 20-25 spend 1001-1500 INR per

month. It concludes that most of the people aged from 20-25 spend an average money from 500-1000 per month.

Table 7: Descriptive Statistics

	Brand Loyalty		Quality		Availability		Value for Money		Style	
	F	P	F	P	F	P	F	P	F	P
Less Important	7	5.6	3	2.4	3	2.4	1	.8	1	.8
Neutral	9	7.2	5	4.0	11	8.8	4	3.2	5	4.0
Important	38	30.4	18	14.4	42	33.6	25	20.0	24	19.2
Most Important	44	35.2	50	40.0	46	36.8	46	36.8	57	45.6
Total	27	21.6	49	39.2	23	18.4	49	39.2	38	30.4
	125	100.0	125	100.0	125	100.0	125	100.0	125	100.0

The table shows that 35.2% of people feel that Brand loyalty is important to them while 30.4% people feel that they have a neutral feeling about the brand loyalty. On the other hand, 5.6% of people feel that brand loyalty is least important to them. 40% of people think that quality is important to them while 39.2% of people feel that it is most important factor to them which is nearly equal to the people which feels it important. On the other hand, 2.4% people feel that quality is least important to them. 36.8% of people feel that availability of the apparel is important to them which are approximately similar to 33.6% of people who feels that it is neutral for them. On the other hand, 2.4% feels that availability is least important to them.

39.2% of people feel that value for money is most important to them approximately similar to 36.2% of people who feels that it is important. While on the other hand, 0.8% people feel value for money is least important. 45.6% people feel that style is important to them & 30.4% of people feel that it is most important to them. While on the other hand, 0.8% people feel that style is least important to them. While 19.2% people have neutral feeling about style of apparels.

Conclusion

The Indian clothing segment is in its blast stage. E-business has acquired unrest the shopping pattern of India. More than 10 million Indian purchasers are shopping online for goods and are developing at an enormous pace. Online customers have now moved from purchasing just Books or Consumer Electronics to purchasing Clothes, Shoes and Accessories. According to a Fashion classification has recorded a most astounding number of exchanges in 2014. According to this study, Fashion is required to become by 400% in next three years. This report demonstrates that web is likewise utilized by numerous individuals for purchasing items web including alternate elements of web. Most extreme individuals utilizes web to make online buys only once in a month. A few individuals want to internet shopping once in two months and some in less than a month. Different classifications of items are accessible on the web which can be acquired by individuals by simply a tick. The absolute most prominent classifications among the individuals for

web shopping are clothing, shoes, books, electronic hardware's and so forth. As we can see from the above gathered information, the most prominent thing for internet shopping is garments. In most recent 3 months, 52.8% individuals had bought apparels on the web. One of the fundamental points of interest of shopping online is the accessibility of gigantic measure of data about the items on the web sites on which the item is accessible. The nature of site utilized for web shopping likewise impacts purchaser's inclination for shopping through web. A shopper before acquiring items online remembers different components like cost of the item, item quality and audits given by the current clients of the item, accessibility in the nearby market and the value distinction, and so forth the primary and the most imperative element which influences the purchasing choice of purchaser's is the cost of the item. Around 45.6% of people buy clothes in which most of them are on sale or are discounted.

All online item offering organizations utilizes different methods of commercial like online commercials, TV or print notices and so on to achieve its consumer's. Buyer's get the opportunity to think about the items, their accessibility, item particulars, plans and rebates, and so on. The internet offering sites ought to give all the essential data about the item to its viewer's. For obtaining the items online it is vital for the buyers to feel fulfilled by the item and the data accessible on the site. According to our information gathered we watched that greatest individuals incline toward buying clothes on the web. Internet shopping of clothing is helpful as it gives wide mixed bag of alternatives, different assortments, outlines, sorts and so on. Purchasers commonly discover those garments online which they don't discover on stores. Internet shopping issues them numerous choices in attire and therefore, issues them ease in contrasting and selecting from among them. Numerous buyers don't decide to visit nearby stores and remain in lines for trial and installment. In this way, they discover web shopping of array exceptionally helpful. Numerous individuals abstain from giving their saving money subtle elements on the web as they trepidation of being abused. Individuals abstain from giving their charge or MasterCard

subtle elements over the web. Such individuals favor money down choice. Be that as it may nowadays numerous internet shopping sites guarantee customers of secured and wellbeing of their saving money days. According to our study 54.11% of people choose cash on delivery as the option when it comes to payment because many people still hesitate in paying money before receiving the product, they to first feel the product in their hands and then want to give money. Also this study reveals that 45.6% of people purchase the products in which most of them are either discounted or are on sale which says that people are more price conscious in India while buying apparels online.

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