

TEXTILE RETAILERS' E-COMMERCE STRATEGIES: MANAGING THE ONLINE MARKETPLACE

SUBHASREE DATTA

Research Scholar

Subject –Management

University of Technology

Dr. DILIP KUMAR SHARMA

Guide

University of Technology

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Abstract

This exploratory study explores the complex aspects of Indian consumers' online shopping behavior and illuminates important variables that affect consumers' choices to purchase. A systematic questionnaire is used in the research, and it is given to 500 respondents who work for Indian enterprises and educational institutions. The goals of the study include determining the most important aspects, analyzing the variables affecting online purchase intents, examining the connections between demographics and online shopping, and assessing consumer satisfaction with online shopping experiences. The research provides important insights using factor analysis, chi-square analysis, and one-way ANOVA. Product characteristics, perceived risk, utility, and ease of use all appear as critical factors influencing online purchase choices. Age, gender, income, and education are among the demographic traits that are investigated in connection with internet buying behavior. The findings highlight how crucial risk reduction, product details, prompt delivery, and customer support are to improving the online buying experience. The study's conclusions include recommendations for future research areas and consequences for online merchants.

Keywords: Online buying behavior, E-commerce, India, Factor analysis, Customer satisfaction, Risk perception, Product features, Delivery speed, Customer service, Consumer intentions, Online retail, Market trends, Digital innovations.

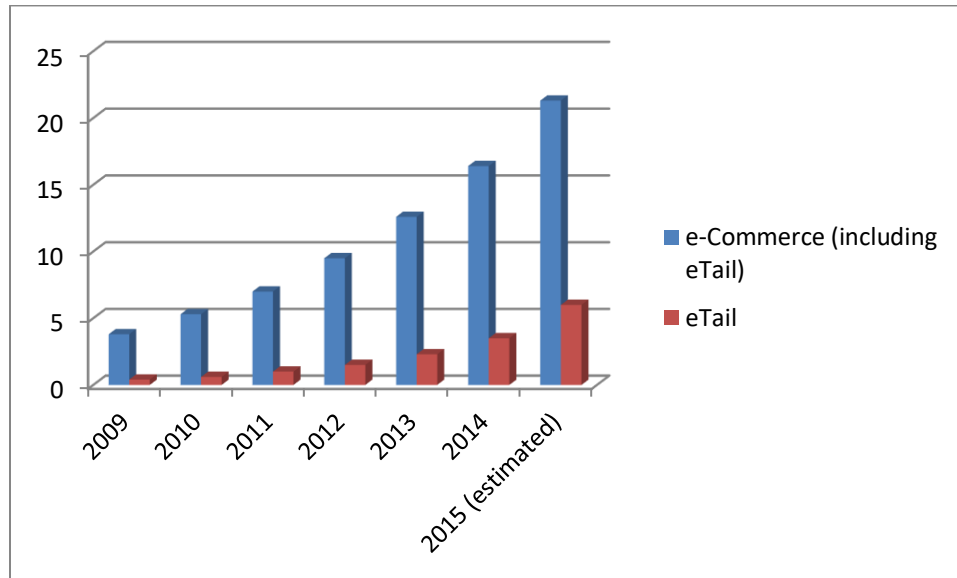
1. INTRODUCTION

E-commerce is a very new and fascinating technology that is becoming quite popular. It has the potential to drastically alter how businesses operate, which would have a significant impact on supply chain management. The influence of e-commerce on the industry as a whole, explanations of e-commerce-related issues, and business-to-business (B2B) and business-to-consumer (B2C) e-commerce will all be covered. This article uses case studies to identify many small businesses in the apparel and textile supply chain and examines how they utilize e-commerce and the effects it has on both the business and chain-wide communication.

According to V Parthasarathi, e-commerce is a more advanced and useful tool for businesses in the automated world of today. It also plays a major part in communication inside businesses, between businesses, and between businesses and customers.

E-tailing is a part of e-commerce, which is the umbrella term for all online "commerce." It refers to the portion of e-commerce that involves the selling of goods and excludes the selling of services, such as airline, train, or job site tickets. India's e-commerce and e-tailing markets accounted for USD 10 billion and USD 0.6 billion, respectively, in 2012. Because of its present tiny scale, e-tailing is seldom evaluated in isolation. It is either combined with brick and mortar retail or with e-commerce, which, while not inaccurate, prevents e-tailing from being evaluated on its own merits. E-tailing in India might develop over a hundredfold in the following nine years, reaching a value of USD 76 billion by 2021. The e-tailing narrative will be propelled by the nation's expanding pool of Internet-savvy consumers, which is expected to include around 180 million broadband users by 2020, in addition to a rapidly expanding segment of mobile Internet users. By 2021, e-tailing is expected to employ 1.45 million workers. Its expansion will encourage the development of new technological, logistical, and packaging capacities and people skills. Furthermore, this expansion will encourage the emergence of service entrepreneurs, who

by 2021 might make almost USD 7.5 billion a year. It can play a significant role in facilitating the expansion of the telecom and local air cargo sectors, as well as opening up worldwide markets for the SME sector. In India, the expansion of e-tailing will not conflict with the rise of conventional retail; rather, it will be complimentary.



Source: IAMAI, CRISAL, Garter, PwC analysis and industry experts

Figure 1: India's rise in e-commerce and e-tail

The future of the apparel and textile sectors may look to e-commerce as a blueprint. The current status of the apparel and textile sectors is greatly affected by it. The fact that e-commerce is the only thing missing from the textile and garment industries' future is also highly crucial. Plenty of e-commerce tools are finding their way into the apparel and textile supply chain. A world's worth of knowledge is at the fingertips of customers everywhere because to information and communication technologies (ICTs). Additionally, ICT enables quick communication between them. Utilizing these technologies to support electronic trade is one way that e-commerce is developing. The textile industry in India is very important to the national economy and a major source of export earnings. About thirty percent of all exports from the nation are textiles. In the national production, it has a high weight age of more than twenty percent. It directly employs more than fifteen million people in the mill, power loom, and handloom sectors. When it comes

to textile production, India is second only to China. It ranks third in global cotton production, behind only China and the US, and second, after China, in terms of overall cotton output, its second-largest buyer. India's textile industry is the nation's biggest industrial sector today and one of the oldest.

India might aim to increase exports by 20% over the next ten years by implementing creative strategies in collaboration with the sector and taking lessons from past mistakes. In any event, it ought to be possible to raise exports at a pace of 15%. The domestic market should also be able to sustain a 12% annual growth rate with relative ease. Assuming a CAGR of 12% in domestic sales, this means that the industry may go from producing about US\$100 billion for the domestic market to producing US\$350 billion by 2016–2022. With a CAGR of 20% between 2024 and 2025, India's textile and garment exports will reach above US\$ 300 billion. At a CAGR of 15%, India's textile and garment exports would reach around US\$ 185 billion by the same time. India's current 5% market share in the global textile and clothing trade should rise to 15% to 20% by that time, given the anticipated increase in exports. India should try to undergo a structural change at this time so that it may start exporting completed goods on a net basis. Based on this, we should expect to see a slowdown in the export growth rates of fiber and yarn and a sharp upturn in those of finished items such as apparel, furniture, technical textiles, and more. This will help “DIGITALIZED INDIA” achieve its goals of increasing employment opportunities and national wealth, as well as bolstering the prime minister's "Made in India" initiative. There would be an increase of 35 million employments and an investment of 180–200 billion dollars throughout the course of the procedure. The lofty goal of US\$ 300 billion in exports and a 20% share of global trade by 2024-2025 are very unlikely to be achieved if business as usual is maintained. One crucial need would be to have a well-defined strategy that is feasible to execute and promotes success.

Moreover, significant funding will be required to build top-notch manufacturing facilities in order to fulfill "Make in India" with "Zero Effect; Zero Defect" across the whole value chain is the prime minister's objective. Investors will only put money into industries that they find attractive. The investment needed to meet the production capacity of around US\$ 650 billion by

2024–2025 is between US\$ 180 billion and US\$ 200 billion. The only way to become globally competitive and fully capitalize on India's expected salary and demographic advantage over the next ten years is to have a workforce that is both productive and skilled. Vulnerability has been the lack of meaningful collaboration between the government and the private sector when it comes to investing in raising the productivity and skill levels of the labor force. It is necessary to significantly expand the current skill development activities carried out by the Textile Skill Sector Council in collaboration with industry. In three years, plenty of certified and trained labor should be commonplace. Over the next three to five years, the goal should be to reach China's levels of production, both in terms of quality and quantity, on average per man hour and per machine. A reliable system for monitoring productivity and quality gains both inside and across businesses throughout the value chain must be developed by the Ministry of Textiles. Implementing a program to help specific businesses improve on both fronts is necessary.

Recognizing the employment and value-adding opportunities in the textile and apparel manufacturing business, several state governments have unveiled textile policies aimed at attracting investment to certain sub-segments and destinations within their respective states. This is a development that is good for the industry. It is very necessary to have a sincere and productive collaboration with the state governments. The textile and garment industry is the target of several plans and programs offered by the Ministry of Textiles.

1.1. E-commerce's Impact on Textile and Clothing Industry Growth

The rise and formalization of e-commerce will provide sustainability and economic viability, which will assist many parts of the economy. Direct and indirect employment opportunities will increase as a result of increased demand, which will benefit infrastructure industries such as communications and logistics. Because it opens up new channels of trade for products and services, it encourages entrepreneurship, and because it makes high-quality items and solutions more accessible, it reduces transaction costs (such as tax leakage and distribution charges). Finally, there are four primary ways in which the growth of e-commerce will assist India's textile industry:

- A. The creation of jobs
- B. The expansion of related sectors should be encouraged.
- C. Encourage business ownership
- D. Cut down on fees associated with making a purchase
- E. Consumer market accessibility

1.2. Textile Industry E-Commerce Impact

The issues facing the Indian textile industry are more related to an ineffective and broken supply chain than they are too fragmented points of sale, or conventional retail storefronts, even though the expansion of e-commerce will not negatively influence traditional processes in the industry. This is not only an unnecessary expense, but it also restricts the brand's ability to occupy the ideal amount of store shelves. Additionally, this shifts the brand's financial resources from distribution to new product development. In order to create business models tailored to India and to consolidate wholesale and distribution, e-commerce might be very important. E-commerce has the potential to reduce distribution costs due to the benefits covered in earlier sections.

Encouraged by the popularity of e-commerce sites like Jabong and Myntra, textile firms are venturing into the internet market with their own e-commerce platforms, including Arvind Ltd., TT Ltd., and Creative Lifestyles.

As doing business online becomes more important daily, more and more textile companies are launching their own e-commerce websites. Experts in the field have speculated that the objective is to recreate the special atmosphere of the company's physical stores in an online setting. Some companies, including TT and Creative Lifestyles, have already begun selling their wares online, while Arvind Ltd.'s start-up, Arvind Internet Ltd. (AIL), has also begun selling its wares online.

The logic for opening your own company-owned exclusive stores, joining up with other franchisees to open EBOs or MBOs, or both, is the same. Rahul Mehta, president of the Clothing Manufacturers' Association of India (CMAI) and managing director of Creative Lifestyles, which markets its brand 109°F on both its own website and other e-commerce platforms, has

stated that this is leading to an increase in the number of textile companies selling on their own websites alongside platforms like Jabong and Myntra.

While companies anticipate a meteoric rise in the sales of ready-made garments on their e-commerce platforms, they also anticipate the potential appeal of other textile products. According to Kulin Lalbhai, the executive director of Arvind Ltd., the firm is quite optimistic about its endeavor, seeing e-commerce as "a key growth driver for the group and we aim to be Rs 1000 crore plus business in 3 years."

Players also aim to boost client loyalty by selling directly to consumers via their websites and cultivating direct relationships with them. "We were selling via our distributor network up to this point. It is only now that we are communicating with our customers directly and increasing our efficiency as a result of their improved feedback. We'll keep spending money on search engine optimization and advertising (SEO). Our goal is for our website to serve as a branding and marketing tool in addition to an e-commerce sales tool, says Sanjay Jain, managing director of TT Ltd, a participant in the innerwear, casual wear, and apparel industries.

Start-ups supported by venture capital and entrepreneurship are primarily responsible for the present rise in E-COMMERCE within the textile sector. Even if the Indian e-commerce business hasn't reached a stable state yet, these early entrants have been successful in grabbing the interest of a sizable portion of the consumer class. These have also sparked the development of an ecosystem that is essential to the expansion of e-commerce. It is impossible to realize the full potential of e-commerce on the assumption that a small number of companies would make the necessary expenditures. Unlike what is mostly the case now, the estimated size of e-tailing by 2021 will not be made up of pure e-commerce enterprises. Three groups of companies are expected to seize the opportunity presented by e-commerce, according to Technopak's estimations. A portion of the current pure e-commerce companies will succeed in creating long-lasting enterprises and expanding. Many fresh start-ups focused only on e-commerce will also pursue this sector. In a similar vein, e-commerce companies will be developed by several consumer brands as a direct go-to-market strategy. E-commerce integrates infrastructure, logistics, and technology to provide buyers and sellers access to a reasonably efficient

marketplace. The inability of the Indian e-commerce sector to function as an effective integrator currently limits it. Based on the assumption that e-tailing would undergo a substantial transformation that will need the injection of both money and expertise, Technopak has projected the growth of e-tailing over the next ten years. Retailers, internet businesses, venture capitalists, and private equity investors have all played similar roles in the past. E-commerce has to be considered in light of the emerging profile of India in the next ten years. Customers in this rising India will be willing, able, and determined to utilize the Internet for a variety of purposes, including shopping. E-commerce and corporatized brick-and-mortar retail have often been combined. It is undeniable that e-tailing and brick and mortar retail serve distinct purposes, but there is also no denying that the environment in which e-tailing occurs and its enablers are entirely different. As such, it needs to be evaluated alone rather than in conjunction with physical retail.

2. LITERATURE REVIEW

SanMiguel, P., Pérez-Bou, S., Sádaba, T., & Mir-Bernal, P. (2021) Businesses can't succeed without a sustainability plan, and brands can't succeed without clear and consistent messaging about their sustainability efforts. From company websites to e-commerce, this study looks at how fashion firms communicate their sustainable strategy and offers suggestions on how to enhance sustainability communication. Operational Model for Evaluating Fashion E-Commerce (OMEFcC) and Operational Model for Evaluating Fashion Corporate Websites (OMEFcCW) are introduced, both based on the four main aspects of online sustainability communication: structure, content, direction, and ergonomics. We evaluate and assess the e-commerce operations of 32 brands across four corporate groups: two groups specializing in luxury fashion (Kering Group and Moët Hennessy Louis Vuitton), and two groups specializing in quick fashion (H&M Group and Intidex). The findings highlight the need for ongoing enhancements in sustainability communication within the fashion sector, while highlighting a notable shortfall in the e-commerce operations of companies, the websites that customers visit most often.

Rosário, A., & Raimundo, R. (2021) the term "e-commerce" describes the buying and selling of products and services made possible by modern technology that takes place on the internet. By

facilitating better decision-making and offering product information, it is revolutionizing marketing techniques. The purpose of this literature study is to investigate the connection between consumer marketing methods and the expansion of writings on online commerce. Prior studies have examined topics such as internet marketing, social media marketing, and social network building; they have also taken cost-effectiveness, information quality, and trust-building into account. While some studies have looked at the interplay between different areas of study, this has not covered every possible angle. Based on a Systematic Bibliometric Literature Review (LRSB) of 66 publications included in the Scopus® database, this report aims to identify research trends in the area. The findings, which draw from a variety of sources, show that in today's cutthroat business climate; many companies are turning to online sales and marketing to stay afloat. One way these companies are doing this is by fostering an online community where customers can ask questions, share ideas, and shop online.

Akhtar, W. H., Watanabe, C., Tou, Y., & Neittaanmäki, P. (2022) the textile and apparel industry is experiencing rapid digitalization due to changing consumer preferences. With an emphasis on Amazon's digital fashion activities, this paper explores how the industry's understanding of digital fashion is growing. Novel digital solutions for the fashion sector are introduced by Amazon's business model, which showcases breakthroughs in artificial intelligence (AI) backed by powerful Amazon Web Services (AWS). Among these options are neo-luxury, cloud-based digital fashion platforms, on-demand production, and advanced digital fashions (ADFs). The research shows that Amazon has included a feature that promotes digital solutions via self-sufficiency. As the leading research and development firm, Amazon encourages a culture of experimentation in user-driven innovations by basing its R&D process on user knowledge acquired via AWS-driven information and communication technology tools. By bolstering AWS's capabilities in data analysis and business solutions, these advancements have increased income streams and promoted soft innovation resources. This work has been supported by an empirical study that looked at how ADF solutions came to be. We provide a framework for solutions outside of e-commerce and some interesting recommendations based on the paths taken by Amazon's digital fashion technology.

Chai-Arayalert, S., & Suttapong, K. (2020) Using a qualitative case study methodology, the research delves into the Omni-channel distribution system for weaving community companies. It shows that adapting to consumers' buying habits requires more than just providing inventive things in brick-and-mortar businesses. Because of the inherent tactile nature of hand-woven goods, their delicate nature cannot be adequately conveyed via online mediums. The result was the first blueprint for the system. In order to thrive in today's digital economy, the study's authors advise weaving community businesses to broaden their customer base. It addresses a knowledge vacuum in the literature on distribution channel integration and customer journeys in the digital age and offers practical advice on how to promote creative items online.

3. RESEARCH METHODOLOGY

3.1. Rationale for the Study

E-commerce plays a significant role in both purchasing and selling goods. Researchers and business leaders should be aware of the significant factors influencing the motivations behind the requirements and desires of internet shoppers. This will help them identify factors that are crucial in deciding whether or not a consumer intends to buy the goods by assisting them in coming up with effective tactics that encourage online purchasing. Retailers may develop tactics to lower risks and encourage consumers to make purchases online, for instance, if they recognize that perceived risks are significant in specific components that impact customer intention to buy.

Prior research has mostly focused on the impact that internet penetration, internet use, and customer participation in e-commerce play. Vellido et al. (2000), for example, find nine elements associated with consumers' perceptions of online buying. In addition to these variables, the buyer's sense of risk was further emphasized as the primary differentiator between online and offline shoppers. Additional perceptual variables include the ease of use of the shopping site, the control process, the appropriateness of the shopping techniques, the cost of the goods, and the buyer's service.

In 1997, Jarvenpaa and Todd presented a model of consumer behavior related to online purchasing in general. The model put forward four main categories of variables, including

perceptions of risk, experience, characteristics of products, and quality of services offered by online retail purchasing websites. The way a customer feels about online shopping influences the way they make purchases.

These publications, however, don't focus much on a specific location where there isn't much internet use and where customers aren't yet active. Consequently, the study has shown the need and significance of examining these factors and how relevant they are to Indian consumers, as well as the extent to which they decided and impacted the desire to purchase a product online.

3.2. Objectives of the Study

1. To be aware of the factors influencing a customer's decision to make an online purchase.
2. To determine the most important factor based on internet purchasing patterns
3. To recognize the connections between the demographic factors that affect internet purchasing.
4. To recognize the degree of client happiness with internet purchasing.

3.3. Methodology

This study used an exploratory research methodology, and structured questionnaires were used to gather data. The companies and educational institutions in and around India were picked as the responders. G3 software was used to choose a sample size of 500, however only 486 legitimate respondents were chosen because of sample gaps. A pilot research with 35 participants was conducted, and based on the respondent's input; the appropriate corrective actions were implemented. The internet Shoppers list was used to gather responders using convenience sample methods. In order to evaluate structural equation modeling, which postulates correlations within and between constructs as well as relationships between latent variables (constructs) and indicator variables, a tool called Visual PLSS is used.

The four research hypotheses that followed were developed based on the aim.

1. **H1:** Features that facilitate usage encourage consumers to make purchases online
2. **H2:** Online purchasing intention is influenced by aspects of usefulness.

3. **H3:** Product attributes and attributes related to desire to buy online.
4. **H4:** Attributes of perceived risk to intention to make an online purchase.

The data was analyzed and interpreted by the researcher using one-way ANOVA, chi-square, and factor analysis procedures. Additionally, the models' validity and reliability have been examined. The model's convergent and discriminant validity is shown by the first findings.

4. RESULTS AND DISCUSSION

4.1. Respondent Demographic Information

Only 486 of the 500 respondents who were chosen for the research using G3 software were considered legitimate respondents. The study was carried out in India. The following demographic information about the respondents was gathered: gender, age, education, profession, income, and the number of family members.

Since 85% of the respondents are between the ages of 20 and 25, it may be inferred that a large proportion of internet shoppers fall within this demographic. 45% of respondents are female and 55% of respondents are male when gender is taken into account. Due to the fact that this survey was limited to the demographics of college students and corporate employees, 50% and 40% of respondents, respectively, were chosen from these categories. The majority of responders (47%) had monthly incomes between Rs. 25, 000 and Rs. 15,000 or less.

4.2. Hypothesis Analysis

H1: Features that facilitate usage encourage consumers to make purchases online

To determine the link between latent variables (constructs), factor analysis should be used. Online user-friendliness should be connected to intra-constructs (between indicator variables) like satisfaction level, frequency of online purchases, and online purchasing experience.

➤ **High Degree of Contentment with Online Buying**

Ease of use characteristics are compared with varying degrees of satisfaction. According to this study, 65% of participants firmly agreed that they are really happy with how simple it is to buy products online and use the internet easily, even for first-time users. Over twenty percent of those surveyed indicate they are happy with their internet purchases. 15% of participants cast indifferent or unsatisfied votes. This gratifying research illustrates the degree of convenience and contentment experienced with internet services.

➤ **Online Buying Habits**

The frequency of online purchases is contrasted with features related to simplicity of use. The maximum amount of internet shopping takes place once every month. Over 51% of users purchase online at least once a month. Thirty-three percent of respondents claim to buy once every two months. It is evident that consumers are increasingly at ease and expect to make larger purchases online, which will eventually surpass conventional produce sales. Six percent of consumers make weekly internet purchases. 10% of respondents said that the convenience of making purchases online and the availability of necessary products made them want to buy more than once every three months or sometimes.

➤ **Experience of Using Internet**

According to this study, the highest number of respondents (45%) had more than five years of experience, 20% had three years of experience, and only 12% had less than one month.

H2: Online purchasing intention is influenced by aspects of usefulness.

Distribution based on online purchase utility factors is contrasted with product search, Spending amount, time savings.

➤ **Find Details and Comparisons of Products**

For a limited time, the purpose of accessing the internet has been made public. Among the 486 respondents, 123 (or 55%) are the majority who use the internet frequently to look up product

attributes and make purchases. Online purchases accounted for 14% of the responder population. It is evident from the data that the primary uses of the internet are for product searches and online purchases.

➤ **Spending on Online Purchases over a Year**

Spending on online purchases is tracked for a year. Online purchases total less than Rs. 10,000 per year for over 76% of respondents (142). This is because every online purchase transaction has a risk associated with money and lacks a clear transaction protocol. Despite their willingness to take risks and their aversion to risk, just 20.7% of respondents said they would spend more than Rs. 40,000 on an online purchase in a year.

➤ **Saving Time**

According to the poll, 80% of participants believed that shopping online saves time and offers information about the attributes of products from many angles. Therefore, the majority of respondents believed that making purchases online would save time.

➤ **Cost of the Goods**

Analysis shows that 132 people (or 65%) are satisfied with the price of the goods shown on the website and think it are fair to buy it. Twelve percent of respondents are unhappy with the excessively high product price and associated costs. There is much evidence to suggest that internet shopping is helpful in determining a product's price range.

H3: Product attributes and attributes related to desire to buy online

Distribution based on product traits is contrasted with the selected product, the company's significance, and brand identification while making an online purchase.

➤ **Products that is most popular when purchased online**

Books, music, and tickets are just a few of the various product categories that may be bought online. It has been noted that a significant portion of respondents (20%) prefer to purchase

tickets online, and a large percentage (27%) of customers prefer to purchase books online. Additionally, many respondents had previously chosen to obtain software, presents, and electronic items online. Toys are the category with the fewest online purchases, accounting for 2% of all purchases.

➤ **Importance of Brand Identification and Company Name**

In the market, brand identification and company profile are increasingly important when consumers purchase online. This factor will increase the customer's brand loyalty when they purchase online. While 38% of respondents believe that the business name and brand recognition are vital to make a purchase, 54% of respondents strongly agree that these factors are more significant when making an online buy. Only 7% of respondents are unsure about this.

➤ **Client Support**

Among those who have shopped online, 43% are in complete agreement that the company provides first-rate support. At least two percent of those who took the survey think customer service is bad, while 36% of respondents think it is excellent.

➤ **Consumer Confidence in Online Stores**

Based on the data collected, it seems that 54% of customers have complete faith in the online store's customer service. This suggests that the provider is dependable. Online stores should not be trusted by 16% of people; at least 4% disagree, believing that retailers should not be trusted when they provide defective or incorrect products.

H4: Attributes of perceived risk to intention to make an online purchase

Factors influencing online purchase risk distribution are compared with those influencing payment method, payment security, delivery cost, and duration.

➤ **Online Purchasing Payment Methods**

Online shoppers might pay using cash on delivery, credit card, check, bank transfer, and a number of other coupon methods. The majority of respondents (61%) choose the cash on delivery option, while bank transfer systems account for 25% of all payments. Credit card payments account for 10% of all payments, while coupon methods account for the remaining 4%.

➤ **You Can Shop Online With Confidence**

When it comes to internet shopping, this is a crucial factor that might influence people's opinions and viewpoints. Eighty percent of the respondents believe that making payments online is safer and that the payment history is easily seen. Twenty percent of those who took the survey aren't satisfied with the way internet purchases are paid for securely.

➤ **Delivery Cost**

The choice to purchase will be influenced by the shipping cost. 40% of respondents strongly agree that delivery costs should be kept to a minimum. 32% of respondents agree that delivery costs should be kept to a minimum. Only 3% of respondents agree that shipping costs are excessive.

➤ **Speed of Delivery**

When it comes to online buying, delivery speed is quite important. Of respondents, 49% firmly agreed that the goods would arrive very soon, 31% agreed that it will be on time, and just 6% disagreed. According to the study, respondents' purchasing decisions would have an impact on delivery time.

4.3. Main Factors Study

As the principal factors analysis, determining the interrelationships between all of the features of the latent variables and the intra-construct variables pertaining to the elements and traits that respondents' positive views and attitudes indicate

Table 1: Primary Factors

Primary factors	Frequency	Percentage	t-test
Ease of Use	145	29%	8.36
Usefulness	98	19.6%	4.36
Product features	164	32.8%	4.23
Perceived risk	93	18.6%	4.18
Total	500	100	21.13

We discovered that, when it came to the crucial characteristics of making online purchases easier and being able to concentrate on it, the majority of respondents (51.2) had the most favorable sentiments. Usefulness, product characteristics, and risk have an equal distribution of 27.7, 21.1, and 21.4 among the criteria.

4.4. Chi-Square Analysis

Null Hypothesis (H₀): There is no significant association between income and the amount spent on internet shopping.

Table 2: Salary vs. Amount Spent Distribution

Salary	Amount Spent (Per year)				
	Below 1000	1001-10000	10001-40000	Above 40,001	Total
Rs 5000-15000	53	24	36	32	145
Rs 15,001-25000	37	39	41	47	164
Rs 25,001-35,000	45	14	18	21	98
Above Rs 35,001	33	26	16	18	93

Level of Significance = 5%

Degrees of Freedom = 4

Table Value = 7.815

Calculated Value = 10.3279

The calculated number is greater than the table value, thereby rejecting the null hypothesis. Consequently, the quantity spent on online purchasing is strongly related to income.

Null Hypothesis (H0): There is no significant association between qualities and satisfaction level with internet buying.

Table 3: Comparing Product Attributes to Customer Satisfaction

Salary	Amount Spent (Per year)				
	Highly satisfied	Satisfied	Neutral	Dissatisfied	Total
Ease of Use	36	45	28	36	145
Usefulness	20	18	32	28	98
Product features	63	25	42	34	164
Perceived risk	22	16	32	23	93
Total	141	104	134	121	500

Level of Significance = 5%

Degrees of Freedom = 4

Table Value = 5.236

Calculated Value = 9.189

Because the calculated value surpasses the value in the table, the null hypothesis is rejected. Thus, there is a substantial association between the qualities and the level of online purchase satisfaction.

4.5. One-way ANOVA

We used a one-way Analysis of Variances, or one-way ANOVA, to examine and determine differences between two or more independent variables in order to demonstrate the importance of the variables. Here, we use reference variables to analyze the main factors. If the value is less than 5% (0.05), then the variable is considered important, as seen in the final column of the table.

Table 4: Internet shopping satisfaction factors ANOVA results

Independent Variables		Mean square	F	Sig.
Regularity of internet shopping	Between Groups	5.236	1.256	.000
	Within Groups	1.356		
Internet use experience	Between Groups	234.357	1.476	.000
	Within Groups	24.314		
Amount paid for the internet transaction	Between Groups	19.247	12.365	.157
	Within Groups	5.687		
Conserving Time	Between Groups	16.325	10.256	.032
	Within Groups	11.325		
Items that are favored while purchasing online	Between Groups	2.563	1.256	.000
	Within Groups	.256		
Confidence in the online merchant	Between Groups	18.257	12.357	1.478
	Within Groups	8.574		
Payment for online purchases is safe	Between	3.478	2.365	.000

	Groups			
	Within Groups	184		
Cost of Delivery	Between Groups	11.587	8.269	0.123
	Within Groups	8.256		
Speed of Delivery	Between Groups	35.569	16.237	0.429
	Within Groups	21.235		

5. CONCLUSION AND IMPLICATION OF STUDY

The goal of this mature, exploratory study is to better understand the many facets of Indian consumers' internet purchasing behavior. The several factors are analyzed using statistical significance in order to look at the link. It is evident that most of the respondents frequented the websites on a regular basis. Customers feel more comfortable because of these websites' ease of access and convenience, which are available around-the-clock.

The current research found that a customer's inclination to purchase is significantly influenced by risk and product attributes. The goal of an online shop is to reduce client transaction risk as much as possible. This may be decreased by implementing a money-back guarantee, making product exchanges simple, offering high-quality goods, securing online transactions, and providing efficient customer support. Customer credit restriction would lower risk and enhance their business's reputation. The online merchant should focus on providing high-quality packing to reduce product damage and tampering.

In order to minimize undelivered items and excessive shipping costs for online purchases, online retailers should concentrate on providing the correct product to the customer's location. Online shoppers will appreciate websites' simple and intuitive navigation. Retailers should provide customers with sufficient information about their products, including the ability to compare them

based on several criteria like price, quality, dimensions, etc. This will enable them to make the best decision possible.

Better customer service might be provided by promptly answering consumer inquiries and resolving concerns. This would enhance the online retailer's reputation. The only thing that has been studied in this research is consumer variables. Future studies might examine the characteristics of retailers and the factors that impact their decisions about what to purchase. Thus, the scope is broad. It is beneficial to include several analytical vantage points that provide a comprehensive grasp of the relationships between the various factors and how they affect the intention of the consumer.

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