Project Dissertation

To study the impact of promotional offers on consumers' internet shopping behaviour- a perspective on the apparel e-tailing industry

Submitted By

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Certificate from the Institute

This is to certify that the Project Report titled **"To Study The Impact Of Promotional Offers On Consumers' Internet Shopping Behaviour- A Perspective On The Apparel E-Tailing Industry"** is a bonafide work carried out by Mr.Ashish Ranga of MBA 2013-15 and submitted to Delhi School of Management, Delhi Technological University, Bawana Road, Delhi-42 in partial fulfilment of the requirement for the award of the Degree of Masters of Business Administration.

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Declaration

I ,**AshishRanga**, student of MBA 2013-15 of Delhi School of Management, Delhi Technological University, Bawana Road, Delhi-42 declare that project dissertation Report on **"To Study The Impact Of Promotional Offers On Consumers' Internet Shopping Behaviour- A Perspective On The Apparel E-Tailing Industry"** submitted in partial fulfillment of Degree of Masters of Business Administration is the original work conducted by me.

The information and data given in the report is authentic to the best of my knowledge.

This Report is not being submitted to any other University for award of any other Degree, Diploma and Fellowship.

AshishRanga

Place :

Date :

ACKNOWLEDGEMENT

It gives me immense pleasure to present this project report, for the partial fulfillment of the course. I would like to extend my sincere thanks to all the people who directly and indirectly contributed to this project and eventually led to its completion. The entire project report owes its credits for guidance and encouragement rendered by my faculty guide, **Mr. Abhinav Chaudhary** and our HOD **Prof. P.K. Suri.** I express my deep sense of gratitude for unflinching support and guidance.

Executive Summary

Online retail and ecommerce one of the largest growing industries today. This study endeavors to study the factors affecting a consumer online shopping behavior on Indian apparel online retailing websites. The study also aims to find the main underlying factors to explain the online buying behavior of the consumers on apparel e-tailing websites. Both the controllable and the uncontrollable factors have been considered. In addition, the impact of the different types of promotional offers on customer's intention to make a purchase has been analyzed to determine whether some promotional offers are more effective at influencing a consumer to make a purchase versus other promotional offers. Through his study, we wish to determine the various factors that marketers should focus on to increase sales, customer loyalty and strength of customer base.

Keywords: Promotions; online buying behavior; consumer's intention to buy

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Introduction

Marketing professionals continuously adjust their strategy and tactics to efficiently match their consumers' evolving behavior and habits. Rapid developments in mobile devices and wireless networking technology have changed the nature of digital contents and provided a handy accessibility to consumers. The advantages of technology developments allow people to conduct their business, to enjoy entertainments, and to update the latest information anywhere at any time.

In recent times, the internet has changed the way people shop in their day-to-day lives. Internet usage has grown rapidly over the past years and has become a common means for delivering and trading information, services, and goods. In recent years, shopping online has become the norm and all over the world, consumers prefer to shop online as it has many advantages. The Internet-based electronic commerce environment enables consumers to search for information and purchase products or services through direct interaction with online stores. Although, purchasing online is still a small part of Internet usage, most analysts expect it will increase dramatically when consumers feel convinced and secure about their purchases and protection of their privacy. Despite this, at present, India has an internet user base of about 137 million as of June 2012. The penetration of e-commerce is low compared to markets like the United States and the United Kingdom but is growing at a much faster rate with a large number of new entrants. Unique to India (and potentially to other developing countries), cash on delivery is a preferred payment method. Similarly, direct imports constitute a large component of online sales. Demand for international consumer products is growing much faster than in-country supply from authorized distributors and e-commerce offerings. This has led to the fast growth and expansion of the Indian ecommerce industry.

Ecommerce industry in India

India has close to 10 million online shoppers and is growing at an estimated 30% CAGR vis-à-vis a global growth rate of 8–10%. Indian e-tailing industry is estimated at Rs 3,600 crore in 2011 and estimated to grow to Rs 53,000 Crore in 2015 based on the driving force of:

- Increasing broadband Internet and 3G penetration.
- Rising standards of living and a burgeoning, upwardly mobile middle class with high disposable incomes.
- Availability of much wider product range compared to what is available at brick and mortar retailers.
- Busy lifestyles, urban traffic congestion and lack of time for offline shopping.
- Lower prices compared to brick and mortar retail driven by disintermediation and reduced inventory and real estate costs.
- Evolution of the online marketplace model with sites like eBay, Flipkart, Snapdeal, Infibeam, qnetindia.in, Dealkyahai.com and Tradus.

India's retail market is estimated at $470 billion in 2011 and is expected to grow to $675 Bn by 2016 and $850 Bn by 2020, – estimated CAGR of 7%. According to Forrester, the e-commerce market in India is set to grow the fastest within the Asia-Pacific Region at a CAGR of over 57% between 2012–16. As per "India Goes Digital", a report by Avendus Capital, a leading Indian Investment Bank specializing in digital media and technology sector, the Indian e-commerce market is estimated at Rs 28,500 Crore ($6.3 billion) for the year 2011. Indian e-tailing industry is estimated at Rs 3,600 crore (US$800 mn) in 2011 and estimated to grow to Rs 53,000 Crore ($11.8 billion) in 2015.

Web-retailers can only offer certain ranges of products and services to web-shoppers, including e-banking services, technology gadgets, cosmetics, clothing, and the booking of airline tickets. The first groups of products are ones consumers do not need to see personally before purchasing. These products include e-banking services and the booking of airline tickets. This group of products is suitable for Internet shopping because the Internet provides transaction and communication functions. The second groups of products are items consumers prefer to see and touch before purchasing. These products include technology gadgets, cosmetics, and apparels. This group of products was not considered to be suitable for internet shopping. However, the emergence of the websites like Flipkart.com, Amazon.com, Jabong.com and Myntra.com etc., which sell apparels and electronics online seems to have proven otherwise. This serves as an indicator of the huge opportunities that the India e-commerce sector offers. A recent testament to the huge potential of India's sector is given by Flipkart, which has managed to raise an amount of 6,139 crore Indian Rupees(1 billion US Dollars) from investors; and Amazon which plans to invest 12,292crore Indian Rupees(2 billion US Dollars) in India as well.

To fully understand the e-commerce opportunities happening in India, here are a few statistics to put it into perspective:

1. India's e-commerce market grew by 88 percent in 2013 to INR 98882.32 crore.

2. India's Internet base, as of August 2013, was at 150 million users, representing about 10 percent of the country's total population.

3. Popular products sold in India include those in tech and fashion categories, such as mobile phones, iPads, accessories, MP3 players, digital cameras and jewelry.

4. Indians spend 8 hours per day online according to a study conducted in 2012.

5. Myntra.com just surpassed Flipkart.com as India's biggest online retailer with 13.17 million unique visitors in the month of June 2013.

6. The mobile audience in India is growing with 78 percent of shoppers preferring to shop on mobiles for deals on purchases and with 60 percent shopping on mobiles to save fuel.

7. About 75 percent of online shoppers in India are 35 years old or younger, although those between the ages of 35 and 44 show the highest usage.

8. Medium-term growth for India's economy is positive due to its young population, low dependency ratio, healthy savings and investment rates, and increasing integration into the global economy.

All the above facts indicate that the Indian e-commerce industry is growing and the potential and the opportunities presented by this industry are quite vastand can be exploited by all other sectors.

Apparel E-tailing industry

One category that has benefited from the new-found enthusiasm for online shopping and has exploited the opportunities presented by this sector is the apparel segment. From branded apparels to private labels—everything is up for grabs at these sites and with price tags that are enticing customers to come back again and again. The online apparel category, also referred to as the fashion and lifestyle products category, today stands at around $0.57 billion. That works out to 25% of the overall e-tailing business. No wonder then that e-commerce giant Amazon is tying up with clothing brands such as Grasim from the Aditya Birla Group and Future Group's Indigo Nation and John Miller to sell their merchandise online. In the last two years, the $130 million apparel e-retailing space has attracted investments worth $70 million i.e. 40%of the total funding Indian e-retailers bagged during the period. In fact, the recent inflow of private equity investment into many garment start-ups is an indication that the apparel e-tailing platform is reaching a tipping point fast. Many PE and VC firms have invested between $5 million and $52 million in portals like Letsbuy.com, Flipkart.com, FashionAndYou.com, Yebhi.com, and Snapdeal.com.

The average Indian consumer has been experiencing increasing time-poverty these days. People have been spending more time commuting to and at their offices, on leisure and recreation, on vacations, in grooming and maintaining their well-being, socializing, teaching school-going children etc. leading to limited time available for shopping and such activities. There is an increasing emphasis on reducing the stress and time taken for routine activities (household chores/ shopping etc.) and maximizing the time spent with families and friends. Convenience in terms of ease and time, information, decision-making, transactions and flexibility has been a major factor influencing adoption of e-commerce. This factor to a large extent also plays out for apparel e-tailing. Increasingly consumers feel stressed to drive to a crowded mall and navigate through it to buy a garment. Rather, they prefer the convenience of shopping at home and getting the goods home-delivered. For them, this allows comparison of designs and prices at their leisure, and in the privacy of their homes, without having to deal with either hovering sales staff or the rush of the stores.

The Internet's ubiquity gives online brands the capability to reach all Indians, even those with no access to an online payment facility, as most brands offer Cash-on-Delivery (COD) options, offering them the luxury of seeing the product before making payment for it. Infact, COD has been a one of the big factors for online retailing to take off in its second innings in India (first being in the year 2000). Currently, huge opportunities lie ahead for the apparel e-tailers. Companies that ensure that their customers are happy are sure to receive success in this field. However, online shopping predominantly still remains a practice of urban and middle-class

consumers. Apart from the infrastructure adequacy, its proliferation will depend on apparel e-tailers ability to overcome challenges such as low internet penetration, skepticism about security of online shopping and reluctance from most of the country's population to shop online."Around 30% of people who buy from retail stores actually research about the product online," said a reporter for DazeInfo.com. "However, 25% of people are still skeptical about online security and don't share their financial information online. 20% people, who blamed high shipping costs as the main reason, follow this, while 15% are unsure about the handling of the product during transit and receiving the product in a good condition."

Though consumers in small towns have started using the Internet actively, the transformation from visitors to shoppers will take some time. In this context, apparel e-tailing is an interesting and definitive prospect for apparel brands and has bright future to scale greater heights.

Online promotional offers

In the apparels ecommerce segment, in order to lure more customers and transform customers from store visitors to online shoppers, more and more online e-tailers are now offering a variety of promotional offers to their customers. The most common discount types are summarized below:

a. Contests (E.g. Win Gift Vouchers worth INR 3000/- for 200+ winners from Puma)

b. Flat discounts (E.g. Flat 40% Off on Wide Range of Products - No Min Purchase)

c. Minimum Purchase Discounts (Extra 28% off On Orders above Rs.1599)

d. Flash sale (E.g. Flash Sale - Flat 50%, Validity- Limited Period)

e. Volume offers (E.g. Buy-One-Get-One-Free)

f. Cash-backs through affiliate websites (Get Flat 15% Extra cash-back when you shop through cashback365.in)

g. Additional Cash backs on use of particular credit card (Additional 10% cash-back on use of Citibank credit cards)

h. Special mega sales (i.e. Myntra's End of season sale, Oh My Jabong sale)

i. App based discounts (Get 10% off on purchases through Myntra app)

The description of these offers can be found in appendix B.Such offers entice shoppers to purchase sooner. This can be attributed to the idea of scarcity, in that consumers understand that there aren't always offers available to help save money. Urgency is a critical element in moving customers past the purchase threshold. Studies show that the offering of a coupon or discount can dissuade consumers from searching for other offers. This is because promotional offers create a sense of urgency to purchase, which distracts shoppers from looking for other options. This has an impact on consumers'online behavior and understanding this is particularly important for

online businesses, in which price comparison shopping is rampant thanks to the wide availability of competitors in the digital space. Beyond appealing to the notion of helping shoppers save money on an item, promotional offers also have an impact on how consumers interact with a products and brand. One downside to promotional offers like coupons and discounts is that they train consumers to expect them when making a purchase. This expectation often prevents shoppers from purchasing items at regular price, and encourages them to look for competitor offers. In the realm of ecommerce, this expectation is becoming increasingly true with free shipping promotions. Thus understanding how such online promotions impact and influence an online consumer' digital behavior is imperative for online marketers and e-tailing enterprises.
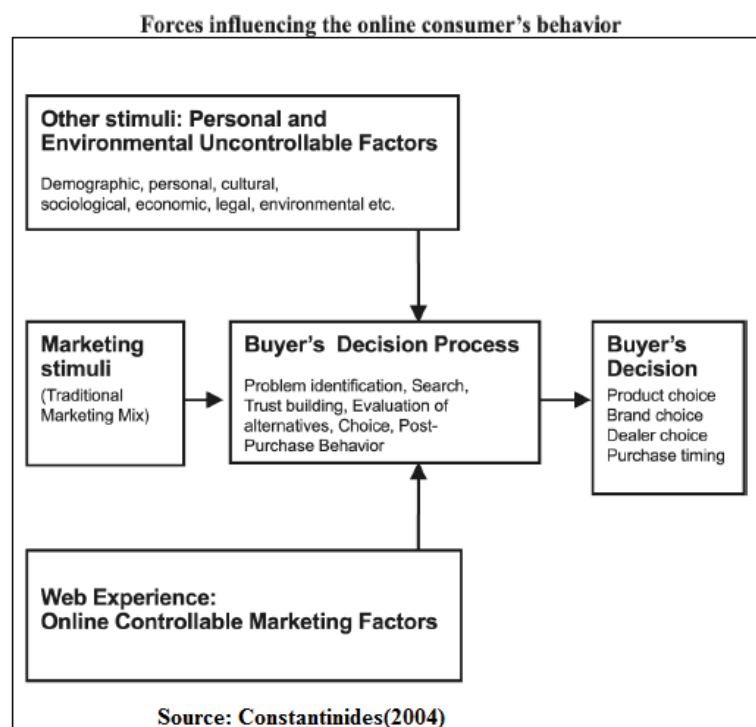
Consumers' internet shopping behaviour

Figure 1: Factors influencing the online consumer's behaviour

Thus in the context of ecommerce, a new term called Internet shopping behavior has been coined. Internet shopping behavior(also called online buying behavior and Internet shopping/buying behavior) refers to the process of purchasing products or services via the Internet. The process consists of five steps similar to those associated with traditional shopping behavior. In the typical online shopping processes, when potential consumers recognize a need for some merchandise or service, they go to the Internet and search for need-related information. However, rather than searching actively, at times potential consumers are attracted by information about products or services associated with the felt need. They then evaluate alternatives and choose the one that best fits their criteria for meeting the felt need. Finally, a transaction is conducted and post-sales services provided. Thus, online shopping attitude refers to consumers' psychological state in terms of making purchases on the Internet. Figure 1 gives the factors affecting the online consumer's behaviour.

Understanding the mechanisms of virtual shopping and the behaviour of the online consumer is a priority issue for practitioners competing in the fast expanding virtual marketplace. Given the continuous expansion of the Internet in terms of user numbers, transaction volumes and business penetration this massive research endeavor is not surprising. More than 20 per cent of Internet users in several countries already buy products and services online (Taylor Nelson Sofres, 2002).

These developments are gradually transforming e-commerce into a mainstream business activity while at the same time online consumers are maturing and virtual vendors realize the importance and urgency for a professional and customer-oriented approach. Yet the Internet meltdown at the end of the 1990s and plenty of more recent anecdotal and empirical evidence indicate that many online firms still do not completely understand the needs and behaviour of the online consumer while many of them continue to struggle with how effectively to market and sell products online. As in the case of traditional marketing in the past, most of the recent research and debate is focused on the identification and analysis of factors that one way or another can influence or even shape the online consumer's behaviour; a good deal of research effort is focused on modeling the online buying and decision-making process.

Conclusion

At present, virtually every e-tailing website offers various promotional offers like "buy 1, get 1 free" or "Clearance sale: get 50% off". Every e-tailing website uses such offers for fulfilling various objectives. For example, apparel e-tailers (used to refer to the B2C retailing websites) use such offers to clear the previous seasons inventory or clear stock that is no longer in fashion. An electronics e-tailer might use such offers to sell certain company's products at the behest of the company where the company accepts a smaller margin in order to get more market share or market penetration. These offers may or may not have an effect on how and what consumers' buy after they become aware of these promotional offers.

In recent years, there have been intensive studies of online shopping attitudes and behavior. While most of them have attempted to identify factors influencing or contributing to online shopping attitudes and behavior, very few have tried to analyze the effect of promotional offers on consumers' internet shopping behavior. This study endeavors to determine the various factors affecting a consumers' internet shopping behavior and examine the effect of promotional offers on consumer online shopping behavior on apparel e-tailing websites like Myntra.com, Jabong.com, TrendIn.com, YepMe.com, FashionAndYou.com and Snapdeal.com etc.

Methodology

Objectives

Main objective: To study the impact of online promotional offers on consumers' internet shopping behavior on apparel e-tailing websites.

Sub Objectives:

1. To analyze the factors affecting consumers' internet shopping behaviour on B2C apparel e-tailing websites.
2. To analyze which type of promotional offers on apparels significantly influence an apparels perceived value for an online consumer.

ResearchQuestions

*Is it possible to reduce the various factors that affect consumers' online internet shopping behavior on apparel e-tailing websitesinto a fewer number of underlying factors?*The underlying assumption was that there exist a number of unobserved latent variables (or "factors") that account for the correlations among the various variables affecting consumers' online consumers' internet shopping behaviour on B2C apparel e-tailing websites.

Do certain types of promotional offers, usually found on apparel e-tailing websites, significantly influence a consumer's perceived value of the product on which the promotional offer is applicable? The aim was to find out whether a particular type of promotional offer found on apparel e-tailing websites has a more significant impact on a consumer's perceived value of a product compared to other types of promotional offers. The types of offers considered were found through secondary research done on live business to consumer apparel e-tailing websites. These have been explained in appendix B.

As per the consumers', which apparel e-tailing website is perceived to offer the best promotional offers? Do similar types of promotional offers available on different apparel e-tailing websites are viewed as equal or does the consumer perceive the promotional offers on some websites to be better than those on other websites.

Research gap

Zheng(2014)has done a study mainly on the factors from the Internet and examined those factors that affect the consumer's online shopping behaviours. Zheng's (2014) research focuses on the Internet shopping (include the nature of Internet shopping, E-commerce website, and online security, privacy, trust and trustworthiness) and online consumer behaviours (include background, shopping motivation and decision making process). Those factors were looked at, and examined to reveal the influence on online consumer behaviours. Overall, the study recommends factors from the Internet that influenced or prevented online consumer behaviours need to be carefully considered by the online retailers, who can utilize the appropriate marketing communications to support the customer's purchase decision making process and improve their performance.

Petrovic(2013) has done a study of a consumer's online behavior. The study came up with the findings that amount of information online directly affects consumer search behaviour. Online consumers' value integrated timesaving features and Information breakdown is required to prevent information overload Also, the reviews by a human are more valued than automated recommendations. The study also finds that consumers expect online prices to be lower or equal to those in the physical stores. Increase in variety of choices contributes to a more active research process and more prominent selective criteria. Therefore, failing to satisfy consumers' expectations can reduce their interest in the product and direct their research toward better-priced product with similar or matching features or to other players.

Javadi, Dolatabadi, Nourbakhsh, Poursaeedi & Asadollahi(2014) conducted a study to examine some factors affecting on online shopping behavior of consumers. A conceptual model was used in order to assess the effects of variables on each other using regression analysis. Results indicated that financial risk and non-delivery risk has negative effect on attitude toward online shopping behavior. That is, e-retailers should make their website safer and assure customers for delivery of their products. has Positive effect attitude toward online shopping on online shopping behavior of consumers indicate that considering attitude variables make a substantial contribution in online shopping. Also, subjective norms have positive effect on shopping behavior. This means the more people suggest e-buying to each other, the more this buying method will be popular among people. This makes necessary the use of word of mouth marketing for retailers. Innovativeness has had a positive effect on online shopping behavior. Thus, marketing specialists should target this space in their marketing strategy formulation for better effectiveness of their marketing program.

Constantinides & Geurts(2005)in their study on impact of web experience on virtual buying experience. This study found that users particularly focus on only the usability and marketing mix to decide their choice of websites. The other factors are not important in influencing a customer's choice. Also, the study only focuses on the controllable factors affecting online behavior. Moreover, the study found that the personalization, customization and interactivity of websites for users does not significantly influence their online behavior.

Although a lot of research has been done on the factors affecting a internet users online behavior, very few studies have been done on the factor affecting the internet shopper's online behavior in the Indian apparel online retailing industry. This study aims to fulfill this gap and also aims to determine which promotional offer is more effective than others in influencing a consumer's intention to purchase.

Design

This study was exploratory and descriptive in nature. The research was single cross sectional research where data was collected from different sources at similar time. Non probability sampling techniquewas be used to select the sample for the research. The method of data collection was a survey. Instrument of data collection was a structured questionnaire (Appendix A). Factor analysis and multiple regression have been used and tools used for applying techniques are MS Excel and SPSS. Secondary research and focus group discussions were carried out to get gathering data to be used in the questionnaire.

Participants

There was a sample size of 252 subjects in total. A convenience sample of students, working executives and entrepreneurs was taken, participants came from a variety of ethnic and socioeconomic backgrounds, and all participants have used the internet to make apparel purchases. Table 1 describes the frequency of males and females, 62.30% of the participants were male and 37.70% were female.

Figure 1 describes the raw figures of 157 male participants and 95 female participants

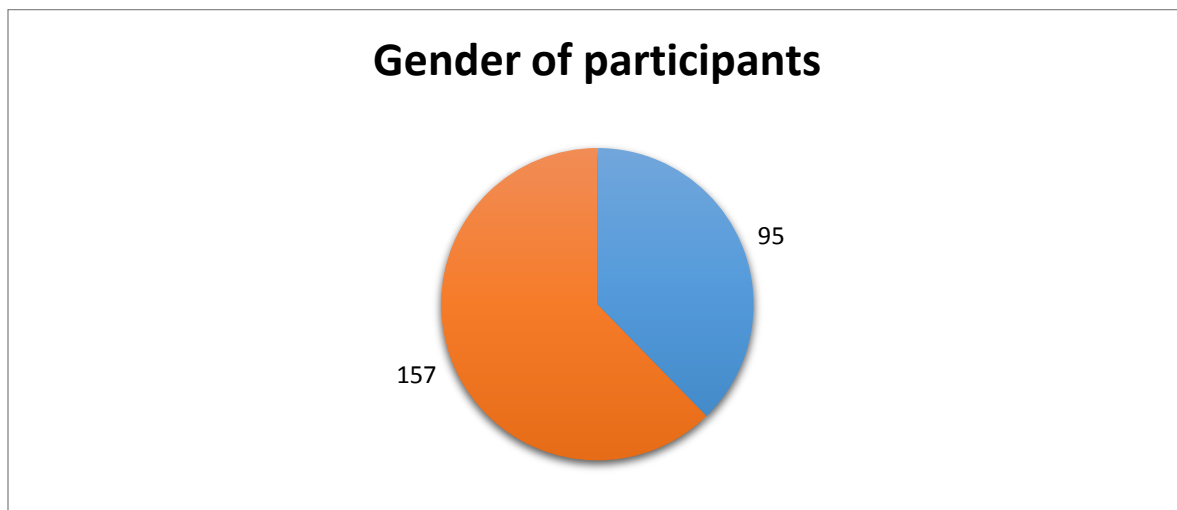| Table1: Gender of Participants		
	Frequency	Percentage(in percent)
Female	95	37.70
Male	157	62.30
Total	252	100.00

Figure1: Gender of participants

Table 2 gives the frequency and percentage of the respondents according to the age bracket the respondents fit into. Figure 2 gives the graphical representation of the age of the respondents in the form of a bar chart. The data shows that majority of the respondents were quite young.

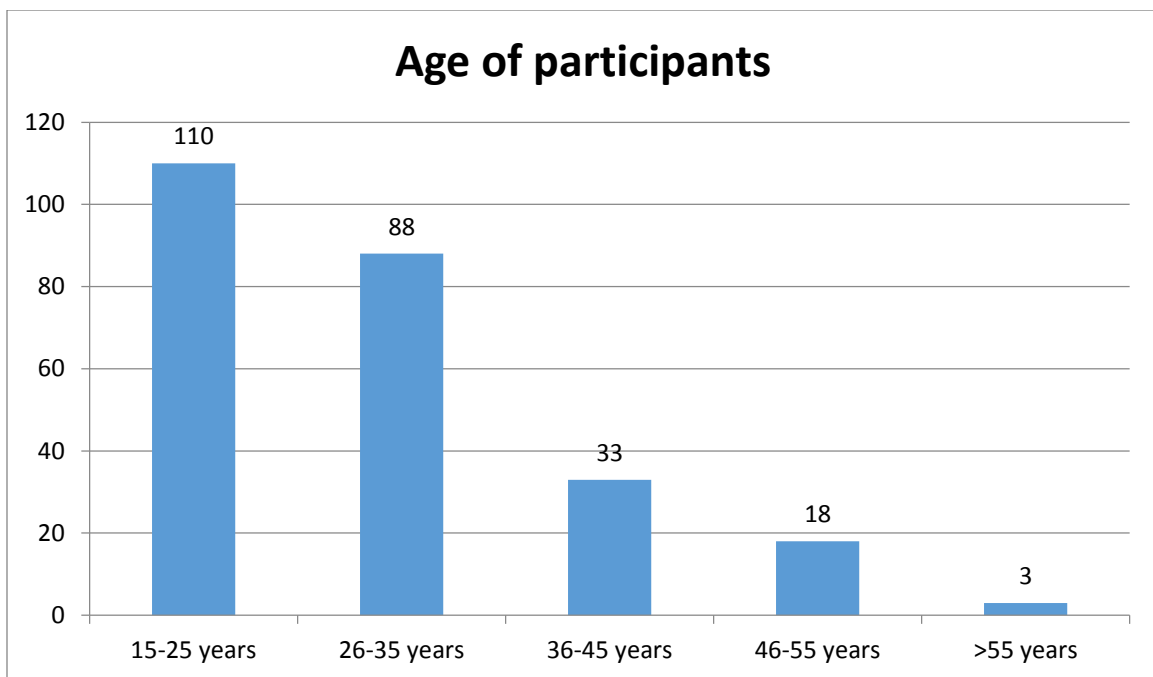| Table2: Age of Participants		
Age	Frequency	Percentage(in percent)
15-25 years	110	44
26-35 years	88	35
36-45 years	33	13
46-55 years	18	7
>55 years	3	1
Grand Total	252	100

Figure2: Age of participants

Table 3gives the frequency and percentage of the respondents according to their marital status..
Figure 3 gives the graphical representation of the marital status of the respondents in the form of
a pie chart. The number of single respondents is 181 while 71 are married.

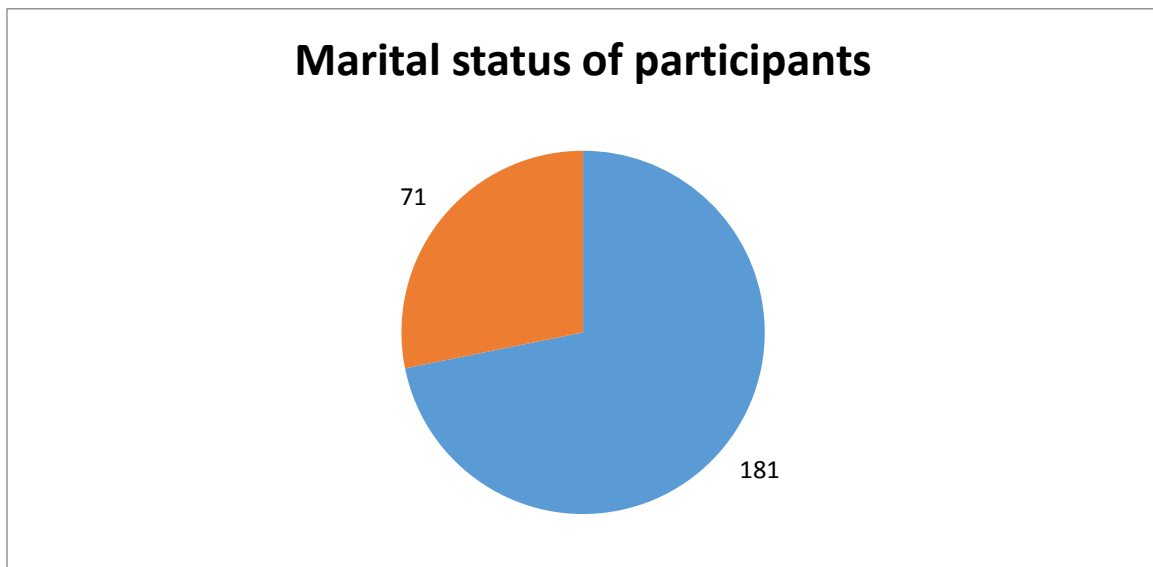| Table3: Marital Status of Participants		
Marital status	Frequency	Percentage(in percent)
Single	181	71.83
Married	71	28.17
Grand Total	252	100

Figure3: Marital status of participants

Table 4 gives the frequency of the respondents as per the occupation of the respondents. Figure 4 presents the raw data in the form of a pie chart. Majority of the respondents were students, the were a mix of respondents with occupation as service, housewives, self-employed and retired.

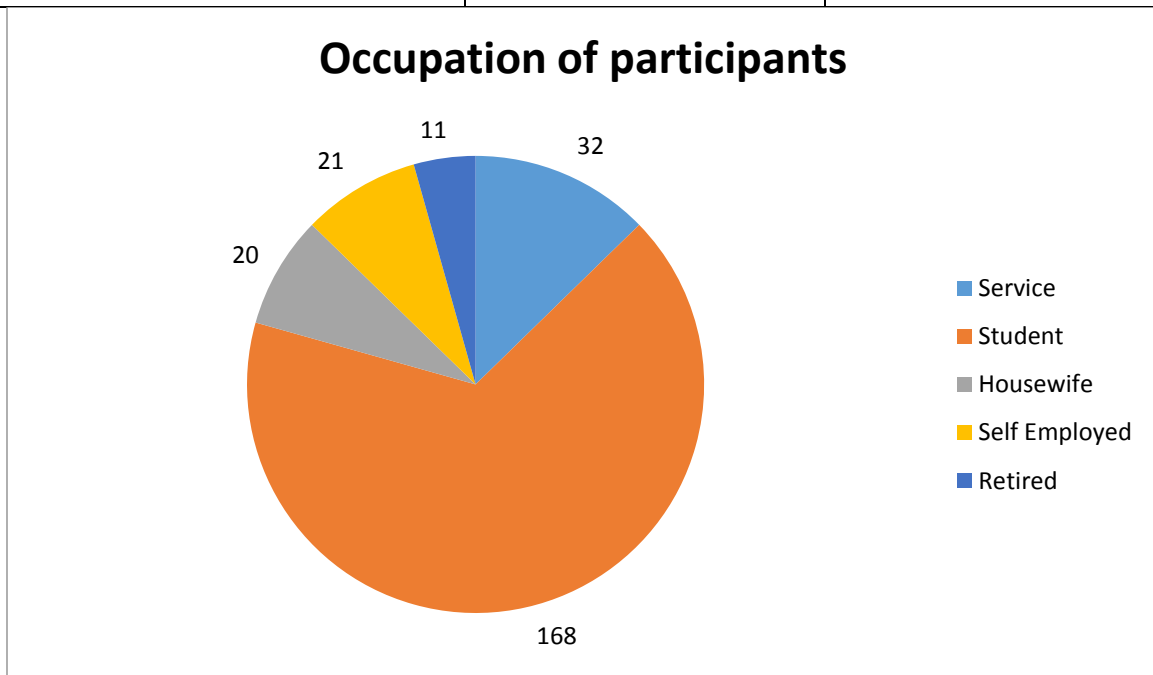| Table4: Occupation of Participants		
Occupation	Frequency	Percentage(in percent)
Service	32	12.70
Student	168	66.67
Housewife	20	7.94
Self Employed	21	8.33
Retired	11	4.37
Grand Total	252	100

Occupation of participants

Figure4: Occupation of participants

Table 5 gives the frequency of the respondents as per the family incomes of the respondents.
Figure 5 presents the raw data in the form of a bar chart. Majority of the respondents are from
families with an annual income above 3 lakhs per annum.

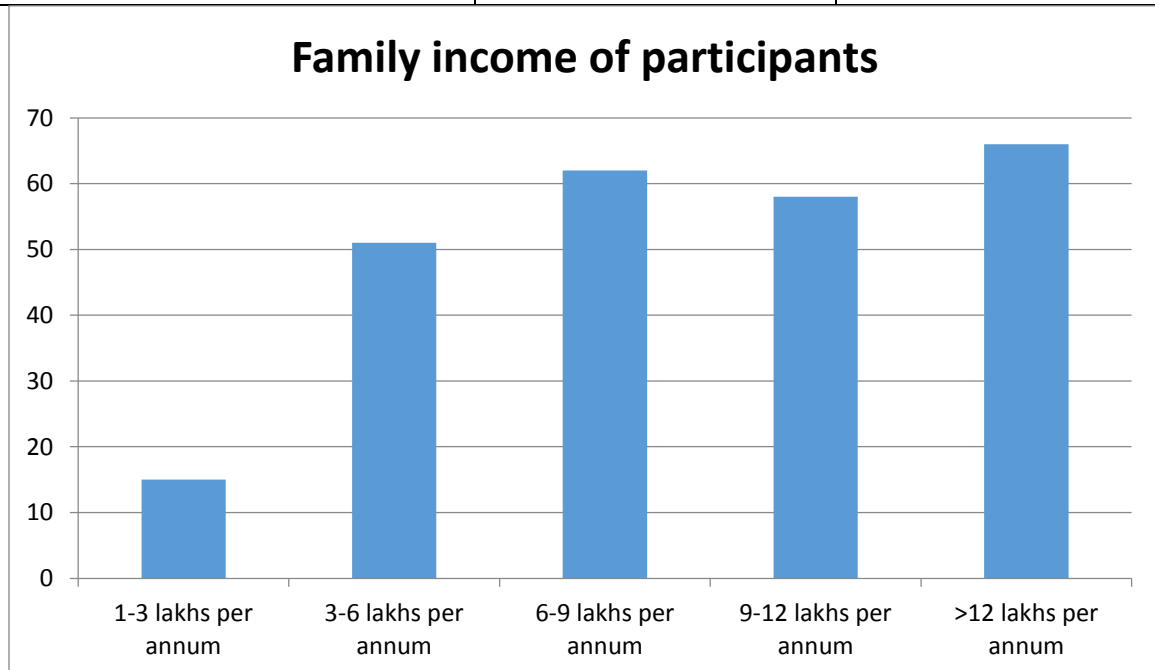| Table5: Family income of Participants		
Family income	Frequency	Percentage(in percent)
1-3 lakhs per annum	15	5.95
3-6 lakhs per annum	51	20.24
6-9 lakhs per annum	62	24.60
9-12 lakhs per annum	58	23.02
>12 lakhs per annum	66	26.19
Grand Total	252	100.00

Figure5: Family income of participants

Pilot Study:

A pilot study was conducted with 20 participants of varied age and experience, both male and female. Conclusions from the pilot study were that the questionnaires did not require any changes and that the online survey worked adequately. The value of Cronbach's Alpha is given in table 6.

Table6: Reliability Statistics

Cronbach's Alpha	N of Items
.804	49

Results of preliminary questions

The raw data was collated, tabulated, and analyzed using SPSS Version 20 and MS Excel 2010.

The first two questions were put in the questionnaire to ensure that the responses of only those respondents who are users of apparel entailing websites and who have made purchases on these websites are considered for the purpose of this study.

The next question was to get the frequency of respondents' according to the number of online apparel purchases made by the respondents made in a year. The results are given in table 7 with the graphical representation in figure 6.

Table7: Number of online apparel purchases in a year

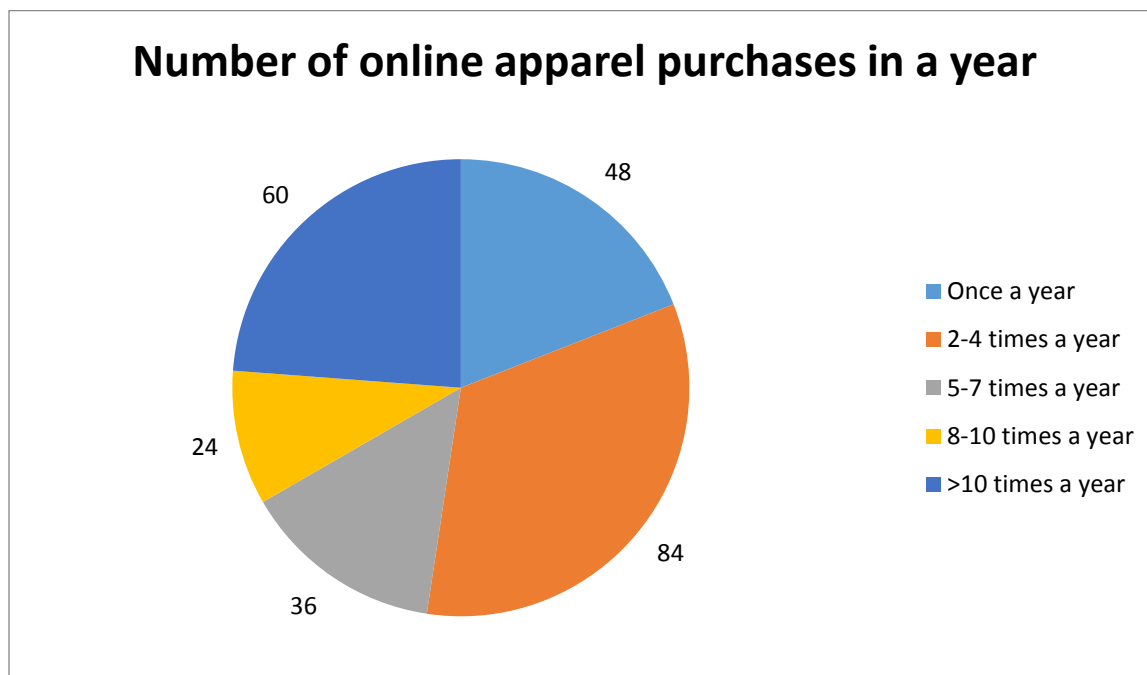| Number of online apparel purchases	Frequency	Percentage(in percent)
Once a year	48	19.05
2-4 times a year	84	33.33
5-7 times a year	36	14.29
8-10 times a year	24	9.52
>10 times a year	60	23.81
Grand total	252	100.00

Figure6: Number of online apparel purchases in a year

The next question was put in the questionnaire to gauge the respondent's perception about which website offers the best deals online. The websites considered are those that that came up through focus group discussions and most of these websites are multi brand apparel e-tailing websites. The list of the websites is given in table 8.

Table8: Websites considered	
• Shopping.indiatimes	• Fashionara
• Ebay	• Fashion and you
• Trendin	• Yebhi
• Amazon	• Myntra
• Jabong	

The respondents were asked to rank the website listed in Table 8 on a scale of 1-9, assigning a rank between 1and 9 to each website. Based on the rankings given by the users, the average of the rankings was calculated to find out that from the respondents' perspective which website offered the best deals. The results are given in table 9.

Table9: Websites Rank based on average of rankings		
E-tailer	Average of rankings	Rank
Jabong	2.76	1
Myntra	3.29	2
Amazon	3.33	3
Fashion and you	5.19	4
Trendin	5.20	5
Ebay	5.57	6
Yebhi	5.57	7
Shopping.Indiatimes	5.86	8
Fashionara	6.05	9

We can see from table 9, as per respondents the apparel e-tailing website offering the best deals is Jabong, followed by Myntra and Amazon respectively. The websites Shopping.Indiatimes and Fasionara are perceived by respondents to be the worst in terms of promotional offers offered. There could be a direct proportionate relationship between the popularity of a website or the number of special sales offered or both with the perception of offering the best deals.

Also, the number of online apparel purchases made in a year can be related with the demographic variables of the respondents. The relation between the family income of respondents and the number of online apparel purchases made in a year is given in table 10.

Table10:Relation between family income and number of online apparel purchases in a year						
	Number of online apparel purchases in a year					
Family income	Once a year	2-4 times a year	5-7 times a year	8-10 times a year	>10 times a year	Grand Total
1-3 lakhs per annum		3	2		10	15
3-6 lakhs per annum	3	8	8	15	17	51
6-9 lakhs per annum	23	15	16	3	5	62
9-12 lakhs per annum	8	33	4	3	10	58
>12 lakhs per annum	14	25	6	3	18	66
Grand Total	48	84	36	24	60	252

The relation between the family income of respondents and the number of online apparel purchases made in a year is given in table 11.

Table11: Relation between occupation and number of online apparel purchases in a year						
	Number of online apparel purchases in a year					
Occupation	Once a year	2-4 times a year	5-7 times a year	8-10 times a year	>10 times a year	Grand Total
Service	15	6	7	3	1	32
Student	19	52	24	18	55	168
Housewife	5	8	3	2	2	20
Self Employed	6	12	1		2	21
Retired	3	6	1	1		11
Grand Total	48	84	36	24	60	252

The relation between the marital status of respondents and the number of online apparel purchases made in a year is given in table 12.

Table12:Relation between marital status and number of online apparel purchases in a year						
	Number of online apparel purchases in a year					
Marital status	Once a year	2-4 times a year	5-7 times a year	8-10 times a year	>10 times a year	Grand Total
Single	30	63	30	13	45	181
Married	18	21	6	11	15	71
Grand Total	48	84	36	24	60	252

The relation between the gender of respondents and the number of online apparel purchases made in a year is given in table 13.

Table13: Relation between gender and number of online apparel purchases in a year						
	Number of online apparel purchases in a year					
Gender	Once a year	2-4 times a year	5-7 times a year	8-10 times a year	>10 times a year	Grand Total
Male	22	54	21	18	42	157
Female	26	30	15	6	18	95
Grand Total	48	84	36	24	60	252

The relation between the age of respondents and the number of online apparel purchases made in a year is given in table 14. It seems that the younger generation makes more frequent apparel purchases online.

Table14: Relation between age and number of online apparel purchases in a year						
	Number of online apparel purchases in a year					
Age	Once a year	2-4 times a year	5-7 times a year	8-10 times a year	>10 times a year	Grand Total
15-25 years	29	35	9	6	31	110
26-35 years	16	27	13	12	20	88
36-45 years	3	6	14	5	5	33
46-55 years		13		1	4	18
>55 years		3				3
Grand Total	48	84	36	24	60	252

Multiple regression

Which type of promotional offer on apparels significantly influences an online consumer's purchase intention?

For answering this question, the multiple regression has been applied. For gathering data to answer this question, each respondent was asked to indicate their likelihood of making an apparel purchase if a promotional offer was applicable. The answer to this question would give an estimate of the respondent's likelihood of making a purchase or his/her perceived value of a product. The same respondent was then asked to indicate which type of promotional offer was most appealing to him/her. The types of various types of promotional offers considered were found through secondary research on Indian apparel e-tailing websites. These are given below in table 15.

Table15:Variables used to represent type of promotional offer		
S. no.	**Type of promotional offer**	**Variable used**
1	Contests (E.g. Win Gift Vouchers worth INR 3000/- for 200+ winners from Puma)	V1
2	Special mega sales (i.e. Myntra's End of season sale, Oh My Jabong sale)	V2
3	Volume offers (E.g. Buy-One-Get-One-Free)	V3
4	Flash sale (E.g. Flash Sale - Flat 50%, Validity- Limited Period)	V4
5	Additional Cash backs on use of particular credit card (Additional 10% cash-back on use of Citibank credit cards)	V5
6	App based discounts (Get 10% off on purchases through Myntra app)	V6
7	Flat discounts (E.g. Flat 40% Off on Wide Range of Products - No Min Purchase)	V7
8	Minimum Purchase Discounts (Extra 28% off On Orders above Rs.1599)	V8

The consumer' purchase intention has been taken as the dependent variable and the types of promotional offers given in table have been taken as independent variables.

The variable customer purchase intention represents respondent's purchase intention when a promotional offer is available.

Table16:Correlations

		customer purchase intention	v1	v2	v3	v4	v5	v6	v7	v8
Pearson Correlation	customer purchase intention	1.000	.268	.552	.343	.286	.332	.360	.481	.585
	v1	.268	1.000	.248	.820	.861	.780	.753	.542	.566
	v2	.552	.248	1.000	.334	.201	.304	.354	.233	.679
	v3	.343	.820	.334	1.000	.789	.717	.787	.593	.633
	v4	.286	.861	.201	.789	1.000	.781	.768	.532	.453
	v5	.332	.780	.304	.717	.781	1.000	.876	.534	.533
	v6	.360	.753	.354	.787	.768	.876	1.000	.519	.573
	v7	.481	.542	.233	.593	.532	.534	.519	1.000	.403
	v8	.585	.566	.679	.633	.453	.533	.573	.403	1.000
Sig. (1-tailed)	customer purchase intention		.000	.000	.000	.000	.000	.000	.000	.000
	v1	.000		.000	.000	.000	.000	.000	.000	.000
	v2	.000	.000		.000	.001	.000	.000	.000	.000
	v3	.000	.000	.000		.000	.000	.000	.000	.000
	v4	.000	.000	.001	.000		.000	.000	.000	.000
	v5	.000	.000	.000	.000	.000		.000	.000	.000
	v6	.000	.000	.000	.000	.000	.000		.000	.000
	v7	.000	.000	.000	.000	.000	.000	.000		.000
	v8	.000	.000	.000	.000	.000	.000	.000	.000	

Table17:Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.715[a]	0.511	0.495	1.866
a. Predictors: (Constant), v8, v7, v4, v2, v5, v3, v1, v6				

Table18: ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	884.737	8	110.592	31.763	.000[b]
	Residual	846.069	243	3.482		
	Total	1730.806	251			
a. Dependent Variable: customer purchase intention						
b. Predictors: (Constant), v8, v7, v4, v2, v5, v3, v1, v6						

Table19: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.593	.369		4.323	.000
	v1	-.239	.081	-.309	-2.930	.004
	v2	.198	.050	.248	3.925	.000
	v3	-.195	.088	-.217	-2.207	.028
	v4	.221	.091	.245	2.438	.015
	v5	-.041	.092	-.046	-.443	.658
	v6	.054	.090	.065	.603	.547
	v7	.403	.057	.402	7.059	.000
	v8	.357	.063	.444	5.667	.000
a. Dependent Variable: customer purchase intention						

The value of R, the multiple correlation coefficient, is one measure of the quality of the prediction of the dependent variable. A value of 0.715, from table 17, indicates a good level of prediction. In this model the value of R-square is 0.511 which can means that our independent variables explain 51.1% of the variability of our dependent variable, customer intention to make a purchase.

From table 18, we get F-ratio i.e. $F(8, 243) = 31.763$, $p < .0005$. This shows that the independent variables statistically significantly predict the dependent variable, or in other words the regression model is a good fit of the data.

From table 19, we see that variables v1, v2, v3, v4, v7 and v8 are statistically significant. This means that contests, special mega sales, volume offers, flash sales, flat discounts and minimum purchase discounts can influence a customer's purchase intention. On the other hand, cash-backs on use of credit card and discount on use of mobile apps do not significantly influence a customer's intention to purchase.

Factor Analysis:

Factors influencing consumers' internet shopping behaviour on B2C apparel e-tailing websites?

In order to analyze whether factor analysis can be applied for this question or not, we have to check the KMO and Bartlett's test value. As shown in table 20 we can see that the value is 0.615 which clearly signifies that factor analysis can be applied.

Table 20: KMO and Bartlett's test

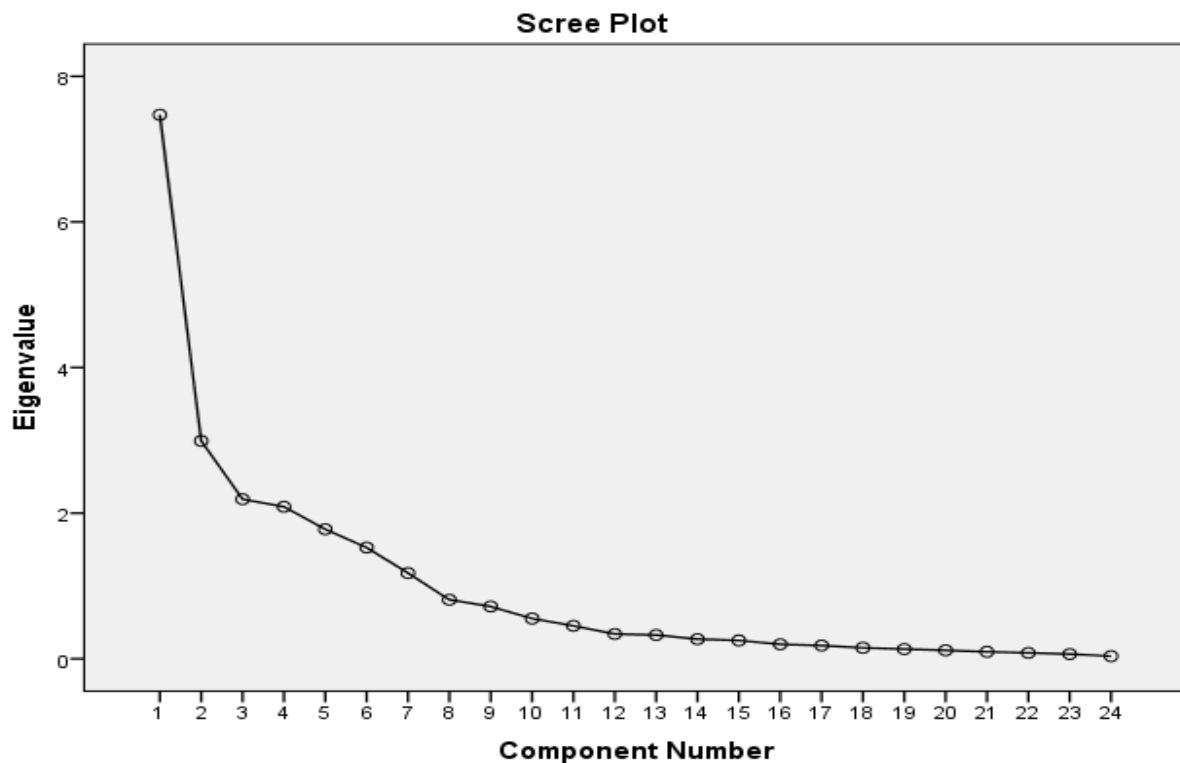| KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.738
Bartlett's Test of Sphericity	Approx. Chi-Square	5172.827
	Df	276
	Sig.	.000

Figure 7: Scree plot

This scree plot in figure 7 clearly shows that there are seven factors out of the 24 factors suggested earlier.

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Factors for the factors analysis have been gathered through focus group discussions. The statements based on the factors and the variables used to represent the factors are given below.

.	Variable	Statement
1	good reviews about an e-tailer	I shop for apparels on websites with good reviews.
2	convenience	I prefer websites convenience finding products is easy and convenient.
3	communication about company policies , FAQ's	Clear communication of company policies and FAQ's is important.
4	delivery time	Estimated delivery time affects my purchase intention
5	mobile apps	I prefer websites which have a mobile app for purchases.
6	product display and description	The product display(various view and models used) and description affects my intention to buy.
7	return policy	The return policy on a website is important.
8	design of the website	The design (colors, menus , interface etc.) of an apparel e-tailing website is important.
9	past experience	My past experience on e-tailing websites and of order fulfillment influences which websites I use for viewing and purchasing apparels.
10	ease of navigation and search facilities to find products	I prefer using websites which are easy to navigate and search for products.
11	speed with which website loads	I prefer using websites which take a short time to load.
12	simple payment process	I prefer using websites where the checkout process is easy.
13	variety of payment options	I prefer those websites which offer a variety of payment options for purchases.
14	customer service	Customer service is important.
15	advertisements	Advertisements influence my choice of websites.
16	quality of products	The product quality is important.
17	price	The price of an apparel product is important.
18	safety of customer data	I use websites which promise that my personnel data will not be disclosed abused.
19	promotions	Promotions on apparel websites influence my intention to make a purchase.
20	wide assortment	I prefer using websites where a wide assortment of products is available.
21	trending fashion products	I prefer websites which have products which are currently in fashion/vogue.
22	availability of latest brands	I prefer using websites where the latest brands are available.

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23	transaction security	Transaction security is important
24	value for money	Buying apparels online provides better value for money.

Rotated Component Matrix

	Component						
	1	2	3	4	5	6	7
1.reviews about an e-tailing website			.825				
2. convenience	.471				.369		
3. communication about company policies , FAQ's							.925
4. delivery time					.870		
5. mobile apps	.920						
7. product display and description	.883						
8. return policy					.846		
9. design of the website	.924						
10. Past experience			.845				
11. ease of navigation and search facilities to find products	.833		.309				
12. speed with which website loads	.928						
13. simple payment process	.845						
14. variety of payment options	.793				.343		
15. customer service	.463		.349		.524		-.522
16. advertisements	.434		.768				
17. quality of products		.360		-.714		.426	
18. price		.560		-.458			
19. safety of customer data				.870			
20. promotions		.869					
21. wide assortment		.911					
22. trending fashion products						.896	
23. availability of latest brands						.890	
24. transaction security				.751		.309	
value for money		.854					

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 6 iterations.

Figure 8: Factor analysis SPSS

Total Variance explained

	Total Variance Explained								
	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.471	31.130	31.130	7.471	31.130	31.130	6.184	25.768	25.768
2	2.992	12.466	43.597	2.992	12.466	43.597	2.897	12.071	37.839
3	2.191	9.130	52.726	2.191	9.130	52.726	2.542	10.591	48.430
4	2.088	8.698	61.425	2.088	8.698	61.425	2.159	8.997	57.428
5	1.778	7.410	68.834	1.778	7.410	68.834	2.150	8.959	66.387
6	1.527	6.364	75.198	1.527	6.364	75.198	1.937	8.073	74.460
7	1.177	4.905	80.103	1.177	4.905	80.103	1.354	5.643	80.103
8	.810	3.376	83.479						
9	.717	2.988	86.468						
10	.553	2.303	88.771						
11	.452	1.883	90.653						
12	.340	1.418	92.072						
13	.326	1.359	93.430						
14	.269	1.119	94.550						
15	.252	1.049	95.599						
16	.199	.828	96.427						
17	.182	.760	97.187						
18	.150	.625	97.812						
19	.133	.555	98.367						
20	.116	.484	98.851						
21	.095	.397	99.248						
22	.080	.334	99.583						
23	.064	.268	99.851						
24	.036	.149	100.000						

Extraction Method: Principal Component Analysis.

Figure 9: Total variance explained

As shown in figure 9, there are 7 factors with can be obtained from the 24 factors suggested earlier through focused group discussion.

Figure 8 gives the rotated component matrix explaining which variables load onto which facor. The variables loading onto each factor have been highlighted.Figure 9 gives the table explaining the total variance explained by the factors. In this case the underlying factors explain 80.103 % of the variance in the variables. The factors have been named on the basis of the loading variables and are shown below in figure 10.

Convenience Mobile apps Product display and description Design of the website Ease of navigation and search facilities to find products Speed with which website loads Simple payment process Variety of payment options	Website design and functionality
Promotions Wide assortment Value for money Price	Utility
Reviews about an e-tailer Past experience Advertisements	Consumer's Perception
safety of customer data transaction security	Data security
Delivery time Aftersales service Return policy	Customer service
Trending fashion products Availability of latest brands Quality of products	Product quality and aesthetics
Communication about company policies , FAQ's	Company policies

Figure 10: Underlying factors and loading variables

The underlying factors are website design and functionality, utility, consumer's perception, data security, customer service, product quality and aesthetics and company policies.

Implications of Findings

The finding from the ranking of various apparel e-tailing websites seems to suggest that websites which are well known and have good reviews and positive word of mouth publicity are preferred by consumers over other not so popular e-tailing websites which do not have good reviews and positive word of mouth publicity. This, e-tailing websites need to make every possible effort to improve their image in the minds of the consumers. Also, the consumers' are highly likely to buy a product if a promotional offer is applicable.

The implications of the findings from multiple regressions suggest that the types of promotional offers considered except cash backs and app based offers are significant in influencing a customer's intention to purchase apparels on online apparel retailers.

The implications of the findings from factor analysis suggest that the factors website design and functionality, utility, consumer's perception, data security, customer service, product quality and aesthetics and company policies have a significant impact on a consumer's internet shopping behavior. Out of these the design, features and functionality is the most influential followed by the utility i.e. the price, product range , promotional offers and the value for money. Thus, there seems to be a direct positive relationship between the design and utility provided by an apparel e-tailing website and the number of users that make use of that site.

These are followed by factors like consumers' perception about the website and data security. Consumers prefer to use website which have a good perception in the minds of the consumers' rather than other websites. Also, the security of the data being entered on an apparel e-tailing website also is an important factor that can make or break a purchase of a product. The other important factors are the customer service provided by an e-tailer to its customers and the quality and aesthetics of the products. Customer service is still an important factor even though most of the time there is no or little interaction between the customer service department and the end consumer in the online ecommerce space. Also, the product quality and aesthetics i.e. design, materials used, conforming to latest fashion trends and construction are important and consumers want to purchase good quality fashionable products. The last factor which may be somewhat relevant for consumers is the clarity with which the e-tailing website puts across or communicates its company and operating policies.

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Design Limitations

This study was interested in users who have made online apparel purchase from e-tailers in India. A flaw in the design of the research was considering only online multi brand e-tailing websites. A larger number of Indian apparel e-tailing websites including exclusive online retailers selling national, international or private label brands could have been considered. The factor affecting the consumer's internet shopping behavior on exclusive brand e-tailing websites could be different from the ones affecting a consumer's internet shopping behavior on online multi brand e-tailing websites.

There are obvious flaws with regards to participants self-assessing their own level of ability, as are inherent with the use of an online questionnaire (Appendix A). Also, theparticipants'responses could be skewed based on their understanding of purpose of the questionnaire.

Follow up research must be conducted to achieve a more accurate assessment, in which a larger A larger number of Indian apparel e-tailing websites including exclusive online retailers selling national, international or private label brands must be considered, as it is naive to assume that Internet shoppers behavior would be the same on all the above mentioned categories of e-tailing websites. This follow-up research would form a more accurate assessment of a larger number of factors affecting an Internet shoppers' online behaviour and also help to make more accurate analysis of different types of promotional offers affect an online consumer's intention to purchase.

Future Research

Originally, the online survey was designed to capture demographic information and the effect of promotional offers on a consumers' internet shopping behavior. However, to determine whether a promotional offer actually has an impact on a consumer's online buying behavior as compared to when no promotional offer is offered, an experiment can be conducted in a controlled environment. This would give a very accurate estimate of whether a promotional offer actually influences a consumer's intention to buy an apparel online and the difference different types of promotional offers make. Also, this method would also give a better idea of which promotional offer is most significant in influencing an online shopper's intention to make a purchase.

Future research could involve a study to determine the impact of a e-tailing website's perception on the consumers' perceptions offered by that particular website.

Other future research could be done to understand consumers' perception about promotional offers in the online apparel e-tailing industry. Also, a study can be done to check whether the promotional offers which are virtually on every e-tailing website have lost their efficacy over a period of time in influencing online consumers' behavior or not.

Conclusions

The results indicate that the Indian online consumers shopping behavior can be impacted by 7 underlying factors which are website design and functionality, utility, consumer's perception, data security, customer service, product quality and aesthetics and company policies out of the most important are website design and functionality and the utility that is offered to the consumer by online multi brand apparel electronic retailers. The other factors, though less important, still have an impact on a consumers internet shopping behavior.

Also, the promotional offers based on cash backs and mobile based apps do not significantly influence a consumer's intention to purchase a product on an e-tailing platform, while other types of promotional offers have a significant impact on a consumers purchase intention.

The overall conclusion of this study is that the different types of promotional offers have different impact on an online consumer's intention to purchase a product. In addition, a consumer online shopping behavior can be affected by various underlying factors.

Recommendations

Based on the findings on this research, I would make the following recommendations:

1. An apparel e-tailing website must focus on continuously improving their website design, features and performance of their website in order to attract and engage larger number of potential customers.

2. The utility provided by an e-tailer is also very important in influencing a consumers' online shopping behavior. Thus focus on price, value for money, promotions and wide assortment of products is paramount.

3. E-tailers should avoid using cash backs an app based discounts on a standalone basis.

4. An e-tailing website should focus on generating positive feedback and word of publicity which can be further reinforced through advertising campaigns. This would increase website traffic and purchases.

5. In addition, the e-tailing website must ensure the safety of consumer's data on its website and should focus on differentiating itself through exceptional customer service.

6. Company policies and FAQ's should be clearly and unambiguously communicated to reduce the concerns of the customers.

7. An e-tailer should focus on stocking good quality in-fashion products in order to keep the consumers' coming back for repeat purchases.

8. Promotional offers should be used judiciously else the online consumers might become habituated to buying products only when a promotional offer is applicable.

9. Online retail websites need to develop effective loyalty programs to offset ales solely on the base of promotional offers.

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APPENDIX A: Questionnaire

I. Have you used the internet to view apparels online?

☐ Yes   ☐ No

II. Have you used the internet to purchase apparels online?

☐ Yes   ☐ No

III. How often do you use the internet for buying apparels online?

☐ Once a year   ☐ 2-4 times a year

☐ 5-7 times a year   ☐ 8-10 times a year

☐ >10 times a year

IV. If a promotional offer is applicable on an apparel product, how likely are you to purchase the product?

☐ Very likely to purchase   ☐ Likely to purchase   ☐ Not sure   ☐ Not likely to purchase   ☐ Least likely to purchase

V. Which of the following provide the best promotional offers on apparels? Please rank from 1(best)-11(worst) the boxes provided.

- Shopping.indiatimes | |
- Ebay | |
- Trendin | |
- Amazon | |
- Jabong | |

▪ Fashionara | |
▪ Fashion and you | |
▪ Yebhi | |
▪ Myntra | |

VI. Given below are the types of promotional offers available on apparel e-tailing websites. Please rate the following promotional offers on the basis of their appeal to you

	Highest Appeal	High appeal	Moderate appeal	Low appeal	Least appeal
j. Contests (E.g. Win Gift Vouchers worth INR 3000/- for 200+ winners from Puma)					
k. Flat discounts (E.g. Flat 40% Off on Wide Range of Products - No Min Purchase)					
l. Minimum Purchase Discounts (Extra 28% off On Orders above Rs.1599)					
m. Flash sale (E.g. Flash Sale - Flat 50%, Validity- Limited Period)					
n. Volume offers (E.g. Buy-One-Get-One-Free)					
o. Cash-backs through affiliate websites (Get Flat 15% Extra cash-back when you shop through cashback365.in)					
p. Additional Cash backs on use of particular credit card (Additional 10% cash-back on use of Citibank credit cards)					
q. Special mega sales (i.e. Myntra's End of season sale, Oh My Jabong sale)					
r. App based discounts (Get 10% off on purchases through Myntra app)					

VII. Given below are some statements regarding apparel e-tailing websites. Please indicate, on a scale of 1-7, how much you agree with the statements (1-strongly agree, 7-strongly disagree).

		1	2	3	4	5	6	7
1	I shop for apparels on websites with good reviews.							
2	I prefer websites convenience finding products is easy and convenient.							
3	Clear communication of company policies and FAQ's is important.							
4	Estimated delivery time affects my purchase intention							
5	I prefer websites which have a mobile app for purchases.							
6	The product display(various view and models used) and description affects my intention to buy.							
7	The return policy on a website is important.							
8	The design (colors, menus , interface etc.) of an apparel e-tailing website is important.							
9	My past experience on e-tailing websites and of order fulfillment influences which websites I use for viewing and purchasing apparels.							
10	I prefer using websites which are easy to navigate and search for products.							
11	I prefer using websites which take a short time to load.							
12	I prefer using websites where the checkout process is easy.							
13	I prefer those websites which offer a variety of payment options for purchases.							
14	Customer service is important.							
15	Advertisements influence my choice of websites.							
16	The product quality is important.							
17	The price of an apparel product is important.							
18	I use websites which promise that my personnel data will not be disclosed abused.							
19	Promotions on apparel websites influence my intention to make							

	a purchase.								
20	I prefer using websites where a wide assortment of products is available.								
21	I prefer websites which have products which are currently in fashion/vogue.								
22	I prefer using websites where the latest brands are available.								
23	Transaction security is important								
24	Buying apparels online provides better value for money.								

Demographics

I. Age

☐ 15-25 years   ☐ 26-35 years

☐ 36-45 years   ☐ 46-55 years

☐ >55 years

II. Gender

☐ Male

☐ Female

III. Family Income

☐ 1-3 lakhs p.a   ☐ 4-6 lakhs p.a

☐ 7-9 lakhs p.a   ☐ 10-12 lakhs p.a

☐ > 12 lakhs p.a

IV. Marital status

☐ Single

☐ Married

V.   Occupation

☐ Service   ☐ Housewife

☐ Student   ☐ Self employed

☐ Retired

APPENDIX B: Types of promotional offers

a. Contests: These types of promotional offers ensure the consumer that a product purchase would enable them to become eligible and participate in a contest like a sweepstakes or a lottery draw etc. E.g. Win Gift Vouchers worth INR 3000/- for 200+ winners from Puma.

b. Flat discounts: These type of promotional offers offer a product to be purchased at alower price. This type of price reduction promotion is usually applicable on certain products with out any conditions like minimum purchase quantity E.g. Flat 40% Off on Wide Range of Products - No Min Purchase.

c. Minimum Purchase Discounts: These type of promotional offers also offer product at a reduced price. However unlike flat discounts, these are conditional offers and are valid only on products whose value is above a particular specified minimum limit. E.g. Extra 28% off On Orders above Rs.1599.

40% off + 500 off on 1500 coupon

d. Flash sale: A flash sale is a promotional offer which is valid for a very short time, usually for a day, and may offer reduced price of products or volume offers. E.g. Flash Sale - Flat 50%, Validity- Limited Period

e. Volume offers: these type of offers allow consumers to buy more than one unit of a product fo a price that is lower than the sum total price of the quantity of units. E.g. Buy-One-Get-One-Free.

f. Additional Cash backs on use of particular credit card: These offers are particularly available on payment for purchases through the use of credit and debit cards.These offers provide a consumer with a refund/ cash back which is a set percentage of the total purchase value. E.g. Additional 10% cash-back on use of Citibank credit cards.

g. Special mega sales: These promotional offers are special sales promotions which are well publicized and provide all types of products at lower price or provide greater utility than what is usually available. E.g. Myntra's End of season sale, Oh My Jabong sale etc.

h. App based discounts: These are promotional offers which are available only through the mobile apps of apparel e-tailing websites. E.g. Get 10% off on purchases through Myntra app