ONLINE APPAREL PURCHASE BEHAVIOUR OF MILLENNIALS:

A STUDY IN COIMBATORE CITY

A THESIS

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CHAPTER 5

FINDINGS, RECOMMENDATION AND CONCLUSION

5.1 FINDINGS OF THE STUDY

This chapter deals with the findings of the statistical analysis in the study and its implications. This study was designed to investigate the online apparel purchase behaviour of the millennials in the B2C E-commerce market. This chapter is segmented into five major sections. The first section in this chapter comprises the findings of the study. This finding section is further divided into eight sub section. The first sub-section in findings related to descriptive statistics reflecting the sample characteristics. The second sub-section in the findings related to the Demographic and psychographic details of the study respondents. The third sub-section contain findings related to ANOVA. The fourth sub-section contain findings related to correlation. The fifth sub-section contain findings related to regression. The sixth sub-section contain findings related to confirmatory factor analysis of the study variables. The seventh sub-section contain findings related to estimation of model fit by AMOS (SEM) . The eight sub-section contain findings related to testing of the mediation effect using Process Macro. The second section encompasses the recommendations of the study. The third section deals with the managerial implications. The fourth section discusses the limitation of the study. The final fifth section presents the conclusion of the study.

5.1.1 FINDINGS RELATED TO DESCRIPTIVE STATISTICS

1. Among all the study variables, the mean score was highest for Online Apparel Repurchase Intention followed by online flow experience and least score for Perceived Enjoyment.

2. The descriptive statistics of the study variables represents that 68% of the sample scores fall within one standard deviation of the mean concluding that the distribution of scores is normal or close to bell-shaped.

3. The study variables signifies the normal distribution in relation to Skewness and kurtosis as the critical values falls within the range of ±1.96 at 0.05 significance level.

5.1.2 FINDINGS RELATED TO DEMOGRAPHIC AND PSYCHOGRAPHIC PROFILE OF THE RESPONDENTS

1. Out of 894 samples collected in the study, 299 respondents representing 33.4 percent are in the age category of 23-28 years, majority of 301 respondents (33.7%) are in the age category of 29-33years, 294 respondents (32.9%) are in the age category of 34-38 years of the age.

2.Analysis of Gender includes 52.2 % of male (467 respondents) and 47.8% of female (427 respondents) in the study.

3.The Marital Status of the respondents encompasses majority of 586 married people constituting 65.5% followed by single category of 305 respondents constituting 34.1% and 3 respondents constituting 0.3% belongs to other category.

4. Educational qualification of the respondents studied under four heads, namely, Diploma, Under Graduate, Post Graduate and others. The analysis shows that prominent portion of 463 respondents representing 51.8 percent are having the education qualification of Under Graduate, followed by 400 respondents (44.7%) are having the education qualification of Post Graduate, 28 respondents (8%) are having the education qualification of Diploma and 3 respondents (0.03%) completed schooling.

5.Out of 894 respondents a majority of 391 respondents (43.7) are salaried, followed by 266 respondents (29.8%) are Self - employed, 221 respondents (24.7%) are home makers and others include 16 respondents (1.8%).

6. The study examined monthly family income of the respondents in Indian rupees under five segments. The income segments are categorized as Less than 20,000, 20,001-30,000, 30,001-40,000, 40,001-50,000 and above 50,000. The majority of 262 respondents, representing 29.3 percent are having family monthly income INR 40,001-50,000, followed by 246 respondents (27.5%) are having family income of INR 30,001-40,000, 208 respondents (23.3 %) are having family income above INR 50,000, 114 respondents (12.8%) are earning INR 20,001-30,000 and remaining 64 respondents are having family income less than INR 20,0000.

7.The study examined the Psychographic factor of the most preferred E-retailers for Apparel products among the millennials. The results showed that Out of 894 respondents, majority of 366

Millennial's (40.94%) first choice for Apparel E-shopping is Amazon online store. Next to it, Myntra website which is preferred by 224 millennials (25.06%). Flipkart is positioned third in most preferred E-retailer by 214 Millennials (23.94%) . Snapdeal E-Website is preferred by 72 millennials (8.05%). The least preferred E-retailer is Jabong which been chosen by 18 millennials (2.01%).

8. Psychographic information regarding total hours spend in E-retailer's Website by millennials also been examined in the study. The results stated that Majority of Millennials (27.74%) spend 15-20 hours per week in E-retailers website. 23.94% of Millennials surf E-retailer's website for 5- 10 hours every week. In next to that , 22.71% Millennial's use E-retailer's website for 10-15 hours. Around 10% of Millennials spend more than 20 hours in week surfing E-retailers Website. Millennials spending less than 5 Hours in E-retailers website is 15.66%.

9. The recent apparel purchase of the respondents with E-retailer also been studied. The majority of the respondents (31.32%) purchased Apparels from E-retailers Website between 3-5 months before participating in the survey. 24.7% of the millennials purchased apparel Online between 5-7 months limit. Around 21% Millennials did their apparel online shopping between 1-3 months before attending survey. Millennials who done their apparel purchase within 1 month is around 7.49%. About 11.52% Millennials purchase Apparel with E-retailers earlier period of 7-9 months. Only 4.36 % millennials reported that they purchase apparel with E-retailers almost 9 months to 1 year before.

10. Apparel E-shopping Experience of the respondents showed that majority of the millennials have reasonable years of experience with E-retailers. 33% of the majority respondents are using for the past 2-4 years. 30.98% of the respondents are doing apparel purchase in E-retailer's website for 4-6 years . 20.81% have been using the E-retailer's website for 6-8 years. 5.82% Millennials are having E-shopping Experience of 8-10 years with E-retailers whereas 1.90% of millennials have more than 10 years online shopping experience. 6.6% of the millennials are purchasing apparel online with E-retailers for 1-2 years.

5.1.3 FINDINGS RELATED TO ANOVA

The first objective of the study is to identify if there is any significant difference in Perceived Usefulness, Perceived Ease Of Use , Perceived Trust , Perceived Enjoyment, Online

Apparel Purchase Intention, Online Apparel Purchase Behavior, Online Flow Experience & Online Apparel Re-purchase Intention based on different demographics of the Millennials. The one-way analysis of variance (ANOVA) is used to find the difference in variables based on demographics factors.

1. H0: There is no significant difference between Perceived Usefulness, Perceived Ease Of Use , Perceived Trust , Perceived Enjoyment, Online Apparel Purchase Intention, Online Apparel Purchase Behavior, Online Flow Experience & Online Apparel Re-purchase Intention based on Millennial's Age.

From the analysis, it is found that there is no statistically significant difference among Millennials in the factors Perceived Usefulness and Perceived Ease Of Use based on age**.** Therefore Null Hypothesis is accepted. But there is a statistically significant difference in Perceived Trust , Perceived Enjoyment, Online Apparel Purchase Intention, Online Apparel Purchase Behavior, Online Flow Experience & Online Apparel Re-purchase Intention based on age. Therefore Null Hypothesis is rejected. Furthermore, for examining the pair-wise differences among the age categories, Tukey's Post Hoc analysis was performed. Post Hoc test concludes that age group 34-38 identified perceived Trust and perceived Enjoyment as the important factors for online apparel shopping than other age groups. Tukey test also concluded that age groups 29-33 years and 34-38 years have high and significant purchase intention , purchase behaviour ,Online flow experience and Re-purchase intention during online apparel shopping .

2. H0: There is no significant difference between Perceived Usefulness, Perceived Ease Of Use , Perceived Trust , Perceived Enjoyment, Online Apparel Purchase Intention, Online Apparel Purchase Behavior, Online Flow Experience & Online Apparel Re-purchase Intention based on Millennial's Gender.

ANOVA results showed that there is statistically no significant difference in the factors such as perceived usefulness, perceived ease of use, perceived trust, Perceived Enjoyment, Online Apparel Purchase Behavior, Online Flow Experience & Online Apparel Re-purchase Intention based on gender except Online Apparel Purchase Intention. Therefore Null Hypothesis is accepted for all factors except Online apparel purchase Intention.

3. H0: There is no significant difference between Perceived Usefulness, Perceived Ease Of Use , Perceived Trust , Perceived Enjoyment, Online Apparel Purchase Intention, Online Apparel Purchase Behavior, Online Flow Experience & Online Apparel Re-purchase Intention based on Millennial's Marital Status.

The findings of ANOVA confirmed that there is statistically significant difference among the Perceived Usefulness, Perceived Ease of Use, Perceived Trust, Perceived Enjoyment, Online Apparel Purchase Intention, Online Apparel Purchase Behavior, Online Flow Experience & Online Apparel Re-purchase Intention based on Millennial's Marital Status. Therefore Null Hypothesis is rejected.

4.H0: There is no significant difference between Perceived Usefulness, Perceived Ease Of Use , Perceived Trust , Perceived Enjoyment, Online Apparel Purchase Intention, Online Apparel Purchase Behavior, Online Flow Experience & Online Apparel Re-purchase Intention based on Millennial's Education.

Anova results showed that there is statistically significant difference in the factors such as Perceived Usefulness and Perceived Ease Of use based on Millennial's Education. Therefore Null Hypothesis is rejected. There is no significance difference in the remaining other factors such as Perceived Trust , Perceived Enjoyment, Online Apparel Purchase Intention, Online Apparel Purchase Behavior, Online Flow Experience & Online Apparel Re-purchase Intention based on Millennial's Education, Null hypothesis is accepted for these factors.

5.H0: There is no significant difference between Perceived Usefulness, Perceived Ease Of Use , Perceived Trust , Perceived Enjoyment, Online Apparel Purchase Intention, Online Apparel Purchase Behavior, Online Flow Experience & Online Apparel Re-purchase Intention based on Millennial's Occupation.

Analysis results confirmed that there is statistically no significant difference in the factors such as perceived usefulness, perceived ease of use, perceived trust, Perceived Enjoyment, Online Apparel Purchase Behavior, Online Flow Experience & Online Apparel Re-purchase Intention based on Millennial's Occupation except Online Apparel Purchase Intention. Therefore Null Hypothesis is accepted for all factors except Online apparel purchase Intention.

6.H0: There is no significant difference between Perceived Usefulness, Perceived Ease Of Use , Perceived Trust , Perceived Enjoyment, Online Apparel Purchase Intention, Online Apparel Purchase Behavior, Online Flow Experience & Online Apparel Re-purchase Intention based on family monthly income of the Millennials.

Analysis of Variance results revealed that there is statistically significant difference in all the factors such as perceived usefulness, perceived ease of use, perceived trust, Perceived Enjoyment, Online Apparel Purchase Intention ,Online Apparel Purchase Behavior, Online Flow Experience & Online Apparel Re-purchase Intention based on family monthly income of the Millennials. Tukey's Post Hoc analysis was performed to explore the pair-wise differences among the Income categories. Millennials with Family Income above 50,000 focused on the factor Perceived Usefulness and Perceived Ease of Use while purchasing apparel online. Millennials whose Family monthly income between 40,001-50,000 and above 50,000 recognized Perceived Trust , Perceived Enjoyment Online Apparel Purchase Intention ,Online Apparel Purchase Behavior, Online Flow Experience & Online Apparel Re-purchase Intention as the statistically significant during online apparel shopping than other income groups.

7.H0: There is no significant difference between Perceived Usefulness, Perceived Ease Of Use , Perceived Trust , Perceived Enjoyment, Online Apparel Purchase Intention, Online Apparel Purchase Behavior, Online Flow Experience & Online Apparel Re-purchase Intention based on Hours Surfing E-retailer website by Millennials

Analysis of Variance results revealed that there is statistically significant difference in all the factors such as perceived usefulness, perceived ease of use, perceived trust, Perceived Enjoyment, Online Apparel Purchase Intention ,Online Apparel Purchase Behavior, Online Flow Experience & Online Apparel Re-purchase Intention based on Millennial's time spend surfing E-retailers Website. Tukey's Post Hoc test exemplifies that Millennials with 10-15 hours, 15- 20 hours and more than 20 hours of surfing time are significant in considering the Perceived Usefulness, Perceived Ease Of Use , Perceived Trust , Perceived Enjoyment, Online Apparel Purchase Intention, Online Apparel Purchase Behavior, Online Flow Experience & Online Apparel Re-purchase Intention while shopping apparels online.

8.H0: There is no significant difference between Perceived Usefulness, Perceived Ease Of Use , Perceived Trust , Perceived Enjoyment, Online Apparel Purchase Intention, Online Apparel Purchase Behavior, Online Flow Experience & Online Apparel Re-purchase Intention based on Millennial's recent apparel purchase with E-retailers.

Analysis of Variance result confirmed that there is statistically significant difference in all the factors such as perceived usefulness, perceived ease of use, perceived trust, Perceived Enjoyment, Online Apparel Purchase Intention ,Online Apparel Purchase Behavior, Online Flow Experience & Online Apparel Re-purchase Intention based on recent apparel purchase of the Millennials with E-retailers. Tukey's Post Hoc test showed that mean score of the Millennials who have purchased apparels online less than 1 month, between 1- 3 months and between 3-5 months are significantly different from Millennials who did their purchase earlier.

9.H0: There is no significant difference between Perceived Usefulness, Perceived Ease Of Use , Perceived Trust , Perceived Enjoyment, Online Apparel Purchase Intention, Online Apparel Purchase Behavior, Online Flow Experience & Online Apparel Re-purchase Intention based on Millennial's Online apparel purchase Experience.

Analysis of Variance results showed that there is statistically significant difference in all the factors such as perceived usefulness, perceived ease of use, perceived trust, Perceived Enjoyment, Online Apparel Purchase Intention ,Online Apparel Purchase Behavior, Online Flow Experience & Online Apparel Re-purchase Intention based on Online apparel purchase Experience of the Millennials with E-retailers. Tukey's test confirms that Millennial's Apparel Purchase Behaviour and Re-purchase intention over E-retailers ascend significantly with the increase in every shopping years from above 4 + years of experience.

5.1.4 FINDINGS RELATED TO CORRELATION

The second objective of the study is to find the association between Perceived Usefulness, Perceived Ease of Use , Perceived Trust, Perceived Enjoyment, Online Apparel Purchase Intention, Online Apparel Purchase Behavior, Online Flow Experience and Online Apparel Re-purchase Intention. Correlation results confirmed that Online Flow Experience ($r = 0.719$), Online Apparel Purchase Intention ($r = 0.671$) and Online Apparel Re-purchase Intention ($r = 0.668$) indicated statistically positive correlation with Online Apparel Purchase

Behavior. In addition, Online Apparel Purchase Intention (r = 0.564), Online Apparel Purchase Behavior (r=0.668) and Online Flow Experience (r =0.755) have significantly high influence and positive correlation with Online Apparel Re-purchase Intention. Correlation analysis confirmed the stronger relationship between Online Apparel Purchase Behavior, Online Flow Experience and Online Apparel Re-purchase Intention. Correlation analysis also confirmed that Perceived Trust and Perceived Enjoyment are moderately associated with Online Apparel Purchase Behavior and Online Apparel Re-purchase Intention.

5.1.5 FINDINGS RELATED TO REGRESSION ANALYSIS

1. The third objective of the study is to examine the effect of Perceived Usefulness, Perceived Ease Of Use, Perceived Trust, Perceived Enjoyment and Online Apparel Purchase Intention over Online Apparel Purchase Behaviour. Linear Regression analysis is used to probe the strength between dependent variable Online Apparel Purchase Behaviour and independent variables such as Perceived Usefulness, Perceived Ease Of Use, Perceived Trust, Perceived Enjoyment and Online Apparel Purchase Intention.

Correlation Coefficient value (R) of .686 indicates a reasonable level of 68.6% prediction of the dependent variable Online Apparel Purchase Behaviour. The coefficient of determination (R^2) value of 0.470 stated that dependent variable Online Apparel Purchase Behaviour influenced by 47% of its independent variables such as Perceived Usefulness, Perceived Ease Of Use, Perceived Trust, Perceived Enjoyment and Online Apparel Purchase Intention. Analysis results confirmed that Online Apparel Purchase Intention has the major impact on Online Apparel Purchase Behaviour as the parameter indicates so (β = 57.7%, t = 18.571, p = 0.000). The factor Perceived Trust also has major impact on Online Apparel Purchase as the parameter indicates so (β = 14.7%, t = 4.444, p = 0.000). In addition regression analysis confirmed that all variables do not have any multi-collinearity issues.

2. The fourth objective of the study is to measure the influential level of online apparel purchase behavior and online flow experience over online apparel repurchase intention.The regression model results indicated that the two Independent Variables Online Flow Experience and Online Apparel Purchase Behaviour have about 60.3% influences over Online Apparel Re-Purchase Intention of the millennials. Online Flow Experience has the major impact over Online

Apparel Re-purchase Intention of the millennials as the parameter indicates so (β = 56.9%, t = 18.741, p = 0.000). Online Apparel Purchase Behaviour also have the major impact over Online Apparel Re-purchase Intention as the parameter indicates so (β = 25.9%, t = 8.512, p = 0.000). In addition regression analysis confirmed that both the variables do not have any multi-collinearity issues.

5.1.6 FINDINGS RELATED TO CONFIRMATORY FACTOR ANALYSIS

1. Measurement model fit summary of Perceived Usefulness

Confirmatory factor analysis is employed to assess the measurement model fit of the construct Perceived Usefulness. All the items are loaded above 0.5, thereby satisfying Unidimensionality of the construct. In the measurement model of the construct Perceived Usefulness, Chi-square test statistic (CMIN) is 16.678, P= 0.054, CMIN/DF= 1.853; RMSEA= 0.031; GFI= 0.994; AGFI= 0.985; NFI= 0.996; CFI= 0.998; IFI=0.998; TLI= 0.997; RFI=0.994 and PGFI=0.426. The P value is greater than 0.05 ensuring that the measurement model is a good fit. The other goodness of fit measures namely GFI, AGFI, NFI, CFI, IFI, TLI and RFI are also found to be above the acceptable value of 0.900. RMSEA value is 0.031 which shows that acceptable limits of less than the value 0.080. The value of PGFI is 0.426 and it is accepted as the value is less than 0.50. CMIN/DF value found to be 1.853 which is also lesser than 5.0. Therefore all observed values are matching the standard acceptable value indicating the construct as a good fit model.

2. Measurement model fit summary of Perceived Ease of Use

In Confirmatory factor analysis results of the construct Perceived Ease of Use confirmed that all the items namely have the standard estimate value above 0.5 thereby validating Unidimensionality. CFA of the construct Perceived Ease of Use showed the Chi-square test statistic (CMIN) is 46.728, P= 0.000, CMIN/DF= 5.192; RMSEA= 0.069; GFI= 0.983; AGFI= 0.960; NFI= 0.989; CFI= 0.991; IFI=0.991; TLI= 0.986; RFI=0.982 and PGFI=0.421. All the estimate values are found acceptable except CMIN/DF and P value. CFA represents that the variables e2 to e6 and e5 to e6 are said to be associated error items for the respective construct Perceived Ease of Use . After revising the model, the chi square test statistic (CMIN) value is 0.878 and the P value is 0.522 which is more than acceptable value indicating a good fit. The

other goodness of fit measures are well within the acceptable limit. Therefore the new measurement model shows good fit.

3. Measurement model fit summary of Perceived Trust

The standard Estimate values of each item are more than 0.5 by which it shows Unidimensionality of the construct Perceived Trust. The Chi-square test statistic (CMIN) is 26.134, P= 0.002, CMIN/DF= 2.904; RMSEA= 0.046; GFI= 0.990; AGFI= 0.977; NFI= 0.994; CFI= 0.996; IFI=0.996; TLI= 0.993; RFI=0.989 and PGFI=0.424. The P value is lesser than 0.05 in this measurement model which is not acceptable. All the fit measures are in acceptable limit except P value which should be greater than 0.05. It is improved by re-specification of the model by co-varying the error terms as recommended in the modification Indices of CFA. After revising the model, the P value indicates a good fit as the value is in accepted level. The other goodness of fit measures are also found to be acceptable. Therefore the model is validated by adding the co-variances between the specific error terms of e5 to e6.

4. Measurement model fit summary of Perceived Enjoyment

CFA of the measurement model represents that all factor loading (Standard Estimate Values) of each item namely PE1, PE2, PE3, PE4 and PE5 are higher than 0.50 on the latent variable Perceived Enjoyment (PE) confirming Unidimensionality. Measurement Model result represents the Chi-square test statistic (CMIN) is 21.009, P= 0.001, CMIN/DF= 4.202; RMSEA= 0.060; GFI= 0.991; AGFI= 0.973; NFI= 0.995; CFI= 0.996; IFI=0.996; TLI= 0.992; RFI=0.990and PGFI=0.330. The P value is lesser than 0.05 and not support the goodness fit Indices of the model. Modification Indices represented that the variables e1 to e2 and e1 to e5 are related error items for the construct Perceived Trust. After revising the model, the P value indicates good fit indices as it is in accepted level. The other goodness of fit measures are also found to be acceptable. Therefore this revised measurement model fit is confirmed by adding the co-variances between the specific error terms .

5. Measurement model fit summary of Online Apparel Purchase Intention

The items namely OAPI1, OAPI2, OAPI3, OAPI4 and OAPI5 are observed variables and the construct Online Apparel Purchase Intention is unobserved variable All the items are

loaded above 0.5, thereby satisfying Unidimensionality of the construct. CFA confirms Chi-square test statistic (CMIN) is 3.878, P= 0.567 CMIN/DF= 0.776; RMSEA= 0.000; GFI= 0.998; AGFI= 0.995; NFI= 0.999; CFI= 1.000; IFI=1.000; TLI= 1.001; RFI=0.998 and PGFI=0.333. Therefore all observed values are matching the standard acceptable value indicating the construct as a good fit model.

6. Measurement model fit summary of Online Apparel Purchase Behaviour

The standard estimates of all items namely OAPB1, OAPB2, OAPB3 and OAPB4 are above 0.50 for the construct Online Apparel Purchase Intention (OAPB) confirming unidimensionality of the construct. The model fit summary of CFA confirmed Chi-square test statistic (CMIN) is 3.188, P= 0.203 CMIN/DF= 1.594; RMSEA= 0.026; GFI= 0.998; AGFI= 0.991; NFI= 0.999; CFI= 1.000; IFI=1.000; TLI= 0.999; RFI=0.996 and PGFI=0.200. Therefore all observed values are meeting the standard acceptable value indicating the construct as a good fit model.

7. Measurement model fit summary of Online Flow Experience

The factor loading of the 9 items in the construct Online Flow Experience are well above 0.50, hence Unidimensionality been established. CFA model summary represents Chi-square test statistic (CMIN) is 96.604, P= 0.000 CMIN/DF= 3.578; RMSEA= 0.054; GFI= 0.974; AGFI= 0.956; NFI= 0.984; CFI= 0.988; IFI=0.988; TLI= 0.985; RFI=0.979 and PGFI=0.584. The P value is less than 0.05 , therefore the measurement model fit needs to be improved. Error Co-variances e1 to e2, e3 to e8, e7 to e8 and e7 to e9 were fixed to improve the fit Indices. Testing the re-specified CFA model showed the chi-square P value improved to 0.067 which is statistically acceptable.

8. Measurement model fit summary of Online Apparel Re-purchase Intention

Factor Loading for all the items of the construct Online Apparel Re-purchase Intention are well above 0.50, thereby establishing the Unidimensionality. The Measurement Model signifies the Chi-square test statistic (CMIN) = 10.912, P= 0.053, CMIN/DF= 2.182, RMSEA= 0.036; GFI= 0.995; AGFI= 0.985; NFI= 0.997; CFI= 0.998; IFI=0.998; TLI= 0.996; RFI=0.993

and PGFI=0.332. Therefore all observed values are meeting the standard acceptable value indicating the construct as a good fit model.

5.1.7 FINDING RELATED TO ESTIMATION OF STRUCTURAL MODEL FIT

The fifth objective of the study is to formulate an comprehensive behavioural model Conceptualizing Millennial's Apparel Purchase process by integrating Technology Acceptance Model with Online Flow Experience and Online Re-purchase Intention. The overall model fit for structural model was examined using SEM technique and was evaluate using CFA. The values of fit Indices for structural Model indicated chi-square value (CMIN) is 2180.293 with the degree of freedom (DF) 965 , GFI (Goodness of fit index) value is 0.905, AGFI (Adjusted Goodness of fit) value is 0.894, the chi- square test statistics CMIN/DF value is 2.259ans RMSEA value is 0.038. The Incremental fit measures represents the value NFI (0.943), CFI (0.967), IFI (0.967), TLI (0.965) and RFI (0.939) signifies the acceptable criterion values. As all the Index values of fit measures are satisfactory for good fit, the overall Structural Model is established as good fit model.

TESTING STRUCTURAL RELATIONSHIPS

The second step in the SEM model is testing the hypotheses formulated using path significance for each construct in the research model by computing the standardized estimates or beta coefficients.

1. Hypothesis 9: Perceived Usefulness has direct influence over Online Apparel Purchase Intention

The estimated path that connects Perceived Usefulness (PU) to Online Apparel Purchase Intention (OAPI) yields a coefficient value of 0.027 and this is not significant (SE=0.044; C.R=-0.621; P=0.534). As a result, hypothesis 9 is not supported. The results confirmed that Perceived Usefulness has no statistical influence over Online Apparel Purchase Intention. The study results are in line with Jackson et al., (1997) and Lucas and Spitler (1999) research findings of insignificant relationship between perceived usefulness and purchase intention.

2. Hypothesis 10: Perceived Ease Of Use has direct influence over Online Apparel Purchase Intention

The path that connects Perceived Ease Of Use (PEOU) to Online Apparel Purchase Intention (OAPI) shows a standard estimate value of 0.140 (SE=0.042; C.R=-3.370; P=0.000). Hence, a significant positive coefficient resulting in association of Perceived Ease Of Use with Online Apparel Purchase Intention thereby confirming Hypothesis 10. The study also confirms the results of the Igbaria et al. (1997), Chen and Barnes (2007) and Wang et al., (2003) that Perceived Ease Of Use has a positive impact on online purchase intention.

3. Hypothesis 11: Perceived Trust has direct influence over Online Apparel Purchase Intention

The association between Perceived Trust (PT) and Online Apparel Purchase Intention (OAPI) is 0.279 and this is significant at 0.001 (SE=0.037; C.R=-7.525; P=0.000). This implies that Perceived Trust has positive influence over Online Apparel Purchase Intention and Hence, H11 is supported in the study. The result is consistent with Pavlou, 2002, Bhattacherjee (2002a), Koufaris and Hampton-Sosa (2002) and van der Heijden et al., 2003

4. Hypothesis 12: Perceived Enjoyment has direct influence over Online Apparel Purchase Intention

The association between Perceived Enjoyment (PE) and Online Apparel Purchase Intention (OAPI) is deemed to be significant (SE=0.035; C.R=7.131: P=0.000). Therefore, a significant positive coefficient in this path confirming Hypothesis 12. The study results supported the similar findings of Davis et al., 1992 and Venkatesh et al., 2002

5. Hypothesis 13: Online Apparel Purchase Intention has direct influence over Online Apparel Purchase Behaviour

The link between Online Apparel Purchase Intention (OAPI) and Online Apparel Purchase Behaviour (OAPB) generated a coefficient value of 0.752 and this is significant at 0.001 (SE=0.034; C.R=22.056; P= 0.000). Online Apparel Purchase Intention has a significant positive relationship with Apparel Purchase Behaviour, Hence H13 is supported. This is in consistence with findings of previous studies by Ajzen., (1991), Davis et al., 1989 and Venkatesh & Davis, 2000 supporting the direct impact of purchase intention over purchase behaviour.

6. Hypothesis 14: Online Apparel Purchase Behaviour has direct influence over Online Flow Experience

The β coefficient value for the path from Online Apparel Purchase Behaviour (OAPB) to Online Flow Experience (OFE) is 0.680 and this is significant at 0.001 (SE=0.031; C.R=21.847; P= 0.000). Thus, H14 is supported, indicating a significant positive relationship between Online Apparel Purchase Behaviour and Online Flow Experience. The prior studies of Hoffman and Novak, (1996) and Csikszentmihalyi et al.,(1993) also reported similar findings of flow experience from activity.

7. Hypothesis 15: Online Flow Experience has direct influence over Online Apparel Re-purchase Intention

The result confirmed the strong association between Online Flow Experience (OFE) and Online Apparel Re-purchase Intention (OARI) of the millennials with coefficient value of 0.612 and this is significant at 0.001 (SE=0.047; C.R=13.083: P= 0.000). Thus hypothesis 15 is supported in the study. The similar evidences of flow experience influence over re-purchase intention were found in the earlier researches of Agarwal and Karahanna, 2000, Koufaris, 2002 and Hoffman and Novak.,(1997).

8. Hypothesis 16: Online Apparel Purchase Behaviour has direct influence over Online Apparel Re-purchase Intention

The path between Online Apparel Purchase Intention (OAPI) and Online Apparel Re-Purchase Behaviour (OARI) generated a coefficient value of 0.265 and this is significant at 0.001 (SE=0.037; C.R=7.079; P= 0.000). This means that Online Apparel Purchase Intention has a significant positive relationship with Apparel Re-purchase Behaviour. Hence, H16 is supported in this study. The study findings are in line with the previous research results of Bhattacherjee A., (2001a).

5.1.8 FINDING RELATED TO MEDIATION ANALYSIS

The sixth objective of the study is to explore the impact of Online Flow Experience as a mediator between Online Apparel Purchase Behavior and Online Apparel Re-purchase Intention. Mediation analysis result confirmed that Online Flow Experience partially mediated the

relationship between Online Apparel Purchase Behaviour (OAPB) and Online Apparel Re-purchase Intention (OARI). The total effect size of Online Apparel Purchase Behaviour on Online Apparel Re-purchase Intention through the mediator Online Flow Experience was found to be 41% (β =0.412).

5.2 RECOMMENDATION OF THE STUDY

The study suggested the recommendations based on research findings which will assist E-retailers in expanding their customer base in lower tier cities. The study presents recommendations that blend the customers who are adoptive and who adopted the online apparel shopping trends and facilitate the E-retailer in targeting each customer with right strategy. The study suggestions will support E-retailers in aligning and prioritizing their framework to target both digital natives and digital immigrants thereby strengthening their digital leadership. The study also recommends the policy makers to regulate E-commerce framework.

5.2.1 RECOMMENDATION TO E-RETAILERS

E-Retailers can drive online sales of apparel products to the consumers from low- tier cities who don't have access to all the brands and in-store facilities in their location. E-retailers can affiliate with more apparel brands and make them adopt digital first mindset for sales. The ability of E-retailers to offer more apparel brands, maintaining stock and providing shipping convenience can persuade customers from low tier cities to shop apparel online. E-retailers can provide best-in-class experiences of global apparel brands to remote market and get advantage of the high online traffic reach in apparel category.

E-retailers should give E-fulfillment guarantee to the customers by ensuring their association with committed and secured partners who can work diligently in providing accurate services. E-retailers should collaborate with efficient partners who are capable of managing and optimizing inventory along with advanced shipment integrated to accomplish e-commerce fulfillment. E-retailers should perform assessments with all associated partners based on their ability to maintain quality standards in their digital process. E-retailers should affiliate with online Apparel vendor partners who are able to match the most criteria of apparel product attributes like quality, fit, style, etc not only in the website but also in actual delivery. Also the E-retailer's shipping partners should be able to provide customer the shipping visibility in terms

packing, tracking and delivery. E-retailers should guarantee customers with their verified/ fulfilled partners in maintaining the standards and ensuring error free order delivery. This will help E-retailers to deepen their perceived trust and value with the customers.

E-retailers can develop customer based web equity in lower tier city like Coimbatore by targeting most powerful generation who can balance both maximizing value creation for the present and brand positioning in the future. Understanding the collective demographic shift in the market and predicting mass market segmentation are the most effective way to create brand equity. If E-retailers portfolio target the generation Y customers, they can maximize the value creation as Gen Y customers influences their baby boomers and Gen X parents. Gen Y customer also act as catalyst for their younger siblings of Gen Z to shop online. Also Gen Y help in positioning in future by influencing their children Generation alpha in their purchase decisions. Gen Y being the larger work force and the most significant market for online shopping will help to influence other generation cohorts to adoption towards online apparel shopping as a seamless extension of the physical stores. Thus targeting Gen Y younger customer will have significant impact over E-retailer's web equity and improves customer life time value.

Online apparel market is polarized between high and low income spectrum with edging out mid- income market at present especially in apparel product categories. E-retailers need to adopt this trend and trade up all income tiers. E-retailers can pursue cost leadership and Online customer experience strategies to benefit the customer ranging from top to bottom ends. Customer can either trade down apparels online with quality no frill offerings or trade up to premium luxury apparels. E-retailers can convince the customer with core benefits focusing on both intrinsic and extrinsic value . This will help to grow the E-retailer's market share by inviting all income tier to do online shopping.

E-retailer's delivery of apparel products requires balancing between technology and interactions especially to attract lower tier city customers. E-retailers can use both technologies and customer service approach to offer right solution to the customer facing hurdles in E-shopping of apparels. To deliver superior customer experience in non-metro cities , the integration of both high- tech and high touch interactions is imperative for E-retailers to end the human - machine dichotomy.

E-retailers should give personalized experience to the customer from lower tier cities in online apparel shopping. Customers feel that actual benefits of personalization outweigh their privacy so many are not willing to share their personal data in website dash boards. E-retailer should create perceived control in personalization to gain the customer's trust. E-retailers should simplify recommendations to the customer specifically in apparel product using micro management of customer profiling to avoid information overload. E-retailers should recommend apparel products to the customer that they are likely to buy and avoid apparel products they are less likely to be interested in. E-retailers should enhance online experience of the customers especially from low tier cities to opt for personalized shopping with them.

E-retailers expectation towards customer's online migration are rising at exponential rate in apparel category due to their digitalization investments and market expansions. But in the low-tier city, the digitalization occurs in front (Web rooming) and back segments (Digital payments) of the customer purchase journey of apparel. But the middle section of the apparel purchase journey, customer prefers non-digital (Showroom / Offline purchase). Digitalization is at surface level in apparel purchase and not yet at transformative level. Most of the customers in middle and lower tier cities are still stuck in inertia and digital adoption been limited. Customer migrating to digital journey continuing the same trend also uncertain. E-retailers should focus on migration strategy providing customer stimulus to go digital and reduce cart abandonment in apparel purchase and also digital transformation strategy delivering online flow experience to customers. The research findings also confirmed that online flow experience acting as mediator to customer repurchase intention of apparels. Customer flow experience must encompass across customer touch points from marketing to purchase, product delivery and services. All the digital touch points of the online apparel purchase should be orchestrated into synchronized customer flow experience.

E-retailers should identify the digital readiness of the customer base in lower tiers to assess the digital maturity level in apparel online purchase and then stimulate the behavioral change in customer. There is no one size fits all approach in digitalization and the customers will be in different state of digital maturity. E-retailers can motivate the customers to do online purchase by providing incentives like cash back, discounts, free shipping etc and also show the benefits of purchasing online. E-retailers should address frustration points of the customer while

purchasing apparel online with quick and straightforward digital solutions. In addition, E-retailers can recreate desired interactions and premium loyalty programs such as same day delivery, Brand new first offerings, exclusive gifts vouchers etc to the consistent digital customers to preserve their long term relationship and retention.

Millennials and younger customers being digital natives are no longer satisfied with the basics and they are expecting E-retailers to adopt advanced technologies into online customer experience. E-retailers can power up E-commerce platforms with artificial intelligence (AI) to strengthen the digital leadership and be the pioneer in apparel market positioning. E-retailers must focus on young digital customers in delivering the new customer experience in apparel shopping at three different levels of informative, interactive and immersive. To serve the digital customer, E-retailers build best technology infrastructure with digital assets ready to provide customer experience. E-retailers should empower online websites with integrated digital tools and build a digitally connected network to serve millennials.

E-retailers should develop digital ecosystems which are interconnected to provide Omni channel experience to the customer. E-retailers should collaborate with other virtual vendor partners to expand marketplace operations and go head- to- head in providing Omni channel experience. E-retailers should interconnect all supporting infrastructures including logistics and social medias to establish E-commerce fulfillment network to encourage customer to engage in online shopping sphere. E-retailer should build online framework to provide cohesive buying experience of apparels across the channels. E-retailer should offer online experience with high tech yet high touch to give customer Omni channel approach in their purchase journey

E-retailers need to adopt next tech to become a digital first brand. Building digital assets should become the top most priority and every buying process in website to be digitally ready to serve the needs of the millennials and younger customers. Enabling these high technologies in the coming decades will be mainstream and leading foundation for next tech marketing. Next tech rise will help E-retailers to overcome the geographical hurdles. To take off this next tech will be crucial and E-retailers requires digital enablers like computing power, open-source software and cloud computing. Few E-retailers already started updating their digital infrastructure , but it needs to reach maturity and large scale adoption. E-retailers need more powerful yet cost efficient hardware especially graphics processing unit (GPU) to operate the

high end technologies in the website. Few E-retailers are accelerating open- source software to improve and enhance their online systems. The process needs to be faster in collaboration and implementations to empower real-time applications. Another important enabler is cloud computing which uses shared access to web and allowing E-retailers to work remotely. E-retailers must start investing in cloud computing and scale up the subscription as their market grows. Few E-retailers started using cloud computing but it's high time for every E-retailers to plan these tech assets to compete in the digital market space.

Millennials will begin to shop apparels online by adopting online social technologies. E-retailers need to use social technologies in their website for customer care and back end operations. The most important application of social technologies is providing an alternative communication channel for customer interaction by implementing Natural language processing (NLP) powered chatbots in the website. Utilizing NLP chatbots will reduce the need of inbound and outbound tele-communication for E-retailers especially in serving lower tier customers. E-retailers should use NLP powered chatbots in their website to interpret and respond the arbitrary queries of the customers. Using Chatbots both live and NLP powered will help E-retailers to give instant responses to the E-shoppers who demand social customer care access to do apparel purchase online.

E-retailers to deliver the next generation online experience to the customer needs to deepen their voice technologies more realistic. Usage of the voice tech applications will help E-retailers to liberate the tasks automatically in the website without human errors. Currently there are few voice assistants available in the market which are capable of answering and executing commands in multiple languages. Implementing these Voice assistants will enable E-retailers to provide more humanistic marketing approach to customer online shopping especially in apparel category and direct them with right lead to do apparel purchase online.

With recent developments, more and more millennials will begin to search and shop apparels online through image recognitions. The growing popularity of photos and selfies in the digital social era fuels the trends of searching products using an image. E-retailers can develop image recognition facility in the website by creating apparel images database where customer can directly search with images and buy it. E-retailers can invest in sensor tech targeting the younger generations to empower the next generation marketing.

To thrive the cut-throat digital ecosystem, big data along with AI technology will be key driver for E-retailers to establish digital success. Big data analytics feed the customer's past transactional history, psychographic, demographics and other behavioral informational gathered from Online to AI technology machines which group customers into clusters enabling the E-retailers to perform data driven market segmentation and targeting. E-retailers can manage massive volume of customer data to train the machine and improve the algorithms from time to time and helps to explore the next frontier in online apparel market share. Big data analytics combined with AI reveals the apparel shopping history and specific consumption pattern of the customer. Based on analytics, E-retailers will be able to do micro segmentation down to a single customer. In other words segment of one marketing approach will be possible for E-retailers who enable their digital infrastructure to predict customer's future apparel purchase decision making.

E-retailers can facilitate the website with three - dimensional user interface such as augmented reality (AR), virtual reality (VR) and Mixed Reality (MR) to enable better shopping of apparels. E-retailers can use augmented reality to display 360^0 interactive apparel product images and help the customer to perceive it virtually before deciding to buy it. E-retailers should explore virtual reality tools like virtual model try-on for apparel products and activate it in website. E-retailers can provide immersive digital experience by implementing smart fitting room using virtual model software where customer will be able to create their own model by inputting their body size and try on apparels to see drapability and fittings. The ability to bring the in-store experience online will help E-retailers to give ease of usage and enjoyment to the customer in apparel shopping thereby enhancing online flow experience. E-retailers enabling these interface technologies can help the customer to evaluate the apparel resulting in perceived usefulness of online shopping. E-retailers can redefine customer's life experience in online apparel shopping by enabling these technologies into main stream usage to empower the online apparel market and acquire digital first position.

E-retailers can attract apparel shoppers to adopt subscription model with their next tech virtual tools access. Customer will tend to stick with a subscription service of E-retailers when they are benefited by customized experience and high tech service. Customers from lower tier city will be more agreeable to adopt subscription model if it makes their apparel shopping easier

and have a perceived control over their decision. As customer willing to adopt the subscription, E-retailers will have the benefits of customer retention and revenue growth.

The research findings confirms that young customers prefers hedonic aspects and flow experience in online apparel shopping which in turn improves their re-purchase intention with the same website. E-retailers can use these sensory enabling technology in apparel category and engage customer with gamification approach in shopping. Adding virtual smart technology in online platforms especially in clothing will influence the customer to move forward in their path-to- purchase. Utilizing game mechanics in shopping will drive the young customer more likely to revisit.

E-retailers can use IOT (Internet of things) for interconnectivity of possible touch points in online shopping and enable a seamless delivery of apparel to customer. Implementing IOT helps E-retailers can penetrate closer to customer's consumption point and potentially help in understanding the apparel buying behaviour. With IOT and AI infrastructure in place, E-retailers can bring digital capability into action without human intervention. E-retailers can leverage contextual marketing experience to customers at scale. With the help of IOT and AI data, E-retailers can tailor content, offerings and customer interactions in an automated fashion for lower tier cities customers and provide real-time service delivery at the point of demand.

In highly interconnected online ecosystems, its everything related to end to end management. E-retailers can implement Block chain technology in two areas such as supply chain and customer data management. It helps to integrate customer information and reduce the transactional friction. Using this technology in online shopping helps the cyber security of data protection, reliability in supply chain systems and in turn help in building customer trust.

Millennial and younger generations are using Smart phones as vital interface and are more likely using mobile for online shopping. E-retailers need to optimize their website for mobile use making it accessible to do online shopping . This will help E-retailers to get high conversational rate in online shopping.

E-retailers can communicate apparel brand messages and their associated partners to the customers through shoppable video advertisements. E-retailers can optimize effectiveness in social media platform which will eventually improve the ad's perceived relevance. E-retailers can

create contextual advertising using AI which will allow video ads to appear at the right moment in the right medium automatically aligned with customer's current shopping interest. E-retailers can use video format to communicate more product details rather than reading product descriptions in the webpage. E-retailers can use these programmatic ads to influence the potential customers who are more likely to watch the branded videos for better understandings of the products. E-retailers can use shoppable video with buy options allowing the customers to purchase apparel products directly from the media feed. This in turn allow E-retailers to get more response rate and to optimize their media spend.

E-retailers should understand customer's preferred payment method and integrate more payment modes to shrink shopping cart abandonment rate. E-retailers should have all payment modes like e-Wallets, bank transfers, prepaid cards, cash on delivery and crypto-currency in their E-Commerce platforms to provide all tier customer ease of buying the products. E-retailers should incorporate security norms in their platform keeping in pace with customer's digital payment method to give safer transaction.

5.2.2 RECOMMENDATION TO POLICY MAKERS

The following are the recommendation suggested to policy makers for strengthening the E-commerce framework. Although India government is drafting new regulations and policies , E-commerce sector is constantly evolving with new challenges rising all the way . Government need to take care of these challenges with appropriate regulatory infrastructure in order to facilitate E-commerce business and also support the E-consumers in India.

- In India various Ministries and departments of the government deal with the various aspects of E-commerce. Government should establish a independent regulatory body dedicated to E-commerce. The regulatory body should have expertise members from all the government Ministries and department who are governing the different facets of E-commerce such as Ministry of Electronics and Information Technology, Ministry of Finance, Department of Consumer Affairs, Department of promotion of Industry and Internal Trade , Department of commerce, Department of corporate affairs, Department of Economic affairs etc.

- Policy makers should regulate the existing laws and formulate dedicated laws covering all the stages and facets of E-commerce such as warehousing, order fulfillment, logistics and payments etc.
- Government should follow hard-line regulatory approach in leveling the playing field of E-commerce sector. Government should monitor the unfair trade practices in E-commerce business where neither any specific brand nor E-retailer is pushed to be promoted in the market.
- Currently laws governing the various segments of E-commerce value chain come under purview of central government whereas few laws fall within the jurisdiction of state government also. E-commerce regulations and laws in India should not be limited in nature. Law should be enforced from public policy perspectives and commonly regulated to safeguard all the consumers.
- Government should ensure that the cyber security due diligence by all E-retailers operating in India. Government should establish regulations for E-retailers to do due diligence with their third parties. This helps to check the quality of the protection that E-retailers has over its data stored digitally.
- Government should ensure legal compliance in E-commerce aiming to protect the rights of consumers. Government should establish dedicated authorities for timely and effective administration and settlement of consumer's dispute in super fast cyber courts.
- Government should monitor each E-retailers periodically whether they are adhering to the laws enforced in India. Effective system must be setup to check whether E-retailers doing their business within legal parameter and following ethical practices.
- Government should monitor unfair trade practices such as counterfeit product sales and misrepresentation of products on E-commerce platforms. Government can set up system to solve these problems and safeguard the interest of the consumers.
- Government should have separate dispute resolution mechanism to give fast legal remedies for Online transactional issues and data hacking in E-commerce. Government should have micro- manage approaches towards payment security and data protection of consumers in E-commerce. Government should create awareness among the E-consumers regarding the various law enforced to take care of cyber safety related issues. Any illegal actions should be escorted to cyber litigation protecting the consumer.

5.3 IMPLICATIONS OF THE STUDY

The value of this research can be justified due to its theoretical and practical contributions in terms of understanding the online apparel purchase behavior of millennials. The study provides significant contribution to academicians, researchers, practitioners, E-retailers, digital marketers digital managers and Policy makers in the context of E-commerce business practice.

5.3.1 THEORTICAL IMPLICATIONS

The study attempted to fill the gap in the existing literature by identifying the significant antecedents of millennial's online purchase behavior of apparels. This research employed the online purchase behaviourial framework which was developed from the technology acceptance model (TAM).This study integrated utilitarian, hedonic and psychological factors of consumer purchase behaviour in the proposed model. Therefore, this study contributes to the existing TAM literatures. This study adopted online flow experience in the model framework in order to investigate the effects of consumer's behaviour and flow experience over re-purchase intention of millennials towards online apparel shopping. However, limited literatures were found in the past to investigate the effect of online flow experience over consumer's online purchase behaviour of apparels. In addition, there were only fewer studies available which explored millennial's complete online purchase journey till re-purchase intention in the context of apparel shopping.

Unlike past studies on re-purchase intention, the research conceptualized and investigated the moderating role of online flow experience between the millennial's purchase behaviour and re-purchase intention of apparel from E-retailers. The present study has extended the application of technology acceptance model frameworks in context of apparel shopping adoption by validating instruments of Perceived trust, online flow experience and online re-purchase intention. The conceptual model of online apparel purchase behavior of millennial been supported by the empirical results in the study . Thus confirming the robustness of the study model and depth of the proposed constructs in the study.

The Non- significance association of perceived usefulness and purchase intention in the study finding is contrast with the existing TAM theory and previous other researchers may be potentially due to that research done in the context of apparel online shopping where customer

will not to be able to get touchy feel and try-on fitting experience. In addition the garment color and style/ design are also difficult to perceive from the images displayed in the websites. The study findings of non- significance association between perceived usefulness and purchase intention is in line with the previous researches of Jackson et al., (1997) and Lucas and Spitler (1999). Lucas and Spitler (1999) in their research mentioned that nature of the system, its use or the nature of the task and the field environment or combinations of these may be responsible for the weak support of TAM variables. Adams et al (1992) stated it is possible that TAM does not work well for multifunctional workstation with voluntary usage components. In this research, Millennials usage of E-retailers website for apparel shopping mainly shows voluntary decisions. The research is done in the field setting where millennials of coimbatore city online apparel purchase behaviour been analyzed.

It can be speculate that online shopping website with many functions will take considerable time for the online shopper to integrate with the apparel shopping activities and also to realize that the website will be useful to perform the apparel shopping effectively than the traditional shopping. The study findings have implication to note that Perceived ease of use , Perceived enjoyment and Perceived enjoyment are important variables in predicting the purchase intention of the millennial customers. The theoretical implication of this study provides significant contribution to academicians, researchers and practitioners by means of conceptualizing the extended application of TAM and online flow experience frameworks.

5.3.2 MANAGERIAL IMPLICATIONS

This study attempts to study the Online apparel purchase behavior of millennials residing in tier II city (Coimbatore) where online shopping is emerging familiarity. The study concentrated on millennials (Gen Y) customer segment as they are the bridging generation of Gen X and Gen Z. Millennials , also they are largest workforce and biggest consumer market leading the way to digital transformation. Therefore studying the online purchase behaviourial of Millennials will be significant contribution to the online marketers and E-retailers to align their strategies to the preferences of this generation. The study indeed will support E-retailers to know all about the target customers better and to deliver them experiences driven by evolving technologies. Online business leaders and managers will be able understand the fact that riding this wave of consumer purchase behaviour is extremely important. The research will help

E-retailers to plan headroom to accelerate their Customer experience related technology in the current business model. It is high time for online businesses to re-examine, reframe and reprioritize their current business model based upon their target customer expectations.

E-commerce is bringing a revolution in the apparel shopping model. In the current decade, Apparel E-retailing space is attracting customers and platform is gaining momentum. Apparel E-commerce sector is projected to grow at a great pace in upcoming years. E-retailers and digital marketers should plan to embark upon this digital path of apparel business to bring technologies into mainstream. This study mainly explored the purchase behaviour and re-purchase intention of millennials in the context of Online Apparel shopping which will enable E-retailers to route towards the understandings of millennials digital readiness in apparel sector. E-commerce industry is experiencing exemplar growth, not only in major cities and metros, but also evenly in Tier-II and Tier-III cities. The results and insights obtained in the study will help E-retailers to infer about the online apparel shopping behavior of lower tier city shoppers.

The study analysis showed the driving factors of consumer's apparel shopping behavior can assist online retailers in developing appropriate strategies to target customers. Online retailers who can gain the trust of generation Y (Millennials) will be able to win the market competition in this technology era. In addition, E-retailers establishing their leadership position in lower tier cities will be able to gain more revenue profit in the present E-commerce market. To conclude, the managerial implication of this study provides practical insights to E-retailers, digital marketers, technology partners, investors and policy makers to formulate digital infrastructure and transform business process to deliver the customer a real omnichannel experience thereby positioning in digital transformation era.

5.4 STUDY LIMITATION AND FUTURE RESEARCH DIRECTIONS

Regardless of the study significance, there are some limitations in this study which ought to be taken into consideration while interpreting the results that may perhaps influence its scientific contribution. The research concentrated on Millennial's Online Purchase Behavior in Apparel segment. The study represents Millennials of Coimbatore city with prior online experience in E-retailer's website. The findings of this study are not necessarily applicable to millennials residing in other cities in terms of online apparel shopping. The research is limited

by time frame and restricted to top 5 E-retailers (Amazon, Flipkart, Snapdeal, Myntra and Jabong). The study is of cross-sectional type symbolizing one-time data collection and so the perception of consumer may presumably change towards E-retailer's website in future. This study cannot be generalized and recommended for future research in broader pool perspective of longitudinal nature, different product categories, age groups, various places and many other factors influencing the online purchase behaviour would be beneficial.

5.5 CONCLUSION

Apparel E-commerce sector landscape is continuously progressing in lower tier and customer's embryonic demands and expectations are creating challenges as well as opportunities for businesses and riding the wave of customer purchase journey is exceptionally imperative. Therefore, the study assessed the factors that influencing online apparel purchasing decisions of millennials specifically in Coimbatore (fastest growing tier II city in India). Millennial customer's online shopping adoption is potentially increasing in all Indian cities. The study insights thus directs E-retailers to focus on their business portfolio to attract the millennial and younger customers towards online shopping thereby maximizing value creation in the present and start positioning and expanding the business in the future. The study provides roadmap to assist online retailers to optimize their opportunities in the low- tier cities.

All digital transformational process are converging into a single trend of the unceasing relevance in customer online experience. It is appropriate time for all Online apparel business sectors to redefine, revisit, and reset their existing business model based upon their target customer expectations. In the e-commerce segment, many more exciting technologies are yet to come in the near future. There will be a leap ahead in the way of marketing and showcase of products using technology. E-retailers need to ensure that it is prepared for the future by integrating these marketing technologies in the website. The future is crystal clear that E-commerce is an ever-expanding business world. E-retailers should Arm themselves with this growing trends of consumer's behavioral pattern in lower tier cities to provide a real-time response to the market change. Finally E-retailers needs to profile micro segmentation at granularity level focusing in psychographic and behavioral of customers along with demographic and geographic approach to elevate their business to a new horizon.