"JUST IN TIME PRODUCTION AND JUST IN CASE CONSUMPTION": A COMPARATIVE STUDY ON FACTORS AFFECTING ON AN ONLINE AND OFFLINE CONSUMER BUYING BEHAVIOR IN THE PURCHASE OF APPARELS IN NASHIK CITY:

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ABSTRACT: This article is all about how consumers behave differently in varied situations. How they buy, how much they buy, how frequently they buy and in how much quantity it is always an important aspect to study such behavior. That is the reason we need to study the important factors that affects consumer buying behavior. in this study researcher have considered mainly five factors of consumer behaviour that influences their buying psychology, the factors like, consumer convenience, consumer attitude, consumer intention, perceived risk, store and website attributes and its overall comparative impact on the online and offline consumer buying behavior for apparels.
Key Words: Consumer Convenience, Consumer Attitude, Consumer Intention, Perceived Risk, Store &Website Attributes, Consumer behavior.

INTRODUCTION:

Understanding the mechanism of virtual shopping and behaviour of online consumer is an essential issue for online-retailer who is competing in the rapidly expanding virtual marketplace. Therefore online -retailers can influence the decision-making process of online customers. By way of engaging traditional, physical marketing tools, but mainly by creating, offering and delivering good online experience, web experience: an amalgamation of virtual functionality, feelings, information, stimuli and products/services, expectation, positioning, in other words, a mixture and complex mix of controllable variables beyond the 4Ps of the traditional marketing mix.

According to Philip Kotler, Keller, Koshy & Jha, "Consumer behaviour is the study of how individuals, groups, and organizations select, buy, use, and dispose of goods, services ideas, or experience to satisfy their needs and wants. A marketer must deeply understand and study both the theory and reality of consumer behaviour. A Consumer's Buying Behavior is influenced by Cultural, Social, Technical, Political and Personal factors. External and internal factors influence buyer behaviour in various ways

REVIEW OF LITERATURE:

Satish K Batra, S H H Kazmi, (1999): Consumer behaviour is Dynamic- Because of how they Think, Feel & actions of individual customers, target customers & Society are constantly changing.

Engel (1995): Consumer behaviour is individual's directly involving training, using, and disposing of economic goods & services, including the decision process that precedes and determines the action

Leon G. Schiffman, Leslie Lazar Kanuk, (2001): Motivation- is a psychological and inner force of individuals that compels them to take action. Personality- is the internal psychological trait that both determines & reflects how a person responds to his environment. Perception- the process by which an individual select, organises & interprets stimuli into a meaningful & coherent picture of the world.

Na Li and Ping Zhang, (2002): Product characteristics refer to the merchandise management of the online stores, the products they offer for sale and the support they provide during the sale and after-sales services to support the complete transactions.

OBJECTIVES OF THE STUDY:

To understand the concept of Online and Offline consumer buying behaviour
To identify the factors influencingon the online and offline consumer buying behaviour in the buying of Apparels

To analyse the impact of factors on the online and offline consumer buying behaviour in the buying of Apparels

HYPOTHESIS OF THE STUDY:

H_1: There is a significant relationship between attributes of an online consumer buying behaviour and Purchase of Appears in Nashik City

H_2: There is a significant relationship between attributes of an offline consumer buying behaviour and Purchase of Appears in Nashik City

Research Methodology:

Table no 1.1 Research Design

Particulars	Remark
Research Design	Exploratory
Research Universe	Nashik city
Sampling Method	Multistage Sampling: Stratified- Quota- Convenience Sampling **Selected Age group**: 18-60
Sample Size	**150 Respondents (each representing a household)**
Products Selected for Study	**Apparels- Men's and Women's**
Data Collection: Primary data: Secondary Data:	Survey: using structured Research Instrument All the sources of Secondary Data
Statistical Test Applied	T-test, Rho test, Cross Tabulation, Mean, Regression Analysis, Factor Analysis, Principal Component Analysis, Confirmatory Factor Analysis, ANOVA

Reliability Test:

The reliability test is conducted to measure the consistency of the scale. When the questions are Likert scale type, it becomes essential to test reliability because many variables are considered for the study. Outcomes of reliability tests show the consistency in the result based on collected data.

Table no 1.2 Reliability Statistics for Apparels Online& Offline

Sr No	Item Code	Item Description	Items	Cronbach's Alpha (α) online	Cronbach's Alpha (α) offline
1	CI	Consumer Intention	10	0.740	0.758
2	CC	Consumer Convenience	10	0.827	0.732
3	AT	Consumer Attitude	4	0.838	0.869
4	PR	Perceived Risk	7	0.826	0.755
5	WA	Website Attribute	8	0.729	------
6	ST	Store Atmosphere	6	------	0.798

The reliability test results are Cronbach's alpha score is greater than 0.7, which shows a high level of internal consistency. Thus it is concluded that this instrument is accepted for further statistical analysis with a satisfactory level of reliability

DATA ANALYSIS & INTERPRETATION:

Demographic Details of Apparels Goods Customers:

The researcher has taken the sample size of 150 Customer's to collect data related to online Buying behaviour and offline Buying behaviour of the consumers. The researcher has analysed the customer's demographic data.

Table No 1.3Demographic Details of Apparels Customers

Variables	Description	Frequency	Percentage
Gender	Male	78	52%

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	Female	72	48%
	Total	150	100%
Age	Below 20	35	23%
	21-30	42	28%
	31-40	28	19%
	41-55	30	20%
	55 and Above	15	10%
	Total	150	100%
Marital Status	Married	83	55%
	Unmarried	67	45%
	Total	150	100%
Education	Up to SSC	13	9%
	HSC	43	29%
	UG	53	35%
	P.G. and above	41	27%
	Total	150	100%
Occupation	Student	55	37%
	Self Employed	13	9%
	Govt. Employee	15	10%
	Private Job	34	23%
	Business	9	6%
	Home Maker	24	16%
	Total	150	100%
Annual Household Income	Below 2 Lakhs	15	10%
	2-4 Lakhs	97	65%
	4-6 Lakhs	21	14%
	6-8 Lakhs	10	7%
	Above 8 Lakhs	7	5%
	Total	150	100%

Apparel: Comparison between Online & Offline Consumer Buying Behaviour

The researcher has collected the data related to factors influencing the purchase decision of apparel. The researcher has presented the overall mean ranks of each factor influencing the customer's purchase decision and has done further analysis to check if the factor's influence is the same on Online Purchase and offline Purchase. The data and analysis are presented below.

Table No. 1.4 Mean Ranks of Factors influencing Consumer Buying Behavior for Apparels

Sr. No.	Factor	Online	Offline
1	Consumer Intention	4.27	4.26
2	Consumer Convenience	4.27	4.15
3	Consumer attitude	3.78	3.88
4	Perceived Risk	4.05	2.67
5	Website/ Store Attribute	3.84	4.15
		4.04	3.82

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The mean rank analysis of the factors influencing the purchase decision of Apparels suggests that the factor: Consumer intention to buy influences the consumer purchase decision in online shopping (4.27), similar to offline shopping (4.26). Consumer Convenience influences customers to purchase online purchases slightly more (4.27) than offline purchase decisions (4.15). The factor Consumer Attitude about offline (Retail Store) Shopping affects slightly more to offline Purchase (3.88) than that of Online Purchase (3.78)

The Perceived Risk in Online (Web Store) shopping affects marginally more to online purchase that is there is HIGH risk in online Purchase (4.05) than that of Offline Purchase (2.67) and Retail Store (4.15) than online (3.84). Thus, in the case of Perceived Risk and Store Attribute, the results are concrete. It influences a consumer to buy offline; otherwise, the results are similar regarding influencing the Purchase Decision of Customers online or Offline.

For better analysis and drawing a suitable conclusion, the researcher has performed a T-test of Paired means on the collected data.

Table No 1.5t-Test: Paired Two Sample for Means: Apparels

	Online	*Offline*
Mean	4.042	3.822
Variance	0.05337	0.43437
Observations	5	5
Pearson Correlation	0.137891459	
Hypothesized Mean Difference	0	
df	4	
t Stat	0.73682102	
P(T<=t) one-tail	0.251055734	
t Critical one-tail	2.131846782	
P(T<=t) two-tail	0.502111469	
t Critical two-tail	2.776445105	

The analysis of the same suggests that as the 'p Value' is higher than 0.05 significance value, it can be concluded that the **factors influence the Customers Purchase decision into Online and Offline Purchase differently**. It can be said that the selected factors for study influence the customer to buy Online or Offline differently.

Factors Influencing in an online and offline Consumer Buying Behaviour in Product categories: Apparels

A) Exploratory Factor Analysis: It is a technique that helps to reduce a large number of variables into fewer numbers of variables

Kaiser-Meyer-Olkin (KMO) Measurement Technique for adequacy of sampling; KMO measures the extent of variance that is caused by the factors

Table No 1.6 KMO and Bartlett's Test		Online	Offline
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.750	.722
Bartlett's Test of Sphericity	Approx. Chi-Square	947.083	1883.057
	df	435	406
	Sig.	.000	.000

From the table, it can be concluded that the value of (Kaiser-Meyer-Olkin) KMO for online is 0.750, and for offline is.722 an acceptable value for analysis .70 KMO value indicates sufficient items for each factor. The data set is considered to be best suitable for further factor analysis. The same table shows the value of the Bartlett test; the significance level is 0.000 it means that the taken data is multivariate normal and acceptable for factor analysis.

Table No 1.7 Communalities

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Communalities for product offline			Communalities for product online		
	Initial	Extraction		Initial	Extraction
CI1	1.000	.760	CI1	1.000	.596
CI2	1.000	.680	CI2	1.000	.647
CI3	1.000	.776	CI3	1.000	.657
CI4	1.000	.855	CI4	1.000	.708
CI5	1.000	.777	CI5	1.000	.560
CI6	1.000	.958	CI6	1.000	.562
CI7	1.000	.855	CI7	1.000	.428
CI8	1.000	.870	CI8	1.000	.584
CI9	1.000	.886	CI9	1.000	.496
CI10	1.000	.899	CI10	1.000	.629
CC1	1.000	.757	CC1	1.000	.700
CC2	1.000	.743	CC2	1.000	.725
CC3	1.000	.779	CC3	1.000	.678
CC4	1.000	.857	CC4	1.000	.538
CC5	1.000	.791	CC5	1.000	.662
CC6	1.000	.958	CC6	1.000	.540
CC7	1.000	.856	CC7	1.000	.715
CC8	1.000	.885	CC8	1.000	.660
CC9	1.000	.881	CC9	1.000	.536
CC10	1.000	.899	CC10	1.000	.608
AT1	1.000	.565	AT1	1.000	.596
AT2	1.000	.558	AT2	1.000	.664
AT3	1.000	.661	AT3	1.000	.656
AT4	1.000	.616	AT4	1.000	.599
PR1	1.000	.456	PR1	1.000	.648
PR2	1.000	.559	PR2	1.000	.616
PR3	1.000	.586	PR3	1.000	.618
PR4	1.000	.594	PR4	1.000	.619
PR5	1.000	.655	PR5	1.000	.614
PR6	1.000	.564	PR6	1.000	.565
PR7	1.000	.964	PR7	1.000	.569
PR8	1.000	.964	PR8	1.000	.605
ST1	1.000	.411	W1	1.000	.642
ST2	1.000	.641	W2	1.000	.752
ST3	1.000	.680	W3	1.000	.650
ST4	1.000	.647	W4	1.000	.483
ST5	1.000	.568	W5	1.000	.567
ST6	1.000	.574	W6	1.000	.634
			W7	1.000	.661
			W8	1.000	.634

Extraction Method: Principal Component Analysis.

The figures in the above table result in the communalities values of all the 40 items of influencing factors on online Consumer buying behaviour toward products and 38 items influencing factors on offline Consumer buying behaviour. It shows that all the values are above 0.5, which means the data set is appropriate for further analysis. The initial communalities values above .30 are good for factor analysis.

Table No 1.8 Total Variance Explained for Apparels offline		
Component	Initial Eigenvalues	Rotation Sums of Squared Loadings

	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.177	30.12	30.12	6.502	30.12	30.12
2	4.483	6.535	36.655	2.368	6.535	36.655
3	2.472	6.506	43.161	2.080	6.506	43.161
4	2.382	6.27	49.431	2.035	6.27	49.431
5	2.091	5.804	55.235	1.999	5.804	55.235
6	1.884	4.957	60.192	1.986	4.957	60.192

All the 37 factors in the above table accounted for 60.192% of the variance. Total variance explained (60.192%) by these six components surpasses the 60 per cent threshold commonly used in social sciences (Hair, 2006). Even only five components surpass half, 50 per cent of a threshold value. The Eigen values are greater than 1.0, which is a common criterion of helpful factor.

Table No 1.9 Total Variance Explained Apparels online

Component	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.089	34.65	34.65	8.089	34.65	34.65
2	5.776	5.439	40.089	5.776	5.439	40.089
3	2.707	5.268	45.357	2.707	5.268	45.357
4	2.579	4.947	50.304	2.579	4.947	50.304
5	1.532	3.831	54.135	1.532	3.831	54.135
6	1.511	3.778	57.913	1.511	3.778	57.913
7	1.417	3.543	61.456	1.417	3.543	61.456

All the 41 factors in the above table amounted to 61.456% of the variance. Total variance explained (61.456%) by these seven components surpasses the 60 per cent threshold commonly used in social sciences (Hair, 2006). Even the first five components are contributing to more than 50 per cent. The Eigenvalues are greater than 1.0, which is a common criterion of helpful factor.

Table no 1.10 Rotated Component Matrix

Rotated Component Matrixᵃ for apparels offline						Rotated Component Matrixᵃ for apparels online						
	Component						Component					
	1	2	3	4	5		1	2	3	4	5	6
CI1	.047	-.096	**.796**	.157	-.020	CI1	**.590**	-.090	-.078	-.070	-.317	-.358
CI2	-.173	.119	**.676**	-.111	.034	CI2	**.611**	-.180	.182	.106	-.099	-.099
CI3	.080	-.011	**.848**	.098	-.019	CI3	**.511**	-.203	.224	.134	-.082	.093
CI4	-.032	-.033	**.918**	.017	-.061	CI4	**.468**	-.040	.078	.066	.044	-.062
CI5	.034	-.005	**.865**	.006	.089	CI5	**.469**	.075	-.133	.284	.001	.041
CI6	-.066	-.015	**.971**	-.006	-.035	CI6	**.601**	-.190	.269	.023	.075	.216
CI7	-.112	.026	**.911**	-.037	.025	CI7	**.473**	-.045	-.056	.240	.089	.045
CI8	-.056	-.051	**.920**	-.049	-.005	CI8	**.644**	.194	.000	-.166	.163	-.328
CI9	-.043	-.047	**.934**	.002	-.032	CI9	**.435**	.148	-.036	.003	.123	-.002
CI10	-.093	.021	**.936**	.030	-.057	CI10	**.508**	.034	.023	.107	-.218	-.180
CC1	.035	**.792**	-.106	.126	-.022	CC1	.016	**.795**	-.041	.126	.122	.005
CC2	-.182	**.736**	.092	-.130	.040	CC2	-.048	**.799**	-.109	.079	.084	.110
CC3	.066	**.858**	-.019	.107	.012	CC3	.166	**.729**	.149	.072	-.166	.016
CC4	-.034	**.915**	.015	-.004	-.047	CC4	.118	**.680**	.052	.137	-.048	-.007
CC5	.039	**.881**	.015	-.021	.031	CC5	-.028	**.708**	.060	-.165	.003	.028
CC6	-.065	**.956**	-.014	-.007	-.035	CC6	.074	**.699**	-.065	-.081	.122	-.011

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Item						Item						
CC7	-.093	**.910**	.038	-.052	-.019	CC7	-.057	**.784**	-.084	-.096	.160	-.024
CC8	-.023	**.932**	-.033	-.034	.026	CC8	.145	**.754**	.150	-.011	-.023	.041
CC9	.002	**.928**	-.058	.033	-.039	CC9	.032	**.457**	.125	-.396	.088	.010
CC10	-.082	**.940**	.003	-.049	.018	CC10	.080	**.517**	-.050	.057	-.113	-.024
AT1	-.349	.007	-.079	-.056	**.580**	AT1	.112	-.137	.178	.214	.006	**.447**
AT2	.035	.056	-.010	-.100	**.589**	AT2	-.008	-.012	.227	-.198	.198	**.448**
AT3	.024	-.019	.135	.006	**.757**	AT3	-.126	.137	.187	.212	.029	**.452**
AT4	-.271	.024	.241	-.091	**.415**	AT4	.069	-.061	-.100	.263	-.074	**.467**
PR1	**.485**	-.012	-.024	-.034	-.100	PR1	-.066	.001	**.422**	.383	-.037	.296
PR2	**.610**	.106	-.026	.159	-.061	PR2	.076	.082	**.617**	-.073	-.018	.115
PR3	**.659**	-.001	.081	.019	.151	PR3	.059	-.010	**.673**	.135	-.086	-.274
PR4	**.674**	-.047	-.054	-.174	.153	PR4	.001	.066	**.722**	-.183	.067	.040
PR5	**.750**	-.087	-.051	.031	.014	PR5	-.067	-.020	**.721**	.101	-.064	.059
PR6	**.612**	.055	-.015	-.021	-.205	PR6	-.043	-.054	**.661**	.012	.082	.161
PR7	**.907**	-.008	-.020	.160	-.001	PR7	-.033	.050	**.707**	.035	-.074	.084
PR8	**.915**	.033	.001	.076	.007	PR8	-.005	.064	**.712**	.132	-.010	-.111
ST1	.026	.171	.308	**.437**	.088	W1	-.049	-.009	.085	.085	**.758**	.155
ST2	-.050	.107	-.119	**.745**	-.039	W2	-.089	-.023	-.044	.060	**.818**	.076
ST3	-.090	-.009	-.084	**.790**	.067	W3	.161	-.008	.013	.117	**.719**	-.063
ST4	-.056	-.027	.126	**.711**	-.035	W4	.050	-.174	-.096	.221	**.473**	-.008
ST5	.097	.074	.125	**.440**	.090	W5	.048	-.027	-.084	-.022	**.607**	-.187
ST6	.028	-.168	-.064	**.487**	161	W6	.089	.056	-.119	-.024	**.653**	-.101
						W7	.066	-.026	-.020	-.048	**.756**	.143
						W8	.136	.019	-.092	.076	**.680**	-.088

Rotated component matrix values are the indicators of the strength of the relationship between the item and factor. "The item's membership in factor is determined by identifying the highest loading in one factor." The standard factor loading values appear between 0 - 1. Closer, the value to 1 shows the highest factor loading. Usually, item loading higher than 0.4 is the acceptable factor loading value as per Hair (2006); in the social science research study, 0.40 is the acceptable factor loading. The values in the above table represent that all factor loadings are more than 0.4, which shows all items are in the range of acceptance.

Table no 1.11 Factors Extracted

factors Extracted for product offline			factors Extracted for product online		
Factors	Items	Items Loading	Factors	Items	Items Loading
Consumer Intention	CI1	.796	Consumer Intention	CI1	.590
	CI2	.676		CI2	.611
	CI3	.848		CI3	.511
	CI4	918		CI4	.468
	CI5	.865		CI5	.469
	CI6	.971		CI6	.601
	CI7	.911		CI7	.473
	CI8	.920		CI8	.644
	CI9	.934		CI9	.435
	CI10	.936		CI10	.508
Consumer Convenience	CC1	.792	Consumer Convenience	CC1	.795

	CC2	.736		CC2	.799
	CC3	.858		CC3	.729
	CC4	.915		CC4	.680
	CC5	.881		CC5	.708
	CC6	.956		CC6	.669
	CC7	.910		CC7	.784
	CC8	.932		CC8	.754
	CC9	.928		CC9	.495
	CC10	.940		CC10	.759
Consumer Attitude	AT1	.580	Consumer Attitude	AT1	.477
	AT2	.589		AT2	.448
	AT3	.757		AT3	.452
	AT4	.415		AT4	.467
Perceived Risk	PR1	.485	Perceived Risk	PR1	.422
	PR2	.610		PR2	.617
	PR3	.654		PR3	.673
	PR4	.674		PR4	.722
	PR5	.560		PR5	.721
	PR6	.612		PR6	.661
	PR7	.907		PR7	.707
	PR8	.915		PR8	.712
Store Attribute	ST1	.437	Website Attribute	W1	.758
	ST2	.745		W2	.818
	ST3	.740		W3	.719
	ST4	.711		W4	.473
	ST5	.440		W5	.607
	ST6	.487		W6	.653
				W7	.756
				W8	.680

The researcher has extracted five major factors influencing online consumer buying behaviour regarding product categories through the extensive and relevant literature review and exploratory factor analysis.

D) Confirmatory Factor Analysis for Consumer Buying Behaviour in an Offline and online Purchase of Products:

For confirmation and verification of the factor, the structure researcher has conducted confirmatory factor analysis. In the structure following factors has been considered Consumer Intention (CI), Consumer Convenience (CC), Consumer Attitude (AT), Perceived Risk (PR), Store Attribute (ST) and Web Attribute (W) are the latent variable in the designed structure
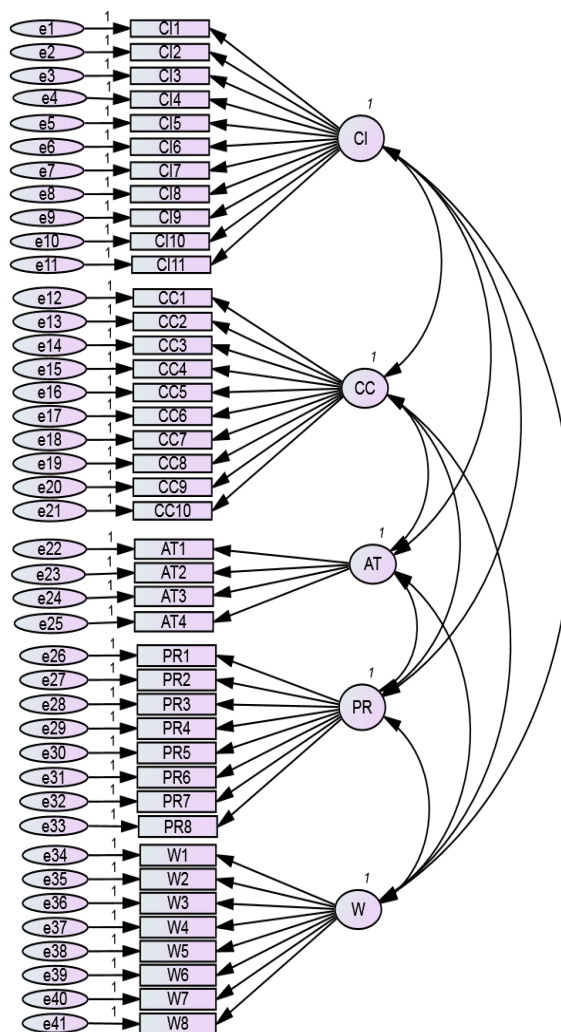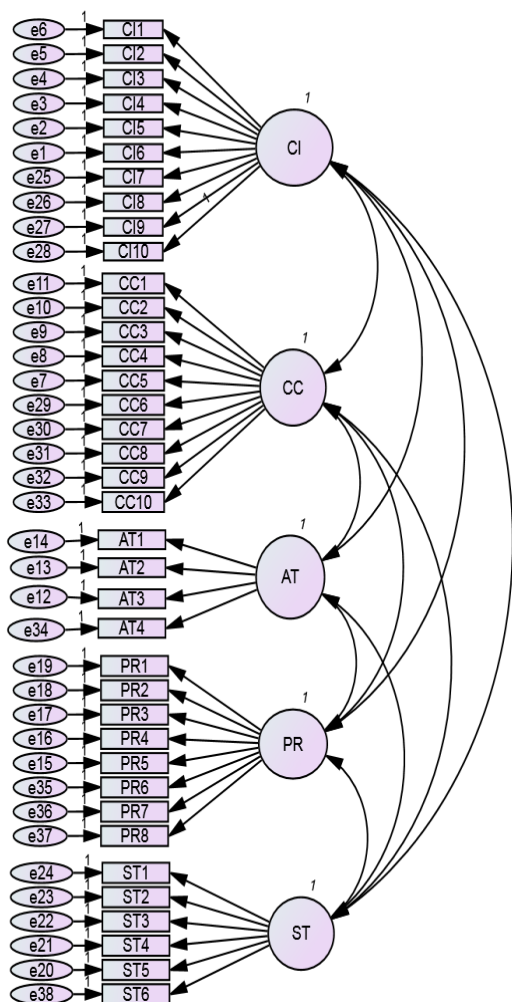
Fig no 1.1Factor Structure for apparelsoffline   Fig no 1.2 Factor Structure for apparels online

Table no 1.12 Measure for Model fit	Value offline	Value online
Ratio of Chi-Square to degree of freedom (CMIN/DF)	2.532	2.047
Goodness of fit index (GFI)	0.928	0.906
Adjusted GFI (AGFI)	0.913	0.915
Normed fit Index (NFI)	0.922	0.952
Tucker-Lewis Index (TLI)	0.915	0.917
Incremental Fit Index (IFI)	0.918	0.959
Relative Fit Index (RFI)	0.956	0.926
Comparative Fit Index (CFI)	0.954	0.923
Root Mean Square Error of Approximation (RMSEA)	0.034	0.048

The model fit details of the designed factor structure. The researcher has considered the different parameters of measurement for model fit. In the beginning, the chi-square value to the degree of freedom is greater than 0.05. The CMIN/df value in offline/online is 2.532/2.047 shows a slight difference between observed and expected covariance that explains the good fit of the model. The GFI (0.928)/ (0.906) and AGFI (0.913)/ (0915) thresh-hold value should be greater than 0.9; in the model fit summary, it shows the values higher than 0.9 indicated the model is of good fit. The following measure is NFI (0.922)/ (0.952), TLI (0.915)/ 0.917), IFI (0.918)/ (0.959) and RFI (0.956), (0.926), should also be greater than 0.9 to indicate a good fit of the model. The measure of CFI results in the overall improvement of the designed model; greater than 0.9 value of CFI indicates the good fit of the

model. The root mean square error of approximation (RMSEA=0.034/ 0.048) should be less than 0.06, indicating the model's good fit.

Table no 1.13 Convergent and Discriminant Validity for Apparel offline								
	CR	AVE	MSV	MaxR(H)	CI	CC	AT	PR	ST
CI	0.813	0.459	0.348	0.786	0.799				
CC	0.795	0.549	0.386	0.636	0.012	0.785			
AT	0.822	0.515	0.474	0.352	0.128	0.211	0.740		
PR	0.798	0.454	0.491	0.591	-0.219	0.172	0.258	0.792	
ST	0.810	0.582	0.574	0.303	0.165	0.293	0.457	0.300	0.748

Table no 1.14 Convergent and Discriminant Validity for Apparel online								
	CR	AVE	MSV	MaxR(H)	CI	CC	AT	PR	W
CI	0.886	0.537	0.343	0.709	0.794				
CC	0.846	0.584	0.549	0.852	0.154	0.791			
AT	0.855	0.492	0.349	0.796	0.226	0.386	0.703		
PR	0.834	0.571	0.443	0.926	0.586	0.153	0.221	0.767	
W	0.818	0.468	0.327	0.887	0.357	0.244	0.308	0.223	0.762

Composite Reliability of all the five variables is greater than 0.8, indicating the factor structure has good reliability. The AVE is higher than 0.50 shows that more than half of the variance of each factor is clearly explained by every construct. Therefore the convergent validity is demonstrated by the construct reliability and AVE. Discriminate validity is achieved by the Maximum Shared Variance (MSV); when the value of AVE is greater than the value of MSV, we can state that its factor structure has discriminant Validity. McDonald Construct Reliability (MaxR(H)) also works like Cronbach alpha. The thresh-hold value of MaxR(H) is greater than 0.70, indicating the construct's reliability.

Hypothesis Testing Apparels Products

For testing the hypothesis, the researcher has designed further sub hypothesis, and tested it with the help of ANOVA and simple Regression analysis and studied the impact of all four identified factors on Consumer Intention of buying Apparels online as well as offline

Table no 1.15 Hypothesis Testing of Apparel Offline						
Hypothesis	F	Sig	R2	η2	ANOVA	Result
There is a significant relation between Consumer Convenience and Consumer intention to buy Apparels offline	4.134	.000	.200	.316	.000	Accepted
There is a significant relationship between the Attitude of the Consumer and Consumer intention to buy Apparels offline	2.584	.000	.134	.475	.000	Accepted
There is a significant relation between Perceived Risk and Consumer intention to buy Apparels offline.	1.660	.059	.078	.014	.088	Rejected
There is a significant relation between Store Attribute and Consumer intention to buy Apparels offline.	5.029	.000	.262	.360	.000	Accepted

The above table shows that the ANOVA value of Consumer Intention to buy Apparels offline for all four types of behavioural factors is .000, which is less than 0.05 at a 95 per cent confidence level. It indicates that the model is good. Therefore, the null hypothesis is not accepted for the three factors. But in the case of Perceived risk and consumer intention, the p-value is .078 is greater than 0.05 at a 95 per cent confidence level; therefore, we reject H4, i. e., alternate hypothesis and accept the null hypothesis

R square values of the above table specify how much Consumer Convenience, Consumer Attitude, Perceived Risk, and Store Attribute causes the variation in Consumer intentions to buy apparel

Consumer convenience and consumer intention to buy is 0.200 that is 20.0 % of the variation

Consumer Attitude for consumer intention to buy is 0.134 that is 13.4 % of the variation

Perceived Risk for consumer intention to buy is 0.078 that is 7.8 % of the variation

Store Attribute for consumer intention to buy is 0.262 that is 26.2 % of variation

Eta Square value indicates the association between the factors of consumer behavior. Consumer convenience and consumer intention- 0.316 (strong association)

Consumer Attitude and Consumer Intention- 0.475 (strong association)

Perceived Risk and consumer intention- 0.014 (weak association)

Web Store Attribute and Consumer Intention- 0.360(strong association)

Hypothesis Testing: Apparels Online

Table no 1.16 Hypothesis Testing of Apparel Online						
Hypothesis	F	Sig	R^2	η^2	ANOVA	Result
There is a significant relation between Consumer Convenience and Consumer intention to buy Apparels online	5.393	.004	.117	.211	.000	Accepted
There is a significant relationship between the Attitude of the Consumer and Consumer intention to buy Apparels online	7.986	.000	.267	.312	.000	Accepted
There is a significant relation between Perceived Risk and Consumer intention to buy Apparels online.	6.351	.000	.342	.397	.000	Accepted
There is a significant relation between Website Attributes and Consumer intention to buy Apparels online.	6.441	.000	.369	.437	.000	Accepted

The above table shows that the ANOVA value of Consumer Intention to buy Apparels online for all four types of behavioural factors is 0.04 & 0.00 that is less than 0.05 at a 95 per cent confidence level. It indicates that the model is overall good. Therefore, the null hypothesis is not accepted for all four factors.

R square values of the above table specify that to what extent Consumer Convenience, Consumer Attitude, Perceived Risk, and Website Attribute causes the variation in Consumer intentions to buy Apparels online.

Consumer convenience to consumer intention to buy is 0.117 thatis 11.7 % of the variation. Consumer Attitude to consumer intention to buy is 0.267 that is 26.7 % of the variation. The Perceived Risk to consumer intention to buy is 0.342 that is 34.2 % of the variation Website Attribute to consumer intention to buy is 0.369 thatis 36.9 % of the variation.

Eta Square value indicates the association between the factors of consumer behavior. Consumer convenience and consumer intention- 0.211 (Moderate association)

Consumer Attitude and Consumer Intention- 0.312 (strong association)

Perceived Risk and consumer intention- 0.397 (strong association)

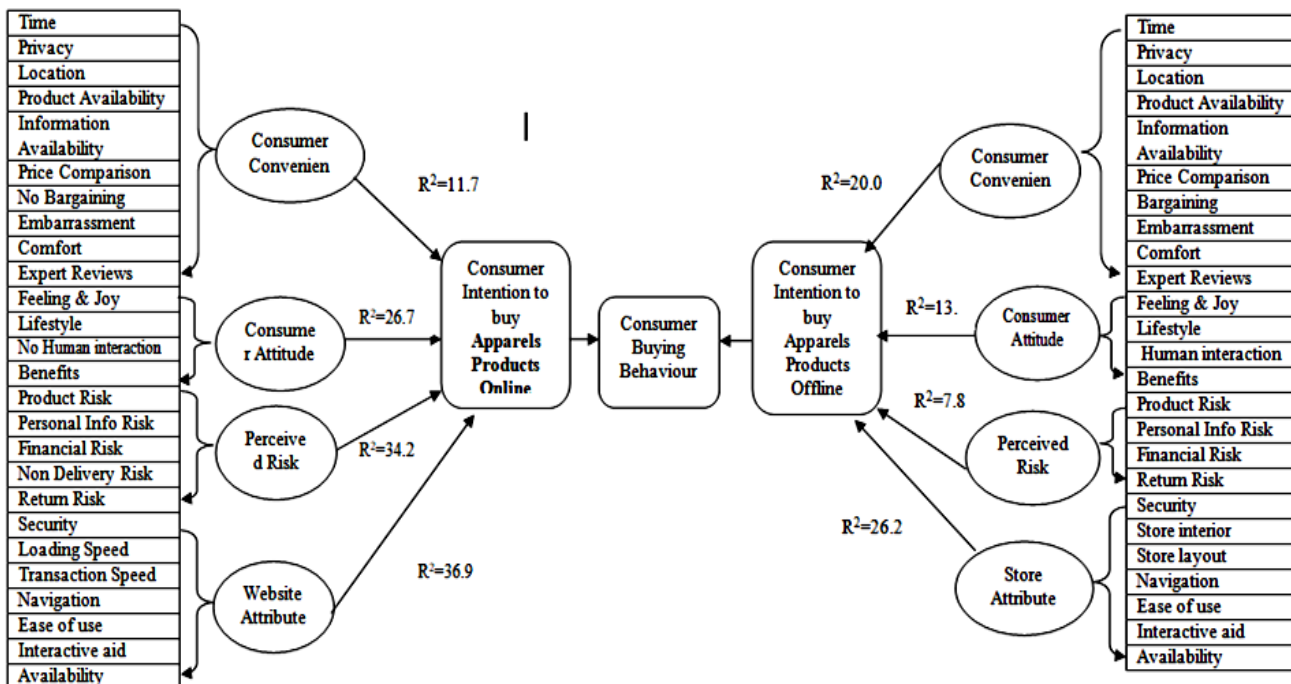Web Store Attribute and Consumer Intention- 0.437(strong association)

Fig no 1.3 Comparison between impact of different factors in an Offline & Online Consumer Buying Behaviour in the purchase of Apparels

FINDINGS:

Consumer Intention in online and offline purchase of the Apparels: Getting right product is importantconcern of consumer (4.34), online apparel shopping, people show less interest (4.02) as product appears different than they look on website. Online it provides proper information and price range but judging quality of product creates problem.Buying apparel from the physical store is more convenient (4.34) for people; it gives chance to investigate the quality personally.

Consumer Convenience in online and offline purchase of the Apparels: It is agreed thatweb storeshopping can be made at any time and from any location (4.36); the website provides detailed **product information with photos** (4.31) and provide the easy price comparison. There is no scope for bargaining (4.27). The physical store gives more confidence & feeling of shopping (4.26), where customers can check the quality of apparels personally. It is easier to check the appropriate size and colour combination of apparels.

Consumer Attitudes in an online and offline purchase of the Apparels:one must know how to use internet—those who are not aware of technology refrain from buying online.Sometimes people feel that the interference of others may disturb them in online shopping, which is why people don't like human interaction (4.08).Discount offers attract customers more (4.19). Overall, people have a slightly negative approach to buying apparel online.In apparel, the effects are a severe matter of purchase (3.76) as it is a matter of personality. People are very particular about their purchase of clothing.

Perceived Risk in an online and offline purchase of the Apparels: There is risk and fear of misuse of personal and financial information getting overcharged (4.08) for apparel, risk of receiving the wrong product (4.30), low-quality products, damaged items. Apparel looks different online and appears different when they arrive. Non-delivery (4.04) of goods, delivering faulty goods, late delivery, damaged delivery; these are the considerable risk. Problem of dispute settlement, return and refund is time consuming process.Overall there is **high risk in buying Apparels in Online.** There is less risk in Shopping at a physical store need not to provide personal information. They can easily check the quality of goods that avoid product quality risk.

Website Attribute in an online and Store attribute in an offline purchase of the Apparels:
It must provide financial (362) and personal information security (4.16), but in some cases, people said that their personal information may not secure the website. The parameters like website loading speed,

transaction speed is very important. Website must be user friendly to use.Buying clothes from Storegivesshopping feel (3.82),they can judge the quality and size of the clothes.

CONCLUSION:

Consumer intention to purchase apparels is more inclined towards physical store in comparison with web store shopping, research identifies that people do not find online shopping of apparels more useful, retail store shopping is more convenient in case of apparels. Bargaining is possible, where it is easy to purchase and select apparels in an offline purchase as quality can be judge easily by themselves, there is very low risk in the purchase of garments in a retail store, even if they have any problem with the product it is easy to return and get refund or exchange product quickly, product risk especially the quality of product and chances to receive low quality or malfunctioning products is the primary concern that refrains consumer from online purchase of apparels otherwise other shopping products like accessories are purchased in online mode, only apparels products are purchase in offline mode.

On the basic of factors identified through Factor analysis and Confirmatory Factor analysis researcher has develop a strategic model for apparel business

STRATEGIC MODEL FOR APPARELS BUSINESS
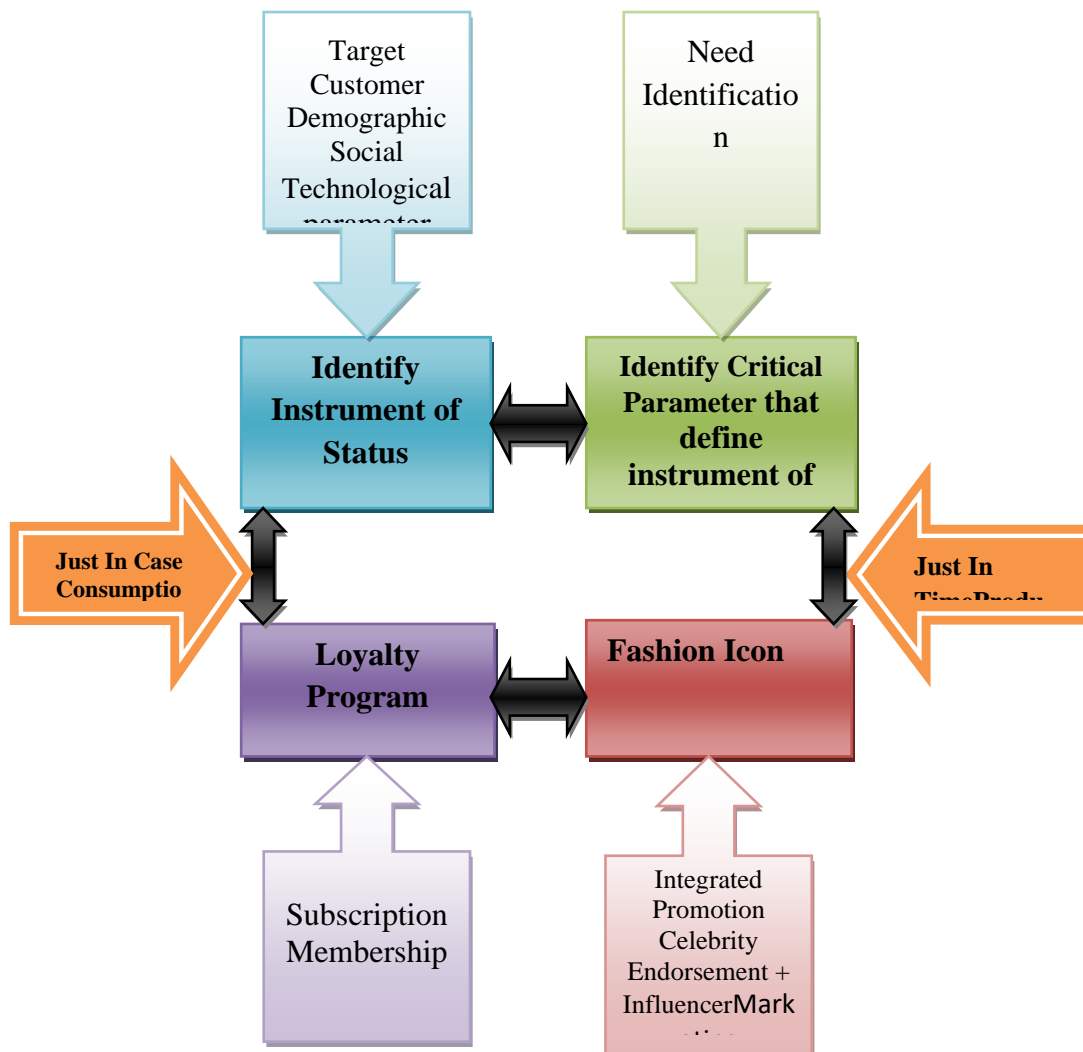*"Just In Time Production and Just In Case Consumption"*

Figure 1.4 Business Model for Apparels

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➢ Instrument of Status (Clothes)
➢ A critical parameter that defines the value of the instrument of status (Variety & Design)
➢ Fashion Icons (Celebrity Endorsement + Influencer Marketing)
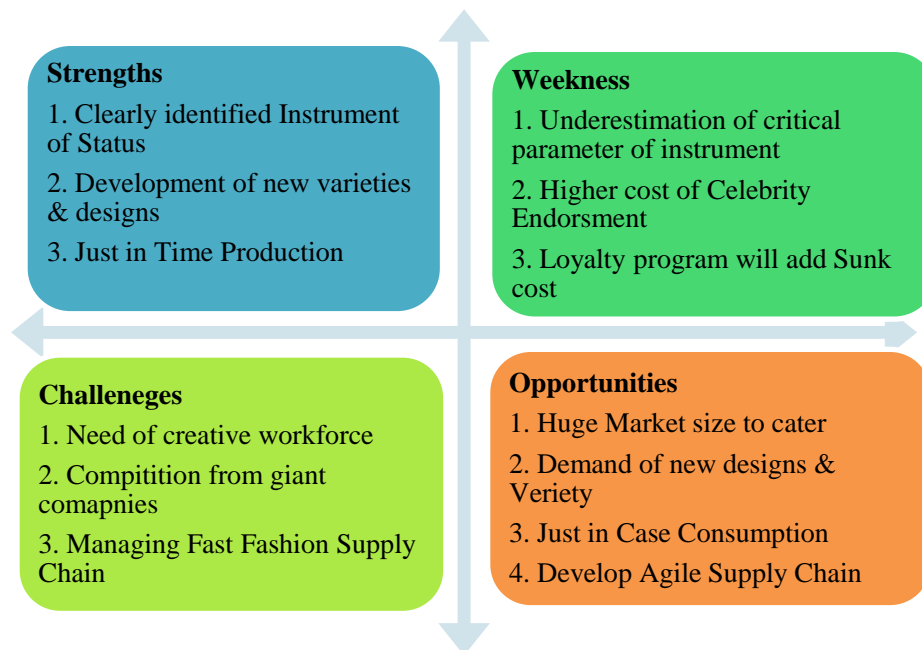➢ Loyalty Program: (Subscription + Membership)

Strengths

1. Clearly identified Instrument of Status

2. Development of new varieties & designs

3. Just in Time Production

Weekness

1. Underestimation of critical parameter of instrument

2. Higher cost of Celebrity Endorsment

3. Loyalty program will add Sunk cost

Challeneges

1. Need of creative workforce

2. Compitition from giant comapnies

3. Managing Fast Fashion Supply Chain

Opportunities

1. Huge Market size to cater

2. Demand of new designs & Veriety

3. Just in Case Consumption

4. Develop Agile Supply Chain

Figure 1.5SWOC Analysis of the Model

1. All human beings depending upon whichever age group they belong to, put in extra money, and they put extra effort into something called the **Instrument of Status;** in simple words, when we were kids, especially in the 90s kids we would go the extra miles to get a Shakalaka Boom Boom pencil or to get an MRF bat and whoever had this instrument of status was considered to be a cool kid as we grow up the smartphone becomes the instrument of status and if somebody has an iPhone it suddenly gives an impression that they are a rich. For every age, we have our instrument of status and just like that; we understood the essential instrument of status for the age group of 20 to 40 is nothing but the clothes they wore.

2. Secondly, we also understood the instrument of status; human beings also have the **critical parameter that defines the value of that critical instrument**. For example, nobody cares about the wood quality that the MRF bat is made up of. Most of us use the duplicates bats only with MRF stickers. We bought it only because Sachin Tendulkar was using it. The parameter to judge the status of instruments was never the quality of the nutritional value of the product is all about just a sticker or just a stupid doll. People have three primary parameters defining their social circle status, like clothing. Those parameters are Quality, Variety and Design, and the culmination of these parameters makes them an excellent status instrument. Still, it is useless if all the clothes are bad design and the most exciting point over here is that very few peoples care about the quality of the clothes as much as they care about the design and variety.

3. Third and most importantly, women were fascinated by fashion icons like any heroin or Hollywood Bollywood star.

Strategic Need:

1. We need an **agile supply chain**; we need to identify what kinds of designs are trending in society and whatever designs are doing well that is provided in the premium outlet. We need a **fast-fashion supply chain** that offers new premium quality designs in the shortest time at affordable

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prices. Focusing on design and variety of clothes, customers were delighted to find trending designs and use a variety of dresses.

2. The golden equation required for Apparels & Shopping Goods marketing is **Just in time production and Just in case consumption.** There are two types of operation in supply chain management. This mode of operation is not just applied to the supply chain but many other aspects of life also; this concept comes from the automobile industry. Suppose a car company operates with just in the case method. In that case, they will focus on keeping Inventory stocked up all the time, so if they want to manufacture car they either use by default 300 red, 300 black colour 300 yellow cards cars so regardless of what customer wants they will be able to provide the images of the car or deliver the vehicle immediately. What the major disadvantage of this strategy leads to exorbitant **storage cost and the Inventory get wasted** if all stock does not include sale, whereas in the second mode of operation, **just in time,** it is all about producing only what is needed; first, we place the order of black colour then they will start the production manufacturing and then painted black this way there is significantly less storage cost because the product was very quickly from the inventory and supply chain, in general, is become highly efficient.

3. If manufacturers prepare all the products just in time approach wherein they push out a new design every 15 days, so they end up saving tons of money by not keeping the Inventory, but customers tend to buy the product with the **just in case mindset** and end up spending more than needed if a girl sees the great the dress she knows that within 15 days this will be out of stock; therefore she will have the natural tendency to buy the dress even if she doesn't need it, she will buy with the mindset of just in case. I will have this on my birthday; she will have more flow than needed and eventually end uploading her own storage cost and saves producer inventory cost even if a flop design is come up still gets sold out because people have a mindset that within 15 days, this particular will not be available nearly because of the fear of missing out, people buy the products too.

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