

## **An Empirical Study on Consumer Buying Behavior towards Online Shopping with special reference to Women Apparels in Malaysia**

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**Abstract :** Malaysia is rapidly developing, and if growth is to be measured, we cannot ignore the role of e-commerce in it. The increased penetration of the internet has fueled online retailing across the world and specifically in the emerging markets of developing countries. The Malaysian retailing market is evolving its business models into e-retailing models. Previous studies have shown that the online shopping growth rate of food, jewelry, ticketing, and perfumes/cosmetics is higher, and they all have higher women consumers, and these consumers play a significant role in the growth of the online shopping concept.

**Aim:** This study is focused on consumer buying behavior towards online shopping with special reference to Women's Apparels. The various factors will be identified that motivate female shoppers to buy women's apparels through online mode.

**Method:** This research study is exploratory research as the primary data is collected through a self-structured questionnaire and analyzed to identify the behavior of the customers towards online shopping of women's apparels. The structured questionnaire included Five Point Likert scale questions ranging from strongly agree to disagree. The respondents selected for this study are from the two popular metropolitan areas of Malaysia, i.e. the greater Kuala Lumpur and Klang Valley. Due to time constraints, the convenient sampling method was used to collect data, and 250 people were chosen for this study. The pilot survey was conducted prior to actual research in addition to Chronbach's Alpha technique to check that all statements have positively correlated to each other or not. In this study, five factors were extracted through factor analysis from 24 variables from the responses of the respondents. Based on the variables included in each factor, we labeled the factors as availability of product attributes, Security and Safety, Easy to use website interface, low prices with discount offers, and awareness. All of the five factors have an influence on the customer's buying behavior towards the online purchasing of women's apparels.

**Result:** It was suggested to the e-retailers that they should focus on the product attributes. that they should have all sizes, multiple color options, latest designs as these attract more buyers. E-retailers should focus on the safety and security of their customers by assuring them safe payment, delivery, return or refund options; they should also focus on making their website more user-friendly and easy to use for the customers. They should also create awareness among the users so that they can shop from their online shopping websites. The findings of this paper will provide small and large online retailers, marketing personnel, academics, and policymakers with deep insights into online retailing and consumer behavior toward online shopping.

**Keywords:** E-commerce, Online Retailing, Online Shopping, Customer buying behavior, Women buying behavior, Online retail sector.

### **1. INTRODUCTION**

The internet revolution has redefined every business sector across the world, especially online shopping and online shopping behavior of people. Online shopping is regarded as the easiest solution for shopping in today's busy life scenario across the world. In the past decade, the customer shopping scenarios have witnessed significant changes. The customers feel very convenient while shopping online, though customers are still buying from physical stores. The penetration of the internet and its affordability to internet users are increasing at a higher pace. This has led retail businesses to move their business online in order to reach more and more customers through online mode. Online retailing is a category of electronic commerce that enables small and big retailers to sell their products on the internet platforms such as websites and mobile applications. Customers have a wide variety of options to choose from online websites and every product is available over the internet, from needles to airplanes. In Malaysia, there are various online shopping websites like Lazada, Shopee, Mudah.my, Taobao, Carousell, eBay, Amazon etc. They sell a wide range of products, including clothing, electronics, home furnishings, necessities, and medicines. According to Lee and Zhang (2002), online shopping is the 3rd most popular activity on the internet after e-mails, instant messaging and browsing.

## 2. LITERATURE REVIEW

In order to understand the research work, the associated literature is reviewed thoroughly. In this review, the studies that have been conducted by various researchers on the different aspects of consumer buying behaviour towards online shopping with special reference to women's apparels and the results of these studies are summarized.

**Bhatt (2014)** studied the consumer attitude towards online shopping in selected regions of Gujrat and stated that initially the younger generation has shown interest in online shopping but now that has become equal among all age groups. People from different age groups are showing interest in online shopping; their attitude changes with time and mode of payment options. In India, online shopping is regarded as the most comfortable mode of shopping due to many factors, such as payment options (cash on delivery), personalization or customization of the products, free home delivery etc.

**Kanchan et.al (2015)** conducted a research study on online purchase behaviour of customers in India and stated that online shopping has gained popularity in younger age groups with higher income and mostly they are educated. Security issues are the main factor that cause shoppers to hesitate from buying products online. E-retailers should focus on making their platforms more secure and building trustworthy relationships with their customers.

**Mahalaxmi, K. R., and Nagamanikandan, P. (2016)** conducted a study on the online shopping behaviour for apparel and concluded that while online shopping for apparel, most customers encountered difficulties in terms of the quality of the apparel, as well as issues with safety and trust in the online retailers. This study suggested e-retailers to focus on increasing the trust of the customers in them.

**Rao, M. B., Hymavathi, C. L., & Rao, M. M. (2018)** conducted a research study on the factors that affect the female consumer's online buying behavior and stated that online retailing is a very different concept as compared with retail shopping; the factors that trigger the shoppers to shop online were identified in the research study. The identified factors were ease of use and convenience, time effectiveness, feedback, outbound logistics, and time effectiveness; these are the main factors that influence female buying behavior when shopping online, and online retailers should focus on these factors to increase customer satisfaction.

**Dwivedi, C. K., & Mathur, D. G. (2019b)** conducted a study on the consumer behaviour towards online apparel purchases taking up the respondents from a northern city in India. This research study aimed at identification of the relation between various factors which influence consumer behaviour while purchasing apparels online. The total sample size for this study was 300 from the city of Indore in India and judgmental sampling was used. The findings of this research study suggest that there are factors that influence the behaviour of consumers while purchasing apparels online, such as buying budget, security issues, privacy of their payment methods, the outlook and interface of the websites. The main aim of this research is to investigate the consumer buying behavior towards online shopping with special reference to women's apparels in Malaysia. Thus, examining various factors that affect women customers' buying behavior of apparels in online shopping is a need.

## 3. RESEARCH METHODOLOGY

This research study is exploratory research as the primary data is collected through a self-structured questionnaire. The structured questionnaire included Five Point Likert scale questions ranging from strongly agree to disagree. The respondents selected for this study are from the two popular metropolitan areas of Malaysia, i.e. the greater Kuala Lumpur and Klang Valley. Due to time constraints, the convenience sampling method was used to collect data, and the total number of respondents chosen for this study is 250. All respondents are women because this study is about women's clothing, and all respondents are those who frequently access e-commerce websites and engage in online shopping for women's clothing. Due to the Covid-19 pandemic situation, the questionnaire is administrated through online mode that is Google forms and the collected data is analyzed using factor analysis to extract the various factors of customer buying behavior towards online shopping with special reference to women's apparels in Malaysia.

## 4. RESULTS AND DISCUSSION

The primary data that was collected from the structured questionnaire was analyzed using a factor analysis technique. That technique was applied to the various responses that were perceptions of the female online shoppers who shop apparels online and this technique managed to reveal specific factors. The results of the analysis indicate that four factors were extracted from 24 statements. These factors explain the behavior of female consumers while shopping online for women's apparels.

The scale was created in order to identify the factors; a review of the literature was also performed, which provided some variables. During the discussions with the experts from the E-commerce field, various details

were attached and edited and the 24 items were selected for the survey and they were rated on the five point Likert Scale by the respondents in this research study.

The reliability analysis was conducted item wise on the various selected variables in order to remove or keep back the items to formulate the scale of reliability. The inter item correlations and Cronbach's alpha statistics were also used in this research study to conduct the analysis for the reliability and to know the extent to which items were correlated.

**Table 1.1: Scale Reliability Analysis**

S. No	Variables	Communalities – Initial	Communalities-Extraction	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Mean	Std. Deviation
1	Online shopping of women apparels save time	1	0.883	81.952	349.8531	0.648716	0.957	3.844	1.117433951
2	It is easy to choose particular women apparel and make comparison with others on online shopping	1	0.9245	82.06	352.1851	0.579087	0.958	3.736	1.138194159
	I believe that before making decision to purchase								

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3	women apparels online; we should get familiar with the Online shopping website	1	0.8267	82.48 8	355.7 127	0.5991 89	0.958	3.3 08	0.955398 947
4	Large variety of women apparels are available on online websites	1	0.9204	82.34	347.9 763	0.7475 56	0.957	3.4 56	1.045195 549
5	Online shopping saves time in selecting and evaluating the women apparels	1	0.8768	82.38 4	354.4 865	0.6016 49	0.958	3.4 12	1.003135 646
6	I prefer to buy from the E- retailers that offers easy product	1	0.9281	81.97 2	349.7 462	0.6638 78	0.957	3.8 24	1.098110 828

	search options on their websites								
7	I get on time delivery by E- retailer from whom I shop for women apparels	1	0.9346	82.06 4	340.0 039	0.7462 49	0.956	3.7 32	1.324838 4
8	Detailed information about the women apparels is easily available on online  Online website	1	0.9247	82.42 8	354.2 056	0.5801 33	0.958	3.3 68	1.049275 903
9	More discount offers available with e- retailers as  compared to traditional retailers	1	0.9097	82.23 6	350.2 935	0.7122 78	0.957	3.5 6	1.009194 677
	Prices of women apparels are								

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10	ess on e- retailing websites as  compared to traditional retailers	1	0.7767	82.22 8	347.4 86	0.6999 25	0.957	3.5 68	1.128925 992
11	Availability of easy Return/Refu nd options  available with e- retailing websites	1	0.901	82.04 8	339.4 113	0.8019 16	0.956	3.7 48	1.259699 716
12	Cash on delivery  option available online  websites	1	0.9364	82.07 2	340.1 635	0.7457 02	0.956	3.7 24	1.320149 681
13	Women apparels are  delivered at home by e- retailers that  save money and time.	1	0.9084	82.01 6	352.1 363	0.6007 3	0.958	3.7 8	1.102935 113
14	Easiness Of  Ordering process	1	0.6744	82.37 6	347.6 813	0.5667 94	0.959	3.4 2	1.357561 007
	Multiple Color								

15	Options in Women Apparels are provided by Online websites	1	0.93	82.304	347.5297	0.749966	0.956	3.492	1.057548882
16	All Size Options in Women Apparels are provided by Online websites	1	0.9232	82.336	347.8786	0.735617	0.957	3.46	1.064392656
17	International Brands of Women Apparels are available on online websites	1	0.9149	82.36	348.0305	0.729715	0.957	3.436	1.066985394
18	Assurance of Product originality provided by E-Retailers	1	0.9006	82.064	339.6505	0.807724	0.956	3.732	1.243527823
19	Do you opt for women apparels that have free shipping option only?	1	0.8434	82.364	350.5778	0.639286	0.958	3.432	1.103743175

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20	Do you decide to buy women apparels that are on discount offers only	1	0.8848	82.26	348.6 108	0.7391 97	0.957	3.5 36	1.033914 851
21	Do you prefer to buy women apparels online as your exact size is available?	1	0.7997	82.31 2	349.0 83	0.7063 21	0.957	3.4 84	1.061248 791
22	Your decision to buy women apparels is dependent on Easy Monthly  Installment (EMI) option availability	1	0.8558	82.02	339.9 072	0.7633 52	0.956	3.7 76	1.300997 455
23	You prefer to shop online for women apparels as there are multiple	1	0.8872	82.3	348.4	0.7072	0.957	3.4	1.083827

	color options available for particular product				277	54		96	814
24	You prefer to shop women apparels online as latest designs are available online as compared to retail market	1	0.8408	82.32 4	350.4 769	0.6549 2	0.957	3.4 72	1.083472 033

### Factor Analysis

The values of the communalities using the analysis techniques of principal component analysis ranged from 0.6744 to 0.9364 (Table 1.1). It is worth noting here that the communalities  $\geq 0.5$  are sufficient for explaining the constructs (Hair et al., 2009). All of these values show that the factor analysis has extracted the effective and good quality of variance in the items. Hence, all of the reliability, validity and unidimensionality requirements are met. In order to see if the face validity of the items held, the principal component analysis was conducted as the means of the data reduction. The data suitability was accessed for the factor analysis prior to performing the principal component analysis.

The correlation matrix revealed that many coefficients of .3 and above, as shown in Table 1.2. The Kaiser-Meyer-Olkin (KMO) measure was 0.862 exceeding the recommended value of 0.6 (Tabachnick and Fidell, 1996; and Kaiser, 1974) and the Bartlett's Test of Sphericity (Bartlett, 1954) reached statistical significance, supporting the factorability of the correlation matrix. The PCA revealed the presence of five components with Eigen Values greater than 1, accounting for 87.939 percent of the variance. The variance is explained by each factor that is shown in Table 1.3.

### Pearson Correlation Analysis

Pearson's Correlation Coefficients are the analysis method used to determine the relationship between variables. This analysis was used in this research study to measure the relationship degree between the main 24 variables of the behavior of consumers that indulge in online shipping of women's apparels. The main aim was to conduct the correlation matrix was to measure whether 24 variables were independent from each other or not. According to the thumb rule, if a correlation coefficient value of  $r$  indicates 0 to 0.2, there is a weak relationship between the variables. If  $r$  values of 0.3 to 0.6 are generally considered moderate and 0.7 to 1 is strong (Dancey and Reidy, 2007).

According to the scale used, if all the 24 items get a rating of 5 each, the total score would be 120. The mean score of the respondents was 85.80 (Table 1.3). The matrix of correlation was computed as depicted in Table 1.2. The mean correlation was 3.575 and it varies from a minimum 3.308, to a

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maximum 3.844 with a range of 0.536. There was sufficient correlation to go ahead with factor analysis.

**Table 1.2 Correlation Matrix**

	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 10	P 11	P 12	P 13	P 14	P 15	P 16	P 17	P 18	P 19	P 20	P 21	P 22	P 23	P 24
P 1	1	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
P 2	.00	1	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
P 3	.00	.00	1	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
P 4	.00	.00	.00	1	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
P 5	.00	.00	.00	.00	1	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
P 6	.00	.00	.00	.00	.00	1	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
P 7	.00	.00	.00	.00	.00	.00	1	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00



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P 1 6	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.								
	3	2	5	9	5	3	3	5	5	4	4	3	2	2	9	0								
	1	8	9	1	9	2	6	0	3	3	7	5	5	8	4	0								
P 1 7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1							
	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.							
	2	2	5	9	5	3	3	4	5	4	4	3	2	2	8	9	0							
	8	8	8	0	8	3	6	9	2	2	5	5	6	9	9	1	0							
P 1 8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1						
	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.							
	5	5	3	4	3	5	8	3	5	5	9	8	5	7	4	4	4	0						
	5	2	7	8	6	9	5	3	8	3	5	5	0	4	9	7	6	0						
P 1 9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1					
	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.						
	4	3	3	4	3	3	4	3	8	7	5	4	4	4	4	4	4	5	0					
	1	9	7	2	3	9	5	3	3	0	2	5	2	0	4	4	7	3	0					
P 2 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1				
	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.					
	4	4	5	5	4	4	5	4	8	7	5	5	3	3	5	5	5	6	7	0				
	6	2	0	5	9	9	0	4	9	7	6	0	8	9	6	4	2	2	7	0				
P 2 1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1				
	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.				
	3	1	5	8	5	2	4	6	4	5	4	4	2	2	9	8	8	4	3	4	0			
	5	7	7	6	4	6	6	4	4	5	0	6	5	7	0	4	0	3	8	8	0			
P 2 2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1			
	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.			
	5	5	3	4	3	5	8	3	5	5	9	8	5	6	4	4	4	9	4	5	3	0		
	1	1	1	3	9	8	3	0	3	2	1	3	1	9	2	1	2	0	6	3	6	0		
P 2 3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1		
	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.		
	2	3	5	8	6	3	3	4	4	3	4	3	2	2	8	8	8	4	3	5	7	4	0	
	8	0	8	8	1	6	3	7	8	8	4	3	5	6	8	6	9	4	4	0	8	9	0	
P	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	

2	2	3	5	8	5	2	2	4	4	3	3	2	3	2	8	8	8	3	4	4	7	4	8	0
4	4	0	2	2	2	8	9	2	1	4	8	9	1	5	3	5	7	9	1	2	3	2	5	0

**Inter-item correlation:** Mean= 3.575, Minimum= 3.308, Maximum= 3.844, Range= .536,

Max/ Min=1.162, Variance= .027, N= 24

### Extraction of factors

In order to identify the underlying dimensions of consumer behavior towards online shopping of women's apparels, exploratory factor analysis was employed. The women respondents were asked to rate the 24 variables on a five point Likert scale that ranged from strongly disagree to strongly agree. All factors with loadings greater than 0.5 were considered good, and the loading in this case ranged from 0.684 to 0.912. The items with factor loading < 5.0 were not considered or removed from the analysis. The five factors were generated that have Eigen values ranging from 1.314 to 12.510.

**Table 1.3: Factor analysis of customers buying behaviour towards online shopping with special reference to women apparels**

Statements	Factors				
	1	2	3	4	5
International Brands of Women Apparels are available with E-retailers	0.900				
All Size Options in Women Apparels are provided by E-retailers that are not available in local markets	0.899				
You prefer to shop online for women apparels as there are multiple color options available for particular product	0.892				
Multiple Color Options in Women Apparels are provided by E-retailers	0.892				
Large variety of women apparels are available with e-retailers	0.887				
You prefer to shop women apparels online as latest designs are available online as compared to retail market	0.886				
Do you prefer to buy women apparels online as your exact size is available?	0.779				
Cash on delivery option available with e-retailing websites		0.893			

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I get on time delivery by E-retailer from whom I shop for women apparels		0.891			
Availability of easy Return/Refund options available with e-retailing websites		0.831			
Assurance of Product Originality provided by E-Retailers		0.829			
Your decision to buy women apparels is dependent on Easy Monthly Instalments (EMI) option availability		0.825			
Easiness of Ordering process		0.780			
It is easy to choose particular women apparel and make comparison with other on e-retailers website or online shopping website			0.912		
Women apparels are delivered at home by e-retailers that save money and time.			0.888		
I prefer to buy from the E-retailers that offers easy product search options on their websites			0.878		
Online shopping of women apparels from E-retailers saves time			0.840		
More discount offers available with e-retailers as compared to traditional retailers				0.834	
Do you opt for women apparels that have free shipping option only?				0.833	
Do you decide to buy women apparels that are on discount offers only				0.795	
Prices of women apparels are less on e-retailing websites as compared to traditional retailers				0.684	
Detailed information about the women apparels is available on E-retailers website while shopping online					0.878

I feel that while shopping of women apparels from online shopping website saves time in selecting and evaluating the women apparels.					0.800
I believe that before making decision to purchase women apparels online; we should get familiar with the online shopping website					0.756
<b>Eigen Values</b>	12.510	4.002	1.769	1.512	1.314
<b>% Variance</b>	26.827	21.750	15.483	13.127	10.752
<b>Cumulative% Variance</b>	26.827	48.577	64.061	77.188	87.940
<b>Scale Reliability Alpha (Cronbach's Alpha)</b>	0.978	0.965	0.966	0.931	0.933
<b>Cronbach's Alpha = .843, Kaiser- Meyer- Olkin Measure of Sampling Adequacy= .862,</b>					
<b>Bartlett's Test of Sphericity (Approx Chi-Square) = 1.065E4, DF = 276, Sig = .000, Mean = 85.80, Standard Deviation = 19.448</b>					

#### **Factor One: Availability of Product Attributes**

This factor alone has explained 26.827% of the total variance in the factor analysis solution and has been labeled as "Availability of Product Attributes". It consists of seven variables: product brands, product size options, product color options, product variety, product latest designs, and availability of exact size as requested by the customer. Women customers prefer to shop for women's clothing online due to the wide range of product attributes available on online shopping websites that can be easily delivered in two above mentioned Malaysian cities. Women are very peculiar about the exact sizes of the apparels; sometimes the exact sizes are only available on online websites. The online shopping websites provide various size options along with multiple options of colors in the apparels that influence the customers' buying behavior. The availability of multiple brands and multiple varieties of apparels on the online shopping websites allures women customers to buy the apparels online. The finding shows that product attributes that are provided on online shopping websites have a significant influence on the buying behavior of customers towards online shopping of women's apparels.

#### **Factor Two: Safety and Security**

This factor includes 6 variables and it is labeled as "Safety and Security" based on the variables i.e. Cash payment on delivery (COD), timely delivery assurance, easy refund/return in case of defective product, product quality assurance, secure equated monthly instalments and secure and easy ordering process. The respondents wanted to be assured about secured payment, EMI options, product quality and return options in case of a defective product is delivered and refund options in case the company is not able to replace the product in case of defects. The respondents hesitate to buy from online retailers of women's apparels that do not disclose their refund/return, payment and delivery policies. This factor highly influences the customer's buying behaviour of women's apparels. It covers 4.002 of the Eigen values. It has explained the 21.750% of the total variance of the factor analysis solution.

#### **Factor Three: Easy to use Website Interface**

This factor includes 4 variables. This factor is labelled as "Easy to use website interface" based on the variables, i.e. ease to choose apparels and compare them with apparels on e-retailer websites; home delivery saves time and money. Respondents feel that there are easy options to search for products on online shopping websites; respondents agree that online shopping from E-retailers saves time as compared to shopping from traditional shops. The respondents feel that the websites of the e-retailers provide them with an easy to use interface that allows them to search for apparels and lets them compare the apparels that are widely used for online shopping as they also save time as compared to traditional shopping from retail shops. The easy to use website option that provides them with home delivery also saves them time as compared to the time and money utilized in shopping from traditionally retail shops. The website interface that is easy to use should be adopted by the e-retailers in order to influence the customer's buying behaviour towards online purchasing with special reference to women's

apparels. It covers 1.769 of the Eigen values. It has explained the 15.483% of the total variance of the factor analysis solution.

**Factor Four: Low Prices with Discount Offers**

This factor includes 4 variables. Based on the variables, this factor is labelled as "Low Prices with Discount Offers," i.e. respondents are influenced by discount offers given by e-retailers on women's apparels as compared to offline retailers; respondents prefer to choose women's apparels from online retailers that have free shipping as a discount offer; respondents prefer to buy women apparels online that have a discount on price. Low prices with discount offers are very important in influencing the customer's buying behaviour towards online purchasing, particularly with regard to women's apparel; e-retailers must focus on alluring discount offers on women's apparel in order to attract more buyers. This factor covers 1.512 of Eigen Values. This factor has explained the 13.127% of the total variance of the factor analysis solution.

**Factor Five: Awareness**

This factor includes 3 variables. This factor is labelled "Awareness" based on the variables, i.e. respondents believe that e-retailers should have detailed information about the women's apparels that are listed on their online shopping websites; information about the women's apparel selection and evaluation should be available to customers, saving time; and respondents should be familiar with the website, its products, and services. Customers who are aware of online shopping websites and their use are effective buyers of women's apparels; awareness plays an important role in influencing the customer's purchasing behaviour toward online purchasing, particularly with regard to women's apparels. This factor covers 1.314 of Eigen values. This factor has explained the 10.752% of the total variance of the factor analysis solution.

## 5. IMPLICATION AND CONCLUSION

The findings of this research study highlighted that the majority of the respondents/customers feel that the availability of all attributes of women's apparels on the e-retailers' websites allures them to shop online. Women are very peculiar about the exact sizes of the apparels; sometimes the exact sizes are only available on online websites. The online shopping websites provide various size options along with multiple options of colours in the apparels that influence the customers' buying behaviour. The availability of multiple brands and multiple varieties of apparels on the online shopping websites allures women customers to buy the apparels online. The finding shows that product attributes that are provided on online shopping websites have a significant influence on the customer's buying behaviour towards online shopping with special reference to women's apparels.

When it comes to buying women's apparel online, respondents place a high value on the safety and security of their transactions on e-retailer websites, which includes payment, delivery, product quality, refund, and return policies. The respondents hesitate to buy from online retailers of women's apparels that do not disclose their refund/return, payment and delivery policies. This factor highly influences the customer's buying behaviour towards online purchasing with special reference to women's apparels.

The respondents feel that the websites of the e-retailers provide them with an easy to use interface that allows them to search for apparels and lets them compare the apparels that are widely used for online shopping as they also save time as compared to traditional shopping from retail shops. The easy to use website option that provides them with home delivery also saves them time as compared to the time and money utilized in shopping from traditionally retail shops. The website interface that is easy to use should be adopted by the e-retailers in order to influence the customer's buying behaviour towards online purchasing with special reference to women's apparels.

Low prices with discount offers play a significant role in influencing consumer behaviour when purchasing women's apparel online; e-retailers must focus on enticing discount offers on women's apparel in order to attract more buyers. Customers who are aware of online shopping websites and their use are effective buyers of women's apparels; awareness plays an important role in influencing the customer's purchasing behaviour toward online purchasing, particularly with regard to women's apparels. The more awareness among the customers, the more they tend to buy women's apparel online.

It is suggested to the e-retailers that they should focus on the product attributes that they should have all sizes, multiple colour options, latest designs as these attract more buyers. The e-retailers should focus on the safety and security of their customers by assuring them safe payment, delivery, return or refund options; they should also focus on making their website more user-friendly and easy to use for the customers. They should also create awareness among the users so that they can shop from their online shopping websites.

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