



To Study The Impact On Positivity Of Customer Buying Of Branded Apparel And Textile As An Effect Of Online Purchase In Non Metro Cities Of Maharashtra

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Abstract

This paper investigates the impact on positivity of customer buying branded apparel and textile as an effect of online purchase. In this research data was collected through structured questionnaire from 1050 respondents from four non-metro cities of Maharashtra viz. Pune, Nagpur, Nasik and Aurangabad. The number of respondents was equally distributed as 525 males and 525females. A structure questionnaire containing 17 items were answered by respondents on Likert Scale from 1 to 5. Cronbach's alpha value was then calculated to check the reliability of collected data. For Hypothesis testing T-Test and ANOVA were used. Number of respondents from each city was selected in proportion to the population of the city. For data analysis Arithmetic mean, standard deviation, t-test, Analysis of Variance (ANOVA), and F – Test were used in the appropriate places. The data obtained was analyzed in SPSS 16.00 software. Respondents were posed with statements based on choice and variety in online buying, flexibility to buy, options of payments, online evaluation and easiness, security in online payment, possibility of return and exchange, trust, reliability, customer service and factors like free shipping.

It was concluded that same factor has different impact on male and female shoppers of non-metro cities of state. These findings are expected to be used by decision-makers in retail businesses to formulate online promotional activities and create customer value following the target market to increase consumers' willingness to buy private label products.

Key Words: Consumer Behavior, non-monetary deals, monetary deals

Objectives

1. To study the online buying behavior of non-metro cities consumers in Maharashtra towards branded clothes and textile products.
2. To study the impact of online advertising on consumer's perception.

Research Methodology

Hypothesis

H01: Online channel of promotions negatively impact buying of customers.

H 11: Online channel of promotions positively impact buying of customers.

Literature Review

The process of purchasing products or services via internet is called as online shopping. It is also called internet shopping/buying behavior. The buying steps are like those associated with traditional shopping behavior (Liang and Lai, 2000).

According to (Vellido et al.,2000) there are nine factors associated with user's perception of online shopping. Among all those factors the risk perception of users is the main factor which distinguishes between online shoppers and people who do not shop online.

Consumers' attitude towards online shopping is a prominent factor affecting actual buying behavior; (Jarvenpaa and Todd, 1997) proposed a model of attitudes and shopping intention towards internet shopping in general. The model proposed four major categories

1. The value of the product,
2. The shopping experience,
3. The quality of service offered by the website
4. The risk perceptions of Internet retail shopping.

Data collection

The study is designed to collect the perception of consumers who would be stepping out of the retail stores of branded and unbranded apparels. The data has been collected through questionnaire. The study has been conducted in major markets in four major cities of India viz:

1. Camp, MG Road and Moledina road in Pune
2. Empress Mall, Poonam Mall and Ramdaspeth in Nagpur

3. City centre mall, College Road and MG Road in Nasik
4. Aurangpura, Jalna Road, Nirala Bazar and Prozone mall in Aurangabd

Questionnaire was designed to collect the responses from customers on Likert scale of range 1-5.

Research tools used

The data has been collected through questionnaire. Data was collected from 1600 respondents, viz. 400 each from Pune, Nagpur, Nasik and Aurangabad. These were working and married persons. Final number of filled in questionnaires which were valid was 1050. Filled questionnaires from 525 males and 525 females were selected for study. The number of valid filled in questionnaires selected for the study from four cities is 400 from Pune, 150 from Aurangabad, 200 from Nasik, 300 from Nagpur with 50 % males and 50 % females. All the married and working people were selected as sample. While selecting the filled questionnaires following factors were taken into consideration. Incomplete questionnaires were rejected

The internal consistency of all the collected data was analyzed using Chronbach's alpha test. A self-administered questionnaire was used. The questionnaire consisted of six sections/hypotheses and 90 individual statements and/or questions.

Questionnaire was designed to collect the responses from the customers on Likert scale of range 1-5 with 1 representing strongly disagree to 5 representing strongly agree.

Hypothesis testing

The following test was used:

Parametric Testing: T-test & Anova

Data Analysis

Arithmetic mean, standard deviation, t-test, Analysis of Variance (ANOVA), and F – Test were used in the appropriate places. The data obtained was analyzed in SPSS 16.00 software.

Likert scale technique

The responses to the statements were measured on a five-point scale namely; Strongly Disagree, Disagree, Neutral, Agree, and Strongly Agree and the scores of 1,2,3,4 and 5 were given to the above scales. Later scores were added and the mean score was calculated.

After measuring for internal consistency inferences were drawn on buying behavior, gender wise as well as city of location wise using two way t-Test and AVOVA.

Limitations of the study

One of the main limitations of this study was that the data was collected thorough a questionnaire at different departmental stores and branded apparel showrooms where the customers are in a unique frame of mind. Some responses may be biased.

Secondly, the sample is relatively small compared to actual population of the cities. A larger sample size would help to draw concrete and definitive conclusions. Also, the model tested in the study does not apply to each and every situation as the conditions are different everywhere.

Importance of the Study

The present study aims to determine the factors affecting Indian consumers' purchase intentions toward branded apparel that is available in their national market and find the relation between online and Physical buying and consumer buying behavior. Apparel sector is showing growth northwards and that too very fast in today's world. In the A type city like Pune more consumers prefer branded apparels. However, considering price factor and socio-cultural preferences as a determinant of the choices customers make during buying and most of the branded garments companies launching new deals very frequently both monetary and non-monetary, it becomes challenging to understand the changing trend in the present apparel retail sector.

This study provide the demographic variation of the consumers for making choices for branded apparel and buying behavior comparison of both males and females working class. Also it will give an idea for the relationship between style and fashion being an indicator of personal satisfaction of the consumers. It has become mandatory for any branded apparel company to understand consumer behavior very closely and this field has become increasingly a part of strategic planning for the future investment and growth of any industry. Retail industry or precisely to say apparel industry is no exception. Apparel industry is highly impulsive and relies most on brand management and consumer perception for the brand. This brand management is outcome of many marketing strategies including 4 Ps. There are many national and international branded apparel players in Indian garment market whether it is readymade or textile but mainly due to pricing factor branded segment is limited to higher section of the society.

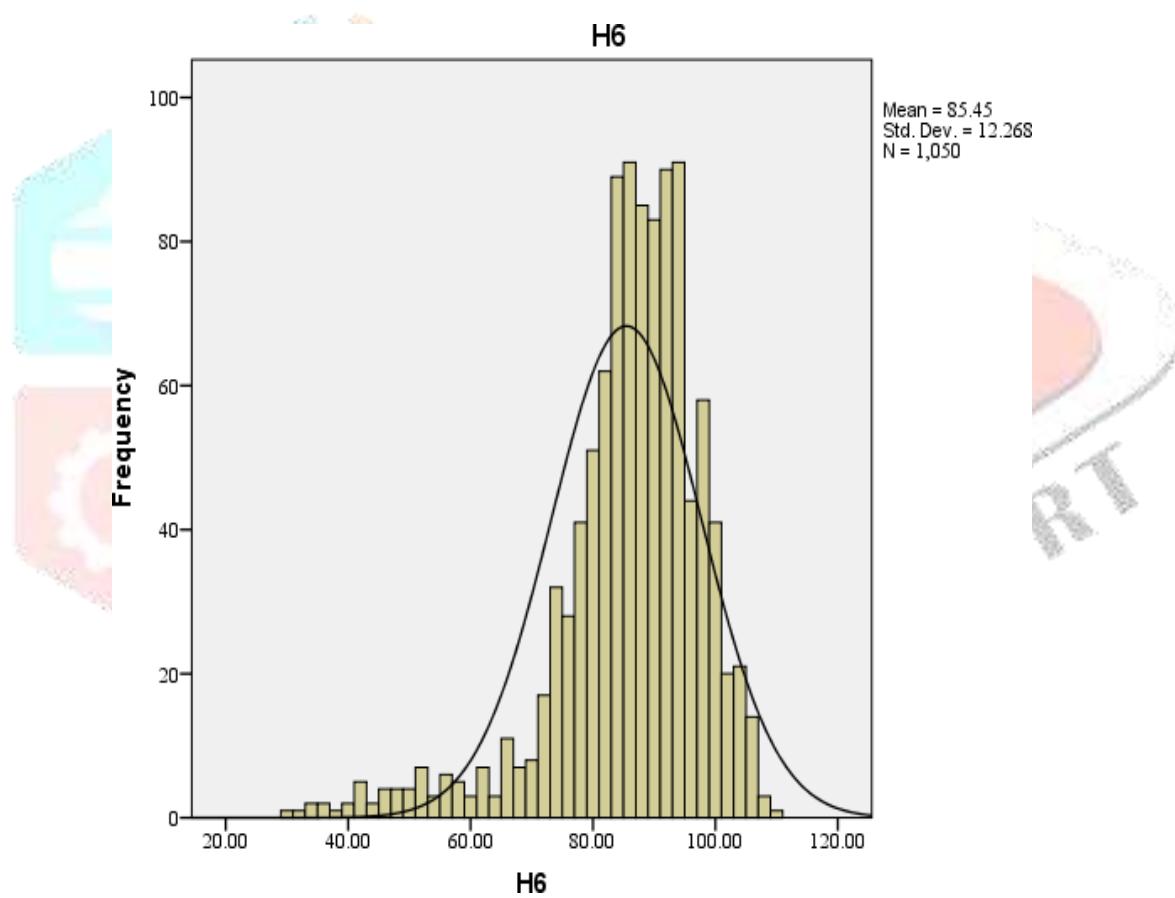
A process of penetration among upper middle class and middle class i.e. service sector of the society has started and more consumers now prefer branded apparels.

Data Analysis and Interpretation

Mean, standard deviation, t value and significance by gender for H 1

	Gender	N	Mean	Std. Deviation	Std. Error Mean	T Value	Significance
H6	Female	200	83.44	11.8	0.84	-5.199	0.000
	Male	200	88.97	9.37	0.67		

Histogram showing overall mean for H 01



The average score (mean) for positive impact of online marketing on buying is 83.44 for female with standard deviation of 11.8 and 88.97 for male with standard deviation of 9.37. The t-test is applied to examine significance between two means. The t-value is found as -5.199 which have probability of 0.000. The t-test shows that null hypothesis is rejected and research hypothesis of difference between genders about positive impact of online marketing on buying is accepted for branded apparel.

Research hypothesis about positive impact of online marketing on buying was found significantly different between males and females of Pune. From above table and mean values it can be interpreted that

female are less familiar to buying online as compared to males like all other cities undertaken for study. Overall mean for hypothesis 6 is 85.45 (ref fig. 4.24). Mean of the female responses is 83.44 (less than overall mean), whereas mean of male respondents is 88.97. It can be interpreted that as males are more exposed to online buying due to more male working population in Pune and thus they buy online and score better than females.

Here Levene's test for equality of variances significance is tested. If this test gives significance below 0.05 the row 'equal variances not assumed' must be used (Field, 2005). If the significance is above 0.05 the row 'equal variances assumed' must be used. Below is a summary of this test for H6 for responses from Nagpur. The independent sample T test was associated with a statistically significant effect with $t(398) = -5.2, p=.000$

Table 4.24.2:T-Test for equality of means for H 1

Leven's Test for equality of variances			T-Test for equality of Means					0.95		
	F	Sig.	T	df	Sig. (2-tailed)	Mean difference	Std Error Difference	Confidence Interval of the difference		
								lower	upper	
online channel of promotions and it's impact	Equal variances assumed	4.132	0.043	-5.199	398	0.000	-5.535	1.06473	-7.62819	-3.44181
	Equal variances not assumed			-5.199	378.477	0.000	-5.535	1.06473	-7.62852	-3.44148

Note: The mean difference is significant at the 0.05 level.

There is significant impact of gender on online promotions in Pune. It means that in Pune males and females show significant difference in online buying behavior and buying preference is on higher side for male respondents who prefer more to buy online compared to their female counterparts. Both genders prefer to buy online in Pune. It was confirmed from the p value ($0.000 < 0.05$), which suggests that there is significant impact of gender on the online buying behavior in Pune.

Discussion

Online marketing is form of e-commerce. Internet has developed into new delivery channels. Bricks and mortar retail stores are fast getting replaced to online stores. Online is where everyone does research, and where the vast majority of commerce takes place. The online market is growing at the pace of 35 % annually. But, online market accounts for only 1 % of retail market in India. This speaks about the scope available to online marketers in India in coming future. These are some facts taken from medianama.com, D10 conference report, 2012.

More than 65 % respondents in all the cities visit websites based on internet featuring a sale or promotion. This number is highest in Pune (80 %) followed by Aurangabad (75 %), Nagpur (73 %) and Nasik (57 %). 64 % females and 66 % males visit websites based on internet for shopping branded apparel.

The major reason behind such a big shift in mode of shopping is because of busy life style. In non-metro cities working population of male is more compared to females. Being working, males get more access to internet and thus more male compared to females visit e-stores.

Buying apparel online offers more choice and variety to buy. When this question was posed to respondents 67 % respondents each from Pune and Nasik, 65 % from Nagpur and 62 % respondents from Aurangabad felt that they get more choice and variety to buy when they shop apparel online. Of these 70 % male and 62 % female respondents felt so. www.myntra.com and www.jabong.com are sites which are used mostly by online apparel shoppers. Apart from that www.inkfurt.com and www.homeshop18.com are other preferred online portals. Physically searching for apparel of choice is cumbersome job. Shopping online provides shoppers “filter” option. Shopper can filter apparel as per price, size and color and thereby can make faster decision. Shopper gets lot of variety, shades, companies, price, mode of payments, deals etc while shopping online which is comparatively lesser while shopping in store. This type of shopping gives shoppers more flexibility to buy as these are less hectic and more shoppers friendly. When the same fact was analyzed among shoppers, 58 % respondents from Nasik, 57 % from Nagpur, 55 % from Pune and 51 % from Aurangabad felt buying apparel online give them more flexibility to buy.

Customers are no longer tied to the opening hours or specific locations; it may become active virtually at any time and any place to purchase products and services. A Day's worth of holiday shopping can now be done in a fraction of the time in a cost efficient way. Online buying gives customers more flexibility to buy. This was felt by 58 % consumers from Nasik, 57 % from Nagpur, 55 % from Pune and 51 % from Aurangabad.

Credit card, debit card, cash card and net banking are some modes of payment while shopping online. Cash on delivery is also available as offline payment option with online shopping. This is one of the key reason for which many shoppers buy online as these many options are not available while buying in store.

When asked, 62 % respondents from Pune, 59 % from Nagpur, 58 % from Nasik and 56 % from Aurangabad admitted that they buy apparel online because of availability of various payment options. 63 % male and 56 % female respondents also admitted the same fact.

Easiness to buy is another advantage associated with online apparel buying. Going to store/mall require free time. There are fixed working hours with store. May be 10 am to 10 pm. Few consumers may find it difficult to get time to shop during these hours. In urgency a consumer may have bought online during late night or early morning and then shopper may start preferring online shopping compared to brick and mortar shopping. The above mentioned situation is hypothetical but true considering busy and fast life style of bigger cities. Due to these reasons consumers do not like to spend much time on shopping may find online buying options easier. 74 % respondents from Pune, 60 % from Nasik and 55 % from Nagpur find online buying of apparel easier. On the contrary 55 % respondents from Aurangabad disagreed with it. This may be because of two reasons. One, consumers in Aurangabad get sufficient time to go to store to buy apparel and two, they are not that savvy to online buying extent to which respondents in bigger cities are. They may find conventional shopping much easier. Researcher will discuss various advantages and disadvantages associated with online shopping from respondent's point of view in succeeding discussion of this study.

Buying online is intangible in nature. Commercial density in these virtual shopping centers is increasing day by day. Consumers can only see and judge the quality of cloth but cannot touch or feel the garment while shopping online. That is why it can be called intangible in nature. Is the evaluation necessary or not? 59 % respondents each in Nagpur and Pune and 57 % in Nasik do not feel necessity of evaluation of cloth while buying online. Oppositely 62 % respondents from Aurangabad feel that evaluation of apparel is necessary while buying online. When buying online, shoppers are forced to buy promises. It is difficult task for marketers to convince them shoppers to buy with the mere information they receive. For this marketer must also develop a certain level of trust with their customers.

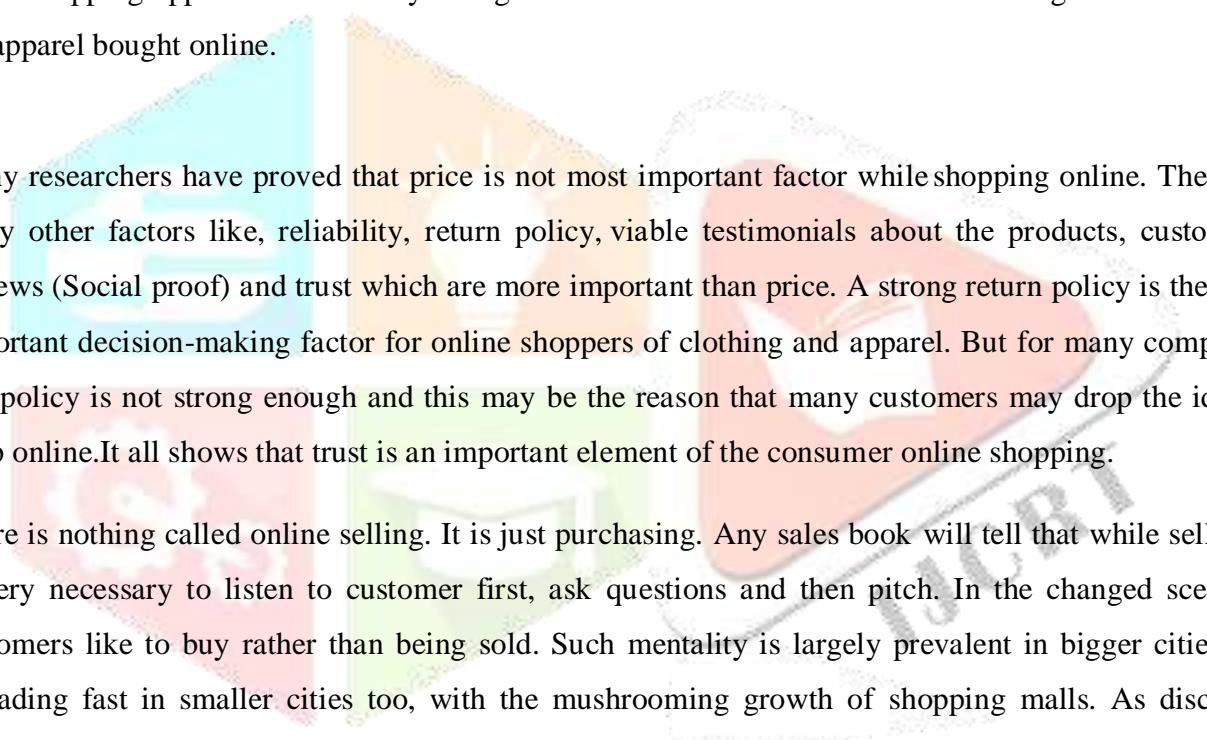
The way to build trust lies in how effectively they post pictures and answers to frequently asked questions.

Easy availability of credit card to middle income group has resulted in growing rise of e-shopping. It's the place shoppers hand over their credit card information and finally part with their hard-earned cash.

68 % respondents in Aurangabad feel that online mode of payment is not secure. In the discussion on e-commerce in apparel industry so far we have found a bit of reluctance from consumers from Aurangabad so far. Two third of respondents find online mode of payment insecure and this may be strongest reason because of which they do not shop online and find online apparel buying difficult. It is the reason why 62 % respondents from Aurangabad feel that evaluation of apparel is necessary while buying online. Forcing people to sign up for an account before making online purchase is just too intrusive for non-savvy customers, and it's a major conversion killer and takes customer away from online buying. One of the reason customers hate opening an extra account because they expect to get lot of promotional emails and messages on their mobile. It also has got lot of columns and fields to be filled

and sharing lot of personal information and account details. 77 % respondents from Nagpur, 75 % from Nasik, 70 % from Pune, 65 % females and 72 % males finds online mode of payment secure. In all 69 % respondents finds online mode of payment secure.

Many a times returning the faulty piece or exchange of wrong item bought online takes long. Although many companies have taken steps to reduce this time to minimum possible but this is crucial deciding factor for buyers to choose online mode of payment. Although buying online, two third of respondents feel that there is limited possibility of return and exchange while shopping apparel online. 67 % consumers from Nagpur, 65 % from Nasik, 64 % from Pune and 59 % from Aurangabad feel so. 70 % male and 59 % female respondents also feel that there is limited possibility of return or exchange while shopping apparel online. They feel good amount of time is wasted in returning and exchanging the apparel bought online.

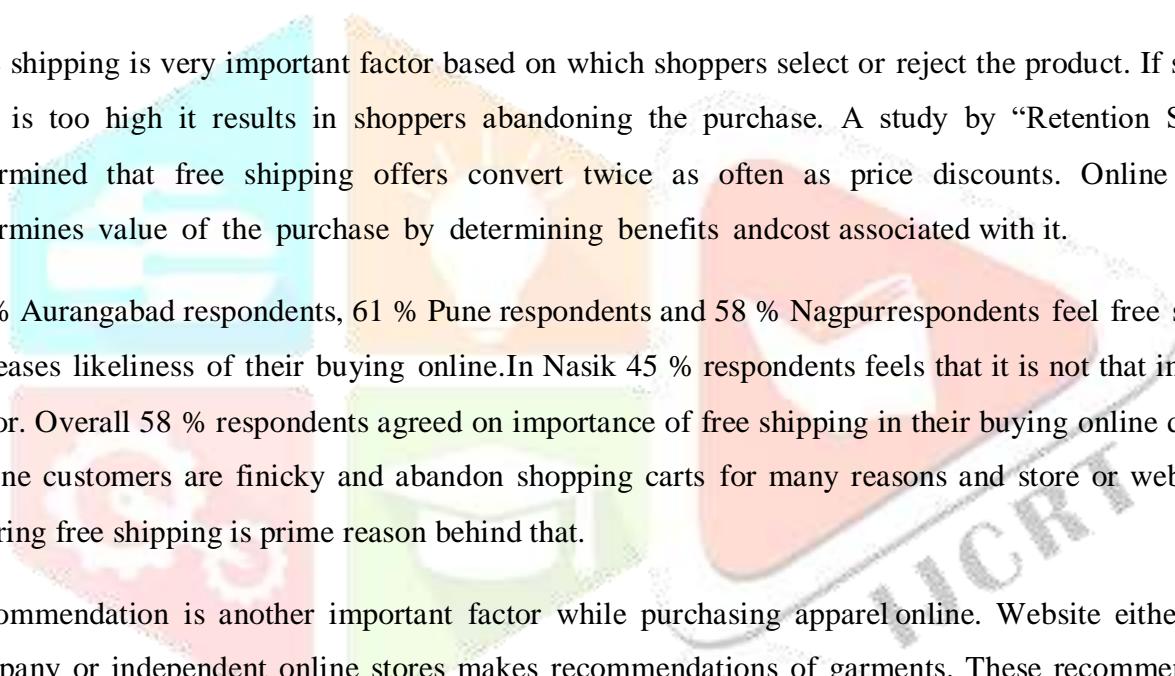


Many researchers have proved that price is not most important factor while shopping online. There are many other factors like, reliability, return policy, viable testimonials about the products, customer's reviews (Social proof) and trust which are more important than price. A strong return policy is the most important decision-making factor for online shoppers of clothing and apparel. But for many companies this policy is not strong enough and this may be the reason that many customers may drop the idea to shop online. It all shows that trust is an important element of the consumer online shopping.

There is nothing called online selling. It is just purchasing. Any sales book will tell that while selling it is very necessary to listen to customer first, ask questions and then pitch. In the changed scenario, customers like to buy rather than being sold. Such mentality is largely prevalent in bigger cities and spreading fast in smaller cities too, with the mushrooming growth of shopping malls. As discussed earlier too, rather than price customers expect different features while buying online. Customers always compare different online players for customer service, trust, reliability etc. 83 % of Pune respondents, 72 % of Aurangabad, 60 % Nasik and 55 % Nagpur respondents mentioned that they select the online store to shop based on above mentioned factors rather than price. Same was agreed upon by 68 % females and 69 % males. Online retail is still miles behind the offline world, in terms of tangibility of customer experience and service.

For an online shopper online reviews are great source of reference specially buying new product or buying for first time. In online reviews shoppers share their views about service, product, after sales service and after usage experience. A large number of respondents have admitted they prefer to shop online as they get help to shop online.

78 % respondents from Pune, 59 % from Nagpur, 57 % from Nasik and 53 % from Aurangabad admitted that it is important to have customer reviews which help them in purchasing decision. 55 % females whereas as good as 75 % male respondents agreed to this fact. Generally, male shoppers have lesser knowledge about the quality of the product compare to females. As a result male shoppers mainly rely on online reviews while shopping. At times writers share advice in their reviews on how to select best apparel and deal/service. They share about quality of store, behaviour of staff and about latest deals and best time to avail the offer. At times, reviews bore ranting and complaints from disgruntled customers. Bizrate.com is an online portal which is meant for reviews for a wide range of merchandize including electronics, **clothing**, toys and jewelry. Also, reviews of almost all products can be found through various search engines by typing key words.



Free shipping is very important factor based on which shoppers select or reject the product. If shipping cost is too high it results in shoppers abandoning the purchase. A study by “Retention Science” determined that free shipping offers convert twice as often as price discounts. Online shopper determines value of the purchase by determining benefits and cost associated with it.

69 % Aurangabad respondents, 61 % Pune respondents and 58 % Nagpur respondents feel free shipping increases likeliness of their buying online. In Nasik 45 % respondents feels that it is not that important factor. Overall 58 % respondents agreed on importance of free shipping in their buying online decision. Online customers are finicky and abandon shopping carts for many reasons and store or website not offering free shipping is prime reason behind that.

Recommendation is another important factor while purchasing apparel online. Website either of the company or independent online stores makes recommendations of garments. These recommendations may be based on latest fashion and trend, garments which company may be looking for clearing the stock as fast as possible or may be a new arrival. It totally depends upon buying behavioral maturity of shopper to understand the “catch” in particular marketing gimmick and act accordingly. It is not always a marketing gimmick or stunt but may be something which is shopper friendly. 60 % of respondents across all four cities like to purchase apparel recommended by websites. Of these 63 % are male and 57 % are female. 61 % respondents each from Pune and Nagpur, 60 % from Aurangabad and 58 % from Nasik admitted that they buy the apparel recommended by websites.

There are many online stores and websites offering apparel. To name few are flipcart.com, shopperstop.com and myntra.com. Shoppers compare the multiple websites while shopping online. They compare on many factors ranging from price, free shipping, free gifts, lucrative deals, payment modes availability, choice of products and what not. 60 % respondents each in Pune and Nagpur and 52

% in Nasik admitted that they compare many websites together while shopping online. Males (63%) as discussed earlier are more internet savvy than females (51 %) and admitted that they keep many apparel websites open while shopping online.

These online shopping portals launch schemes and offers very frequently. To get best bargain shoppers access many websites together. "Comparison shopping website" is another concept which is gaining popularity among online shoppers. A comparison shopping website, sometimes called a price comparison website, comparison shopping agent, shopbot or comparison shopping engine, is a vertical search engine that shoppers use to filter and compare products based on price, features, and other criteria. These shopping websites do not sell products themselves but just help shoppers to compare products from many retailers.

Many online retailers offer free gifts to attract customers towards online purchasing. These gifts are prevalent mainly on electronics items, home furnishings and apparels. These gifts are accessories or complement with original product. For e.g. earphones, cover, screen guard may be offered with a mobile purchased online. A tie or belt may be offered as free gift with trouser or shirt bought online. These gifts may not be offered in store purchase and price of original product may be same or lesser. Such a scenario is more often in online shopping to lure the customers and attract customers towards online shopping. Free shipping is most sought out feature among Aurangabad consumers, out of all four cities undertaken for survey. As many as 80 % look for free gifts in online shopping. Throughout the discussion we have seen difference in buying behaviour of smaller cities consumers to bigger cities consumers. Expectations of Aurangabad online apparel buyers are different from Pune or Nagpur consumers. As against 80 % consumers from Aurangabad only 37 % consumers from Pune give preference to free gifts. They consider online reviews, trust and reliability as more important factors (discussed earlier in Q# 76) . In succeeding discussion we will see that appeal of the apparel is another important deciding factor for buyers from bigger cities. 61 % and 63 % respondents from Nasik and Nagpur also agreed that they prefer shopping online for free gifts with purchase. Surprisingly only 41 % females consider free gift as deciding factor for only purchase. As many as 56 % female respondents (more than half) disagree with the fact that it is a deciding factor to shop online and remaining 3 % are neutral. Contrary to that, 70 % males shop online because of free gift offer with purchase.

The Top Apparel Brands in India are Madura Garments, Arvind Mills, Provogue Zodiac Clothing, and Raymonds. All these companies have their online stores to sell the garments. Apart from that many online shopping portals like myntra.com, yebhi.com and flipkart.com. Also operate in all Indian cities. Again a surprising trend was observed in Aurangabad. Most of the shoppers in Aurangabad (78 %) prefer to shop from company's website. The number goes on reducing with the size of the city. It means that shoppers in bigger cities exercise more shopping options rather than sticking only to limited

options. 50 % shoppers from Nagpur, 47 % from Nasik and only 37 % from Pune prefer to shop through company's website rather than through other online shopping sites.

Many a times, online stores or company's website include surveys for shoppers. These surveys carry questions about selection of product, pricing, shipping and return policy. Responses help marketers to serve customers well and formulate product and strategies accordingly. Many a times these surveys are annoying or too long. When respondents were asked whether they will abandon their purchases if buying includes surveys too, 59 % of total respondents agreed to it. 61 % shoppers from Pune, 60 % from Aurangabad, 59 % from Nasik and 58 % from Nagpur said they will do so.

These website asks customers to take the survey and that will make them eligible to win prize in lucky draw, a discount on a future purchase, or some other small reward. They ask for contact information and email address and send emails shortly after a purchase has been made, asking for feedback about the experience. The responses to this study also show that such surveys are not actually liked by customers. In a nutshell these surveys are marketer-centric, and often designed to satisfy business curiosities and justify marketing spend. Feedback to such surveys does not actually help retailers build their brands.

Conclusion and Recommendations

- Purchasing through plastic cards like credit/debit/cash card is more prevalent in Nagpur and Pune whereas in Nasik and Aurangabad it is comparatively lesser. It is evident from responses to Q#62.
- We are living in e-age. Traditional brick and mortar stores are fast getting replaced by e-stores. 65 % of total surveyed customers have admitted that they visit websites of apparel companies or online shopping portals for purchasing branded apparel.
- Except Aurangabad shoppers, consumers from all three cities find online mode of payments safe 66% of Aurangabad customers do not find online mode of payment safe. It is evident from responses to Q#72.
- After analyzing contextually it is found that price is not even among the top three comparison factors when shoppers buy online. Return policy is most important factor, followed by shipping cost and customer service. Price ranks after that.
- Customer reviews are very important to make purchase decision while shopping online, for bigger cities shoppers especially among male shoppers.
- Free shipping and free gifts are most sought out features among Aurangabad consumers while shopping online. This is least preferred by Nasik consumers and Pune consumers respectively. Male shoppers prefer online shopping because of free gifts with purchases.
- Shoppers in all the three cities except Aurangabad shop through both companies website and online shopping portals where as shoppers from Aurangabad shop through company's website preferably. Male

shoppers go for company's website whereas female shoppers exercise both the options.

- Due to paucity of time shoppers in bigger cities select online shopping. Same is the case with 80 % male shoppers who prefer to shop online because of lack of time to go apparel stores.
- Aurangabad shoppers go for only known brands whereas shoppers in remaining three cities are more experimental in nature and try other than known brands too. Similarly females are more adventurous while shopping unknown brands too whereas males are bit cautious.
- Appeal of the item is very important deciding factor towards branded apparel purchase for Pune and male shoppers.

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