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Shivam Sakshi

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Head of the Doctoral School: Prof. Dr. Péter Balogh, university professor, DSc

**Exploring consumer decision making styles in online apparel
consumption among Indian generation Y e-consumers**

Prepared by:

Shivam Sakshi

Supervisor:

Prof. Dr. Károly Pető

university professor

DEBRECEN

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The aim of this dissertation is to obtain a doctoral (PhD) degree in the scientific field of „Management and Business”

Written by: Shivam Sakshi..... certified

Supervisor: Dr.

Doctoral final exam committee:

	name	academic degree
Chair:
Members:

Date of the doctoral final exam: 20.....

Reviewers of the Dissertation:

	name, academic degree	signature

Review committee:

	name, academic degree	signature
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1. INTRODUCTION

The era of globalization has brought humans closer and made lives faster. With the advancement in Information and Communications Technology (ICT) the distances have shrunk virtually and for the humans of the present time, everything and everyone is virtually close. Business is not an exception to ICT, it has made the business a lot better and easy in more than one way. Internet availability has made business deals more feasible from anywhere. One need not essentially meet to make business possible like it used to be in bygone years. The advancements in technologies have made marketers put up their business online and so has developed the idea of online stores. Ever since online stores has emerged the shopping has not been the same as it used to be. Online shopping as a phenomenon has changed the face of purchasing goods and services. Fast and busy lifestyle could be one among many reasons for this development among the consumer to choose online shopping while there are many other proven reasons like discounted price, convenience, and so on. The abundance availability of information from the sellers makes it much easier for a consumer to shop online, however, excess information availability has proven to be a problem and this issue is discussed further in the thesis. The phenomenon of online shopping can be simply defined as a consumer purchasing goods or services with the comfort of his or her choice form an online seller (who does not necessarily be the producer) through the Internet.

An efficient marketing strategy could be developed when the consumer shopping behaviour is analysed and understood, though attaining this understanding of consumer shopping behaviour, an in-depth understanding of decision making styles is necessary as it is one of the major factors which influence the consumer purchase behaviour. Despite extensive research has been carried out around the globe in the context of consumer decision making styles, according to researchers (e.g. GOLDSMITH and GOLDSMITH, 2002; GOLDSMITH and FLYNN, 2004, 2005) comparatively very less research has been carried out to have examined consumption behaviour in the online apparel domain.

According to a report – India is the fastest growing e-commerce market, of Times of India (2018), Bain & Company which is a consultancy firm claims that India is the fastest growing online retail market among top global economies. The report also indicated that the countries' online retail market witnessed a compound annual growth rate (CAGR) of 53% between 2013 and 17. Apparel segment is the second biggest segment of online markets in India and is considered one of the most promising and fastest-growing segments of e-commerce. For this

reason, there are strong theoretical and managerial needs to have an in-depth understanding of consumer characteristics associated with the purchase of apparel online. This dissertation focuses on investigating the orientations of online apparel consumption using the Consumer Styles Inventory (CSI). Attention has been paid to whether the consumer decision-making styles apply to the young generation in particular who are now seemingly building impressive technical capabilities and is there a need to modify the original 8 factor consumer style inventory to better understand and address the online apparel consumption patterns of Indian generation Y consumers.

In India, online shopping is a relatively new but highly adapted field, however, for the companies to best target potential buyers, a deep understanding of consumer buying behaviour is necessary and this necessity has given rise to this research. An independent empirical study was conducted to wholly focusing on the modification of consumer-style inventory which was first framed by SPROLES and KENDALL (1986). Earlier researchers have suggested that the ease of comparability, convenience, handy and easy accessibility to information at cheaper rates like features of the Internet has made online shopping much preferable (BAKOS, 1997; JOHNSON et al. 2004). The convenience of hassle-free shopping is now attained due to the high Internet connectivity (4 billion Internet users across the globe according to Nielsen report (2018)) among the consumers, firms, marketers and executives. This connectivity and convenience together have proven a cut down in efforts for buying and selling of goods and services in terms of physical presence and presentation for the fact that online has substituted the physical aspect. The virtual connected lives are sophisticatedly more established than ever before and have flipped and boosted the way how consumers seek information and exchange ideas and opinions. This phenomenon has not only changed the lives of consumers by simplifying their general life aspects but also has given a touch of a personalised ecosystem to them.

With a rapid adaptation of the convenience of Internet shopping and increase in Internet penetration and Internet-accessible devices, Internet shopping has multiplied several folds since its inception and the statistics clearly reveal that online shopping can in future grow much more and could become a mainstream way to shop. Marketers across the world are utilizing the online platform to attract consumers with minimal efforts compared to the traditional ways and being able to reach target groups across the world. The visibility of products and services of companies has grown pertaining to online selling.

According to a report by NIELSEN REPORT (2018), the consumers like never before are indulging in a variety of digital activities with day by day increase in the time spent on it with multiplying frequency. To be more precise and to put in perspective, today a bit more than 53% of the global population which counts to almost 4 billion individuals are interconnected through the Internet and 3.7 billion individuals among these use a mobile phone as the medium to connect to the Internet. The report also highlights that an average of 6 and a half hours in a day is being spent by 85% or 3.4 billion Internet users. In the year 2018, in the top online category purchasing, fashion has made it to the top with 61% followed by travel at 59%. The substantial growth and persistence of the online fashion industry indicate that it is one of the most remarkable economic and social phenomena of the past century. This fact of the growing online fashion sector has gained the attention of many researchers around the world to gain and spread understanding in different aspects of the online fashion industry.

The Internet has enabled apparel retailers of all types and sizes to reach global consumers. As more consumers are shopping online, traditional apparel retailers and manufacturers have stepped into this information technology-based marketplace to compete with e-tailers who entered earlier, as they try to take advantage of this retail channel. In the meantime, with more retailers and manufacturers around the world moving into this new marketplace, the competition is becoming more intense and the need for intensive research of online apparel consumption rose. COWART and GOLDSMITH (2007), mentions that the apparel sector has distinct qualities, which have led retailers to become involved in the development of their brands, target marketing and polarity in the marketplace (MOORE, 1995; MINTEL INTERNATIONAL GROUP, 2000). Thus, it is appropriate that the behaviour of apparel consumers be investigated separately from the online purchase of other merchandise. This measure has been used successfully to study apparel buying in other contexts (e.g. WANG et al., 2004), and so it seems to be a promising tool for understanding online apparel shopping.

Regarding the online apparel industry in India, various reports including BCG and Facebook reports foresee that digital will influence USD 30 billion of consumer spending on fashion online by 2020. The apparel segment shares 29% of the e-commerce business in India and 39% of Internet users of India are college students. Despite this huge number of Internet users being students very less attention has been paid towards students as consumers. Given the potential of this group of consumers, research is needed to better understand the decision making styles of students in online apparel consumption.

Online shopping is comparatively a new trend in the field of business and sure is gaining interest and attractiveness across the country and many studies and reports clearly suggest that online shopping has the potential to be the future of shopping in India. Internet usage in India has been growing drastically until now. India is the second-largest online market worldwide standing just below China and above the USA, according to worldatlas.

According to Mishra, surfacing the decision making styles of consumers in the field of consumer behaviour has always been an interesting area of research to scholars (MISHRA, 2010). An efficient marketing strategy could be developed when the consumer shopping behaviour is analysed and understood, though attaining this understanding of consumer shopping behaviour an in-depth understanding of decision-making styles is necessary as it is one of the major factors which influence the consumer purchase behaviour. Despite extensive research has been carried out around the globe in the context of consumer decision making styles, comparatively very less attention has been paid to whether the consumer decision making styles do apply to the young generation in particular who are now building impressive technical capabilities. SPROLES and KENDALL (1986) suggested that decision-making styles are to be viewed as a relatively enduring consumer personality, analogous to the more general concept of personality in psychology.

Most of the previous research analysed online shopping in a wider sense; however, some of the researches have specifically studied online consumption in the apparel sector (GOLDSMITH and FLYNN, 2004, 2005). Due to the increasing economic advantage of online apparel in the total e-commerce transactions, marketers, market researchers and academicians are focused on identifying the predictors that are related to web-based apparel consumption. In the past, consumer shopping behaviour and their decision making styles in offline shopping environment has been studied significantly (BAKEWELL and MITCHELL, 2003; MITCHELL and WALSH, 2004; TAI, 2005), but these styles are not extensively researched in the online shopping scenario (COWART and GOLDSMITH, 2007; YANG and WU, 2006). The present study addresses this requirement by investigating online apparel consumption using the CSI, a basic shopping orientation related to consumer personality.

This study aims to examine the online consumer decision-making style that influences apparel shopping. The present research defines consumption as a total online transaction, which results in the purchase of items. This study explores various factors which influence a consumer's online purchase intention of apparel and so proposes a consumer-style inventory for young adults of India in the apparel sector in an effort to enrich the literature.

COTTE ET AL. (2006) have identified four groups of online consumers, with different intentions and motivations: exploration, entertaining, shopping and information. Young adult consumers or generation Y consumers are researched about in this study as these consumers are more tech-dependent generation consumers than generations ever before. The introduction of information and communication technology by US military services in 1969 has later grown in a different direction and the Internet was first introduced in India on August 15, 1995, as Videsh Sanchar Nigam Limited (VSNL). According to SOLKA ET AL. (2011), people born between 1977 and 1996 (SCHMITT, 2008) are usually considered as generation Y and this chunk of people are considered for this study as 1995 was the time when the Internet was introduced in India and generation Y people are the face of the Internet users in India and the consumers who belong to the earlier generations has lesser exposure towards the Internet. According to FARRIS, CHONG, and DANNING (2002), generation Y consumers seem to be different from their predecessors regarding attitudes, language, culture, lifestyle, orientation and aspirations. It is important to consider this consumer group because it has a large disposable income and a spending power estimated to be an astounding \$211 billion per year (WATERS, 2006).

According to GRANT AND WAITE, 2003, there are four reasons why young adult consumers are an interesting topic for consumer research. Firstly, young adults tend to establish their consumption patterns owing to their individual personas to develop behaviour patterns, attitudes, and values. Young adults purchase to make their own different identity and to define themselves (HOLBROOK and SCHINDLER, 1989) and these individual patterns of purchase are carried out for their lifetimes (KORGAONKAR and KORGAONKAR and MOSCHIS, 1987). Secondly, young adults have the ability to influence the process of decision making of others (GRANT and WAITE, 2003). Thirdly, they are the pioneers for the change in society and culture (LESLIE ET AL. 2001). Finally, from a marketing perspective, young adults are recognised as a special market segment that forms a powerful consumer spending group in their own way (KORGAONKAR and MOSCHIS, 1987; GRANT and WAITE, 2003).

For the above reasons, this segment of young adults is a lucrative target for many marketers. While all these facts are convincing, the complexity of this young adult consumer segment is also an important aspect and must be examined very carefully.

Chapter overview

Chapter 1 — Introduction

This chapter introduces the present study of consumer decision making styles in online apparel purchase. A systematic presentation of the need of the study followed by a comprehensive background of the study and the purpose of the dissertation is done respectively. Also, the research questions are listed out in this chapter followed by the formulation of the hypothesis and definitions of terminology are made to conclude this chapter.

Chapter 2 — Literature review

In this chapter, the theoretical framework is presented. The reader is introduced to the CSI framework and previous literature within the field.

Chapter 3 — Methodology and data analysis

Initially, the research perspective and approach are presented in this chapter, followed by the chosen research strategy and design. The data collection is explained and justified. The analysis of the collected data is then presented in this chapter. The analytical tools and techniques are presented.

Chapter 4 — Results

This chapter presents the empirical findings out of the analysis of data. This is presented according to the original CSI factors and is followed by newly identified themes.

Chapter 5 — Conclusions and Discussions

The results of the analysis are concluded. The contributions, limitations and suggestions for future research are discussed.

2. LITERATURE REVIEW

2.1. Introduction and overview

This chapter provides a review of previous researches of many related dimensions including consumer style inventory, consumer decision-making styles, online consumers, and online apparel consumption and so on. This chapter aims to give a thorough understanding of different relevant topics to be further used in the dissertation.

The present research study is built on the concept of Consumer Style Inventory (CSI) which was developed by SPROLES and KENDALL (1986). The main reasons for choosing this approach to check the decision making styles are the following.

CSI is proved to be the widely employed framework for measuring the decision-making styles of consumers since its development in 1986. It has been used in many countries including India, UK, Germany, USA, New Zealand, Iran, Korea, Malaysia, China, Brazil (CANABAL, 2002; LYSONSKI ET AL., 1996; MISHRA, 2010; FAN and XIAO, 1998; HIU ET AL., 2001; BAKEWELL and MITCHELL, 2003, 2004, 2006; BAUER ET AL., 2006; MITCHELL and BATES, 1998; LENG and BOTELHO, 2010; LYSONSKI ET AL., 1996; WALSH ET AL. 2001; MOKHLIS, 2009; OMAR ET AL. , 2009; HANZAEI and AGHASIBEIG, 2008; HAFSTROM, CHAE and CHUNG, 1992; LENG and BOTELHO, 2010). Besides according to HANZAEI and AGHASIBEIG (2008), CSI developed by SPROLES and KENDALL (1986) is a widely used tool to segment markets, making it a standard framework for studying decision-making behaviour in various contexts.

2.2. Consumer

Prior to any research related to consumers, it is necessary to understand what a consumer means to that entity. A consumer may possess a lot of divergent meanings depending on the context, timings, and prior experiences, etc. In the context of markets, a consumer could be understood as an individual with financial capabilities that purchase or rent products and/or services for their personal use. The individual who makes a purchase remains a consumer until they do not use their purchase for further manufacturing or resale. In the context of this study, the definition of a consumer is considered in line with MOHR and FOURIE (2004), who suggests that a consumer is a member of a household who consumes goods and services in an attempt to satisfy a want or a need. In this study, the university students who are online apparel consumers

belonging to the age group of 18 to 40 are considered. This age group people are otherwise called Millennials or Generation Y.

2.3. Online shopping

The Internet with its invention has changed a lot of traditional ways of attaining things, in the same way, it has also changed the way people used to shop traditionally, the way marketers used to advertise traditionally and so on. “An increasing number and variety of firms and organizations are exploiting and creating business opportunities on the Internet” (LIAO and CHEUNG, 2001). Thanks to this invention, a consumer no longer has to schedule time and location to shop but could do it virtually around the clock from his/her convenient location. E-commerce is the act of buying or selling both goods and services over the Internet and is restricted only to transactions that occur over the Internet (BALTZAN and PHILLIPS, 2009). Internet users are multiplying day by day around the globe and this phenomenon of adapting to the Internet is giving rise to enormous growth potential to online sales (JOINES, SCHERER and SCHEUFELE, 2003).

Many researchers have described that convenience is one of the major factors for anyone to opt online shopping (DHOLAKIA and CHAING, 2003; CRISP, JARVENPAA and TODD, 1997; SHIM AND EASTLICK 1998; KAU ET AL., 2003). A lot of consumers opt online for the ease of price comparison, it makes the purchase decision much easier (MONSUWÉ ET AL., 2004; LEE ET AL., 2013). According to CHAING and DHOLAKIA (2003), 85% of consumers who shop online compare prices and make a decision accordingly. POULTER (2014) believed that avoiding long queues could be one important reason for a consumer to shop online, but this factor is argued and confronted by others that the waiting process in queues in traditional shopping is much more convenient than the process of paying through the Internet and waiting for the product to be delivered. According to RACKSPACE (2012) the top turn down for online shoppers is the checkout process and ADESHARA (2013) added to this by stating that there is a chance of consumer to give up their shopping and may tend to reach out for better alternatives if the checkout procedures are too complicated.

According to GUPTA and NAYYAR (2011), consumer behaviour and consumption in national cultures are affected by the forces of globalization. The process of using the Internet to make a purchase for satisfying one's need or wants could be called online shopping. JOINES ET AL. (2003), mentioned that using the Internet for online shopping has evolved as one of the primary

reasons for Internet usage, combined with finding information regarding the product and searching the product itself.

Perhaps one of the brilliant features of Internet shopping is that it brings together potential buyers and sellers across the globe with ultimate ease in knowledge and information sharing with no boundaries. This very attribute of the Internet as a shopping platform could be the reason why around the world the retailers and all kind of sellers are adapting and attempting to utilise the technology to be visible to a wider spectrum of consumers who otherwise would have been unaware of their products and services (SINGH and PILLAY, 2010). According to VIJAYALAKSHMI and LAKSHMI (2018), mostly youngsters and youth generation (19-30 age group) are very much interested in online buying because they are well aware of technology and e-shopping. Even though online shopping has been studied by many researchers to have many benefits, there are still a large number of consumers who have reasons to avoid it. LEE and TURBAN (2001) argues that the process of operating the website to make a purchase could be a challenge to those who are unfamiliar with doing so and this could lead to the rise of disbelief of the ease and safety of using the online platform for purchasing (MONSUWÉ et al., 2004)

2.4. Comparison of online shopping to traditional shopping

In any shopping, the atmosphere of the shopping place plays a vital role in influencing consumer perception regarding purchase. In-store shopping, the ambience of the shop is the major factor for consumer's purchase decision while in the online store the environment includes a much precise range of experiences and less room for displaying of ambiences for the seller/marketer and never the less, the challenge of technical abilities also play a very crucial role in online shopping scenario (GHOTI, 2016)

VAN STADEN AND MAREE (2005), in their research comparing online shopping to traditional shopping, have come up with various reasons why consumers chose online shopping over traditional shopping. For instance, they have mentioned the savings factor, they declared that the respondents in their research have perceived online shopping as a 'money-saving device'. They mentioned that the subfactor – easy price comparison is reported as one important consideration for money-saving, this factor of price comparison is later supported by GILLY ET AL (2012), they mentioned that the online shoppers have an impression that the websites facilitate ease in price comparison when compared to the traditional in-store shopping as switching from website to website are comparatively very easy to that of physically switching

from shop to shop. The price comparison factor is addressed by VAN STADEN and MAREE (2005) too. They identified that the saving of money is a major perception difference between online and offline buying. The belief that excessive information and numerous options availability makes online consumers compare the prices and pick the best deal comfortably was identified.

The other mentioned factor is how online shoppers do not have to be impulsive while making a purchase unlike in traditional shopping in which consumer may tend to buy those products which were never intended to be bought in the first place. VAN STADEN AND MAREE (2005), mentioned that they could observe indirect savings as online shoppers were able to purchase the products they needed without becoming prey to the distractions and so saving money over impulsiveness.

VAN STADEN and MAREE (2005) highlighted three themes depending on which online shopping is better than in-store shopping, they are:

1. Monetary benefits
2. Convenience
3. Progression

According to VAN STADEN and MAREE (2005), the problems faced by consumers in online markets are different for different products. Various aspects like touch and feel, trust etc. are more negative in online shopping when compared to in-store shopping. They also mentioned that clothing is one among those product categories where consumers feel uncomfortable buying it through the Internet for the reason of traditional practices of touch and feel the fabric before making the purchase and also size, fitting etc. are problems. VAN STADEN and MAREE also mentioned that even experienced online shoppers show reluctance to buy clothes online. Before VAN STADEN and MAREE (2005), LUNT (2000) highlighted that the limited experience is the key explanation for consumers not shopping online (DENNIS ET AL., 2007).

According to GILLY ET AL (2012), two attributes are viewed by a consumer to differentiate online and offline shoppers

1. The freedom and control offered by the online environment
2. Experimental qualities offered by offline shopping.

GILLY ET AL (2011) suggest that several goal-oriented attributes that facilitate the benefits of freedom and control frequently are offered by the online buying environment. They mentioned that there are 5 attributes which the goal-oriented buyer's value, they are:

1. Product selection
2. Accessibility and convenience
3. Ease of use/ website design
4. Lack of sociality
5. Appropriate personalization

In earlier researches, many factors have been identified which influence the choice between traditional shopping methods and online shopping or e-shopping practices. PHAU and POON (2000) studied the factors which influence the types of products and services purchased over the Internet and they have quotes earlier researches regarding factors that could affect consumers intention towards online shopping, the factors included – socio-economic and demographic factors (CUNNINGHAM and CUNNINGHAM, 1973; KONO and BUATSI, 1984); perceived purchase risk (SPENCE ET AL., 1970 and PRASAD, 1975); product type and distribution methods (AKAAH and KORGAONKAR, 1989 and REYNOLDS ET AL., 1977); personal traits or characteristics (CUNNINGHAM and CUNNINGHAM, 1973) and shopping or delivery time (ARORA, 1991 and SHARMA ET AL., 1983). Other factors include intrusiveness; confrontation and contact control (BREZEN ET AL., 1987); manufacturer or brand reputation (AKAAH and KORGAONKAR, 1989); type and source of the offer (KORGAONKAR, 1984; REYNOLDS ET AL., 1977); price and refund or exchange privileges (ARORA, 1991) as the factors which influence the choice between traditional shopping and online shopping. These factors with minor changes are proven to be still acceptable.

2.5. Why is online shopping preferred?

Many previous researchers have showcased their opinion that online shopping basically provides a different environment to the consumers as well as the marketers when compared to traditional shopping. Various researchers have proven that online shopping overcomes time and spatial barriers (VIJAYASASTRY AND JONES, 2000); provides easy comparison of products and prices (MONSUWÉ ET AL., 2004; LEE, 2013; GUPTA, SU, and WALTER, 2004; HAUBL and TRIFTS (2000)); is very convenient for its ease in shopping from anywhere and at any time (CHAING and DHOLAKIA, 2003, MONSUWÉ ET AL., 2004 and POULTER,

2014; CRISP, JARVENPAA and TODD, 1997; SHIM AND EASTLICK, 1998; KAU ET AL., 2003); allows customers to avoid long queues at the traditional shopping places (POULTER, 2014); offers opinions of other consumers (CHEN and CHANG, 2003). GREWAL ET AL (2002) suggest that online shopping is more efficient comparatively than traditional in-store shopping in meeting the consumers' needs and wants. VIJAYASASTRY AND JONES (2000) argues that online shopping can overcome the time and spatial barriers while providing a greater customer reach and enhance the customer experience by making product information readily available with a recommendation of expert's advice, providing customized service, facilitate faster order processing, and enable quicker delivery of digital products (VIJAYSASTRY AND JONES, 2000).

According to GHOTI (2016), to understand the reasons for a consumer to shop online it is necessary to take into consideration the situational factors. There are 4 situational factors that explain why a consumer opts for online shopping, they are:

1. Time limitation,
2. Immobility,
3. The geographical presence of the consumer,
4. Unavailability.

Being uncomfortable in buying certain products or personal items in traditional stores is also one reason why consumers prefer to shop online (MONSUWÉ ET AL., 2004). In other words, one reason why online shopping is preferred is that while shopping online the identity of the consumers could be anonymous and this makes consumers tension free while buying certain personal goods.

2.6. Online apparel industry

With the online industry's exponential growth around the world in the 21st century, there is an undeniable shift of consumers from traditional shopping practices to digital ones. Online shopping has now started to enter into the roots of shopping and the penetration of the online shopping phenomenon is happening in every area of consumption. With the development of e-commerce, the growth of need for companies to analyse consumer behaviour and the reasons for this shift of traditional shopping practices to online shopping. A report (EMARKETER, 2015), declares that in the global e-commerce market the rank of India is fourth after the USA, China and Japan.

According to GOSWAMI and KHAN (2015), online users use the Internet to attain knowledge of clothing 3 times more than any other sector and 90% of them purchase clothing and for these reasons, it is suggested that there is high importance to compare the apparel consumer behaviour to the consumer behaviour of other merchandise. Various reasons are to be accounted for the mass adaption of online shopping by consumers, factors like convenience, price discounts, ease in comparisons etc. are to name a few. The apparel industry is not an exception to online shopping. According to GOSAWMI and KHAN (2015), many apparel consumers have shifted from traditional brick and mortar shopping practices to online shopping practice due to convenience and speed. AUCHARD E. (2005) claimed that after the jewellery and automobile industry apparel sector of e-commerce is the third most profitable e-commerce domain worldwide. According to the IBEF report (2019), in India apparels segment is the second most valuable with 28% of online shopping is related to apparels right after the electronics sector which shares 48% of the total online shopping value. MANN and BYUN (2011) has made a study on the Indian apparel segment and declared that India offers a highly competitive environment for apparel retailing.

Electronics segment shares the major portion of online sales followed by the apparels segment then the home and furnishing and baby, beauty and personal care segments share almost equal shares. However, as sited by GOSWAMI and KHAN (2015), according to the MASTERCARD SURVEY (2014), across metropolitan cities of India, the apparels segment leads in online shopping. The representation of shares by different segments is shown in Figure 1. GOSWAMI and KHAN (2015) argue that factors like discounts, better deals etc. could be the major reason for this kind of rapid growth of the apparel segment in online markets. Further, they added that the brand managers and manufacturers are making a lot of money over online sales and various benefits related to online sales across the distribution channels.

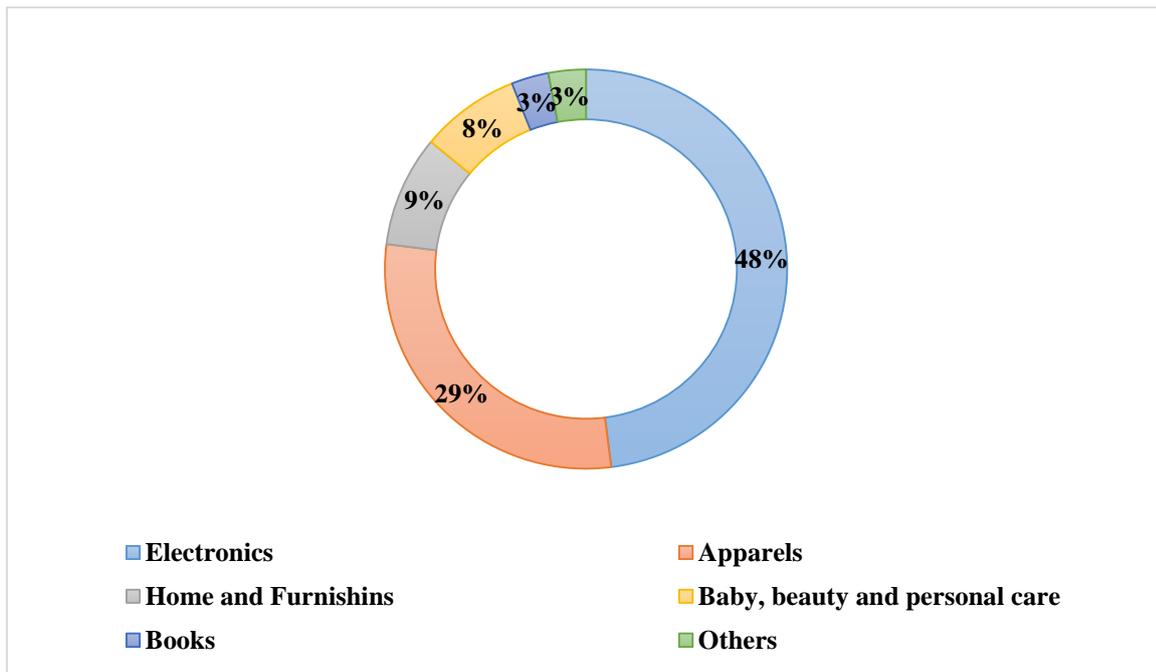


Figure 1: Shares of the online retail market in India out of the total organized retail market by value

Source: Author's own work based on various reports

Though the electronics segment is the leading in online shopping with almost 50% of the share, it is expected that by 2025 the non-electronics segment would take up 80% of the share which is now nearly 50% altogether. This indicates that the interest of e-consumers in buying non-electronics over the Internet is sharply increasing. Perhaps this is because boom in internet penetration across the country. This trend can be seen in many parts of the world, for example as mentioned by GOSWAMI and KHAN (2015) a study by Google India and TNS Australia in 2013 revealed that in terms of product categories, apparels and accessories emerged as the second biggest searches (30%) after consumer electronics (34%) followed by books (15%), beauty and personal care (10%).

2.7. E-Commerce in India

Commerce is essentially an act of transaction between two or more parties between whom a deal takes place which involves value. A buyer party and a seller party involves in this transaction. Electronic commerce or generally called e-commerce is the same transaction happening between two dealing parties which involves buyer and seller except this whole process is carried out through electronic systems and mostly uses the Internet as a medium.

E-commerce as an industry in India has grown high ever since its inception. According to the IBEF report 2019, Indian e-commerce is showing impressive growth and is expected to beat the USA in the e-commerce segment. The report said ‘Indian E-commerce industry has been on an upward growth trajectory and is expected to surpass the US to become the second-largest E-commerce market in the world by 2034’. In the year 2017, the Indian e-commerce market was at USD 24 billion recognised to be the fastest growing industry in India and by the year 2018, the industry has grown to USD 38.5 billion. Due to the rise in income and surge in Internet users the country’s e-commerce market has the potential to grow four folds to US\$ 150 billion by 2022 (IBEF report 2019). Figure 2 shows the Internet growth graph and the future predictions based on the IBEF report 2019.

ORENDORFF (2019) published Shopify’s data reveal that the Asian region’s e-commerce market is the largest with a worth around USD 831.7 billion. The next biggest e-commerce market share goes to North-America with USD 552.6 billion followed by Europe with a value of USD 346.5 billion. After these three regions with a very high worth of e-commerce the e-commerce statistics of Australia is measured as just USD 18.6 billion and Africa and the Middle East together could manage equal worth as Australia which is USD 18.6 billion and finally, South America comes last in the race with mere USD 17.7 billion worth of e-commerce. These statistics show that the Asian online market is the highest work and all the online marketing investors are eager to invest here and India is one among those places where investors and companies are much interested owing to its potential.

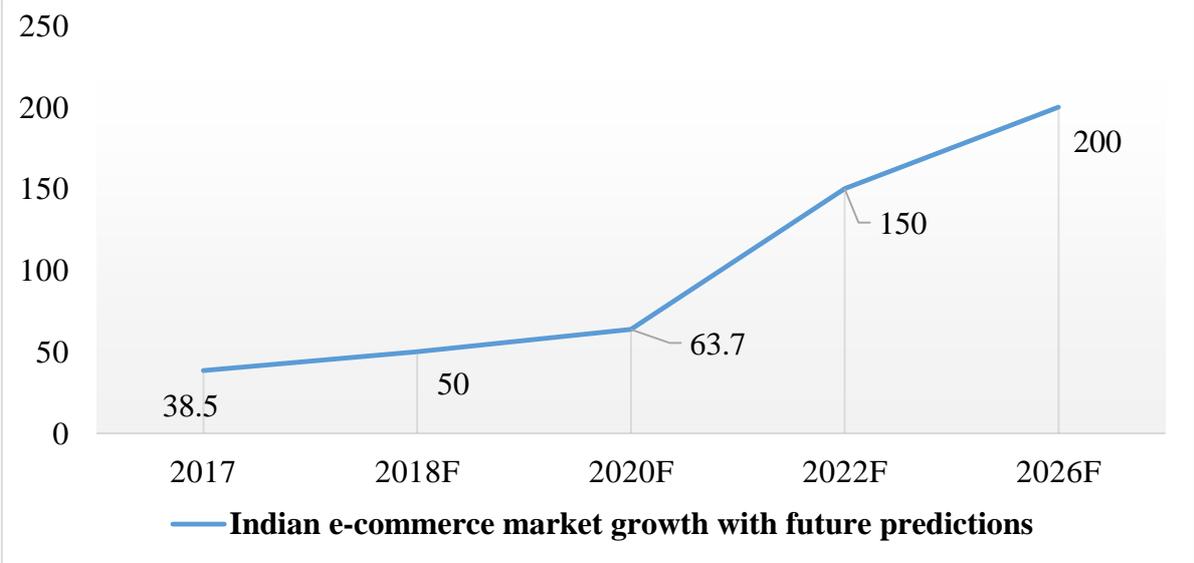


Figure 2: Indian e-commerce market growth with future predictions (USD Billion)

Source: Developed by the author based on IBEF report 2019

The sharp and impressive growth of e-commerce in India could be a result of high rates of Internet penetration across the county as a major factor. As of 2019, the Internet users in India has surpassed the expectations of crossing half a billion and stood at 665.31 million which has grown from 445.96 million in 2017 to where it is. It is estimated that every month 10 million active Internet users add to the existing huge number of Internet users in India which pushes the e-commerce industry much higher making it the world’s highest increase rate. It is anticipated by experts that the Internet users’ number in India will increase to more than 829 million by 2021. Figure 3 shows the growth of Internet users in India with predictions about the number of Internet users in 2021 based on the report of IBEF released in 2019.

Managing delivery logistics is a major concern in e-commerce. In India, the delivery system has followed an innovative approach. Delivery of products through the partnership of e-commerce companies and third-party logistics services together with Indian Post has changed the representation of the delivery segment of the e-commerce industry in India (CONFEDERATION OF INDIAN INDUSTRY, 2016).

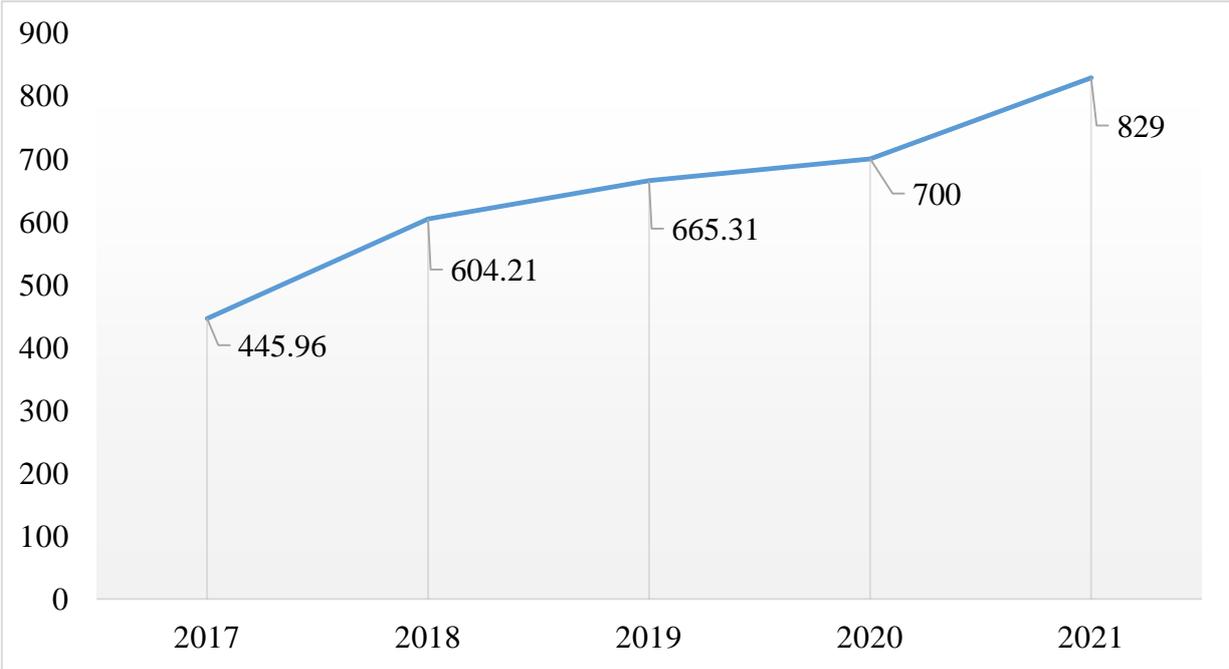


Figure 3: Internet users in India (in millions)

Source: Developed by the author based on IBEF report 2019

2.8. Digital India

The initiatives like Digital India by the government of India is further boosting the e-commerce sector of the country. Empowering digital knowledge among the citizen for various reasons is

making consumers be able to understand e-commerce much better and are getting involved more. With objectives like digital infrastructure as a core utility to every citizen, governance and service on demand and digital empowerment of citizens the Digital India initiative is being rapidly adopted by Indian consumers.

The challenges faced by non-connected Indians are being addressed progressively says a report by eMarketer, Kalaari Capital – Imagining Trillion Dollar India. Various initiatives by private and public sectors are pushing the digital penetration across the nation to good. Reliance Communications India is playing an important role in the spread of Internet connectivity across the country. The company is providing high-speed Internet services for such low cost that India is now holding a record for the lowest Internet prices in the world. The company has so far succeeded in providing Internet connectivity to 2,50,000 rural village governments and counting. Due to the betterment of Internet connectivity across the country, innovative tailored services for low-end devices called ‘Go’ edition (example – Android Oreo, Youtube Go) for 40-million low-end smartphone users are introduced in India and 400 free WiFi stations across the country are established.

Internet penetration in India is growing at a never-before rate and according to a World Economic Forum study, a 2-fold increase in Internet penetration in a region leads to an approximately 12% increase in the per capita GDP growth. According to a report by IBM & kalaari capital – imagining trillion dollar India (2018), the number of Internet users in India will be doubled. The mobile phone penetration in India which is nearly 65% now is expected to reach 90% by the year 2022 and the number of Internet users in the country which is when reporting (2018) was 450 million to grow to 850 million and by 2019 it has already grown to an impressive 665.31 million.

The penetration of mobile phones has triggered Indian shoppers to get accustomed to online shopping efficiently. According to IBEF reports (2019), Internet and mobile penetration have played a huge role in the growth of the online industry in India. The report has anticipated that by 2022, the smartphone users in India could grow to 859 million and consecutively the e-commerce sector is expected to grow 120% by 2026. Between 2007 and 2017 the Internet penetration in India has registered a growth of 24% by growing from 4% in 2007 to 34.42% by 2017. From 2017 to 2019 the growth of Internet penetration in India has grown from 34.42% to 48.48%. Perhaps this impressive growth has pertained to the cheap availability of the Internet across the country and high penetration of smartphone across the nation. One can understand that the mobile Internet penetration in India is expected to grow much higher observing the

investments in the telecom business in India. IBEF reports (2019) highlighted that the country has received impressive investments of USD 6.25 billion in the first half-year of 2019 (January to May 2019) and 5G technology services are around the corner in India as the telecom giant Reliance has plans to invest USD 2.68 billion in its telecom business and e-commerce presence.

2.9. Consumer Buying Behaviour

To understand consumer buying behaviour, it is much needed to first know and understand what consumer means, for a marketer a consumer is an end-user of a product or a service.

In the present research, the definition given by MOHR and FOURIE (2004) is used to define a consumer and further in the thesis where ever the term consumer is used it means the same as what is defined here as ‘a consumer is a member of a household who consumes goods and services in an attempt to satisfy a want or a need’ (MOHR and FOURIE, 2004).

Consumer buying behaviour can be explained as the way an individual consumer behaves when she/he intends to make a purchase of a good or service on the bases of various external factors. LAMB ET AL. (2004) described consumer behaviour as a study of the process of decision making of a consumer while he/she intends to make a purchase and then consumes and dispose of the purchased product. Many previous researches suggest that consumer characteristics can be explained in 4 categories:

1. Personal
2. Social
3. Cultural
4. Psychological

Cultural characteristics further involve 3 subcategories which are culture, sub-culture and social class (HAWKINS and CONEY, 1995; KOTLER AND ARMSTRONG, 2003; PETER and DONNELLY, 2001, WU, 2003). Personal characteristics are divided into age, life-cycle stage, lifestyle, economic situation, occupation, personality and self-concept (ARMSTRONG and KOTLER, 2003; ADCOCK ET AL, 1995; HAWKINS and CONEY, 1995; WU, 2003). Social characteristics can be characterised as reference groups, family, social roles, and status (KOTLER AND ARMSTRONG, 2003; WU, 2003) while the last one i.e. psychological characteristics can be defined by motivation, perception, learning, and beliefs and attitudes (KOTLER AND ARMSTRONG, 2003; WU, 2003). The characteristics and their subcategories are shown in Figure 4 below.

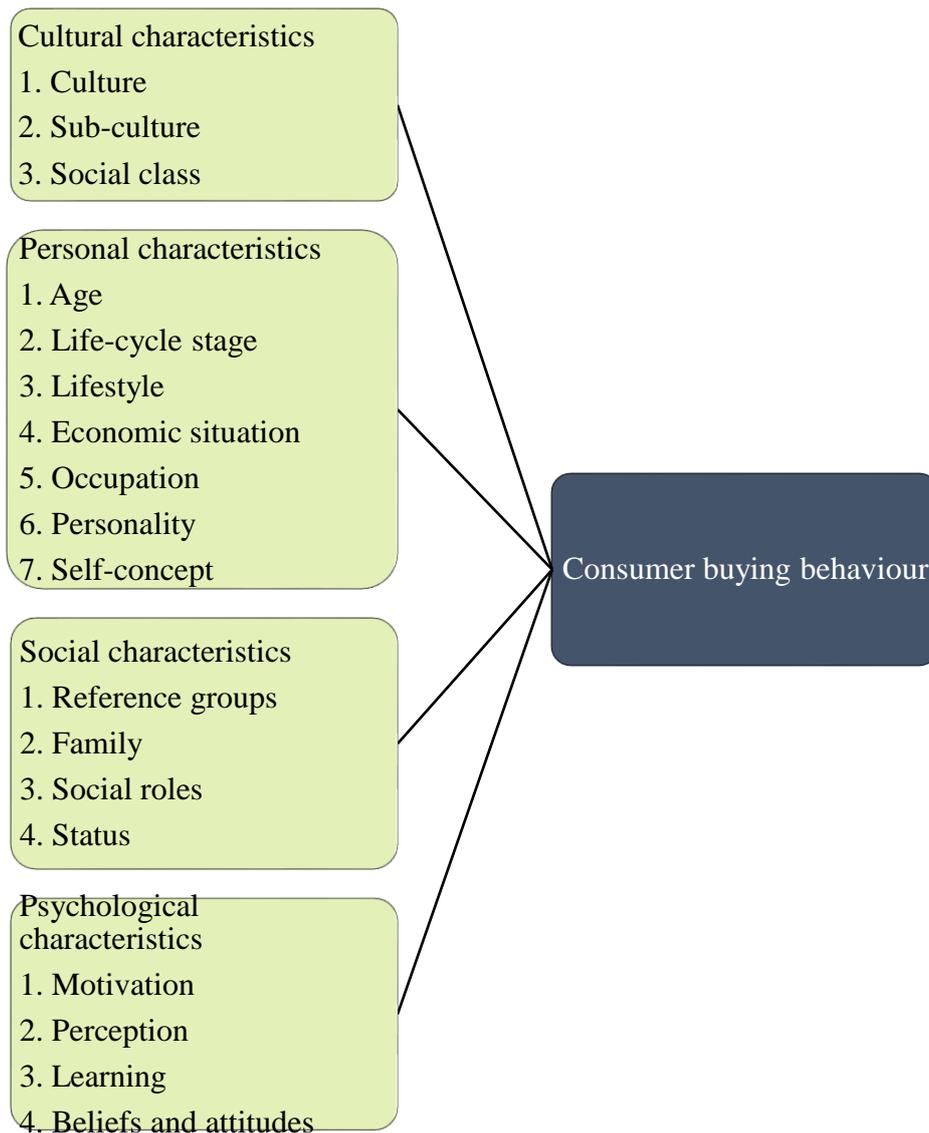


Figure 4: Consumer characteristics

Source: Developed by the author based on various researchers mentioned above

According to SEHER (2013), the purchase behaviour of a consumer depends on both the consumer and the situation of the purchase. SEHER (2013) cited ASSEL (1995) and KOTLER (2003) to affirm that there are four basic categories of consumer purchase behaviour – complex behaviour, dissonance-reducing behaviour, habitual behaviour and variety-seeking behaviour. These purchase behaviours were categorized on the bases of characteristics of the consumer like the level of involvement, price, differences between the brands, purchase frequency, time involved and assistance required. Figure 5 explains the 4 different kinds of buying behaviours and their characteristics.



Figure 5: Different types of purchase behaviour

Source: SAHAR KRIMI (2013)

2.10. Consumer decision making process

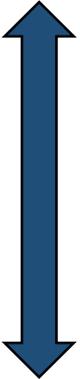
The consumer decision making process is a phenomenon that is common across all the consumers who make a purchase decision. Regardless of age, gender, financial status, education, every consumer must have to engage in the process of decision making. According to SCHIFFMAN and KANUK (2000), consumer decision making process is all about how a consumer spends their available time and money on personal and household products and services so as to satisfy their needs (SCHIFFMAN and KANUK, 2000). According to many authors (BOYD and WALKER, 1990; HOWARD, 1994; LAMB ET AL., 2004; LANCASTER

and JOBBER, 1994; LEVY and WEITZ, 1992; SCHIFFMAN and KANUK, 2000; MITTAL and SHETH, 2004; SOLOMON ET AL., 2002), there are 3 types of consumer decision making processes, they are:

1. Routine decision making process
2. Limited decision making process
3. Extensive decision making process

According to SOLOMON (2010), the level of consumer involvement is the determining factor in categorising purchase decisions. The investment of resources like time, money and physical efforts in the process of searching, evaluating and deciding suggests the involvement of a consumer in the purchase process. Table 1 comprehends the consumer decision making process matrix.

Table 1: Consumer decision making process



	Involvement	Time	Cost	Information search	Number of alternatives
Routine	Less	Less	Low	Internal only	One
Limited	Less to moderate	Less to moderate	Low to moderate	Mostly internal	Few
Extensive	Extensive	Excessive	Expensive	Internal and external	Many

Source: LAMB ET AL (2011).

2.10.1. Routine decision making process

Routine decision making process as the name suggests occurs when a consumer tries making a decision about a routinely bought product. Generally, routine decision making is exhibited while the purchase of low prices products, while the consumer is sure about what to purchase (like a brand of the product) and the risk of making a mistake is very less and even if a mistake is made, the consumer can withstand with the mistake very easily (LAMB ET AL, 2011). The goods which are bought by employing a routine decision making process are usually low involvement oriented products that require less or no efforts to make a decision regarding buying it or not. SOLOMON ET AL. (2002) suggested that the routine choices generally require minimal effort because they are automatic and performed without conscious control. LAMB ET AL. (2011) mentioned that the consumers who indulge in routine response behaviour in buying certain products do not usually realise the requirement of it until they come across the

advertisement of the product or they physically come in contact with it. As the opposite of extensive decision making process in routine decision making process the consumer evaluates the product later but first makes the purchase. Figure 6 shows the routine decision making process and its characteristics.

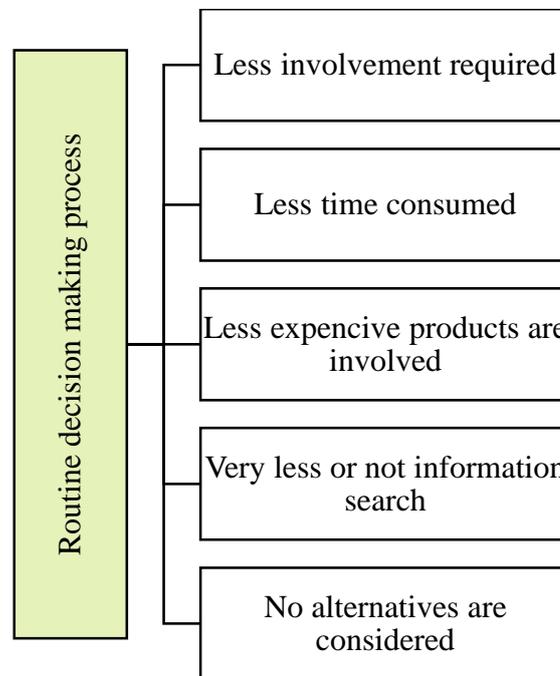


Figure 6: Routine decision making process

Source: Developed by the author on the bases of LAMB ET AL (2011).

2.10.2. Limited decision making process

Limited decision making is done by the consumer when he/she has a moderate knowledge about the product and presumes that the risk of making a mistake is moderate. LAMB ET AL. (2011) explains limited decision making process as a decision making which requires not many efforts for gathering information about and when the consumer is considering to buy a product which she/he is familiar with but is uncertain about the brand.

Similar to the previously discussed routine response decision making, limited decision making also demands less involvement in the decision making process, however, the involvement is higher than that of routine response type but still, it is less than the extensive kind of decision making (LAMB ET AL, 2011). Analysis and evaluation of different available brand are done before making a purchase process in this kind of decision making process. In a limited decision making process, the consumer is more dependent on personal knowledge as they might not feel

the need for external information for making a decision about such products. Figure 7 shows the limited decision making process with its characteristics.

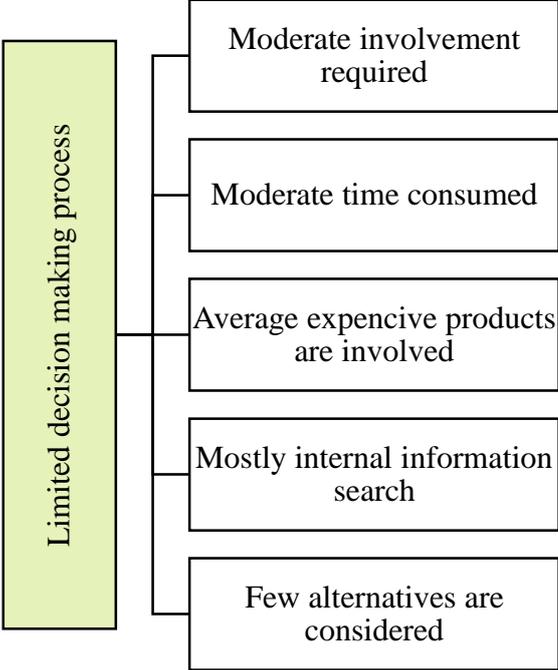


Figure 7: Limited decision making process

Source: Developed by the author on the bases of LAMB ET AL (2011).

2.10.3. Extensive decision making process

LAMB ET AL. (2011) suggest that an extensive decision making process is employed while purchasing unfamiliar, expensive products that are not frequently bought. Unlike the above 2 decision making processes, this one requires high involvement while making a purchase. The time consumption in the extensive decision making process is also quite high as it needs more efforts to make a decision, this is because the cost involved in such purchases are high and one would not like to take a risk of making a mistake. A high degree of information search and alternate evaluation is done in an extensive decision-making process (LAMB ET AL., 2011; LAMB ET AL. 2004; LEVY and WEITZ, 1992). Extensive decision making was quoted as extended problem solving by SOLOMON ET AL. (2002). They stated that this kind of problem-solving attribute corresponds closely to that of the traditional decision-making perspective and noted that the decision so taken is perceived to carry a fair degree of risk. They agree with LAMB ET AL. (2011) that there is a high information search in extensive decision making process/extended problem-solving. Figure 8 shows the extensive decision making process and its characteristics.

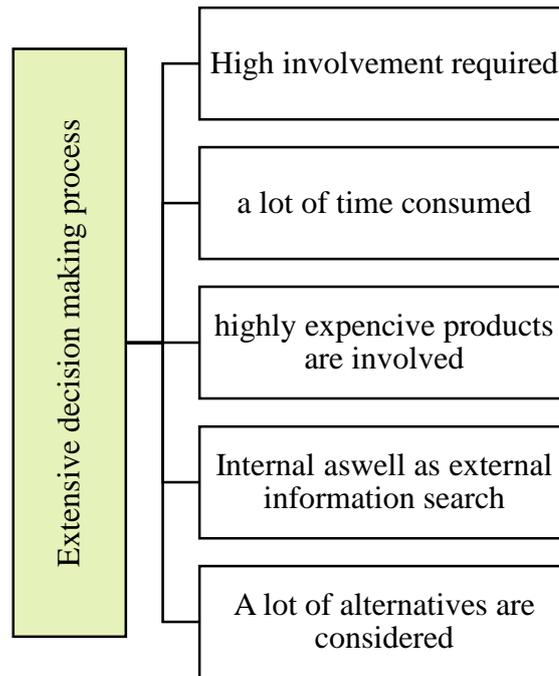


Figure 8: Extensive decision making process

Source: Developed by the author on the bases of LAMB ET AL (2011).

2.11. Stages of consumer decision making:

STANKEVICH (2017), mentioned in her research that marketers have always since years been considering the traditional funnel approach to analyse consumer decision making. The researcher has come up with a funnel system of traditional consumer decision making process as shown in Figure 9.

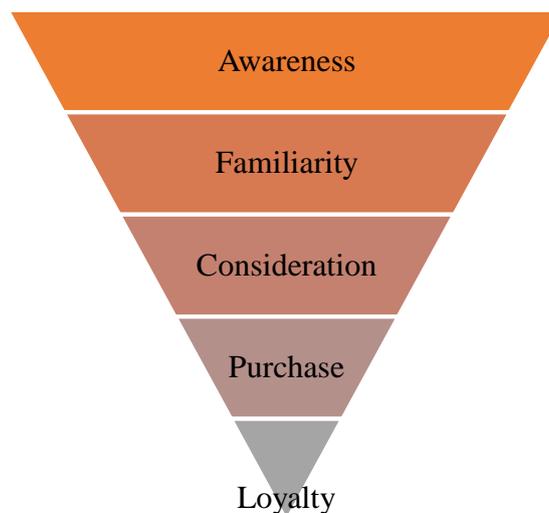


Figure 9: Stages of consumer decision making

Source: Designed by the author based on STANKEVICH (2017)

Consumers when intend to make a purchase start with a potential brand/supplier/producer of that particular product, possibly they get this awareness from previous purchases made or incoming information. In the second step, they intend to narrow down the consideration with the help of research for getting information about the product, marketing strategies, advertisements, availability of information etc. (STANKEVICH, 2017) to attain it. Then the consideration of the best suitable option followed by purchase decision happens respectively towards the end of the funnel.

This approach of funnel concept to determine consumer buying behaviour doesn't fit for modern days' consumers for many reasons like the digitalization, evolution of consumers are product pre-purchase researcher, due to huge product choices etc. For these reasons, more appropriate approaches are needed to aid marketers to efficiently target the consumers of the modern digitalized era. Communication is the key in the modern era, the improved ICT (Information and Communication Technology) over the years is challenging marketers a whole lot more than the previous day. COURT ET AL. (2009), mentioned in their work that as the communication evolved in the field of marketing from traditionally being a one-way communication system which is a marketer to the consumer to a modern way of communication from marketer to consumers and consumers to marketers, there is a need for an efficient strategy to satisfy the consumers' needs/wants in this situation and to manage word of mouth.

The consumer decision making process as a concept has been diverse for different researchers. Few researchers have believed that the consumer decision making is about the smart choice while others argued it is about the properties of the product. Many aspects have been surfaced by various scholars from the design of the product or characteristics of the service to the post-purchase experiences while proposing models of the consumer decision making process. Table 2 summarizes various researchers and their models with key findings.

Table 2: Consumer decision making models proposed by various researchers

Author	Year	Model name	Key finding
SIMON	1960	Simon Model	Simon suggests that the decision making process is a cognitive process and can be separated into simpler and sequential steps. The author has given 3 activity stages for the decision making process: <ol style="list-style-type: none"> 1. intelligence 2. design 3. choice
NICOSIA	1966	Nicosia Model	Nicosia Model is about the interaction between a brand and a consumer by means of advertisements and brand value. The model argues that the firm and consumers are connected. The firm influences the consumer and the consumer react to it.
HOWARD-SHETH	1969	Howard-Sheth Model	Howard-Sheth Model suggests 3 levels of decision making: <ol style="list-style-type: none"> 1. Extensive problem solving 2. Limited problem solving 3. Habitual response behaviour
ENGEL-KOLLAT-BLACKWELL	1978	Engel-Kollat-Blackwell Model	Engel-Kollat-Blackwell Model was proposed to describe the increasing, fast-growing body of knowledge concerning consumer behaviour. This model consists also of four stages: <ul style="list-style-type: none"> • Information input • Information processing • Decision process • Variables influencing the decision process
MIDDLETON	1994	Stimulus-Response Model	This model is based on the four interactive components with the central component identified as ‘buyer characteristics and decision process’ The model separates motivators and determinants in consumer buying behaviour and also emphasizes the important effects that an organization can have on the consumer buying process by the use of communication channels.
SHETH, NEWMAN and GROSS	1991	Sheth, Newman and Gross model	The researchers have presented 5 consumption values influencing consumer choices: <ol style="list-style-type: none"> 1. functional, 2. social, 3. conditional, 4. emotional, and 5. epistemic values.
ARMANO	2007	The Marketing Spiral	Armano (2007) research of the marketing spiral and suggested that consumer behaviour is like a spiral that begins with an interaction as opposed to communication. The spiral amplifies as the consumer increases engagement.

COURT, ELZINGA, MULDER and VETNIK	2009	McKinsey's dynamic model of the consumer decision journey	This model has 4 primary phases: 1. initial consideration; 2. active evaluation, or the process of researching potential purchases; 3. closure, when consumer buy brands; 4. and post-purchase, when consumer experiences them
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Source: STANKEVICH, 2017

2.11.1. Traditional decision making process:

Several researchers have acknowledged that there is a common process which a consumer goes through while making a decision making (BOYD and WALKER 1990, DU PLESSIS ET AL 1994, KOTLER and FOX 1995, LAMB ET AL 2004, LEVY and WEITZ 1992, MURRAY and O'DRISCOLL 1996, SCHIFFMAN and KANUK 2000, MITTAL and SHETH 2004, SOLOMON ET AL. 2002, KOTLER and KELLER, 2012). As shown in Figure 10, the process begins with problem/need recognition, followed by information search, then evaluation of alternatives, then the purchase phase and finally post-purchase behaviour.

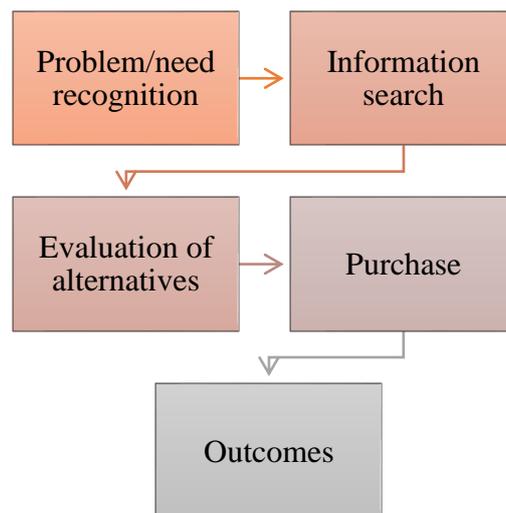


Figure 10: Traditional decision making process

Source: Designed by the author based on BELCH AND BELCH (2009)

The traditional model of the consumer decision making process has further modified by BELCH and BELCH (2009), he has mentioned the relevant internal psychological process in each stage of the decision making process. According to BELCH and BELCH (2009), the first stage which is problem/need recognition happens because of the psychological process of motivation, a motivation of upgrading the existing situation or a motivation to adapt to newness regarding a particular product or service. The second stage of the decision making process

which is information search is triggered by the psychological factor called perception. Followed by attitude formation which is a psychological factor for evaluation of alternatives in which consumer analyse if there is a need for the purchase or are there any alternatives available. The purchase is done by integration which is nothing but involving in the purchase process and finally learning from the purchase process is done. This way BELCH and BELCH (2009) has modified the traditional consumer decision making process into a psychological process.

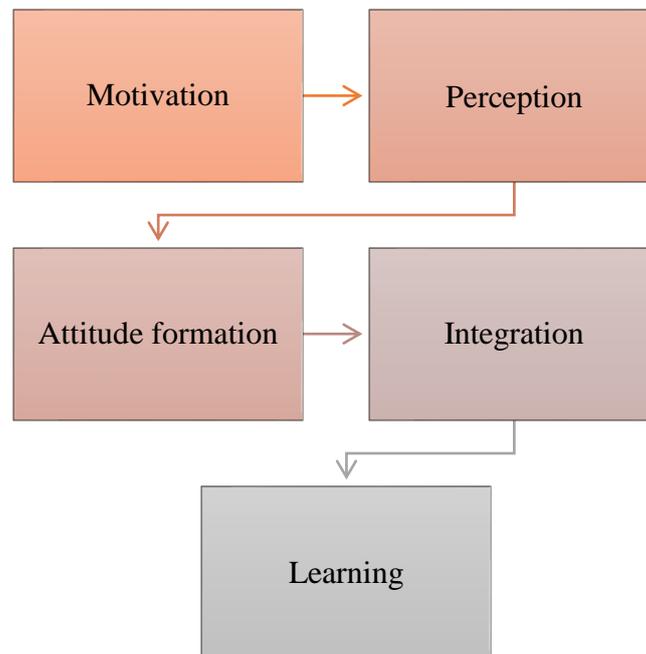


Figure 11: Psychological decision making process

Source: Designed by the author based on BELCH and BELCH (2009)

According to STANKEVICH, 2017, there are different factors and moments that influence each stage of the consumer decision making the process of the traditional 5 stage consumer decision making process as shown in Figure 11 (Figure 10 and 11 shows the relation). According to the author’s research, the factors like the desired status, available information about a new product or service and motive give rise to moments like need development or creation of need and that is the reason for the first step which is problem/need recognition. The second step i.e. information search is triggered by the moments like search initiation and factors responsible for such moments may be the recommendations of a consumer who already experienced the product or service, availability of advertisements and information about the products or services. In the evaluation stage, the factors like an attractive advertisement of the product or service which the consumer has already intended to purchase could make a moment of attractiveness towards the product or service or to develop an emotional attachment. Factors

like when, where and how to perform the purchase could possibly give rise to the moments like time delay and intention to make the purchase. Finally, the mismatch of the expectations or satisfaction with the purchase and increasing loyalty are the post-purchase behaviour of the consumer. Figure 12 shows the influences on the consumer decision making process.

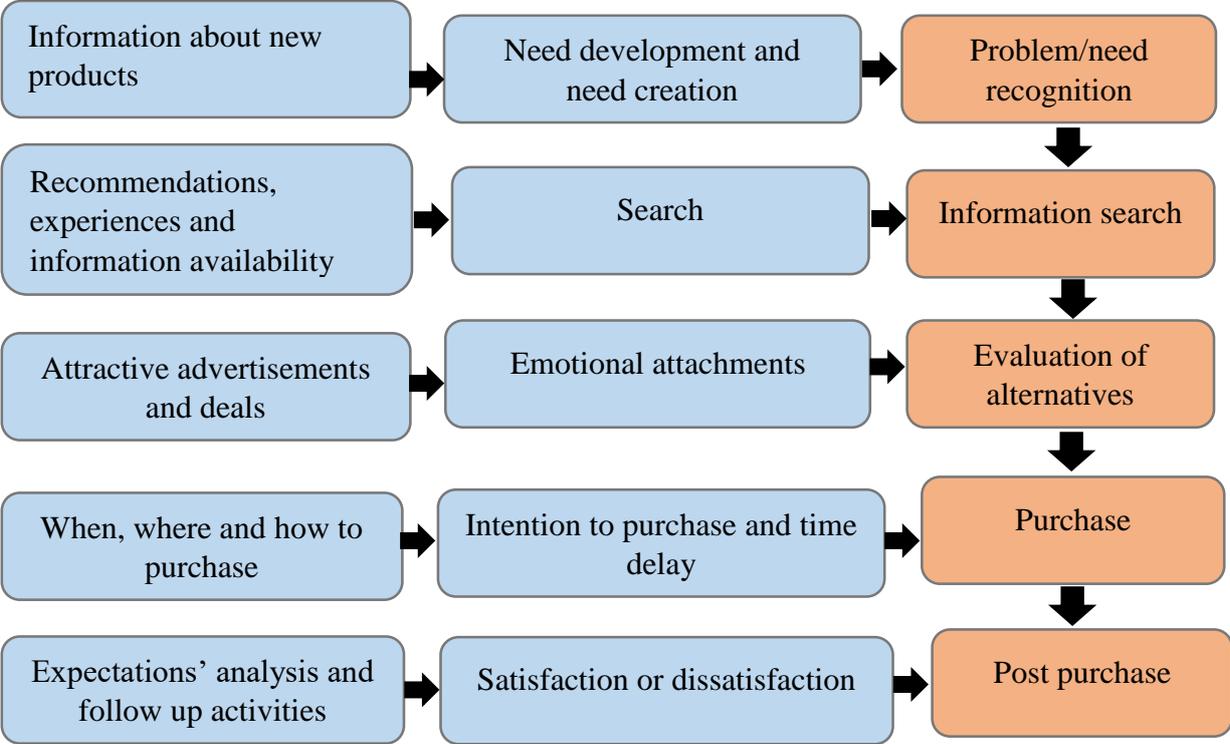


Figure 12: Influencers of decision making process

Source: Developed by the author on the bases of STANKEVICH, 2017

2.12. E-Consumer

2.12.1. Profiles of online consumer

In order to understand and evaluate the consumers’ online purchase behaviour, there is an undebatable need to understand the characteristics of online consumer. The following characteristics of online consumers were identified from the literature review process to segment the consumers. The online consumer is any usual consumer who makes his/her purchase via the Internet. According to PALUMBO and HERBIG (1998), online buyers of the twentieth century are highly educated, professionals, high-income generators and young. CO-MOR (2000) states that the purchasing power and income of potential consumers have consistently shown to be effecting the consumers to opt for online shopping.

The characteristics of online consumers are observed to be different from that of traditional consumers. Various personal and external attributes contribute to consumer's online purchase intention. For performing purchase over the Internet a prior understanding of the Internet which otherwise called Internet literacy is essential. According to GHOTI (2016), the history of a consumers' Internet handling and the frequency of interaction with the Internet effects online shopping intentions. Various previous researches have suggested that those individuals with longer Internet usage history, literate of the Internet and possessing better Internet skills have higher Internet adaptability while shopping online (SISK, 2000; EMMANOUILIDES and HAMMOND, 2000; HOFFMAN ET AL. 1996; LIAO and CHEUNG, 2001). The natural flow of consumers and their decision making process is affected by the Internet interaction abilities (XIA and SUDHARSHAN, 2002; CHOUDRIE and DWIVEDI, 2007; CONSTANTINIDES and FOUNTAIN, 2008; JARRETT 2008). With a perception of personal data being at risk, those consumers with high levels of privacy and security concerns such as fear of being a victim of credit card fraud or the possibility of receiving a different product are observed to be participating less in online shopping.

However, they could be seen making use of the advantage of information seeking through the Internet prior to or post-purchase (LEE, 2002; BHATNAGAR, MISRA and RAO, 2000; KWAK ET AL., 2002; MIYAZAKI and FERNANDEZ, 2001). Various factors which influence online buying intentions in online scenario includes include demographic factors such as age (WELLS and GUBAR, 1966; MOSKOVITCH, 1982), gender, (MINTON, SCHNEIDER and WRIGHTSMAN, 1980; POWELL and ANSIC,1997; VENKATESH and MORRIS, 2000; HOMBURG and GIERING, 2001; VAN SLYKE ET AL., 2002; RODGERS and HARRIS, 2003; CYR and BONANNI, 2005; YANG and LESTER, 2005), education (CLAXTON ET AL., 1974; CAPON and BURKE, 1980; LASSAR ET AL.,2005) and INCOME (LI ET AL., 1999; SWINYARD and SMITH, 2003) impact online consumer buying behaviour, while psychological factors such are perception (ELLIOT and FOWELL, 2000; RANGANATHAN and GANAPATHY,2002; HU ET AL., 2009; LAI and WANG, 2012), attitude (MONSUWE ET AL.,2004), learning (BHATNAGAR and GHOSE, 2004; JOHNSON ET AL., 2007) also impact online consumer buying behaviour significantly

2.12.2. Online consumer behaviour

Earlier researchers regarding online consumers have suggested that online shoppers tend to be concerned mainly with functional and utilitarian considerations (CHARLES DENNIS ET AL, 2009). Early researches have suggested that online shoppers are quite different from traditional

shoppers in more than one way, for example, LI ET AL (1999) mentioned that online shoppers are more educated than traditional shoppers while others have believed that the online shoppers have higher socioeconomic status, also male is more of online shoppers than the female counterparts and younger people tend more for online shopping than the older ones (TAN, 1999; KORGAONKAR and WOLIN, 1999). On the other hand, the researches carried out recently contradicts the earlier thoughts regarding online shoppers, they indicate that consumer orientations in both the traditional world and on the Internet are largely similar (JAYAWARDHENA ET AL., 2007).

To understand and analyse the positive or negative shopping intention of a consumer, identifying the pre-purchase intentions of them is necessary. Extensive researches have been carried out by different researchers (LIAO and CHEUNG, 2001; SAEED ET AL., 2003; MIYAZAKI and FERNANDEZ, 2001; CHEN and DUBINSKY, 2003) regarding the determinants for online shopping intention, they came up with different determinants including transaction security, vendor quality, price considerations, information and service quality, system quality, privacy and security risks, trust, shopping enjoyment, the valence of the online shopping experience, and perceived product quality.

The perception that using the Internet for the purpose of shopping or as a medium of performing shopping online enhances the outcome of the shopping experience influences the consumers' attitude toward online shopping and their intention to shop on the Internet (MONSUWÉ, DELLAERT, and DE RUYTER, 2004). Online retailers are competing to gain more consumers and increase their market share by providing more and more of what a consumer requires in terms of information, offers etc. (DOHERTY ET AL, 2006). The availability of an abundance of information online regarding the product a consumer intends to purchase is ensured by the marketers and sellers on the Internet (MONSUWÉ, DELLAERT, and DE RUYTER, 2004). As the usage of the Internet is constantly growing and the performance of online shopping is exponential due to the abundance availability of information and ease to shop at the comfort of the consumer, the decision making of consumer and the study of this aspect is becoming increasingly complex. According to LYSONSKI ET AL., (1996), consumer decision making is becoming increasingly complex due to the development of the Internet (LYSONSKI ET AL., 1996) and the proliferation of online shopping (CRISP, JARVENPAA and TODD 1997; DENNIS ET AL., 2009; HARRIS and DENNIS, 2008) and according to JAINES ET AL. (2003), Internet users are increasing and also online purchasing is increasing.

According to PARK (2007), there is a need to develop a thorough understanding of online shoppers, their preferences, behaviours and very importantly their decision making styles to efficiently address the increase in consumers engaging in online shopping rapidly. Unlike in a traditional market environment, in an online set-up, the competition between the sellers is very versatile. To face the competition in online markets the sellers must put their complete efforts into thoroughly understanding the target consumer groups and should be able to address the needs and wants of their target consumers effectively through a virtual medium which could be challenging compared to traditional methods where physical interaction is possible. Though considerable research has been done with regards to online shopping a lot of researchers still state that a lot more is yet to be known and explored about how in online environment consumer searches, uses the information and makes purchase decisions (HÄUBL and TRIFTS, 2000; PETERSON and MERINO, 2003; DENNIS ET AL., 2009). Online consumers behave differently and also have more sophisticated needs. They are not only buyers but also Internet users (KOUFARIS, 2003). According to SEHER (2013), an Internet shopper must perform more tasks than what they do as a traditional shopper, in addition to the usual purchase-related tasks they do as like in traditional shopping, they will also have to interact with the Internet while directing the process all by themselves.

2.12.3. Factors influencing online buying behaviour

Online shoppers can be of two types; one is a shopper who just goes through the websites for various purposes like information seeking so that he/she can later go to a physical store to make a purchase or might just be browsing through the products for fun sake etc. the other kind are those who actually buy. In online retailing consumers can be divided into two categories known as the browser and actual buyer (LEE and JOHNSON, 2002). If a browser goes through a website with an actual intention of making a purchase can be considered as a potential e-consumer. Two main generalised kinds of factors that influence online buying behaviour are internal factors and external factors (SNEHAL and VANDANA, 2017). Internal factors include psychographic factors and personal attributes of the consumer while external factors consist of social and cultural factors.

Dimensions like personal attitudes, demographics and lifestyle of consumers are much explored by previous researchers (SNEHAL and VANDANA, 2017; HERNANDEZ ET AL., 2010; SINGH and PILLAY, 2010; NORTH ET AL., 2003; DONTU and GRACIA, 1999). The internal factors further are classified into demographic factors, lifestyle and attitudes of the consumer. The external factors are influenced by trust, credibility, reviews etc. (LING ET AL.,

2010; ELLIOT and FOWELL, 2000). According to MALIK and GUPTA (2013), gender and occupation do not have a significant impact on online buying behaviour.

2.13. Decision-making styles

Until now many researchers investigated the study of consumer decision-making styles and understood the importance of consumer decision making styles in researching consumer behaviour (HAFSTROM, CHAE, and CHANG, 1992; DURVASULA ET AL., 1993; LYSONSKI, DURVASULA, and ZOTOS, 1996; MITCHELL and BATES, 1998; FAN and XIAO, 1998; KAMARUDDIN and MOKHLIS, 2003; BAKEWELL and MITCHELL, 2003; MITCHELL and WALSH, 2004; BAUER ET AL., 2006). MITCHELL AND BATES (1998) pointed out that the researchers have put efforts to understand the individual consumer decision making styles because of the inextricable links to consumer's purchase behaviour. According to TAI (2005), the examination of decision-making styles is important so that marketers and retailers are in a better position to understand the preferences and needs of different groups of consumers.

In order to conceptualize consumer decision making styles, SPROLES and KENDALL (1986) have developed a framework called the Consumer Style Inventory (CSI) which was an 8-factor model that empirically measured these decision-making styles. DONAL ROGAN ET AL. (2007) has explained the relationship between marketing strategy and consumer behaviour. He stated that the strategy is about the increase in probability and frequency of buyer behaviour: Requirements for succeeding in doing this are known to the customer and understand the consumer's needs and wants.

The existing literature suggests that the decision making styles of consumers could be majorly of three approaches which are: Consumer Characteristic Approach (SPROLES and KENDALL, 1986; SPROLES and SPROLES, 1990); Psychographics/Lifestyle Approach (LASTOVICKA, 1982; WELLS, 1975) and Consumer Typology Approach (DARDEN and ASHTON, 1974; MOSCHIS, 1976). The Characteristic Approach focuses on cognitive and affective orientations which are related to the decision-making of consumer, while the Psychographics/Lifestyle Approach suggests, while predicting consumer behaviour and assessing consumer personalities it is effective to have consumer's interest, activity and opinion statements. Finally, Consumer Typology focuses on identifying general consumer "types" which differ from each other. According to PARK (2007), Consumer Characteristic Approach was identified as the most

explanatory and powerful approach among the three types of approaches as it focuses on the mental orientation of consumers in making decisions.

SPROLES and KENDALL (1986) employed Consumer Characteristics Approach to develop the consumers' decision-making styles list which is otherwise known as Consumer Style Inventory (CSI). According to SPROLES and KENDALL (1986), the identification of 8 factors of CSI was done based on a selection method containing certain criteria:

1. The method should contain mental consumer characteristics that directly link to consumer choices,
2. The method should contain independent and complete decision-making characteristics,
3. The method should rate and measure each consumer on all characteristics in order to profile the consumer into different styles,
4. The method should be of importance for consumer-interest professionals.

Based on the above-mentioned criteria the CSI was developed with an assumption that consumer decision-making behaviour could be explained by 8 decision-making styles/8 dimensions. So derived 8 CSI dimensions/factors are: (1) Perfectionism and High-Quality Consciousness; (2) Brand Consciousness; (3) Novelty-Fashion Consciousness; (4) Recreational, Hedonistic Shopping Consciousness; (5) Price and "Value for Money" Shopping Consciousness; (6) Impulsiveness; (7) Confusion from Over Choice; (8) Habitual, Brand-Loyal Orientation toward Consumption.

Though there are arguably a few issues invalidating CSI in some cases, it has been identified as the tested instrument and widely employed framework for measuring decision-making styles of consumers since its development in 1986 (CANABAL, 2002; LYSONSKI ET AL., 1996; MISHRA, 2010; FAN and XAIO, 1998; HIU ET AL., 2001; BAKEWELL and MITCHELL, 2003, 2004,2006; BAUER ET AL., 2006; MITCHELL and BATES, 1998; LENG and BOTELHO, 2010; LYSONSKI ET AL., 1996; BAUER ET AL., 2006; WALSH ET AL. 2001; LYSONSKI ET AL., 1996; MOKHLIS, 2009; OMAR ET AL. , 2009; HANZAEI and AGHASIBEIG, 2008; HAFSTROM, CHAE and CHUNG, 1992; LYSONSKI ET AL.,1996; LENG and BOTELHO, 2010). It is also apparently the pioneer systematic attempt to create a robust methodology for measuring shopping orientations and behaviour (HAFSTROM ET AL., 1992; LYSONSKI ET AL., 1996; MITCHELL and BATES, 1998; WICKLIFFE, 2004).

2.13.1. Existing Decision Making Styles

The consumer decision making styles which were proposed by SPROLES ET AL. (1986) are widely known and highly accepted by various research scholars. The consumer decision making styles given by SPROLES ET AL. (1986) is also called a consumer style inventory. All the eight original consumer decision making styles are reviewed below,

1. Perfectionistic, high-quality conscious consumer

Consumers of this variation have an inclination towards the very best quality of the products. They tend to make a careful and systematic search to attain the very best quality of the products. A conscious decision making behaviour is usually observed in this type of consumers.

The foremost factor mentioned by SPROLES ET AL (1986) was perfectionism. They defined this situation whereby a consumer searches for the best quality in products; shops more carefully, more systematically, or by comparison; and is not satisfied with the “good enough” product. This definition was later accredited by other researchers like WESLEY ET AL. (2006) too. According to KASPER ET AL. (2010); WESLEY ET AL. (2006) the consumers who score high in this variable are neither brand nor price loyal and all they need is the aspect of perfection in their purchase. SPROLES (1985) and SPROLES and KENDALL (1986) observed that the consumers of this category tend to intensify their shopping processes and time in an attempt to derive maximum utility.

Consumer perfectionism is identified across the globe by many researchers (CANABAL, 2002; DURVASULA ET AL., 1993; HAFSTROM ET AL., 1992; HIU ET AL., 2001; LYSONSKI ET AL., 1996; MISHRA, 2010; SINKOVICS ET AL., 2010; SPROLES, 1985; SPROLES and KENDALL, 1986) as the more widely accepted characteristic among the eight characteristics listed by SPROLES ET AL. 1986 in their consumer style inventory. However, a few researchers have confirmed that the perfectionism factor does not really show as much significance in consumer buying behaviour in their parts of the world like China, Poland and Korea (WICKLIFFE, 2004; COWART and GOLDSMITH, 2007; FAN and XIAO, 1998; SOLKA ET AL., 2011). SHIM and EASTLICK (1996) the idea about perfectionism has supported the statement of KASPER ET AL. 2010 which was that a consumer who is a perfectionist seems to be more responsible shoppers, and more rational than emotional and this responsibility could be a result of the educational levels of the consumer (SHIM and EASTLICK 1996). Many researchers claimed that the education of consumer makes them highly knowledgeable and responsible shoppers. SHIMS and EASTLICK (1996), stated that the consumer could be a

perfectionist for three reasons: (1) to show off, (2) being frugal with their finances and (3) peer influence. BAKEWELL and MITCHELL (2006) have concluded that most men tend to show their superiority by being a perfectionist. But, according to other researchers like MITCHELL and WALSH (2004); WIEDMANN, WALSH, and MITCHELL (2001); and YASIN ET AL. (2009) female consumers tend to be more of a perfectionist than their male counterparts. Being said that, a report by BAOKU ET AL. (2010) stated that it is not really necessary for a consumer to be educated to be a perfectionist, an uneducated poor peasant can also be a perfectionist, meaning the perfectionism is not just influenced by education, but by a combination of different factors such as the market and macro environments (KWAN ET AL., 2008). SCHIFFMAN and KANUK (2000) mentioned that in a situation of dilemma consumers may assume that the higher the price of a product the best the quality of the product. The list of prominent researchers in the field of consumer decision making styles who have accepted perfectionism as one among the styles is shown in Table 3.

Table 3: Researchers who accept perfectionism as one of the consumer decision making styles

Style	Country	Author	Year
Perfectionist	United States of America	SPROLES and KENDALL	1986
	United States of America	SPROLES and SPROLES	1990
	Korea and the United States of America	HAFSTROM ET AL.	1992
	New Zealand	DURVASULA ET AL.	1993
	Germany, India, New Zealand, United States of America	LYSONSKI ET AL.	1996
	United Kingdom	BAKEWELL and MITCHELL.	2004
	USA	WESLEY ET AL.	2006
	China	KWAN ET AL.	2008
	Malaysia	MOKHLIS SALLEH	2009
	Australia	NAYEEM	2012

Source: Made by the author based on MUSIKA (2018)

2. Brand conscious consumer

Consumers of this category are highly concerned about the brand tag with fewer regards towards the price, they are well known to shop expensive products with high levels of brand

identity. Social status is generally linked to this kind of consumer buying behaviour and also they are considered to show certain levels of fashion consciousness.

According to SPROLES and KENDALL (1986) consumers who tend to purchase top brands have an intuition that the high prices of goods imply that the particular branded goods will have a high quality and they tend to buy at high-end stores which do best advertises (SPROLES and KENDALL, 1986). This implies that the brand conscious consumer is in a way a quality conscious consumer as they have an impression that top brands maintain high quality.

WESLEY ET AL. (2006) also states that there seem to be similarities like: highly educated (WANG ET AL. 2004); least tendency to compare (ZHOU ET AL., 2010); high income levels and having planned expenditures pattern (WESLEY ET AL., 2006), etc., between brand consciousness and perfectionism/quality conscious consumer. MUSIKA (2018) suggests that these similarities can result in raising a few confusions when one tries to understand these two factors of consumer style inventory.

Many authors suggested that brand consciousness is related to conveying the image, meaning and fashion in individualistic cultures (BAO, ZHOU, and SU, 2003; KIM, LEE, and PARK, 2010; PARK and RABOLT, 2009). Brand names are also usually connected to the status of an individual (WANKE, BOHNER, and JURKOWITSCH, 1997). According to PARK and STOEL (2006) in online shopping creating and promoting the familiarity of the brand is a strategy used to increase purchase intentions of the online apparel shopper. According to ZHOU ET AL. (2010), brand-conscious consumers are much inclined towards hedonism and they do not respond well to consumer education and learning.

According to MUSIKA (2018), a higher concentration of media availability in urban areas when compared to their rural counterparts could be one reason why urban consumers are more brand conscious (ZHOU ET AL., 2010). MITCHELL and WALSH (2004) YASIN (2009) concluded that the female consumers are more brand conscious when compares to males, but, in a research conducted by SINKOVICS ET AL. (2010) it was found that when it comes to online shopping male consumers are more brand conscious than female.

Consumers have different attitudes toward foreign and domestic brands (ELLIOTT and CAMERON, 1994). A study by LYSONSKI ET AL., (1996) states that brand consciousness in different cultures is in different states of development and culture affects brand consciousness (LEO, BENNETT, and HÄRTEL, 2005A). According to WANG, SIU, and HUI (2002), Chinese consumers also have different attitudes toward imported brands and domestic brands.

Brand consciousness is one of the most stable and applicable factor of the 8 consumer style inventory factors because of its growing popularity and beliefs about brands around the world (DURVASULA, LYSONSKI, and ANDREWS, 1993; HAFSTROM ET AL., 1992; HIU ET AL., 2001; LEO ET AL., 2005A; LYSONSKI ET AL., 1996; MITCHELL and BATES, 1998; MITCHELL and WALSH, 2004; SPROLES and KENDALL, 1986; WALSH, ET AL. 2001; ZHOU ET AL., 2010). The list of prominent researchers in the field of consumer decision making styles who have accepted brand conscious consumer as one among the styles is shown in Table 4.

Table 4: Researchers who accept brand consciousness as one of the consumer decision making styles

Style	Country	Author	Year
Brand conscious consumer	United States of America	SPROLES and KENDALL	1986
	United States of America	SPROLES and SPROLES	1990
	Korea and the United States of America	HAFSTROM ET AL.	1992
	New Zealand	DURVASULA ET AL.	1993
	Germany, India, New Zealand, United States of America	LYSONSKI ET AL.	1996
	United Kingdom	BAKEWELL and MITCHELL.	2004
	USA	WESLEY ET AL.	2006
	China	KWAN ET AL.	2008
	Malaysia	MOKHLIS and SALLEH	2009
	Australia	NAYEEM	2012

Source: Made by the author based on MUSIKA (2018)

3. Novelty, variety conscious consumer

This dimension of CSI covers those consumers who are known to be variety seekers. They are excited to try out new things and they find it pleasurable to do so. Novelty and variety conscious consumers also tend to be seeking the latest fashion and be up to date in style.

Novelty/fashion consciousness is defined as the desire to buy trendy products by SPROLES ET AL. (1986). Novelty and fashion consciousness is about having awareness of the latest and exciting products (SPROLES and KENDALL, 1986). Novelty and fashion conscious consumers are known to be excited to try a variety of things and they find pleasure in doing so. They prefer to keep up-to-date with the latest styles and a variety of products (KHARE, 2012;

WESLEY ET AL., 2006). While BAKEWELL and MITCHELL (2004); MITCHELL and WALSH (2004) and YASIN (2009) argue that female consumers are more novelty conscious than male consumers on the other hand KWAN ET AL. (2004) concluded that the male consumers exhibit novelty in sports products, electronic products and high-tech related products. According to MITCHELL and BATES (1998), novelty and fashion conscious factor may not be significant in developing nations like Tanzania.

According to MUSIKA (2018), the communication with the novelty and fashion conscious consumers must be kept clear, precise and concise as these kinds of consumers are identified by SPROLES and SPROLES (1990) as passive learners and they are prone to information overload and ambiguity according to MITCHELL ET AL. (2004). According to WISS (2003), young consumers between age 17 and 23 are comparatively more novelty and fashion conscious than any other age group consumers and supporting this statement of WISS (2003), WANG ET AL. (2004) stated that older people are less fashion-conscious. The list of prominent researchers in the field of consumer decision making styles who have accepted novelty conscious consumer as one among the styles is shown in Table 5.

Table 5: Researchers who accept novelty consciousness as one of the consumer decision making styles

Style	Country	Author	Year
Novelty conscious consumer	United States of America	SPROLES and KENDALL	1986
	United States of America	SPROLES and SPROLES	1990
	Malaysia	MOKHLIS and SALLEH	2009
	United States of America	COWART and GOLDSMITH	2007
	Poland, United States of America	SOLKA ET AL.	2011
	Taiwan	YANG AND WU	2007
	Germany	MITCHELL and WALSH	2004
	Iran	HANZAEI and AGHASIBEIG	2008
	China	FAN and XIAO	1998
	China	HIU ET AL.	2001

Source: Made by the author based on MUSIKA (2018)

4. Price, value conscious consumer

Spending money is a major concern here. Price and value conscious consumer is particularly concerned about the sale prices and usually tries to get the best value for the price they spent

on the product. In general consumers with an intention of purchasing less priced products relates to this factor.

According to SPROLES and KENDALL (1986) price consciousness can be defined as an awareness of the best value, buying at sale prices or the lowest priced choice. JANISZEWSKI and LICHTENSTEIN (1999) suggested that the lowest priced products would be chosen by the consumers if the case was that all the product options were available at the same benefit level. According to ZHOU ET AL. (2010) price and value conscious consumers are not brand loyal but they are likely to be cognitive in nature. According to WANG ET AL. (2004) this kind of consumers are less educated and they belong to low income group and also are less trendy.

According to FAN and XIAO, (1998) and SPROLES and SPROLES, (1990) price and value conscious consumers are few ways similar to the perfectionist kind of consumers. Both price and value conscious consumers and perfectionist and high quality conscious consumers show similarities in preferring active, analytical, detailed (comprehensive) learning, and careful comparison.

The age group factor when it comes to price conscious consumers was observed differently by different researchers. Researchers like BAKEWELL and MITCHELL (2006) and SHIM and EASTLICK (1996) believes that the consumers of the young age group are less likely to be price conscious while SOLKA ET AL. (2011) concluded that in their research it is clear that the youth has high price consciousness.

Analysing these two kinds of opinions, MUSIKA (2018), in her thesis quoted that the reason that BAKEWELL and MITCHELL (2006) and SHIM and EASTLICK (1996) said that the consumers of young age group are less likely to be price conscious could be because some youths receive financial support from their family and so there is a possibility of not experiencing the difficulty of making money nor understanding the value of money and so they could be less price conscious and in the case of SOLKA (2011), as they concluded that the youth exhibits high price consciousness and it could be because of the irregular or limited incomes.

According to JIANG and ROSENBLOOM (2009), the primary factor considered by the consumers in online shopping will be price and this shows that the customer behavioural intentions are related to the price which is readily accessible from memory. The list of prominent researchers in the field of consumer decision making styles who have accepted price and value conscious consumer as one among the styles is shown in Table 6.

Table 6: Researchers who accept price and value consciousness as one of the consumer decision making styles

Style	Country	Author	Year
Price and value conscious consumer	United States of America	SPROLES and KENDALL	1986
	United States of America	SPROLES and SPROLES	1990
	New Zealand	DURVASULA ET AL.	1993
	China	HIU ET AL.	2001
	United Kingdom	BAKEWELL and MITCHELL	2004
	United Kingdom	BAKEWELL and MITCHELL	2006
	Germany	MITCHELL and WALSH	2004
	Iran	HANZAEI and AGHASIBEIG	2008
	China	KWAN ET AL.	2008
	Australia	SINKOVICS ET AL.	2010

Source: Made by the author based on MUSIKA (2018)

5. Recreational, hedonistic consumer

MONSUWÉ, DELLAERT, and DE RUYTER, 2004, quoted what HOLBROOK (1994) claims - the enjoyment develops from the appreciation of a consumer towards the experience they face for its own sake apart from any other consequences which might occur. Those consumers who find shopping to be entertainment and recreational are considered in this factor. For these consumers, shopping could be a getaway from the daily stress and they are emotionally connected towards shopping. Those consumers who find shopping to be entertainment and recreational are considered in this factor. According to SPROLES and KENDALL (1986), those consumers who feel entertained and who seek pleasure from shopping are considered as the recreational and hedonistic conscious consumer. Recreational consumers are proved to have relatively highest frequency of visiting shopping outlets compared to any other kind of consumers because of the feeling of pleasure and entertainment they attain while shopping (WESLEY ET AL., 2006). MITTAL and SHETH (2004) addressed BLOCH, RIDWAY and DAWSON'S (1994) research in which they mentioned about recreation attitude of consumers who visit stores just as an alternative to not having to do anything at home and they are not affected by time consciousness while they shop.

According to COWERT ET AL. (2008), recreational and hedonistic consumers display impulsive nature and they tend to make a purchase unintentionally. According to MITCHELL and BATES (1998) and BABIN, DARDEN, and GRIFFIN (1994), recreational consumers tend to develop a hedonistic value and enjoyment benefits from shopping with an emphasis on quality. ROY and THILL (2004) in their research mentioned that the location of shopping place determines the frequency of the shoppers to shop, however it is not proved yet about how in the case of online shopping the frequency could be decided as the factor of location is not applicable in online shopping for the fact that online shopping can be performed from any location according to the consumer's comfort.

ZHOU ET AL. (2010) mentioned that the consumers of developed countries are more recreational and hedonistic than those from developing countries and this could be the result of the availability of more disposable income and also the presence of better shopping places like malls etc. The gender aspect when it comes to recreational and hedonistic consumers is not very clear yet. A study by ROY and THILL (2004) confirmed that female shoppers beat their male counterparts in displaying the qualities of recreational and hedonistic consumers while later studies like the ones by WESLEY ET AL. (2006) and BAKEWELL and MITCHELL (2006) suggest that both males and females lean equally towards recreational shopping. According to MUSIKA (2018), the recreational and hedonistic consciousness is one of the consumer style inventory's factors which has been less confirmed by different country studies when compared to other factors. The list of prominent researchers in the field of consumer decision making styles who have accepted Recreational, hedonistic consumer as one among the styles is shown in Table 7.

Table 7: Researchers who accept recreational and hedonistic consciousness as one of the consumer decision making styles

Style	Country	Author	Year
Recreational, hedonistic consumer	United States of America	SPROLES and KENDALL	1986
	United States of America	SPROLES and SPROLES	1990
	Germany, India, New Zealand, United States of America	LYSONSKI ET AL.	1996
	Germany	WALSH, ET AL.	2001
	Taiwan	YANG and WU	2007
	Iran	HANZAEE and AGHASIBEIG	2008

	Malaysia	MOKHLIS and SALLEH	2009
	Australia	SINKOVICS ET AL.	2010
	China	ZHOU ET AL.	2010
	Poland, United States of America	SOLKA ET AL.	2011

Source: Made by the author based on MUSIKA (2018)

6. Impulsive, careless consumer

Unplanned shoppers are a description of this factor. These consumers tend to make buying decision instantly regardless of the need for evaluation. Impulsive/careless shopping is defined as making impulsive, unplanned and careless purchases (SPROLES and KENDALL, 1986). According to LEVY and WEITZ (1992), a consumer with no intention of purchasing a particular product buy does purchase it after they encounter with it are considered as impulse consumer. SOLOMON ET AL. (2002) and ARNOULD ET AL. (2002) both suggested that impulse buying behaviour as a characteristic of a consumer related to the sudden and persistent emotional urge to buy immediately.

According to SOLOMON ET AL (2002), as much as 33% of the unplanned buying of a consumer was made as they have recognised the need for that product while in the store. LI ET AL., 2003; SOLOMON 2010 propose a different perspective, they say that unplanned purchase of consumer can happen because of reason that they might just realise that they need that particular product only when they see it and this cannot be considered as impulsive or careless purchase behaviour, according to LI ET AL. (2003) the consumers are not generally impulsive and careless shoppers; they may only be experiencing an unplanned purchase. According to LI (2004), due to impulsive buying, an emotional conflict between guilt and pleasure may happen because of various reasons like post purchase realization, financial issues, disappointment with the purchased product etc. Further in this research, it is also found that impulse purchasing is also about the mental match between what a product is and what the self-concept of a consumer is. SHETH and MITTAL (2004) classified unplanned purchase behaviour into three different types:

1. Restocking unplanned purchase
2. Evaluated new unplanned purchase
3. Impulse purchase

SHETH and MITTAL (2004) explained these 3 types of unplanned behaviours as, those consumers who were already using the product regularly but might have not planned to purchase it at that point of time when they are in store which is identified as restocking unplanned purchase. Various reasons like in-store display of the item or a special offer on it may trigger the decision of making a purchase at that time. Evaluated new unplanned purchase is about making a purchase of a product whose need wasn't recognized prior to that purchase. Finally, the impulse purchase was explained as a kind of purchase that was bought spontaneously and which is completely unpremeditated. SHETH and MITTAL (2004) proposed that there are 4 factors that trigger unplanned purchase:

1. Information regarding the store,
2. Limited time,
3. The company during the purchase,
4. Promotions at the store.

According to ARNOULD ET AL. (2002), impulsive buyers could be high in emotional activation, low in cognitive control and may possess largely reactive behaviour. ROY and THILL (2004) argue that consumers belong to low income group and less organised people display more impulsive purchase behaviour. Impulsive and careless purchase decision could be a result of poor education quality which can make a consumer less sensitive towards organising their plans not only in shopping but in other aspects too.

Coming to youths and gender factor role in impulsive buying behaviour, according to WICKLEFFE (2004), young generations are proven to be more impulsive compared to the older generations. However, with a change in time and advancements in technology this behaviour among the young generations could have been changed or would have been the same, but it has not yet been extensively researched. According to FISCHER and ARNOLD (1990) and MITCHELL and WALSH (2004) women consumers exhibit more impulsive behaviour compared to men and this could be more appropriate while they shop in the clothing and cosmetics category. However BAKEWELL and MITCHELL (2004) and SINKOVICS ET AL (2010) suggested that similar behaviour was identified in men while purchasing electronics, they were proved to be more impulsive while purchasing electronics than women. The list of prominent researchers in the field of consumer decision making styles who have accepted impulsive, careless consumer as one among the styles is shown in Table 8.

Table 8: Researchers who accept impulsiveness as one of the consumer decision making styles

Style	Country	Author	Year
Impulsive, careless consumer	United States of America	SPROLES and KENDALL	1986
	United States of America	SPROLES and SPROLES	1990
	Germany, India, New Zealand, United States of America	LYSONSKI ET AL.	1996
	Germany	WALSH ET AL.	2001
	Taiwan	YANG and WU	2007
	Iran	HANZAEI and AGHASIBEIG	2008
	China	KWAN ET AL.	2008
	Malaysia	MOKHLIS and SALLEH	2009
	Australia	SINKOVICS ET AL.	2010
	China	ZHOU ET AL.	2010

Source: Made by the author based on MUSIKA (2018)

7. Confused by over-choice consumer

Consumers when experiences excess information in the market regarding the product, usually gets confused and this gives rise to confused by over-choice. The availability of excessive choices results in making it difficult for a consumer to make an efficient purchase decision. Due to a large variety of brands in retail stores as well as online stores, consumers go through constant confusion while shopping. Earlier researchers like EVANS-CORREIA (1992), FLETCHER (1987), FOXMAN, MUEHLING, and BERGER (1990) have highlighted that the prices, qualities, sizes and colours could also confuse consumers. The consumers who score high on this dimension are usually affected by the information overload due to which an efficient choosing ability of the consumer is put at risk (WALSH ET AL. 2001).

According to SPROLES and KENDALL (1986), as a result of excessive information availability or in other words information overload, difficulty in making choices arises which in turn creates confusion to the consumers. GONEN and OZMETE (2006), concludes that consumers many times indulge in careless decision making due to information overload and most such decision makers later regret over the made careless decisions. KIM ET AL. (2009) relate impulsive decision making style with that of the confused because of the information overload decision making style and they say that both the decision making styles are

undesirable. Signifying the cultural differences between consumers from western countries to that of Eastern countries, LEO ET AL. (2005) suggests that Western consumers have shown to be significantly more focused on specific products than their Eastern counterparts. The list of prominent researchers in the field of consumer decision making styles who have accepted confused by the over-choice consumer as one among the styles is shown in Table 9.

Table 9: Researchers who accept confused by the over-choice consumer as one of the consumer decision making styles

Style	Country	Author	Year
Confused by over-choice consumer	United States of America	SPROLES and KENDALL	1986
	United States of America	SPROLES and SPROLES	1990
	Germany, India, New Zealand, United States of America	LYSONSKI ET AL.	1996
	Germany	WALSH, ET AL.	2001
	Taiwan	YANG AND WU	2007
	Iran	HANZAEI and AGHASIBEIG	2008
	China	KWAN ET AL.	2008
	Malaysia	MOKHLIS and SALLEH	2009
	Australia	SINKOVICS ET AL.	2010
	China	ZHOU ET AL.	2010

Source: Made by the author based on MUSIKA (2018)

8. Habitual, brand- loyal consumer

Habitual and brand loyal consumer as the name says is related to those consumers who relate themselves to a certain identity. A consumer who has a site, a store or a brand that is their regular choice and they tend to stick to it for personal reasons. SPROLES and KENDALL (1986) put up the idea that this kind of consumers is generally associated with extensive learning. WIEDMANN ET AL. (2001) argue that loyal consumers are usually not price-comparers for the reason that they are less information seeking and brand evaluating as they already have a brand in mind before they purchase. TRIVEDI and MORGAN (2003) argue that the variety seekers are less likely to be habitual or brand loyal consumers, perhaps this is because those consumers are constantly searching for newness and cannot stick to a brand or a site. This is later agreed by MICHAELIDOU (2012) who mentioned that the brand-loyalty factor can influence consumers who are low variety seekers as they tend to be loyal. Confused

consumers, novelty conscious consumers and variety seeking consumers do not possess the habitual behaviour and brand consciousness (MICHAELIDOU, 2012; MITCHELL ET AL. (2004); LERMAN, MALDONADO, and LUNA, 2009).

Concerning the gender difference WIEDMANN ET AL., (2001) suggest that male consumers exhibit more brand loyalty than their female counterparts. On the contrary to WIEDMANN ET AL., (2001), BAKEWELL ET AL (2006) argue that male consumers tend to be less brand loyal than female consumers and MITCHELL and WALSH (2004) concludes that there is no significant difference between male and female for being brand loyal. The list of prominent researchers in the field of consumer decision making styles who have accepted habitual, brand-loyal consumer as one among the styles is shown in Table 10.

Table 10: Researchers who accept habitual, brand- loyal consumer as one of the consumer decision making styles

Style	Country	Author	Year
Habitual, brand- loyal consumer	United States of America	SPROLES and KENDALL	1986
	United States of America	SPROLES and SPROLES	1990
	Germany, India, New Zealand, the United States of America	LYSONSKI ET AL.	1996
	China	HIU ET AL.	2001
	Taiwan	YANG and WU	2007
	Iran	HANZAEI and AGHASIBEIG	2008
	China	KWAN ET AL.	2008
	Netherlands	KASPER ET AL.	2010
	China	ZHOU ET AL.	2010
Australia	SINKOVICS ET AL.	2010	

Source: Made by the author based on MUSIKA (2018)

The 8 factors described above are proven by many researchers as a valid tool to measure consumer buying behaviour. Though the framework has proven well all through the studies, this particular research argues that the CSI framework itself is not sufficient enough to completely understand and measure the emerged new consumers and their behaviours as the framework was designed in 1986 and since then a lot of advancements in the technology, consumers, customers, sellers and marketers have evolved and for various other reasons which will be discussed further in this thesis, an upgrade to the framework of CSI is needed.

Advancements in the technology have influenced consumer shopping environments alongside their expectation and demand concerning their shopping experience. Table 11 shows the list of prominent researchers in the field of consumer decision making styles who have researched in mentioned countries and concluded the acceptance or rejection of the original consumer style inventory proposed by SPROLES and KENDALL (1986) and few who have given their own new consumer decision making style according to their study.

Table 11: Various researchers with their results regarding consumer decision making styles

Sl.No	Author/researcher	Country	Year	Results
1.	SPROLES and KENDALL	United States of America	1986	Concluded 8 styles of online consumer buying behaviour among young adults
2.	LYSONSKI, DURVASULA, and ZOTOS	Germany, India, New Zealand, United States of America	1996	Confirmed 7 factors out of 8 with 34 items. CSI requires additional psychometric work before it can be applied to other countries, mainly the less developed ones.
3.	FAN and XIAO	China	1998	Confirmed 5 factors of 31 items. The maturity of the consumer market may impact the differences in consumer decision making styles.
4.	MITCHELL and BATES	United kingdom	1998	Added new traits which are store-loyalty and time and energy saving traits. The CSI is sensitive enough and able to assess cultural differences and produces sensible results
5.	HIU, SIU, WANG, CHANG	China	2001	Five CDMS are valid and reliable in Chinese culture: perfectionist, novelty fashion conscious, recreational, price conscious, and confused by over-choice.
6.	WALSH, MITCHELL and THURAU	Germany	2001	Confirmed 6 factors
7.	MITCHELL and WALSH	Germany	2004	Male consumers did not validate the CSI, however, female consumers did. Five new male factors were identified: satisfying, enjoyment variety seeking, fashion sale seeking, time restricted and economy seeking.

8.	WICKLIFFE	Korea and America	2004	The original 8 factors in consumer style inventory given by SPROLLES AND KENDALL (1986) was not a valid measure of consumer decision making styles in Korea and the United States of America.
9.	TAI	Hong Kong	2005	4 new dimensions were proposed: personal style consciousness, environment and health consciousness, reliance on mass media, and convenience and time consciousness.
10.	PARK	United States of America	2007	All the 8 CSI factors were supported by this researcher, in addition, 3 new styles were proposed: 1. fulfilment conscious consumer; 2. incentive conscious consumer; 3. recommendation conscious consumer.
11.	SOLKA, JACKSON, and LEE	Poland and America	2011	Out of 5 shopping characters, 4 were different between these two countries: enjoyment; shopping aversion; price consciousness; quality consciousness. Also, 3 out of 5 differ between genders.

Source: Made by the author based on various researchers

2.13.2. Proposed new dimensions for consumer decision making styles for e-consumers

1. Website orientation

A website of the online seller is crucial as it is the primary interaction medium of online sellers and consumers. JIANG ET AL. (2010) suggested that a consumer before making an online purchase attempts to surf through the site to go through the available information and filters the information to derive the required product details. This could be seen as a most appropriate reason why a website must be designed in a very efficient manner with high quality so as to provide the information to the visitor so that the visitor could be converted into an actual consumer. Website quality according to WELLS ET AL. (2011), influences the online purchase of a consumer. It can, therefore, be suggested that the websites with good quality in terms of usability, attractiveness etc. which can enhance the shopping experience of a consumer does have a competitive advantage. The ability to find multiple products on a single website is also considered an important factor. THAKUR and SRIVASTAVA (2015) mentioned in their research that the websites like 'Flipkart' work as all in one platform which deals with a variety

of categories that could be of customer interest. Such sites according to THAKUR and SRIVASTAVA (2015) besides making it possible to find a lot of merchandise, also help in finding those kinds of products that are otherwise not easily available in stores.

According to SHERGILL and CHEN (2005), the design of the website, customer service provided by the site, reliability factor of the website, security offered by a website and fulfilment of consumer requirements by the website are a few of the most important features of the website which influence consumer buying behaviour. Online shopping behaviour is actually based on the appearance of sites, quality of pictures, quality of the video clippings (if any) and not on actual product experiences (LOHSE and SPILLER 1998; PARK and KIM 2003). Various website attributes such as easy to use, navigation, presentation of the content, security etc. were studied which could affect the online purchase process. The design of a website is the most important factor which motivates a consumer's online purchase intention. WIND and REIBSTEIN (2000), has proved by his research in which he has studied nearly 100,000 online shoppers that the design of a website is a very important factor for e-consumers.

While the issue of tangibility persists in online apparel consumption, online selling companies are adopting innovative ways to address this issue. Websites are being designed much efficiently to handle the new technology to better present the accurate apparels on the screen. According to CHAN, NGAI and MOON (2017), the fashion industries are adapting the new and innovative digital systems to present their products in a much more attractive and professional way to the young generations. According to GOPU (2019), the young generation e-consumers are trendy as well as classy and for this reason, there is a necessity for online fashion sellers to better present their apparels so as to attract more consumers and retain them. In his research, GOPU (2019) studied the visual merchandising of fashion and suggested that the experts of visual merchandising are obliged to work towards making the apparels on the website look more realistic, attractive and clearly visible in order to escalate the sales. Online visual merchandising is responsible for approaching, identifying and ensuring the visual communication between stakeholder and the product itself (GOPU, 2019).

The website offerings not only includes information about the product but also the genuine opinions of the consumers who have already purchased the same product. In precise, the reviews given by the consumers of a certain product help e-consumers in the decision making process and the genuineness of a website over the reviews is an important website attribute. Several previous researches have shown that the consumer ratings and reviews impact e-consumer's purchase behaviour and intentions besides the attitudes towards products and

retailers (BETTINA ET AL. 2018). According to FLOYD ET AL. (2014), the reviews are the most important feature which influences sales.

HI: Generation Y e-consumers of India are website oriented

2. Hedonistic and incentives orientation

In their study CHANDON ET AL. (2000) observed the benefits of hedonic behaviours in terms of incentives and promotions. They found 3 behaviours related to the hedonistic nature: value expression, exploration and entertainment. The value expression is related to the consumer's thought of being smart and a good shopper, while exploration is related to the intuition of trying new products which are realised due to the price promotions and finally entertainment is explained as the happy or fun feeling a consumer undergo because of the price promotion.

According to many researchers, apparels are studied to have higher hedonic values compared to other product categories (for example, DENNIS ET AL. 2007; KIM and HONG 2011). KAUL (2007) suggested that a sense of pleasure is associated with the apparel products which makes them of higher hedonistic valued products. JIN AND KOO (2003) suggest that consumers may perceive a high hedonic shopping value associated with the price discount that they received when they shop for apparel in addition to the hedonic value of the product itself.

The new strategy of introducing extra benefits for purchasing products through online sites is increasing the online purchase intention. According to XU, Y and HUANG (2014), discounts and incentives are one of the most important marketing strategies to attract consumers by providing extra value to their purchase, this strategy boosts consumer to quickly buy the products under the promotional category. The incentives like e-coupons, buy one get once free, discounts, etc. are to name a few. An e-coupon is a certificate that avail customers saving on the purchase of a particular product and this certificate is distributed either online or in printed form (KOTLER, KELLER and OPRESNIK, 2017). According to PARK (2007), the introduction of incentives such as e-coupons through the new improved technical advancements has resulted in an increase in the inflow of consumers who are incentive oriented. The increase is so much that this new dimension needs to be recognised apart from the price consciousness (PARK, 2007). Studies like MELA ET AL. (1997) and WALTERS and JAMIL (2003), have proved that the offers of coupons and coupon redemption have a significant impact on consumer's purchase intention. KOTLER, KELLER and OPRESNIK (2017) suggested that the offers motivate the consumer to buy extra so that means that the sales promotions (like coupons) influence e-consumers shopping intention.

Different types of promotional offers have a separate degree of impact on the consumers' buying decision (GILBERT ET AL. 2002). According to GILBERT (2002), consumers go through 3 types of decision making while buying: category of purchase, brand preference and quantity and the promotional offers have a significant impact on all the three decision making aspects (CHANDRA ET AL. 2018). While discounts, incentives and such strategies do attract consumers, there are researchers who have suggested the percipience of quality over the incentives. The effect created by price discounts may play an important role in consumers' perceptions of apparel quality and value (LEE ET AL. 2018). For example, XU, Y and HUANG (2014), argues that there is a positive relationship between the incentives and quality of the product, that is, a higher discount leads to a perception that the quality of the product is higher and this is earlier found by RUNGTRAKULCHAI (2013) too, while in contrast GARRETSON and CLOW (1999) found a negative relationship between the discounts and perceived quality, they suggest that the perception of consumer is that the more discount on a product, the least the quality of the product is what a consumer thinks. Cutting it all short, FIORE, LEE, and KUNZ (2003) declared that consumers perform online shopping due to its fun factor, enjoyment and due to online shopping's engaging attributes which altogether make online shopping pleasurable.

H2: Generation Y e-consumers of India are hedonistic and incentives oriented

3. Societal and external pressures orientation

Psychologist LEON FESTINGER has given the idea of Social Comparison Theory in 1950. He proposed that people have a strong urge to evaluate themselves in comparison to others through social comparison. Individuals tend to evaluate themselves (attitudes, abilities and beliefs) against those in their peer group or with whom they are similar (FESTINGER, 1954). According to TURNER (1991), when an individual changes their thoughts, behaviour or feelings in response to their society and surroundings that phenomenon can be called as social influence. The acceptance and appreciation of society are considered as one orientation of a consumer which makes them opt for online shopping. According to TAYLOR and TODD (1995), the social influence is typically sourced from 3 groups of society: peers, superiors and subordinates. GEFEN and STRAUB (2004) suggested that with the increase in the social presence the willingness to purchase online increases and also it increases the trust in e-commerce. Another study conducted by LIMAYEM ET AL., (2000), concludes that family influences are the second strongest influence after media influence in online buying intentions. LIMAYEM ET AL. (2000) considered media, family and friends as the 3 social influencing

components in online buying intentions. In line with LIMAYEM ET AL. (2000), BATTACHEREE (2000) also concluded that media is a major influencing factor in e-commerce, they mentioned that the mass media such as news reports and popular press possess a significant effect of the subjective norms on the acceptance of e-commerce. Also, HWANG (2005) agree on the 3 social influences proposed by LIMAYEM ET AL. (2000) and concludes that these 3 social influences significantly relate to online trust.

In their research regarding the effects of Internet trust and social influence towards willingness to buy online, CHIN ET AL. (2009) concluded that the trust in Internet structure and susceptibility to social influence is significantly related to consumer willingness to purchase online and the results are in line with that of LEE and TURBAN (2001) and GEORGE (2004).

According to many researchers (for example, LI ET AL. 2012; LOUREIRO and DE ARAUJO, 2014), people may consider opting for fashionable clothes to emphasise their social status or their professional position which can differentiate them from others (LOUREIRO ET AL. 2017). LOUREIRO ET AL. (2017), in their study regarding passion for fashion, claims that the products related to fashion which are accepted by friends, close people and celebrities increase the desire to purchase them and that could be the reason why the social influence on consumers positively affect their passion for fashion products

H3: Generation Y e-consumers of India are societal and external influences oriented

4. Novelty orientation

According to many previous researches, innovative enhancement of their products on a regular base provides greater consumer engagement, satisfaction and acceptance towards that company, brand or an entity. (HART ET AL. 2003; RODRIGUEZ, RICART, and SANCHEZ, 2002; SCHIFFMAN and KANUK 2000). According to RUPPERT ET AL. (2015), the fashion apparel industry is a part of the fashion industry which is composed of abstract forces which are coming from psychological, sociological, and cultural shifts. The apparel industry inculcates a strong desire for change towards newness and novelty by exploiting these cultural shifts employing marketing strategies and promotions. (HAMILTON, 1987; VINKEN and HEWSON, 2005; RUPPERT-STROESCU and HAWLEY, 2014). COWART and GOLDSMITH (2007) have claimed that there is a significant influence of novelty consciousness on apparel shopping behaviour in the online environment. The original consumer style inventory which was proposed by SPROLES and KENDELL IN 1986 has also emphasised the novelty behaviour of consumers, novelty seeking of consumers is actually

proposed as one factor of consumer style inventory by SPROLES and KENDALL (1986). ZHANG and ZHANG (2007) claimed that the advantages of the Internet such as ease in searching and information seeking instantaneously helps the customer to gain access to novel products. KIM and LENNON (2010) have quoted VENKATRAMAN and PRICE's work of 1990 that the innovativeness or novelty seeking behaviour of a consumer is a tendency to look out for a new product and it is related to the urge of a consumer for a new experience of trying a new product and this is affected by the psychographics and demographics of a consumer. Researchers believe that the consumer's innovative orientation is a personality trait and it defers across individuals (AGARWAL ET AL. 1998; CITRIN ET AL. 2000; CRESPO and DEL BOSQUE 2008).

H4: Generation Y e-consumers of India are novelty oriented

5. Confused and Impulsive orientation

Impulsive consumers are generally known to be less organised, unwell planned, unconcerned about what they buy and the money they spend on their purchase (SPROLES and KENDALL, 1986; MITCHELL and BATES, 1998; ZHOU ET AL., 2010). The generally accepted model or definition of the term consumer confusion is not yet present (TURNBULL ET AL., 2000), however, TURNBULL ET AL. (2000) states that consumer confusion could be the result of excessive information availability. Researchers have always shown concern towards information overload where the Internet is used as the medium of knowledge seeking and online purchases. In many cases, consumers are frustrated and confused due to excessive information availability (MITCHELL and PAPAVALASSILIOU, 1997; RUDOLPH and SCHWEIZER, 2003; TURNBULL, LEEK and YING, 2000; WALSH and HENNIG-THURAU, 2002). The impulsive and confused consumers are put together first by WICKLIFFE (2004). WICKLIFFE (2004) has come up with a new construct called 'confused impulsive consumer'. Before Wickliffe, a lot of researchers have raised their suggestions that impulsiveness alone as a factor is less significant and low in Cronbach alpha and a few have also rejected it as a factor (HAFSTROM ET AL., 1992; LYSONSKI ET AL., 1996; MITCHELL and BATES, 1998; HIU ET AL., 2001, KASPER ET AL., 2010; SOLKA ET AL., 2011; NAYEEM, 2012).

Describing impulsive oriented consumers, SOLMON (2010) claimed that the impulsive oriented consumers possess an irresistibly strong urge towards immediate/spontaneous purchase (SOLMON, 2010). BAKEWELL and MITCHELL (2004), LYSONSKI ET AL., (1996), WICKLIFFE (2004) confirms that these consumers are influenced by advertisements. According to geographical locations of consumer's impulsive nature, a few researchers

identified that the consumers belonging to collective societies like Asian consumers are less impulsive compared to the consumers belonging to individualistic societies. This behaviour in Asian consumers of being less impulsive could be due to the fear of fellow family and society members and judgements from them (KIM and LENNON, 2009). It is observed that impulsiveness was observed to be associated with the consumption and buying aspects of consumers like fashion products and being excited about the new products (ZHOU ET AL. 2010, BAKEWELL and MITCHELL, 2004, BAO KU ET AL., 2010).

H5: Generation Y e-consumers of India are confused and impulsive in nature

6. Best value orientation

It is observed by OVERBY and LEE (2006) that the preference is given to the utilitarian components of retail websites. Many researchers (JARVENPAA and TODD 1997; VIJAYSARATHY and JONES 2000; MATHWICK, MALHOTRA, and RIGDON 2001; TEO 2001) claim that the ease in price comparison so as to derive the best value among the enormous available choices makes online shopping preferable among best value orientation consumers. Previous researchers suggest that utilitarian reasons such as price savings and convenience are the primary reasons why online shopping is preferred among a few consumers. According to VIJAYASARATHY and JONES (2000) price is very important for Internet shopping. Finding the best value for the purchase so is to be considered as one of the major orientation of online shoppers. According to THAKUR and SRIVASTAVA (2015), online shoppers have an obvious advantage over their in-store shopping counterparts by being able to get better value for their money at the convenience of their opted location.

H6: Generation Y e-consumers of India are best value oriented

3. MATERIAL AND METHODOLOGY

3.1. Introduction

The previous chapter has illustrated the literature of various researchers which includes theories, frameworks, decision making styles etc. to give an understanding of existing work by different scholars in the field of online markets, online consumer behaviour and consumer behaviours in general. This chapter provides an overview of the research perspectives, research strategy, data collection techniques, and the analysis of the collected data. The main aim of the present thesis is to propose a new set of consumer online buying styles for Indian generation Y by the deep understandings obtained from the exploratory and qualitative research.

This chapter firstly explains the approaches and methods used in the analysis to derive the results. The chapter includes the design of the research which shows step by step how the research was planned from beginning to end, the data collection and statistical techniques throughout the research, the questionnaire design, respondent's profiles. The second part of this chapter is the analysis of the data itself. So the techniques used and the segregation of the collected data is portrayed in the second part of this chapter.

3.2. Statement of the problem

A large chunk of goods-producing companies and service providing organizations are expressing their opportunistic view towards the trend of online shopping. Many upsides of e-retailing are attracting both marketers and consumers towards diverting them from traditional marketing methods to online markets. As for a marketer, the tremendous efficiency online market space provides to reach their potential consumers is widely appreciated while an impressive and convenient way to shop online makes consumers to not look back towards offline shopping. Ever since the evolution of online marketing has taken place researchers have always shown interest in obtaining more knowledge of how a consumer behaves in the online shopping environment.

Many researches have been carried out in the field of consumer behaviour in various fields but the e-consumer behaviour or consumer behaviour in the context of online shopping is comparatively less exploited. Besides many dimensions of e-consumer behaviour among various sectors of e-commerce, the online apparel sector is comparatively much less explored. E-consumer behaviour is still being researched from different perspectives by different

researchers and is yet to reach its complete understanding levels. Researchers have until now come up with various convincing and widely accepted factors based on traditional consumer behaviour models.

In this era of globalisation, India as a developing nation is outstanding in the segment of the online market besides many others. The importance of studying the consumer behaviour of developing countries to develop efficient marketing strategies is becoming increasingly important over time and as the online marketing segment is increasing. The idea of e-consumer buying behaviour is not yet properly addressed in regards to India and this created a need to understand the main orientations which a consumer possesses while deciding on apparel buying via the Internet.

Online markets are experiencing a huge acceptance and a lot of consumers are getting involved in it than ever before. Many factors including the fast lifestyle, improved disposable income, convenience, savings and discounts are favouring the online purchase intentions of generation Y consumers. In India, online shopping is well practised but is still to reach its potential. The studies addressing Indian e-consumer behaviour are comparatively very less and there is a sheer need to get more insight on India e-consumer behaviour as understanding consumer behaviour is prominent to make appropriate marketing strategies to target the consumers. On this line, this research addresses the factors which influence online apparel consumption in India among young adults of Generation Y using the concept of consumer style inventory which was first proposed by SPROLLES and KEDALL (1986) in which there was 8 consumer decision making styles.

3.3. Research question

Though there has been a lot of research done to date to understand decision-making styles in various contexts including online shopping, this research is conducted on the bases of three questions which are identified during an extensive literature review. The three questions are as followed:

1. Are the decision making styles of consumer-style inventory given by SPROLES and KENDALL in 1986 applicable for Indian university going students in online apparel consumption?
2. Is consumer style inventory needs to be updated with new decision-making styles according to Indian students when it comes to online apparel consumption?

3. Can segmentation of e-consumers be done on the bases of consumer's decision making styles?

3.4. Objectives

The main objective of this study is to update the consumer style inventory by exploring new types of decision-making styles which better suit current consumer needs and preferences. Complementing the main objective of the study, a few more objectives which are listed below were also designed to attain the overall goal of designing a new consumer style inventory, they are:

1. To check if the website offering has a significant impact on online apparel shopping intention.
2. To check if hedonism and incentives have a significant impact on online apparel shopping intention.
3. To check if societal and external circumstances have a significant impact on online apparel shopping intention.
4. To check if the novelty has a significant impact on online apparel shopping intention.
5. To check if impulsiveness has a significant impact on online apparel shopping intention.
6. To check if the best value orientation has a significant impact on online apparel shopping intention.
7. To segment e-consumers according to their online apparel purchase orientations.
8. To examine if demographic factors influence the consumer decision making styles and if there are differences among clusters pertaining to the demographic factors.

3.5. Conceptual framework

The proposed study is carried out to explore the factors which influence e-consumer purchase intentions towards online apparel consumption and to make clusters or segments of consumers according to their orientations. The framework of the research is generally presented to give an idea of the planned structure which is followed to obtain the results and to explain in a very compressed way what the research is all about. Figure 13 shows the proposed research framework for the factors which influence consumer buying behaviour in online apparel consumption. Various consumer styles like website orientations, fun and incentives,

societal/external influences, novelty, impulsiveness nature, best value orientations are proposed in the research.

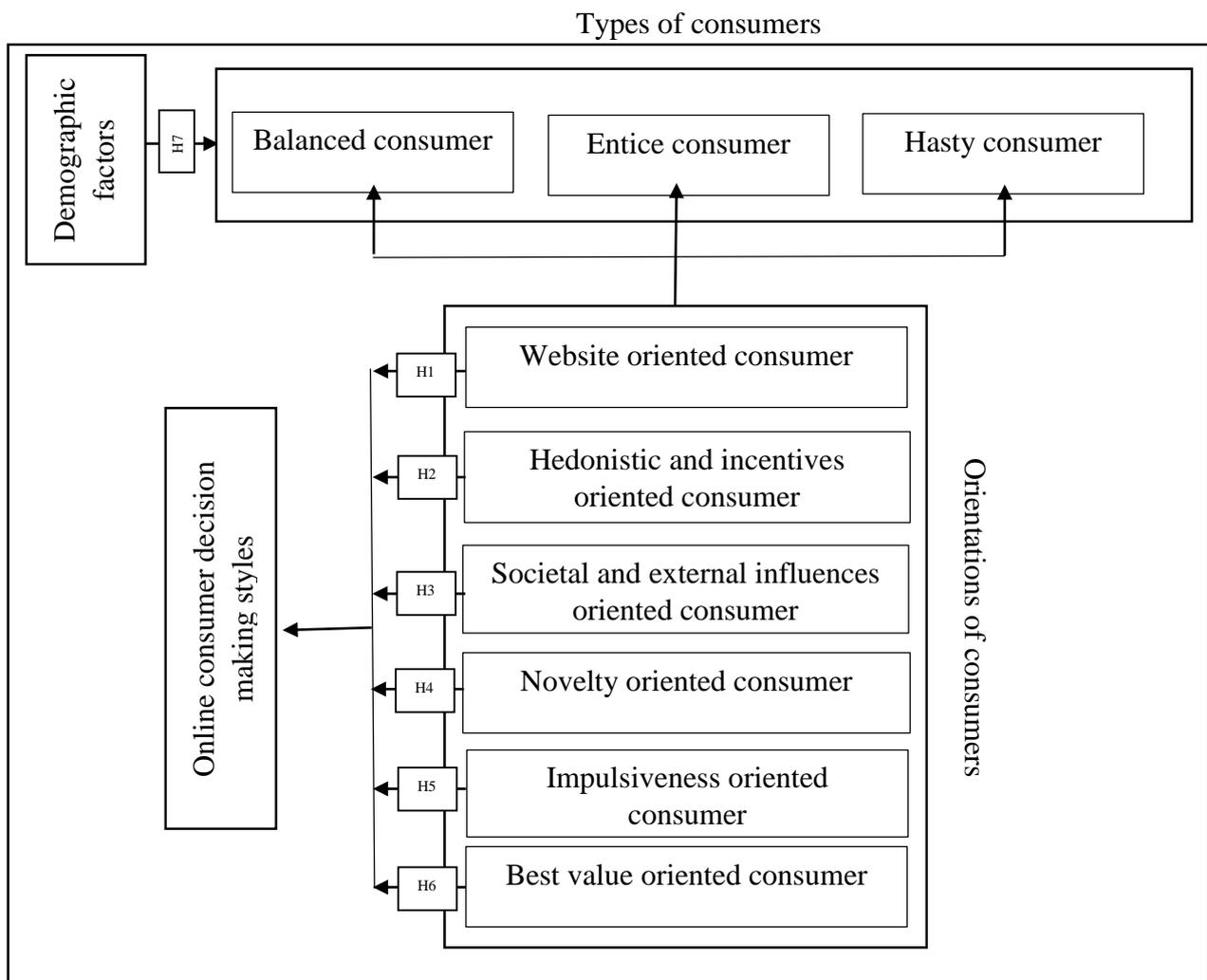


Figure 13: Conceptual framework of the study

Source: Author's own work

The contents of the conceptual framework are discussed below:

Types of consumers:

The results of cluster analysis have shown that there are 3 groups of consumers according to their online apparel consumption orientations;

1. Balanced consumer
2. Entice consumer
3. Hasty consumer

These groups of consumers are discussed in the results section 4.8.

Further, the results of factor analysis have given 6 factors which are considered as the orientations of the consumer which shopping apparels online;

1. *Website oriented consumer*: Consumers make their online buying decision based on what a website has to offer. The offerings of the website include a variety of aspects like the quality, brands, delivery promptness, reviews, aftersales services etc. Among different proposed styles based on which e-consumer makes a decision, the website and brand consciousness is one.
2. *Hedonistic and incentives oriented consumer*: Online shopping is fun for many consumers. The consumer feels relaxed or might feel escaped from the daily routine while shopping online and the incentives which they manage to get through the websites add more to it. Fun and incentive consciousness is the other style of e-consumers who do online shopping.
3. *Societal and external influences orientated consumer*: Influence of others, peer pressure, geographical aspects like not being close to the shopping malls or stores and social acceptance and appreciation make consumers opt for online shopping. Another orientation that a consumer has while online apparel purchase is purchase due to societal/external circumstances.
4. *Novelty oriented consumer*: Consumers who are conscious about ever updating conscious and tend to keep up with the new styles in the market follow this style of decision making while shopping online for apparels.
5. *Impulsiveness oriented consumer*: In many instances, consumers happen to purchase those goods and services which they do not intend to buy prior to the purchase. Consumers are also confused due to the availability of humongous information and possibilities and end up making careless purchases. Purchases made due to confusion and carelessness is considered one online buying style.
6. *Best value oriented consumer*: Trying to keep up the style while making efforts to stick to attractive pricing by watching out for the best deals to get the best value for money is one orientation which is followed by consumers while online apparel purchases.

3.6. Hypotheses

To study the consumer decision making styles in online apparel consumption of Indian generation y consumers, various variables were studied and the following 6 hypotheses were primarily formed.

H1: Generation Y e-consumers of India are website oriented.

H2: Generation Y e-consumers of India are hedonistic and incentives oriented.

H3: Generation Y e-consumers of India are societal and external influences oriented.

H4: Generation Y e-consumers of India are novelty oriented.

H5: Generation Y e-consumers of India are confused and impulsive.

H6: Generation Y e-consumers of India are best-value oriented.

H7: Demographic variables affect consumer segments.

3.7. Definition of terms

Consumer:

One who consumes particular products or services. A consumer is not necessarily a customer.

Consumer Style Inventory (CSI):

According to BAKEWELL and MITCHELL (2003), consumer-style inventory – CSI which was developed by SPROLES and KENDALL in the year 1986 is the pioneer methodological approach for measuring consumer decision-making styles, shopping behaviour and orientation of consumers. According to SPROLES and KENDALL (1986), consumer-style inventory measures 8 basic mental approaches to consumption, they are:

1. Perfectionism and High-Quality Consciousness;
2. Brand Consciousness;
3. Novelty-Fashion Consciousness;
4. Recreational, Hedonistic Shopping Consciousness;
5. Price and “Value for Money” Shopping Consciousness;
6. Impulsiveness;

7. Confusion from Overchoice
8. Habitual, Brand-Loyal Orientation towards Consumption

Decision-Making Style:

A decision-making style is defined as “A mental orientation characterizing a consumer’s approach to making choices” (SPROLES and KENDALL, 1986). It is a basic consumer personality trait that reflects the behaviours and attitudes of consumers when choosing among alternatives (SPROLES and KENDALL, 1986). A decision-making style is a repetitive pattern of an individual consumer which determines their approach to decide in a particular situation that demands a decision.

Online Shopping:

An activity in which consumers make a transaction to purchase products or services offered by online stores.

3.8. Plan/design of the research

A research design can be considered as a structure a researcher makes which holds different dimensions of the intended project together. A research design is important to a researcher to find answers to the research questions due to which research had to be taken up. A research design as defined by BURNS AND GROVE (2003) is a blueprint for conducting a study with maximum control over factors that may interfere with the validity of the findings (V.M. GHOTI, 2016). AKHTAR (2010) mentioned in his research what Henry Manheim said regarding a research design i.e. a research design presents a logical basis for the decisions apart from anticipating and specifying the seemingly countless decisions for the collection of data, processing of the collected data and analysing it.

According to GHOTI (2016), a research design makes it easier to conduct various operations in an attempt to derive results and using an appropriate research design makes the process of a research project as efficient as possible. It is needed that a research design is made in such a way that to get the solution for the research problem, all the required data is gathered, collaborated and analysed (SEKARAN and BOUGIE, 2010).

The research design for the present thesis was made in order to attain a smooth flow of the research and to attain efficient results which could answer the research questions. Firstly, the purpose of the research was realised which was done through a thorough literature review in

the area of consumer decision making styles. A lot of referred articles, published papers, theories, theses etc. were analysed to find the gaps in the existing work and a major gap of not having enough information and research regarding Indian youngster's online purchasing styles in the context of apparel (which is the second valuable sector in online shopping industry) was found and the importance of research in this area was realised by the researcher. Following the identification of the purpose of the research the aim was set which is to make a consumer style inventory similar to that of SPROLES and KENDALL (1986) to address the decision making styles of generation Y Indian online shoppers while purchasing apparels online, objectives of the research and hypothesis were formed by the research. The third step was to design a questionnaire and it was done on the bases of an adapted questionnaire form COWERT and GOLDSMITH (2007) with the author's consent. The adapted questionnaire was then modified according to the demands of the present thesis. The fourth step was the actual collection of data using the modified final questionnaire.

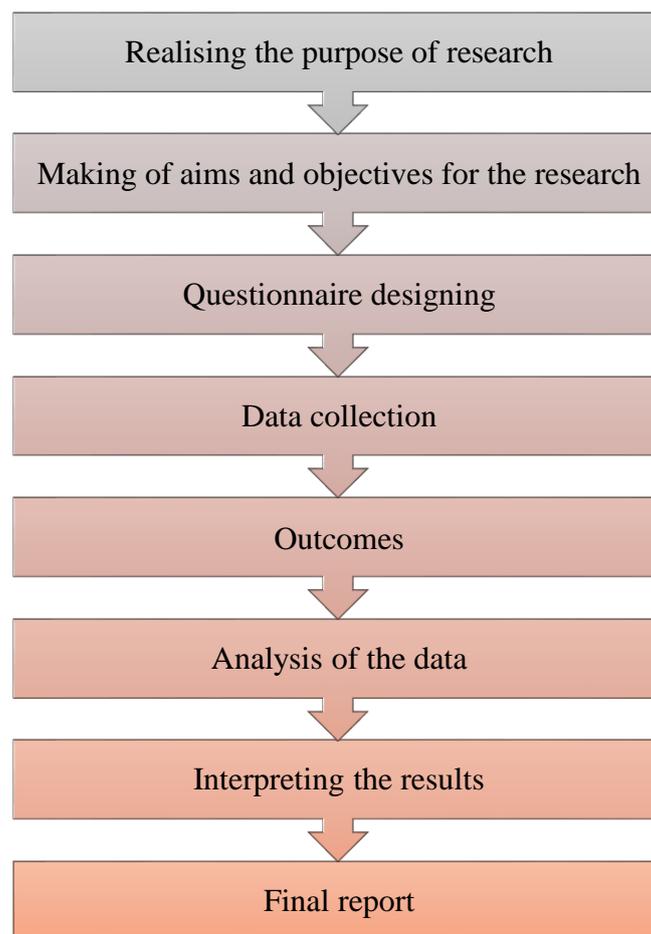


Figure 14: Research design followed

Source: Designed by the author

Data of 335 respondents were collected, the details of which are presented in this chapter. As the fifth step, the data collected was entered into the SPSS programme and various analyses were performed on the data to derive the results to answer the research questions and reach research objectives. The results were interpreted and explained and finally, the report was jotted down to explain the results which made the final thesis report possible and conclusions were presented accordingly. A flow chart of the research design is shown in Figure 14.

3.9. Sampling

Survey is a method of collecting data for the purpose of analysing it to find answers to the researcher's questions (SEKARAN and BOUGIE, 2010). A sample group must be just the right amount for the researcher to handle it properly and analyse the sample's data accurately in a reasonable amount of time (MATTHEW JOHN GAMMIE, 2011). Targeting the correct population is the most important criteria in the survey which if not fulfilled the sample can be counterproductive causing problems than solutions (SEKARAN and BOUGIE, 2010).

According to SEKARAN and BOUGIE (2010), there are 2 types of sampling techniques: probability sampling and non-probability sampling. In this thesis, non-probability sampling was employed using snowball sampling method. According to CASTILLO (2009), snowball sampling is a non-probability sampling technique that is employed to identify the potential subjects where they may otherwise be hard to come by. In snowball sampling, a small number of possible subjects are identified and approached to collect data and further these identified subjects are referred to further subjects by the initial sample group. The format of snowball sampling method is shown in Figure 15.

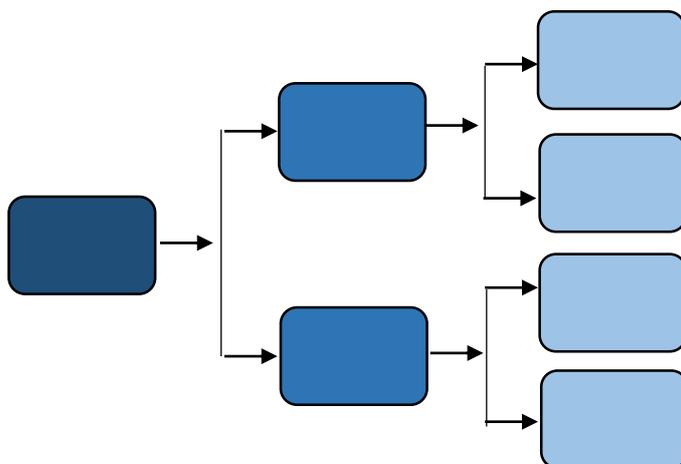


Figure 15: Snowball sampling

Source: Castillo (2009)

The advantages and disadvantages of snowball sampling were mentioned by CASTILLO (2009). The main advantage as mentioned by the researcher is that approaching the respondents is much easier as the approached respondent is supposed to pass on the questionnaire to the other potential respondents. The main disadvantage of this kind of sampling technique is that the original surveyor needs to just blindly trust the available respondents for their participation in the activity which leads to limited control over the data collection process. For this thesis work, snowball sampling technique was considered to make the data collection, determining the sample size was the next step which is discussed in the next section.

3.10. Sample size

The sample size determination is a crucial phenomenon. Deciding on appropriate sample size is very important while keeping in mind the price in terms of monetary and time is imperative. LIND ET AL. (2012), suggest that the sample size is crucial for the reason that if the size is too big the additional expenses incurred are high and if the size is too small the results will be inaccurate and so will be the conclusions. GUADAGNOLI and VELICER (1988) cited enough researches (COMREY, 1973, 1978, GORSUCH, 1983, GUILFORD, 1954, HAIR ET AL. 1979, LINDEMAN ET AL. 1980, LOO, 1983) to prove that 100 to 200 observations are sufficient for a research. Anywhere between 100 and 300 responses have been suggested by GUADAGNOLI and VELICER (1988). SAUNDERS ET AL. (2003) suggest that a compromise to be made between the accuracy of the results and the price in terms of money and time spent collecting, checking and analysing the data. A total of 335 responses were collected after filtering out for this research work.

3.11. Data collection tool

According to GRAY (2004), surveys are commonly accepted methodologies that are used by the researchers for the collection of information which is used for describing, comparing and explaining the behaviours and events. A questionnaire was used as the data collection tool in this research work. GODDARD and MELVILLE (2005), explains that a questionnaire is a list of questions given by the researcher to the target group to be answered. A questionnaire is a research tool that is asked to fill by the potential respondents in which the same set of questions in the exact same order are spread throughout the sample (GRAY, 2004). The questionnaire was designed and spread using a non-probability technique which is snowball method as discussed in section 3.3. In the month of November 2019. It took nearly 1 month for the data

of 335 respondents to be collected. GAMMIE, 2011 cited GILLHAM ET AL. (2000) and GRAY (2004) works to list out the advantages of a questionnaire, they are.

1. Less time and money required.
2. Fast inflow of data from a versatile group.
3. Convenience of the respondent.
4. Coding the responses is quick due to the close-ended questions.
5. Respondent's anonymity can be secured easily.

An electronic questionnaire was used in this study as per the belief of the researcher that most if not all of the target respondents are well aware of the easy usage of the electronic medium as the target group was generation Y e-consumers.

4. RESULTS

4.1. Demographic profiles of the respondents

4.1.1. Gender

In Indian society, gender plays an important role. Social and economic phenomenon are highly influenced by the gender of the concerning individual in the society, for this reason, the gender variable is investigated in this study. Table 18 shows the number of male respondents and the number of female respondents. In the given data out of a total of 335 respondents, male respondents were 184 accounting for 54.9% whereas the female respondents were 151 accounting for 45.1%.

4.1.2. Location of the respondents:

The geographical location plays a vital role in the e-consumer's online shopping intention. The majority of the respondents were from urban areas. 70.7% of the total 335 respondents belonged to urban areas while only 11% which accounts for 37 respondents of 335 belonged to rural areas and 18.2% were from suburban locations. So if considered urban and non-urban areas, 70% of the respondents were from urban and 30% from non-urban areas. Table 18 shows the place of residence of the respondents in terms of urban, suburban and rural locations.

4.1.3. Education of the respondents:

Literacy levels are one very important factor that can affect online shopping. Only when a consumer is educated can he/she efficiently use the Internet for shopping. In a way, the response of an individual is likely to be determined by his educational status and therefore it becomes imperative to know the educational background of the respondents (VM GHOTI, 2016). As shown in Table 18, out of 335 respondent's majority of respondents were perusing bachelors which were 208 consumers with 62.1% of total respondents and 37.9% of the total respondents which accounts for 127 consumers were perusing masters. Table 18 shows the share of respondent's education levels.

4.1.4. Income of students

As the responses are from students who go to universities to peruse bachelors and master's studies, the income they get is assumed to be sent by their families. In this thesis income of respondents is that money which the students get to spend on his/her wants as the tuition fee, hostel fee and food charges are already paid prior. The income patterns of the respondents are shown in Table 18. Around 50% of respondents receive income of lesser than 2000 INR for their spending per month. 15.8% of students said they receive income of more than 4000 INR. Many prior researchers (IBEF report 2019; NORTH ET AL. 2003; ZHOU ET AL. 2010; WESLEY ET AL., 2006; WANG ET AL. 2004) concluded that the income of the consumer is positively related to the online shopping preference which means that the higher the income of a consumer the more he/she would prefer to shop online. According to SOLKA (2011), youth exhibits high price consciousness and it could be because of irregular or limited incomes.

Table 12: Demographic profile of the respondents

Gender		
Female	151	45.1
Male	184	54.9
Location		
urban	237	70.7
suburban	61	18.2
rural	37	11.0
Education		
Bachelors	208	62.1

Masters	127	37.9
Income		
less than 1000	84	25.1
1001-2000	86	25.7
2001-3000	79	23.6
3001-4000	33	9.9
more than 4000	53	15.8

Source: Author's own composition

4.2. Internet expertise

Knowledge of operating the Internet is very much important for a consumer to perform online shopping. Internet expertise not only determines the condition of willingness to shop online but also it affects the information seeking and decision making of a consumer.

When asked about the Internet expertise by asking them to rank themselves from 1 to 5 whereas 1 represents the beginner level and 5 is expert, as few as 14 people has identified themselves as 1 which is beginners while 85 respondents have declared themselves to be experts. However, the highest number of respondents that is 105 respondents have chosen rank 4 which is just below expert. This concludes that most of the respondents were capable of handling the Internet efficiently and could potentially perform online shopping. This also reveals the fact that a considerable number of students still show the inability of handling the Internet with 14 respondents at level 1 and 19 respondents at level 2, this highlights the need for Internet learning exposure for a lot of students. Figure 16 indicates the share of respondents according to the Internet expertise.

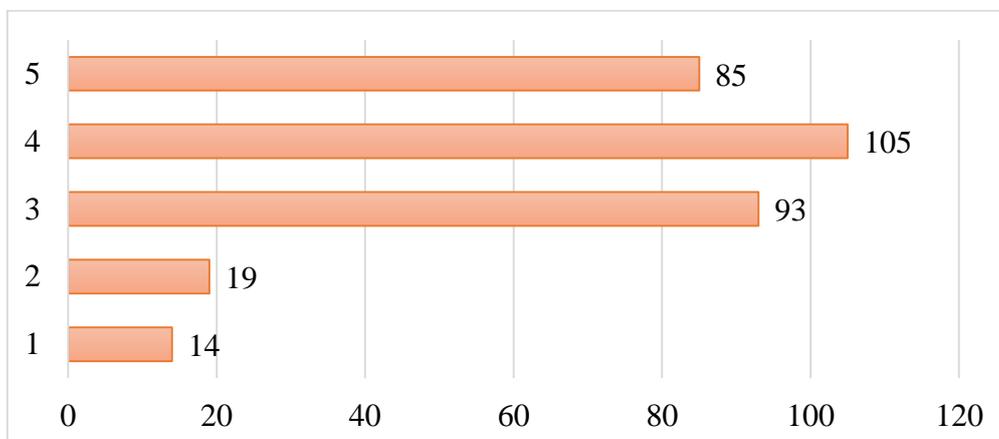


Figure 16: Level of Internet expertise

Source: Calculated by the author

4.3. Device used for online shopping

The data collected for our research shows that 82.4% (276) of the Internet shoppers who shop apparels have used mobile phones/smartphones as their medium of device to shop online and 17.6% (59) of the respondents said they used computers/laptops to shop online. Table 19 represents the respondent's device usage between a mobile and a computer.

Table 13: Device used for shopping online

		Frequency	Per cent
Valid	mobile	276	82.4
	computer	59	17.6
	Total	335	100.0

Source: Calculated by the author

4.4. Frequency of online shopping

4.4.1. Frequency of online apparel search

The frequency of online purchasing is ever grown since its inception and the marketers are counting on online consumers due to the suggestions of facts and figures that the Internet penetration in India is ever-growing and mobile penetration is at its peak. With the convenience of shopping at figure tips, consumers are increasingly performing online purchases. The frequency of using the Internet is believed to be increasing to check for the offers or required products. The present study revealed that a major chunk i.e. 39.7% of the online consumers check for clothing on the Internet a few times in a month. Surprisingly, 11.3% of respondents said they surfed the Internet for clothing on a daily basis which implies that a lot of young adults surf the Internet on daily bases for looking for apparels and perhaps the humongous advertisements done by the companies is the major reason for it, also this could be seen as an opportunity for the companies to convert these Internet surfers as potential consumers. While 28.1% said they surfed the Internet looking for clothing once in a week, 7.8% of respondents replied that they used the Internet to find clothes of their choice once in 2 months and 13.1% of respondents said that they rarely looked for clothing on the Internet, maybe once in 3 months. Table 20 shows the frequency of surfing the Internet for the purpose of apparels.

Table 14: Frequency of Internet surfing for apparels

		Frequency	Per cent
Valid	Almost daily	38	11.3
	Once in a week	94	28.1
	A few times in a month	133	39.7
	Once in 2 months	26	7.8
	Once in 3 months	44	13.1
	Total	335	100.0

Source: Calculated by the author

4.4.2. Frequency of online apparel purchase

Following the question, in a typical 3-month period how often do you surf the Internet looking for clothing, the author has intentionally put up a question that, in a typical 3-month period how often do you purchase clothing online to understand at what intensity do consumers use online shopping sites just to seek information. 40.9% (137) of the respondents said that they purchase clothes online only once in 3 months while from the previous question almost equal number of respondents, i.e. 39.7% (133 respondents) said they looked for clothing online a few times in a month. This behaviour clearly indicates that the consumers might lookout for clothes online quite frequently but when it comes to actual purchase making they are comparatively less frequent.

Table 15: Online apparel purchase frequency

		Frequency	Per cent
Valid	Once in a week	13	3.9
	Once in a fortnight	14	4.2
	Once in a month	80	23.9
	Once in 2 months	91	27.2
	Once in 3 months	137	40.9
	Total	335	100.0

Source: Calculated by the author

This behaviour perhaps is because of the consumers' price sensitivity factor or could be incentive consciousness, they might select a product and probably be waiting for the website to offer it for the best/lowest price. Table 21 shows the frequency of actual purchase of apparels online.

4.5. Website preference

Website preferences could be based on various offerings of the website itself, the ease of use, incentives offered, etc. to name a few. For the question of which website do you use to purchase apparels online a maximum share (46%, 154) of respondents said they prefer Myntra which is a very famous online fashion site in India. However, Amazon which is a world-famous online shopping place is chosen by a lot of consumers too. Just below Myntra's 46%, Amazon was chosen by as many as 137 consumers (40.9%). Followed by Flipkart with only 12.2% of respondents who said they preferred it and as little as 0.3% of respondents said they preferred other sites than the given options. It shows that in India these 3 sites – Myntra, Amazon and Flipkart – are highly preferred by e-consumers. Table 22 represents the website preferences of the respondents.

Table 16: Website preferences

		Frequency	Per cent
Valid	Amazon	137	40.9
	Myntra	154	46.0
	Flipkart	41	12.2
	Others	3	.9
	Total	335	100.0

Source: Calculated by the author

4.6. Cheap Internet availability

India ranks top in the world for the cheap Internet rates. According to the article 'India has the cheapest mobile data in the world: Study' published by The Economics Times on March 06, 2019, the price per one gigabyte (GB) of the Internet in India is as low as 0.26 USD. Comparing the rates around the world, for instance, the rate of one gigabyte of Internet data in the UK is 6.66 USD which accounts for more than 25 times the price in India and the same amount of data in the USA is for a price of 12.37 USD which is almost 50 times expensive than that of India's. The world average Internet price is 8.53 USD which is more expensive than Indian prices by almost 35 times. However, surprisingly, the Internet price doesn't seem to be the effecting majority of the respondents. When asked if the cheap Internet availability has made them shop more online, less than half of the respondents said yes and nearly 59% of the respondents have replied negatively. The majority of respondents answered that online shopping for them did not increase due to the cheap Internet costs which means the reduced

Internet costs have not made them shop more online. Table 23 represents the responses of respondents regarding if the cheap Internet availability in India has motivated them to shop online for apparels.

Table 17: Increase in online shopping due to cheap Internet availability

		Frequency	Per cent
Valid	yes	138	41.2
	no	124	37.0
	maybe	73	21.8
	Total	335	100.0

Source: Calculated by the authors

4.7. Factor analysis

Factor analysis as an analytical tool that can be used to analyse a set of variables among which a systematic interdependence exists. Using factor analysis a large set of data can be reduced into groups of variables which could then be explained by factors respectively. TUSTIN ET AL. (2005) suggests that factor analysis is used to find latent variables or factors among observed variables. MAULL, TRANFIELD and MAULL (2003) mentioned that the factor analysis detects the underlying patterns of correlation in the data. Factor analysis is used in the present research work to reduce various variables into factors and those factors are considered as e-consumer decision making styles while online apparel consumption. The factor analysis and its results are as follows.

4.7.1. KMO and Bartlett's Test

Kaiser-Meyer-Olkin (KMO) measure is an index of sampling adequacy which determines the appropriateness of the factor analysis. According to Kaiser (1974), the minimum acceptable value for KMO is 0.5 while if the value is between 0.5 and 0.7, it is acceptable. If the value of KMO is between 0.7 and 0.8 it is a good value, between 0.8 and 0.9 is great and if the value is more than 0.9 then it is excellent. The KMO value in this study is 0.911 which is apparently an excellent measure and this indicates that factor analysis could be considered as an appropriate technique to analyse this data.

Bartlett's Test of Sphericity is a test statistic to examine the hypothesis that variables are uncorrelated in the population. The factors must correlate for appropriate factor analysis. At the

level of 0.05 and above the null hypothesis is considered as significant. In this study, the significance level is .000. Table 24 shows KMO and Bartlett's test results.

Table 18: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.911
Bartlett's Test of Sphericity	Approx. Chi-Square	6848.628
	df	595
	Sig.	.000

Source: Calculated by the author

4.7.2 Communalities

The proportion of variable's variance which can be explained by the factors is called as the communalities. The amount of variance of each of the subjective parameters which are considered is indicated by the communalities (IBM KNOWLEDGE CENTRE). According to the IBM KNOWLEDGE CENTRE's article about the SPSS program, there are initial and extraction communalities. The assessments of the variance in each of the individual variable which is accounted for by all of the factors or components is the initial communalities and the value of initial communalities for principal component extraction is always 1.000 for the correlation factors. The second column which is extracted communalities are the estimates of the variance in each variable accounted for by the components. Table 25 shows the communalities of the components.

Table 19: Communalities

	Initial	Extraction
Good quality is important	1.000	.824
Well-known brands	1.000	.725
Latest style	1.000	.544
Online shopping is pleasant activity	1.000	.737
Sale price	1.000	.544
I should buy more carefully	1.000	.646
Confused	1.000	.524
Brand I buy over and over	1.000	.580
Very best	1.000	.727
More expensive	1.000	.652
Wardrobe up to date	1.000	.702

Enjoyable activity	1.000	.750
Lower priced brands	1.000	.386
Careless purchase decisions	1.000	.705
Spontaneous decisions	1.000	.471
Hard to choose which store to shop from	1.000	.609
I find apparel brand I like and stick to it	1.000	.471
Reviews	1.000	.707
Fun to buy clothes online	1.000	.667
Discounts tempts me	1.000	.609
User friendly website design	1.000	.613
On-time delivery is important	1.000	.717
Prompt after sales service	1.000	.686
Loyal to certain brands	1.000	.691
Buy because most of my friends do so	1.000	.685
Others like my purchase	1.000	.664
I trust online sellers sell authentic brands	1.000	.480
Online brands are not fake	1.000	.611
No easy physical access	1.000	.532
Buying online saves money	1.000	.591
I trust review facts than sellers	1.000	.682
Less reviews	1.000	.659
E-coupons and cash backs unwanted shopping	1.000	.611
E-coupons and cashbacks encourages me to shop online	1.000	.676
Cheap Internet availability	1.000	.490
Extraction Method: Principal Component Analysis.		

Source: Calculated by the author

4.7.3. Total Variance Explained

In table 24, the complete variances are explained. The variance of the 3 kinds of variances which are initial solution, extracted components and the rotated components are explained in table 24. The amount of variance in the original variables accounted by each of the components is called the eigenvalue and the column named total displays the eigenvalues. The Column % variance displays the ratio which is expressed as a percentage of the variance accounted for by each component to the total variance in all of the variables. The Cumulative % column gives the percentage of variance accounted for by the first components. The cumulative % of the first component is the same as the % variance and the cumulative % of the second component is the sum of the first component's cumulative % and the second component's %

variance. The same trend continues throughout the table. For the first part of the table which is initial Eigenvalues, the components are equal to the total number of variables. So according to table 24, there are 35 components which is the same number as the total number of variables.

The second part of the table is Extraction sums of squared loadings. Only those with eigenvalues more than 1 are considered and for this reason, only 6 components are extracted. If observed, the cumulative % of the 6th component is nearly 62.8% which means that the extracted 6 components explain nearly 62.8% of the variability in the original 35 variables, so you can considerably reduce the complexity of the data set by using these components, with only a 37.2% loss of information. The table of total variance explained is shown in Table 26.

Table 20: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	11.055	31.584	31.584	11.055	31.584	31.584	6.930	19.800	19.800
2	4.393	12.552	44.136	4.393	12.552	44.136	4.035	11.527	31.328
3	2.311	6.602	50.739	2.311	6.602	50.739	3.441	9.831	41.158
4	1.683	4.808	55.547	1.683	4.808	55.547	2.874	8.211	49.369
5	1.449	4.140	59.687	1.449	4.140	59.687	2.484	7.096	56.465
6	1.078	3.081	62.768	1.078	3.081	62.768	2.206	6.303	62.768
7	.953	2.722	65.490						
8	.892	2.549	68.039						
9	.812	2.319	70.358						
10	.773	2.209	72.567						
11	.744	2.126	74.693						
12	.670	1.914	76.607						
13	.620	1.772	78.379						
14	.558	1.594	79.974						
15	.524	1.497	81.470						
16	.508	1.451	82.922						
17	.493	1.408	84.329						
18	.469	1.340	85.669						
19	.456	1.302	86.970						
20	.450	1.287	88.258						
21	.428	1.223	89.481						
22	.382	1.092	90.573						
23	.368	1.052	91.625						
24	.344	.982	92.607						
25	.330	.944	93.551						
26	.325	.928	94.479						
27	.287	.821	95.300						
28	.269	.769	96.069						
29	.255	.728	96.797						
30	.237	.678	97.475						
31	.220	.627	98.103						
32	.202	.576	98.679						
33	.174	.497	99.176						
34	.163	.467	99.643						
35	.125	.357	100.000						

Extraction Method: Principal Component Analysis.

Source: Calculated by the author

4.7.4. Rotated Component Matrix

The component matrix is rotated to maintain the cumulative percentage of variation explained by the extracted components, however, the variation in the rotated component matrix is spread much evenly across the components. The large changes in the individual totals suggest that the rotated component matrix will be easier to interpret than the unrotated matrix. The rotated component matrix is shown in Table 27.

Table 21: Rotated Component Matrix

	Component					
	1	2	3	4	5	6
Good quality is important	.841					
On time delivery is important	.818					
Prompt after sales service	.759					
I trust review facts than sellers	.749					
Very best	.732					
Well-known brands	.725					
Reviews	.707					
User friendly website design	.691					
Less reviews	.667					
Loyal to certain brands	.563					
I find apparel brand I like and stick to it	.516					
Fun to buy clothes online		.715				
Enjoyable activity		.693				
Online shopping is pleasant activity		.688				
E-coupons and cashbacks encourages me to shop online		.612				
E-coupons and cashbacks unwanted shopping		.594				
Discounts tempts me		.555				
Lower priced brands		.460				
Buying online saves money		.460				
Buy because most of my friends do so			.698			
No easy physical access			.686			
Others like my purchase			.669			
Online brands are not fake			.616			
I trust online sellers sell authentic brands			.521			
Cheap Internet availability			.444			
Wardrobe up to date				.760		
More expensive				.721		
Brand I buy over and over				.452		
Careless purchase decisions					.743	
Hard to choose which store to shop from					.619	
Spontaneous decisions					.580	
Confused					.541	
Sale price						.571
I should buy more carefully						.553

Latest style						.474
Extraction Method: Principal Component Analysis.						
Rotation Method: Varimax with Kaiser Normalization.						
a. Rotation converged in 23 iterations.						

Source: Calculated by the author

4.8. Cluster analysis

According to CORNISH (2007) cluster analysis is a multivariate method that is employed to classify a sample of subjects based on the set of measured variables into different groups to group similar subjects together.

4.8.1. Classification of clusters towards e-consumer decision making styles

According to the factor analysis results from the previous analysis, we have observed that there are 6 factors that represent the styles of e-consumer decision making phenomenon. The extracted 6 factors or in this case the e-consumer decision making styles are:

1. Website orientation
2. Hedonistic and incentives oriented
3. Societal and external circumstances oriented
4. Novelty orientated
5. Impulsive
6. Price and style balance oriented

The K-means cluster analysis was applied to the 6 factors to classify the clusters in which respondents fall and to name the kind of e-consumers. The final clusters from the result of cluster analysis are shown in Table 28.

Table 22: Clusters of e-consumer decision making styles

	Cluster		
	1	2	3
Website oriented	-.08460	.11438	.01597
Hedonistic and incentives oriented	-.16236	.84034	-.76092
Societal and external circumstances	.76301	-.48501	-.84088
Novelty orientation	.02278	.24715	-.35868
Impulsive behaviour	.04237	-.35590	.37274

Best value oriented	.16274	.06218	-.39053
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Source: Calculated by the author

The results of cluster analysis showed that the website orientation factor is insignificant to the cluster which means there is no difference based on the website orientation for the clusters of consumers. The ANOVA table cluster analysis is shown in table 29. The further interpretation of results out of factor analysis and cluster analysis are discussed in the next chapter – chapter 4.

Table 23: ANOVA of Clusters of e-consumer decision making styles

	Cluster		Error		F	Sig.
	Mean Square	df	Mean Square	df		
Website oriented	1.225	2	.999	332	1.227	.295
Hedonistic and incentives oriented	61.192	2	.637	332	96.003	.000
Societal and external circumstances	84.818	2	.495	332	171.324	.000
Novelty orientation	8.301	2	.956	332	8.683	.000
Impulsive behaviour	12.155	2	.933	332	13.031	.000
Price and style balance oriented	8.324	2	.956	332	8.708	.000

Source: Calculated by the author

4.9. Website orientation

Website orientation was found to be the first factor that influences generation Y consumers while shopping online. This factor explains the orientation of consumers towards the website offering and attributes as a consumer decision making style among generation Y consumers while online apparel purchase. This factor consists of 11 components which are good quality is important; on time delivery is important; prompt after sales service is important; I trust review facts than sellers; very best quality is important; well-known brands are available; availability of reviews; user friendly website design; I prefer not to buy if there are less reviews; I am loyal to certain brands; I find apparel brand I like and stick to it. The highest loading was for ‘good quality is important’ which implies that this component is the most important issue in regarding to what a website can offer for a generation Y e-consumer while shopping for apparels online. The loadings range from 0.842 to 0.517. Table 31 shows the means, standard deviation and factor loadings of the variables. The website core qualities like offering good quality, providing

on time delivery and prompt after sales service are found to be the topmost components according to their factor loading. Other variables like reviews, ease of using the website were explained in this factor.

To test the reliability of this factor Cronbach's alpha was calculated and the Cronbach's alpha value was .922 which means that the scale reliability is high and the correlation coefficient is high. The Cronbach's alpha value indicates that the relationship between the variables is quite high and is not affected by random factors. The reliability statistics of website orientation is shown in Table 30.

Table 24: Reliability Statistics of website orientation

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.921	.921	11

Source: Calculated by the author

Table 25: Factor 1 – Website orientation (N=335)

Variables	Mean	Standard deviation	Loading
Good quality is important	3.26	1.673	.841
On time delivery is important	3.16	1.401	.818
Prompt after sales service	3.12	1.294	.759
I trust review facts than sellers	3.03	1.221	.749
Very best	3.19	1.385	.732
Well-known brands	3.21	1.411	.725
Reviews	3.14	1.368	.707
User friendly website design	3.07	1.278	.691
Less reviews	3.17	1.241	.667
Loyal to certain brands	3.14	1.171	.563
I find apparel brand I like and stick to it	3.10	1.227	.516

Source: Calculated by the author

The first hypothesis which says 'online consumer decision making style is dependent on the website offering and attributes' is tested to be accepted.

4.10. Hedonistic and incentive orientation

Hedonistic and incentive orientation was found to be the second factor that influences generation Y consumers while shopping online. This factor explains the orientation of consumers towards the happiness of online apparel consumption and incentives offered by the online seller as a consumer decision making style among generation Y consumers while online apparel purchase. This factor consists of 8 components which are fun to buy clothes online; online apparel shopping is an enjoyable activity; online shopping is pleasant activity; e-coupons and cashbacks encourages me to shop online; e-coupons and cashbacks encourages me to do unplanned and unwanted shopping; discounts tempts me; I prefer lower priced brands; buying online saves money. The highest loading was for ‘fun to buy clothes online’ which implies that fun of buying clothes online is the most important attribute for a generation Y e-consumer while shopping for apparels online. The loadings range from 0.715 to 0.457. Table 33 shows the mean, standard deviation and factor loading of the variables. Feeling happy and pleasure was found to be one reason for generation Y e-consumers to shop online and also the incentive factor was also found to be important. Apparently, the more incentives an online seller can provide the more could be the interest of the consumer to buy from them.

To test the reliability of this factor Cronbach’s alpha was calculated and the Cronbach’s alpha value was .870 which means that the scale reliability is high and the correlation coefficient is high. The Cronbach's alpha value indicates that the relationship between the variables is quite high and is not affected by random factors. The reliability statistics of hedonistic and incentive orientation is shown in Table 32.

Table 26: Reliability statistics of hedonistic and incentive orientation

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.870	.869	8

Source: Calculated by the author

Table 27: Factor 2 – Hedonistic and incentive orientation (N=335)

Variables	Mean	Standard deviation	Loading
Fun to buy clothes online	3.14	1.255	.715
Enjoyable activity	3.03	1.245	.693
Online shopping is pleasant activity	3.10	1.221	.688

E-coupons and cashbacks encourages me to shop online	3.08	1.214	.612
E-coupons and cashbacks unwanted shopping	3.20	1.166	.594
Discounts tempts me	3.18	1.247	.555
Lower priced brands	3.20	1.188	.460
Buying online saves money	3.04	1.187	.460

Source: Calculated by the author

The second hypothesis which is 'hedonism and incentives significantly influence consumer decision making in generation Y e-consumers while shopping for apparels was tested to be accepted.

4.11. Societal and external/trust circumstances oriented

Societal and external circumstances orientation was found to be the third factor that influences generation Y consumers while shopping online. This factor explains the orientation of consumers towards the societal influences of online apparel consumption and external circumstances faced by the e-consumers as a consumer decision making style among generation Y consumers while online apparel purchase. This factor consists of 6 components which are: buy because most of my friends do so; no easy physical access; others like my purchase; online brands are not fake; I trust online sellers sell authentic brands; cheap Internet availability. The highest loading was for 'buy because most of my friends do so' which implies that the influence of peers is significantly high when it comes for a consumer to transform into an e-consumer for apparel purchase among generation Y consumers. The loadings range from 0.695 to 0.447. Table 35 shows the loadings, mean and standard deviation on the variables of this factor. Apart from peer influence, the geographical inabilities like not having a traditional shop near to the consumer's location are also found to be an important component. The trust in online sellers is the other influencing factor for generation Y e-consumers to opt for online apparel consumption. However, surprisingly cheap Internet availability has got no huge influence on online apparel consumption intentions in the generation Y e-consumers.

To test the reliability of this factor Cronbach's alpha was calculated and the Cronbach's alpha value was .801 which means that the scale reliability is high and the correlation coefficient is high. The Cronbach's alpha value indicates that the relationship between the variables is quite high and is not affected by random factors. The reliability statistics of Societal and external/trust circumstances is shown in Table 34.

Table 28: Reliability Statistics of Societal and external/trust circumstances

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.801	.801	6

Source: Calculated by the author

Table 29: Societal and external circumstances influenced (N=335)

Variables	Mean	Standard deviation	Loading
Buy because most of my friends do so	3.14	1.324	.698
No easy physical access	3.03	1.274	.686
Others like my purchase	3.26	1.234	.669
Online brands are not fake	3.09	1.182	.616
I trust online sellers sell authentic brands	3.13	1.175	.521
Cheap Internet availability	3.16	1.238	.444

Source: Calculated by the author

The third hypothesis which is societal and external/trust circumstances significantly influence consumer decision making in generation Y e-consumers while shopping for apparels was tested to be accepted.

4.12. Novelty orientation

Novelty orientation is the fourth factor that influences generation Y consumers while shopping online. This factor explains the orientation of consumers towards novelty as a consumer decision making style among generation Y consumers while online apparel purchase. This factor consists of 3 components which are: I like to keep my wardrobe up to date; I like brands which are more expensive; I have a favourite apparel brand which I buy over and over. The highest loading was found for 'wardrobe up to date' which means that the wish of being up to date with the new fashion and to keep updating the new styles makes e-consumers of generation Y to opt for the Internet. Perhaps the ease of seeking information online and easily purchasing new fashions from the Internet is positively influencing consumers to adapt to the Internet for shopping apparels. The factor loadings range from 0.761 to 0.443 as shown in Table 37. Apart from the intention to keep wardrobe up to date other components like wish to have more

expensive outfits and to buy an impressive brand over and over to showcase seem to be important for e-consumer who follow this style while shopping apparels online.

To test the reliability of this factor Cronbach's alpha was calculated and the Cronbach's alpha value was 0.676 which means that the scale reliability is high and the correlation coefficient is high. The Cronbach's alpha value indicates that the relationship between the variables is quite high and is not affected by random factors. The reliability statistics of novelty orientation is shown in Table 36.

Table 30: Reliability Statistics of novelty orientation

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.673	.673	3

Source: Calculated by the author

Table 31: Novelty orientation (N=335)

Variables	Mean	Standard deviation	Loading
Wardrobe up to date	3.06	1.250	.760
More expensive	3.09	1.236	.721
Brand I buy over and over	3.14	1.254	.452

Source: Calculated by the author

The fourth hypothesis which is Novelty orientation significantly influence consumer decision making in generation Y e-consumers while shopping for apparels was tested to be accepted.

4.13. Impulsiveness oriented

Impulsiveness orientation is the fifth factor that is found to be influencing generation Y consumers while shopping online. This factor explains the orientation of consumers towards being impulsive as a consumer decision making style among generation Y consumers while online apparel purchase. This factor consists of 4 components which are: careless purchase decisions; hard to choose which store to shop from; spontaneous decisions; confused. The highest loading was for the component careless purchase decision. Many e-consumers make careless purchase decisions is the fact that can be derived from this. Availability of abundant information at a click's away could be a reason for this kind of behaviour while attractive

advertisements can also account to be a reason for impulsive purchase decision making act. An attractive advertisement can potentially make a consumer to buy it even if they are not in the need of it or for that matter sometimes even when they don't want it, but they buy it just because of the attractiveness of the advertisement or to not miss the discounts/offers. The factor loading ranges from 0.744 to 0.543 as shown in Table 39. Spontaneous intentions of purchasing, confused due to over choice and finding it difficult to choose which store to shop from were also considered variables related to the impulsive buying behaviour.

To test the reliability of this factor Cronbach's alpha was calculated and the Cronbach's alpha value was .683 which means that the scale reliability is high and the correlation coefficient is high. The Cronbach's alpha value indicates that the relationship between the variables is quite high and is not affected by random factors. Table 38 shown the Reliability Statistics impulsiveness orientation.

Table 32: Reliability statistics of impulsiveness orientation

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.680	.683	4

Source: Calculated by the author

Table 33: Over choice orientation (N=335)

Variables	Mean	Standard deviation	Loading
Careless purchase decisions	3.28	1.337	.743
Hard to choose which store to shop from	3.16	1.201	.619
Spontaneous decisions	3.26	1.207	.580
Confused	3.14	1.332	.541

Source: Calculated by the author

The fifth hypothesis which is impulsive orientation significantly influence consumer decision making in generation Y e-consumers while shopping for apparels was tested to be accepted.

4.14. Best value oriented

Orientation of a balance between price and style is the six-factor that is found to be influencing generation Y consumers while shopping online. This factor explains the orientation of consumers towards being balanced between the price of an apparel and latest styles upgradation as consumer decision making style among generation Y consumers while online apparel purchase. To keep up the latest style while being conscious about the price is the nature of these e-consumers. Perhaps having efficient filters to set the maximum price and the wished style on websites with no hesitation could be the appropriate reason why consumers of this orientation are shifting towards online shopping for apparels. This factor consists of 3 components which are: I buy apparels as much as possible at the sale price; I should buy more carefully; I usually have apparels of the latest style. The highest loading was for the component sale price which makes it clear that these consumers are more sensitive to the price and as they are also particular about the latest style this gives rise to the partial conclusion that these e-consumers could be comparatively less focused on the quality. The factor loadings range from 0.574 to 0.482. Table 41 shows the mean, standard deviation and loading of variables of this factor.

To test the reliability of this factor Cronbach's alpha was calculated and the Cronbach's alpha value was .627 which means that the scale reliability is high and the correlation coefficient is high. The Cronbach's alpha value indicates that the relationship between the variables is quite high and is not affected by random factors. Table 40 shown the Reliability Statistics price and style balanced orientation.

Table 34: Reliability Statistics of price and style balanced orientation

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.628	.629	3

Source: Calculated by the author

Table 35: Price and style balance oriented (N=335)

Variables	Mean	Standard deviation	Loading
Sale price	3.16	1.219	.571
I should buy more carefully	3.23	1.278	.553

Latest style	3.16	1.228	.474
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Source: Calculated by the author

The sixth hypothesis which is price and style balance orientation significantly influence consumer decision making in generation Y e-consumers while shopping for apparels was tested to be accepted.

4.15. Proposed e-consumer decision making styles of Indian generation Y e-consumers in the apparel segment

Cronbach's alpha scores were computed to assess the reliability of the model. The alpha scores range from 0.922 to 0.627 which indicates that the reliability was high enough. Table 42 explains the details of the newly formed styles as a result of factor analysis.

Table 36: Proposed e-consumer decision making styles of Indian generation Y e-consumers in the apparel segment

Styles	Mean	Eigen value	Variance explained	Alpha
Website orientation	3.145	11.055	31.584	.921
Hedonistic and Incentive orientation	3.123	4.393	12.552	.870
Societal and external influences/trust oriented	3.135	2.311	6.602	.801
Novelty orientation	3.102	1.683	4.808	.673
Impulsiveness oriented	3.215	1.449	4.140	.680
Price and style balance oriented	3.187	1.078	3.081	.628

Source: Calculated by the author

Table 42 shows the final e-consumer decision making styles of generation Y consumers in the apparel segment. Six styles were determined out of which novelty and impulsive behaviour of SPROLES and KENDALL (1986) were proven in Indian generation Y e-consumers in apparel consumption while hedonistic and price consciousness is partially proved but in this research, they were combined with other behaviours, hedonistic with incentive orientation and price with style balancing orientation. Website orientation, hedonistic and incentives oriented, societal and external circumstances influences were new factors that are found in Indian generation Y online apparel e-consumers.

4.16. Classification of consumers into clusters to group similar e-consumer decision making styles

Cluster analysis was used to group similarly oriented consumers together. The groups so formed were labelled according to the set of orientations they retain. The K-means cluster analysis was employed to do the segmentation of the e-consumers according to their decision making styles which were derived out of factor analysis performed prior to this. The K-means cluster analysis has produced 3 segments of e-consumers. A significant difference between the segments of consumers was identified for 5 of the 6 consumer decision making styles except for the website orientation. As according to ANIC ET AL., (2009) and ANIC ET AL. (2010), the CSI instrument can be used for segmentation purpose, the results of the cluster analysis of this thesis have once again proved the same that the cluster of e-consumers could be made based on the CSI instrument. The segments so formed as a result of K-means cluster analysis were labelled as:

1. Balanced e-consumers.
2. Enticed e-consumers.
3. Hasty e-consumers.

The characteristics of each of the developed segments are explained and pointed out below.

4.16.1. Cluster 1: *Balanced e-consumer*

The consumers falling in the first cluster show high concerns towards societal and external circumstances and have significantly positive concerns towards being the best value oriented and impulsive in nature. The combination of impulsive to the best value oriented is peculiar, it has to be understood as these e-consumers could be hasty while they make online apparel purchases however they tend to be balanced with their hastiness and carefully watch the finances to get the best value even out of impulsive buying behaviour. Table 43 shows scores and the significance levels of the first cluster of consumers.

Table 37: Cluster 1 – Balanced e-consumer

Orientations	Consumer scores	Significance
Website oriented	-.08460	0.295
Hedonistic and incentives oriented	-.16236	.000

Societal and external circumstances	.76301	.000
Novelty orientation	.02278	.000
Impulsive behaviour	.04237	.000
Best value oriented	.16274	.000

Source: Calculated by the author

These e-consumers exhibits the least orientation towards novelty, hedonistic and incentives respectively and the group is insignificant to the website offerings.

4.16.2. Cluster 2: Entice e-consumer

The e-consumers grouped in the second cluster exhibits entice behaviour. E-consumers belonging to this cluster can be explained as being very conscious about the fun of shopping online. At the same time entice e-consumers are novelty conscious and they are significantly particular about the websites they chose to shop online. They are also the best value seekers, however, this quality of seeking best value is the least ranked orientation in the entice e-consumers. To put it simply, entice e-consumers are fun loving consumers and they seek happiness in e-shopping and they tend to buy updated fashion from prominent websites which offer the best value to their purchase. Entice e-consumers are observed to be less affected by the factors of the social and external circumstance and are also not impulsive while shopping. Table 44 represents the second cluster of e-consumers.

Table 38: Cluster 2 – Entice e-consumer

Orientations	Scores	Significance
Website oriented	.11438	0.295
Hedonistic and incentives oriented	.84034	.000
Societal and external circumstances	-.48501	.000
Novelty orientation	.24715	.000
Impulsive behaviour	-.35590	.000
Best value oriented	.06218	.000

Source: Calculated by the author using SPSS Analysis

4.16.3. Cluster 3: Hasty e-consumer

The generation Y e-consumers belonging to the third cluster which is labelled as hasty e-consumers, significantly display strong impulsiveness and are also significantly website conscious, which implies that the e-consumers of the third segment are impulsive while shopping apparels online and are also possess a significantly positive orientation towards website characteristics. The cluster analysis results show that the e-consumers belonging to hasty e-consumers segment exhibit significantly least bothering towards social and external circumstances, hedonism, incentives, novelty and best value orientations and thus the label was given as hasty e-consumers. Table 45 shows the third cluster of e-consumers.

Table 39: Cluster 3 – Hasty e-consumer

Orientations	Scores	Significance
Website oriented	.01597	0.295
Hedonistic and incentives oriented	-.76092	.000
Societal and external circumstances	-.84088	.000
Novelty orientation	-.35868	.000
Impulsive behaviour	.37274	.000
Best value oriented	-.39053	.000

Source: Calculated by the author using SPSS Analysis

Table 46 shows the comprehensive details of each cluster segment identified from K-means cluster analysis with their respective styles, label given, frequency of respondents and percentages respectively. Table 46 shows the comprehensive details of the e-consumer segments.

Table 40: Comprehensive details of the e-consumer segments

Cluster	Styles	Label	Frequency	Percentage
1	<ul style="list-style-type: none"> • Societal and external circumstances • Novelty orientation • Impulsive behaviour • Best value oriented 	Balanced e-consumer	153	45.67
2	<ul style="list-style-type: none"> • Website orientation • Hedonistic and incentive orientation • Novelty orientation • Best value orientation 	Entice e-consumer	102	30.44

3	<ul style="list-style-type: none"> • Impulsiveness orientation • Website orientation 	Hasty e-consumer	80	23.88
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Source: Calculated by the author

Table 46 indicates the frequencies and percentages of each cluster. The highest number of generation Y e-consumers belong to cluster 1 which is labelled as balanced e-consumers. A total of 153 respondents with 45.67% belong to this cluster who have a strong orientation towards societal and external circumstances; novel products; impulsive behaviour; best value. The second cluster – entice e-consumers has 102 respondents belonging to it with 30.44% of total respondents who has a strong orientation towards the enjoyment of online apparel shopping. The third cluster consists of 80 e-consumers with 23.88%, this group of people have a significantly strong orientation towards impulsiveness and website attributes and labelled as hasty consumers. The significance of clusters to the demographic variables was checked using cross tabulation and the demographic variables did not show any significant differences except for the respondent’s residential status. The cross tabs analysis is presented in the following section.

4.17. Cross tabs

To test hypothesis 7 which is demographic variables affect consumer segments, cross tabs were used. To see if there is any significant difference of demographics on the clusters of e-consumers. Cross tabs were used to check the significance of demographic variables: gender, marital status and residence status of e-consumers on each of the clusters. The demographic variables: gender and marital status showed no significant impact on the cluster, however, the resident status of the e-consumer have a significant difference on the cluster. Table 47 shows the significance of the demographic variables.

Table 41: Significance of demographic variables

Sl. No.	Demographic factor	Significance
1.	Gender	.967
2.	Marital Status	.573
3.	Residence	.018

Source: Calculated by the author

As the gender and marital status of the respondents have proven to be insignificant, both of those factors are ignored for further analysis, however, for the resident status factor, crosstabs

were employed to check the relation between resident status of e-consumer to the e-consumer segments relation.

4.17.1. Impact of residence of consumers on clusters

Table 48 shows the relation of consumers' residence and the clusters formed i.e. the relationship between the urban, suburban and rural e-consumers and balanced e-consumer, entice e-consumer and hasty e-consumer. The first cluster consists of the highest percentage of urban consumers which is 49.8% which is above the mean value which is 45.7% followed by the suburban consumers who are 42.6% and the least are 24.3% consumers who are rural consumers. These observations imply that urban consumers come under balanced consumer type followed by sub-urban and the least number of rural consumers are balanced consumers. The second cluster's mean is observed to be 30.4%, rural consumers related more with the second cluster with 43.2% which is more than the mean value, the urban consumers are almost near to the mean value with 30.0% and finally, the sub-urban consumers are the less than the mean value with 24.6%. This implies that rural consumers are highly enticed type of consumers. The third cluster is hasty consumers. The mean of hasty consumers was observed to be 23.9% and suburban consumers count was 32.8% which is closely followed by rural consumers with 32.4% and urban consumers are the least count with 20.3%. This result implies that suburban and rural consumers are hasty while shopping online for apparels and urban consumers are not.

Table 42: Impact of residence of consumers on clusters

			Cluster Number of Case			Total
			1	2	3	
Residence of consumers	urban	Count	118	71	48	237
		% within residence of consumers	49.8%	30.0%	20.3%	100.0%
		Adjusted Residual	2.4	-.3	-2.4	
	suburban	Count	26	15	20	61
		% within residence of consumers	42.6%	24.6%	32.8%	100.0%
		Adjusted Residual	-.5	-1.1	1.8	
	rural	Count	9	16	12	37
		% within residence of consumers	24.3%	43.2%	32.4%	100.0%
		Adjusted Residual	-2.8	1.8	1.3	
Total	Count	153	102	80	335	
	% within residence of consumers	45.7%	30.4%	23.9%	100.0%	

Source: Calculated by the author

The chi-square test exhibits that the significance of consumer's geographical residence over the clusters is 0.018, which means that the significance levels is less than 0.05 and which means there are differences in the residential status among clusters. Table 49 shows the details of the chi-square test.

Table 43: Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.857 ^a	4	.018
Likelihood Ratio	12.160	4	.016
Linear-by-Linear Association	8.612	1	.003
N of Valid Cases	335		

Source: Calculated by the author

Hypothesis 7 which is demographic factors does not affect consumer's profiles is partially accepted as not all of the demographic variables which are considered are significant except the residential status.

5. FINDINGS AND NOVEL FINDINGS

The present research work is believed to provide novel contributions towards the knowledge of e-commerce of the apparel industry among generation Y consumers of India. The main aim of proposing a consumer decision making style inventory and to segment e-consumers based on their decision making styles are fulfilled through this research work. This chapter provides the novel findings of the research followed by conclusions and finally provides further research recommendation in this field of research.

- Through this research, it is identified that the consumer decision making styles are not purely personality traits but there are other dimensions to it such as website offerings, incentives, coupons etc. which is proved in this research.
- The research found out that the attracting of consumers is directly proportional to the attractiveness of the website in various aspect like design, ease of use, offers, etc.
- The results proclaim that societal influences such as peer/friends influences, societal acceptance and appreciation are leading towards opting for Internet shopping over traditional shopping methods.
- It is evident from the research that the external and generally non-controllable attributes like non-availability of stores nearby are proven to be reasons for opting for online shopping.
- In this research, careless shopping and spontaneous decision making behaviour were identified in online shoppers and perhaps this behaviour is due to the information overload experienced by the e-consumer.
- It is evident from this research that the ability to surf products customisable according to the latest style at convenient prices is allowing e-consumers to make a price and style balance and such consumers who are particular about balanced purchasing are preferring online shopping.

6. CONCLUSIONS

The consumer decision making styles introduced by SPROLES and KENDALL (1986) was actually intended to help understand how a consumer makes their decisions on the bases of different personality traits of themselves. There are 8 consumer decision making styles according to SPROLES and KENDALL (1986) and the set of these 8 consumer decision making styles were called consumer style inventory. The consumer style inventory consists of the following 8 styles: Perfectionism; Brand consciousness; Novelty-fashion consciousness; Recreational/Hedonistic shopping consciousness; Price and value-for-money consciousness; Impulsiveness; Confusion from over-choice; and Brand Loyalty. Due to its comprehensive nature, consumer decision making styles has become an important tool for marketers for effective market profiling, segmentation, and positioning (DURVASULA ET AL. 1993; WALSH ET AL. 2001; WANG, SIU, and HUI, 2004), as well as for understanding Consumers' cultural differences in buying decision and product adoption (WALSH ET AL. 2001). The recent studies showed that despite the popularity of CSI inventory, it has failed to capture and incorporate recent consumer trends (WANG ET AL., 2004; YASIN, 2009; DUMORTIER ET AL., 2017; MUSIKA, 2018).

It is very clear through this research that the online shopping phenomenon is on the rise in India. The young generations are becoming more technically capable for obvious reasons and the future of shopping clearly is a virtual one. Though the major share of shopping is still traditional for many day to day products, an impressive share is being captured by online shopping. Lack of time, increase in disposable income, Internet literacy to name a few which are directly being the reasons for the growth of online shopping in India.

The literature review section in this research has given enough evidence of on what phase the Internet is booming in India and at what speed online shopping is being adapted by the citizens. The research has indicated that Internet penetration in the country is increasing a lot which is exposing the citizens to the world of new opportunities and options. However, surprisingly the research has proved that the cheap Internet availability has minimal impact on online shopping preference which indicates that the preference of online shopping is not merely because of the cheap Internet availability but because of its own usefulness.

Various methods were used to test the hypotheses of the research. Firstly, general frequencies of various questionnaire questions were measured to get an in-depth understanding of a variety of aspects related to online shopping of apparels by young e-consumers. Demographic variables

were analysed prior to anything else. The demographic variables like gender, place of residence, education of the respondents were analysed using frequency testing. Followed by the frequencies, factor analysis was performed to answer the main research question and objective of the research to know if the original consumer style inventory proposed by SPROLLES and KENDALL (1986) needs to be updated according to the present consumers in an online scenario.

The research has concluded that the original consumer style inventory for consumer decision making styles given by SPROLES and KENDALL (1986) was not completely acceptable in the case of young or generation Y e-consumers of India in apparel consumption. The assumption of the researcher that there must be a need to propose a new consumer decision making style inventory for online shopping for this generation has been proved to be acceptable. It has been proved that the consumer decision making style in online scenario is not just about consumer's personality traits but rather is a two-way thing. Both consumers' and sellers' orientations, attitudes, involvements etc. count when it comes to the decision making of consumers in online markets.

Following the factor analysis, K-means cluster analysis was employed to segment the e-consumers on the bases of the consumer decision making styles (which were observed in the factor analysis) to address one of the objectives of the research which is to see if the consumer style inventory could be used to segment the e-consumers. Finally, crosstabs were used to examine if there are differences among the clusters based on demographic variables of the e-consumers. The final hypothesis was partially accepted as only place of residence among the demographic variables of consumers had shown to impact the e-consumer segments.

Finally, the new e-consumer decision making styles of Indian generation Y consumers have been proposed in this thesis work. It is found that the offerings of a website are very important to convert a visitor to a buyer, in this research it is found that there are a huge number of consumers who visit online markets quite frequently, as frequently as daily or even more than one time in a day but when asked about the actual buying frequency many of them replied that they do it only once or few times in every 3 months. Incentives have been proven to be very effective in attracting consumers. A lot of respondents said e-coupons, discounts make them want to make a purchase. Peer-pressure, societal influences and others' acceptance and appreciations seem to be one influential factor of the consumer to opt for online shopping. Non availability of physical traditional stores is also found to be an important factor influencing consumers to convert into online consumers. Novelty oriented consumers find online shopping

a heaven for the fact that all the newness they need is just a click away, the enormous information availability and the ability to buy off the newest of the fashions very easily could be the reason for this. Careless and spontaneous buying behaviour was observed among the online shoppers, however, this could be due to the availability of an abundance of information and attractive advertisements that an impulsive style of purchasing has emerged among online shoppers. A delicate balance between price and the latest style can be attained by the usage of online shopping. It is found that price and style balancing oriented consumers are one segment of all online consumers. Perhaps this the result of the ability to customise the filters of price and style according to the consumer with no hesitation unlike in the traditional shopping environment. Many other factors like trust, locality, enjoyment etc. were all studied and explained in this thesis.

A 6 style model is proposed and the proposed styles are:

1. Website orientation
2. Hedonistic and incentives orientations
3. Societal and external circumstances oriented
4. Novelty oriented
5. Impulsive orientation
6. Price and style balance oriented

The proposed new model of e-consumer decision making styles is expected to be of importance for the researchers of the consumer decision making styles domain, for the marketing strategy makers working related to consumer decision making styles in the online apparel segment, online consumers and other entities which work towards online apparel segments. It was intended that it will provide researchers with a valid and reliable instrument for measuring e-consumer buying behaviour and decision making styles objectively.

Further, on the bases of derived orientations of e-consumers for purchasing apparels online according to various variables, the grouping of e-consumers has been done. Cluster analysis is used to group e-consumers of similar orientations together. 3 types of consumers have been observed. Firstly, balanced e-consumers who are influenced by societal and external circumstances and are impulsive in nature while being best value oriented. They are characterised as the most balanced kind of consumers for their features of balancing impulsiveness and best value consciousness. The second cluster is entice e-consumers, they are

easily attracted towards incentives and pleasure out of incentives. They are particular about the offering of the website in terms of reliability, ease in usage, etc. and they tend to update their styles frequently. Entice consumers were also found to be the best value oriented just like balanced consumers are. The third type of consumers are characterised as hasty consumers due to their impulsive orientation. They are well concerned about the website they choose to shop in, however, it is assumed that due to the information overload experienced they tend to make hasty purchase decisions.

All the objectives of the research were addressed and all the hypothesis were tested. Results of the hypothesis testing are shown in previous sections.

SUMMARY OF HYPOTHESIS TESTING

The hypotheses made for the thesis were all accepted except one which is partially accepted. Table 50 shows a summary of the hypothesis testing.

Table 44: Summary of hypothesis testing

Sl. No	Hypothesis	Result
1.	Generation Y e-consumers of India are website oriented	Accepted
2.	Generation Y e-consumers of India are hedonistic and incentives oriented	Accepted
3.	Generation Y e-consumers of India are societal and external influences oriented	Accepted
4.	Generation Y e-consumers of India are novelty oriented	Accepted
5.	Generation Y e-consumers of India are confused and impulsive	Accepted
6.	Generation Y e-consumers of India are best-value oriented	Accepted
7.	Demographic variables affect consumer segments.	Partially accepted

Source: Designed by the author

Discussions

The results and findings of this research are targeted to benefit both marketers and researchers in enhancing the strategies to target potential consumers and to further deepen the knowledge regarding consumer decision making styles in the present Internet-driven world.

Value for researchers

The present thesis examined the consumer decision making styles of Indian youth in the online apparel segment. The results have proven to be different from that of the original consumer style inventory which was proposed by SPROLES and KENDALL (1986). This implies that

1. The present generation has developed new trends and decision making styles pertaining to technological developments. This research can be helpful to the future researchers who would like to extend their research in the area of consumer decision making styles in the online environment.
2. The research has proven that online shopping is quite different from that of traditional in-store shopping.
3. Even though many researchers have tried to check the validity of the original consumer style inventory (CSI) in their geographical locations and countries, many of them have

always tried to check if the 8 CSI match with their respondents' data or not. But in this research attempt has been made to propose a new CSI altogether to match India's generation Y consumers. So the results can be used directly by the future researchers.

4. Future researchers can use the methods to further research this topic to enhance the knowledge.

Value for the marketers

More than anyone, the results are targeted to benefit marketers in the following ways.

1. The results give a comprehensive understanding of what kind of orientations does an Indian generation Y e-consumer has.
2. Marketers can be well informed about the present e-consumers' typical shopping styles in the apparel sector.
3. Effective marketing strategies could be designed if the information regarding the consumer's orientations is available and this research has addressed that issue.
4. Enhancing their websites with various attributes as suggested in the thesis to attract and retain mass consumer groups, as it is clear in the results that website orientation is a major factor for online shopping intention.
5. Relating to the results marketers can make sure that the reviews are prompt as the reviews are a major determinant for online shoppers to decide if to buy or not.
6. Relating to the results marketers can design websites more pleasantly to attract hedonistic consumers.
7. Relating to the results marketers can encourage offers and incentives as the results suggest that consumers are highly attracted towards incentives.
8. Finally, this thesis can help marketers to perform better in the online markets in the apparel segment.

Limitations

Like in most of the researches this research also has its own limitations which are to be taken into account while interpreting the results or any knowledge out of this thesis. The first limitation of this research is its representativeness. Despite the adequate data collected, the majority of the sample was collected from students of only a few universities according to the researcher's contacts and connections. These students do not represent the entire generation Y

e-consumers. So the sample can be said to be non-representative and the generalisability of the results to the whole considered group (generation Y e-consumers) is questionable.

The other limitation of this research is that the study was conducted to examine the consumer decision making styles in online apparel purchases, the results may not be necessarily true to the other sectors of online shopping.

Only generation Y students are considered to be researched for this study and this is another limitation to be considered.

Recommendations

I recommend further research in the area of consumer decision making styles. I firmly believe that the consumer design making styles keep changing with the advancements in the medium used to shop. As technological advancements are being witnessed with a rapid speed, consumer decision making styles are getting more and more influenced by the Internet. Further, researchers must research in other sectors of online shopping apart from apparel. Future researchers could also consider researching other generations apart from generation Y as the literature says that there is an impressive growth in adopting online shopping among older generations too.

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APPENDIX

Questionnaire

1. Age

- a) Below 20 years
- b) 21 years to 30 years

- c) 31 years to 40 years
- d) 41 years to 50 years
- e) Above 50 years

2. Gender

- a) Female
- b) Male

3. Marital status

- a) Single
- b) Married
- c) Divorced
- d) Widowed
- e) Others: _____

4. What geographic area do you consider yourself to be a resident of?

- a) Urban
- b) Sub Urban
- c) Rural

5. What geographic area do you consider yourself to be native of?

- a) Urban
- b) Sub Urban
- c) Rural

6. City/Village you were born in?

7. City/Village you are currently at?

8. What do you do? Are you a

- a) Student
- b) Employee
- c) Housewife
- d) Business woman/man
- e) Retired

f) Others: _____

9. If you are a student, what is your level of study?

- a) Bachelors
- b) Masters
- c) Doctoral/PhD
- d) postdoctoral/PDF
- e) Other: _____

10. If you are a student, at which University/College do you study?

11. If you are a student, what is your major field of study?

- a) Arts
- b) Business and Economics
- c) Technology
- d) Medicine
- e) Other science groups
- f) Other: _____

12. If you are a student and financially supported by your family, how much pocket money do you receive every month?

- a) less than ₹1000
- b) ₹1001 - ₹2000
- c) ₹2001 - ₹3000
- d) ₹3001 - ₹4000
- e) More than ₹4000

13. If you are working, what is your occupation?

14. If you are working, what bracket does your monthly income fall in?

- a) ₹0 - ₹20000
- b) ₹20001 - ₹40000
- c) ₹40001 - ₹60000
- d) ₹60001 - ₹80000
- e) More than ₹80000

15. How would you describe your level of Internet expertise?

1 2 3 4 5

16. Which device do you mostly use to shop online?

- a) Mobile
- b) Laptop or a computer

17. Have you ever used the Internet to look at clothing?

- a) Yes
- b) No
- c) Maybe

18. Have you ever purchased clothing online?

- a) Yes
- b) No

If you answered “No” to the above question, please proceed to the last question of the questionnaire. Otherwise proceed to next question.

19. In a typical 3 month period, how often do you surf internet looking for clothing?

- a) Almost daily
- b) Once in a week
- c) A few times in a month
- d) Once in 2 months
- e) Once in 3 months

20. In a typical 3 month period, how often do you purchase clothes online?

- a) Once a week
- b) Once in a fortnight
- c) Once in a month
- d) Once in 2 months
- e) Once in 3 months

21. Which apparel selling site do you usually prefer to buy your clothing from?

- a) Amazon
- b) Flipkart
- c) Myntra
- d) Jabong
- e) eBay

f) Other: _____

22. Is there an apparel site you prefer the most and tend to stick to it? If yes please mention the site name.

23. As compared to your friends and/colleagues, how frequently do you purchase clothing online?

- a) More Frequently
- b) Less Frequently
- c) About the Same
- d) I don't know

24. How much money did you spend for online clothing purchases over the past 3 months?

- a) less than ₹1000
- b) ₹1001 - ₹2000
- c) ₹2001 - ₹3000
- d) ₹3001 - ₹4000
- e) More than ₹4000

25. In a typical 3 month period, what is the total amount you spend for online apparel purchase?

- a) less than ₹1000
- b) ₹1001 - ₹2000
- c) ₹2001 - ₹3000
- d) ₹3001 - ₹4000
- e) More than ₹4000

26. Did your online shopping increase after the availability of free/cheap internet in India?

- a) Yes
- b) No
- c) Maybe

27. What according to you is the major driver for you to opt for online shopping? (you may choose more than one)

- a) Easy to use anywhere and at any time
- b) Time constraint

- c) Discounts
- d) Home delivery
- e) Cheap internet availability
- f) Wide variety of available options
- g) Can decide based on reviews
- h) Save on transport expenses
- i) Easy to search for what is required
- j) Avoid long queues and crowds
- k) Easy after sales service

28. What according to you is the major driver for you to not opt for online shopping of apparel? (you may choose more than one)

- a) Fake brands
- b) Late delivery
- c) fear of losing money while online payments
- d) Size issues
- e) Packaging issues
- f) Lack of physical contact before purchasing
- g) Difficult or no after sales service

Different priorities and interests of consumers are described in the statements below. Please read each sentence and mark the number indicating how much you agree or disagree with the statement as a description of you.

1 is strongly agree and 5 is strongly disagree

29. Getting very good quality of apparel is very important to me

1 2 3 4 5

30. The well-known brands are best for me

1 2 3 4 5

31. I usually have one or more outfits of the very latest style

1 2 3 4 5

32. Online apparel shopping is a pleasant activity to me

1 2 3 4 5

33. I buy as much apparel as possible at “sale” price

1 2 3 4 5

34. I should plan my shopping more carefully than I do

1 2 3 4 5

35. There are so many apparel brands to choose from that often I feel confused

1 2 3 4 5

36. I have favorite apparel brands I buy over and over

1 2 3 4 5

37. When it comes to purchasing apparels, I try to get the very best

1 2 3 4 5

38. The more expensive apparel brands are usually my choices

1 2 3 4 5

39. I keep my wardrobe up-to-date with the changing fashions

1 2 3 4 5

40. Online apparel shopping is one of the enjoyable activities

1 2 3 4 5

41. The lower priced apparel brands are usually my choice

1 2 3 4 5

42. I often make careless purchase decisions which I later regret

1 2 3 4 5

43. I often make spontaneous purchase decisions

1 2 3 4 5

44. Sometimes it's hard to choose which stores to shop

1 2 3 4 5

45. Once I find a apparel brand I like, I stick with it

1 2 3 4 5

46. I search for reviews and make my decisions accordingly

1 2 3 4 5

47. It is fun to buy clothes online

1 2 3 4 5

48. Online discounts on apparels tempts me to buy them

1 2 3 4 5

49. A user friendly website with professional and attractive design is important to me and it convinces me to make the purchase

1 2 3 4 5

50. On time delivery is most important for me

1 2 3 4 5

51. Sites which are prompt with after sales services are my most preferred ones

1 2 3 4 5

52. I am loyal to certain brands and I usually try to buy apparels of those brand

1 2 3 4 5

53. I buy apparels online because most of my friends and/or colleagues does the same

1 2 3 4 5

54. It is important that others like the apparels I purchase

1 2 3 4 5

55. I trust that the online sellers are bond to sell only authentic products

1 2 3 4 5

56. I am sure that online bought apparels are not fake brands

1 2 3 4 5

57. I buy online because I do not have easy physical access to my desired apparels

1 2 3 4 5

58. I am sure that buying apparels online saves me money

1 2 3 4 5

59. I trust reviewer's facts than the sellers

1 2 3 4 5

60. If there are less reviews, I might not prefer to buy the apparel

1 2 3 4 5

61. Availability of e-Coupons and cash backs pushes me towards unplanned or unwanted shopping

1 2 3 4 5

62. e-Coupons and cash backs encourages me to shop online

1 2 3 4 5

63. Cheap internet availability has significantly added to my online shopping interest

1 2 3 4 5

64. I look at apparels online only for information seeking but I usually buy my apparels offline

1 2 3 4 5

65. I don't buy apparels online because

- a) I do not trust online transactions
- b) I believe that the brands sold online are fake
- c) I am concerned about the fitting of clothes
- d) After sale services are not good if the received clothing is of not my desire

- e) I am not good in using the technology for the purchase
- f) I prefer to shop in person to see and touch the clothing before buying
- g) Long delivery time is of my concern

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PUBLICATIONS ON THE TOPIC OF THE DISSERTATION

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