

ONLINE APPAREL PURCHASE BEHAVIOUR OF MILLENNIALS:

A STUDY IN COIMBATORE CITY

CHAPTER 1

INTRODUCTION TO THE STUDY

1.1 INTRODUCTION

The E- Commerce sector in India has seen unprecedented growth ever since last decade. The growth was Propelled by rapid technology adoption led by the increasing use of devices such as smart phones, laptops and access to the internet through broadband 4G etc, which escorted to an increased online consumer base. India's overall E-retail opportunity is broad connected with a demographic dividend like young population, rising living standards and growing mobile middle income group generating strong growth in E-Commerce. From an investment perspective, the market is a primarily minority stake market, with maximum footing in early-stage deals. With powerful market scenario, E-Commerce companies in India is moving in the billion dollar club.

The continuing digital revolution in India is expected to touch 829 million internet customer in 2021 from the record point of 636.73 million customers in the year 2019. Internet access in India moved up from 4% in 2007 to 54.29 in 2019, setting up a CAGR of 24%. According to TRAI (The Telecom Regulatory Authority of India) and PwC Analysis, Internet penetration is anticipated to roughly 60% by 2022. This signifies the potential of internet use in India and as internet penetration increases, the potential of growth for the E-Commerce industry also will raise. Of the online population nearly 50% are using social media platforms while about 40% use mails and Google. It is only the 10% marker of users who are purchasing some kind of products online. With the growing habit of online usage, there is huge headroom of growth for the E-commerce firms in India to amplify the number of users in the near future.

The Indian E-commerce has seen a steady growth over the years from 2014 and a growth rate of 25% would continue in Indian ecommerce industry till 2022. According to NASSCOM, the Indian E-commerce industry is expected to grow up into a 100 billion USD market by 2022. Besides, the elevated increase in E-commerce endures full strength of expecting a steep boost in revenues in upcoming years. India's E-commerce revenue leaped from US\$ 39 billion in 2017 to US\$ 120 billion in 2020, aloft at an yearly rate of 51% which is the highest in the world.

India is at the cusp of a digital insurgency. E-commerce market in India is likely to grow 10-fold in next five years. The E-commerce market of Indian is predicted to reach US\$ 200 billion by the year 2026. The Indian E-commerce industry been at an upward movement curve and predicted to surpass US to acquire the world's second biggest E-commerce marketplace by the year 2050 (PWC analysis report "The World in 2050"). India e-commerce mounting at a 27% CAGR between 2019 - 2024, with grocery and fashion/apparel perhaps to be the foremost drivers of boost up escalation. Online retail dispersion is expected to reach 10.7% by 2024 from initiation level of 4.7 % in the year 2019. E-shoppers in India was about 120 million in the year 2018. This population is expected to touch 220 million by the year 2025. Online shopping share has improved at a quick pace in the last few years but it is comparatively small in proportion when compared with China. E-commerce users are about 48% of internet users in US and around 22% in China but are only 10% of the total internet users in India.

India represents a highly objective consumer market with a wealth of opportunities to offer the world. An investigation of the demographic profile of internet users further confirms that E-Commerce will rise rapidly in India in coming years. With an rising middle class population of more than 500 million and roughly 65% of the population aged 35 or below, India could potentially overtake the US. India had been the second largest Internet base with approximately 70 million people are estimated to have more than three to four years of online experience presently, which makes them contentedly engaging in e-commerce. As many more people joining the Internet economy and continue to acquire habituated to their new online lives, the e-commerce industry is expected to grow almost double by 2022. In coming years, as internet presence increases in rural areas, rural India will capitulate more E-Commerce business.

While this explosive growth pervading in E-commerce, the next 100 million users are expected to be quite different . The average age of shoppers between 25 to 35, with large number of shoppers outside metros, more female shoppers coming on board and more people who prefer content in local languages. Initiatives towards providing sufficient access by improving digital literacy and Internet availability, making people comfortable with technology especially in digital payments and improving trust may advance the number of Indian E-commerce users in coming years.

The Government of India's "Digital India project" had a significant impact over E-Commerce sector. The project aiming for one-stop shop in all services of government using

the mobile phone as the back end operation system. The project also enhance E-Commerce market by penetration of internet to remote places which in turn help in trading of goods in all potential new markets. Apart from this project, Indian Government has other schemes such as "Make in India", "Start-up India", "Skill India" and "Innovation Fund" etc to support the growth of E-commerce in the country. The Government of India proposed the National E-Commerce Policy which promotes 100% FDI in the E-commerce B2B and B2C business models. Indian Government heavily invested in 5G network plan to boost up E-commerce. The Government incorporated transparent payment system and data flow security inputs in the draft. Using Digital India project, the Indian Government is planning for trillion dollar E-commerce economy by the year 2025. Technology driven innovations such as digital payments, hyper-local delivery, analytical based customer engagement and interactive digital advertisements will persist to the growth sustainability in E-commerce sector. The E-commerce growth will also improve employment, boost export revenues, increase tax amount and offer better products or services to all customers in the long run.

1.2 APPAREL E-RETAILING AND KEY PLAYERS IN INDIA

Apparel E-retailing includes the online sale of all clothing types that are produced for customers. Apparel E-retailing encompassed of three segments such as Women's Apparel, Men's Apparel and Children's Apparel. Other fashion accessories such as hand watches, jewelry, handbags or any other related things are not included in apparel segment. Indian E-commerce sector is rising at a pace of 19.24% CAGR where food /grocery, electronics and fashion/apparel are significant drivers of this growth. Technology innovation, growing globalization and changes in consumer behaviour have propelled the apparel E-retailing sector development.

According to Statistia E-commerce report 2021, Apparel E-commerce revenue in India is around US\$6,851m. Apparel online sector annual growth rate will be 11.42% CAGR for the year 2021 to 2025. Apparel E-commerce market volume is projected as US\$10,558m by the year 2025. The increase in online users are expected to 352.9m by 2025 in apparel segment. Online user penetration in apparel sector will be 18% in the year 2021 and is expected to strike 24.4% by 2025. The average revenue per online user of apparel E-commerce will be US\$27.29. Apparel

E-retailing in India encompasses a plethora of opportunities. But tapping these opportunities and converting them to business value, requires a holistic understanding of the consumer markets.

Amazon, Flipkart, Myntra, Snapdeal and Jabong positioned themselves as top E-retailers in Indian E-Commerce sector. According to Statistia research in 2019, the most preferred apparel E-retailers across India reported Amazon with top rank of 80.57% respondent share, 2nd rank in flipkart with 75.56% customer share, followed by Myntra in 3rd rank with 41.93% share, Snapdeal in 4th position with 27.41% and Jabong in 5th place with 20.15% customer share. According to Forrester analytics reported gross merchandise value of E-retailers in Indian market. In that report flipkart is positioned number one with 31.9% followed by Amazon with 31.2%, Myntra in third position with 4.7%, Snap deal in fourth place with 1.9% and Jabong with 1.7%. of merchandise value. In terms of Net E-commerce sales, Statistia reported top E-retailers in India are Amazon, flipkart, Myntra, Snapdeal and Jabong etc. Majority of the E-commerce market share in India are dominated by these top E-retailers especially in apparel segment. Amazon, Flipkart, Myntra and Snapdeal are consistent prominent players of Apparel E-commerce in India Apparel E-retailing sector is expected to grow as more people are expected to switch online stores in future. Presently, vast opportunities lie ahead for the apparel E-Retailers in India.

1.3 CONSUMER ONLINE APPAREL PURCHASE BEHAVIOUR

Consumer purchase behaviour is defined as “the process or the actions which people employ in the searching, choosing, purchasing, utilizing, assessing and finally discard of the products or services in order to meet their needs and desires” (Belch and Belch, 1998). According to Engel, Blackwell, and Miniard’s (1995) consumer purchase behavioural process consist of 5 stages. First stage is "problem recognition", second stage is "information search", followed by third stage "evaluation of alternatives", the fourth stage is "purchase of a product" and final stage is "post purchase evaluation". Online consumer behaviour is the purchase of products in Internet /E-commerce (Ha & Stoel, 2004). Online apparel purchase behaviour is same as the traditional purchase behaviour which involves the consumer buying process from online information search till the purchase decision of apparel products over the internet by making the payments. The consumer after purchasing and using the apparel product evaluates the

post purchase behaviour of online shopping value as satisfaction/dissatisfaction and post customer feedback in the online platforms . With the increasing penetration of the Internet, consumer purchase behaviour is investigated along with the technology usage has contributed to the concept of online consumer purchase behaviour.

Consumer purchase process has evolved significantly due to the rise of online shopping and technology innovation over the last decade. Although the online revolution hasn't changed the consumers purchase behavioral process with the same stages such product awareness, consideration of alternatives , conversion/ purchase decision and finally the evaluation of product purchased. But the path to online purchase has become more of a web network instead of linear as in traditional purchase process. Consumers move from end to end either forward or backward or between any stages in online purchase process. To understand the online purchase behaviour of a customer , one need to analyze the drivers and inhibitors influencing consumers' decisions during an online transaction

Every consumer of all generation cohorts desire to purchase apparel online for its utilitarian/ functional and hedonic/ enjoyment value. In the online purchase process, consumer 's cognitive and emotional decisions are combined to form the overall perception of the apparel product. Apparel online shopping is inter- connected with the customer's perceptions of appearance, feel, color, comfort/ drapability, style, quality, value, body fitting, and end use of the apparel. Customer perceptions of online shopping depends mainly on the factors such as usefulness, ease of purchase, hedonic / enjoyment and trust with the E-retailers. One of the main barrier for the customer in apparel online purchase decision is that customers are often unable to articulate the apparel product attributes. In addition, the website characteristics and the E-retailer's service can also impact on the consumer's perception and in turn the online purchase behaviour of apparel.

Apparel online shopping is one of the growing constituent in Indian E-commerce sector. The need to try the product before purchasing stops the consumer from online purchase of apparels. E-retailer's augmented online website with AI technologies enabled will help the consumer to get customized and personalized shopping experience in apparel purchase. The future of online apparel shopping depends on providing unique customer experience in purchase process. With the help of technology advancement, consumer apparel purchase behaviour can be

shifted from traditional retail shop towards online store. E-retailers who are able to provide more interactive touch points in consumer's purchase behavioural journey, will be establishing trust with the consumer and in turn able to gain achieve long- term relationship.

1.4 STATEMENT OF THE PROBLEM

Consumers today are shopping all the time and all over the place in a real global online market. Any type of products can be purchased with ease from retailers and manufacturers situated anywhere in the world. E-commerce has been growing globally across noticeably in Apparel category. A considerably low but fast-growing online apparel sector's indicates huge growth potential in India. With less than half of all online research translating into purchase in apparel category representing the points of friction where digital potential doesn't fully align with reality. This Research is conducted to predict specific insight on perceived benefits that end this disconnect and close the e-Commerce gap of consumers buying apparel online. Anticipating the key utilitarian and Hedonic factors and addressing these will greatly expand the range of apparel shopping missions that e-Commerce can meet.

A great deal of the future growth in ecommerce will be millennial-driven. Millennials are forecasted to be the largest demographic in next few years. As Millennial customer segment persist to be the majority workforce adopting new way of lifestyle nevertheless, their online apparel shopping activity is also expected to surge. This study is carried out to understand the comprehensive index of Millennial's online shopping behaviors in apparel category. Online shopping is taking wing in India's lower tier cities as the consumers mature and the network and delivery infrastructure progress. Tier 2, Tier 3 and Tier 4 cities will encompass more proportion of the online Apparel shopper base in future. This shift in the online shopper landscape make E-retailers to rethink their intricate dimensions of new emerging markets. Most of the previous online behavioral studies in India were conducted in the metro cities. This study attempts to examine the purchase behavior of emerging consumers in tier II city Coimbatore.

Consumer purchase behaviour is a conventional concept that has evolved radically over the past decade due to the rise of online shopping. Path to purchase journey is no longer linear, it has become more of a cycle or even a web. Consumers shift through forward and backward

and between the stages, influenced by a multitude of online factors at every shopping stage. The present research makes a significant contribution in terms of understanding the Online apparel Purchase behavior of Millennials. A model was employed in this study to explain the perception & purchase behavioral process of Millennials till post purchase intention.

Online flow experience have not received sufficient attention in literature. Analysis of online Flow experience in E-commerce apparel Context still underdeveloped field. This knowledge gap presents an important research opportunity to emphasize flow experience in apparel online shopping. Providing a positive and unique flow experience is one of the biggest bases of competition in E-commerce. As Customers compare E-retailers, their expectations resulting in a perpetual increase. E-retailers need to provide relevant and meaningful experiences for all online customers, but doing that in a profitable way is the challenge. The depth of the data collected for this study will assist E-retailers to analyze online flow experience preferred acutely by the customer and help them to tailor strategy to attract the customers from emerging markets for sustainable competitive advantage in future. Most of the previous studies in consumer behaviour have limited their investigations to current online Purchase behaviour where the customer's future purchase intention has not been predicted. The study in addition to scrutinizing millennial's online shopping behaviors and preferences, explored consumer's online re-purchase intention of apparel.

1.5 PURPOSE OF THE STUDY

The digital age and rise of online shopping have driven an unexampled business model shift for Apparel product manufacturers and retailers. Many conventional consumer businesses are shifting away from models that are store centric or geologically focused to the models that are customer centric and virtually borderless. However, regardless of the rise in online shopping, Apparel e-commerce sector still makes up a comparatively small fraction of entire retail spending in India. Consumers are demanding for richer experiences and greater convenience in E- shopping which in turn demands retailers to rethink their online business strategy. Having the right product mix is no longer sufficient to magnetize the new wave of Millennials and younger consumers who are entirely focused on online shopping experience enhanced by technology. The numbers of online shoppers are increasing in low-tier cities as rural counterparts are becoming

more urbanized. It indicates that there is a paradigm shift of online shopping creating vast opportunities for E-retailers in the emerging markets.

The burning questions are, how can E-retailing companies identify and keep pace with the behaviors and preferences of customers from emerging markets today and tomorrow? How can they make certain of their online strategies that can be intensely tailored to attract and win the diverse and dynamic target customer segments of emerging new markets. The decisive purpose of this research was to present E-retail companies with the local insights about the specific behaviors and preferences of the Millennial customers in lower tier city. By understanding the uniqueness of different customer segments, E-retailers can tailor their online strategies to maximum their business success in new markets. The study explored Millennial's online perception, preferences, apparel purchase behaviour including future online purchase intention. This study also contribute knowledge potential for E-retailing companies to understand and analyze the diverse dimensionality in apparel shopping of Millennials from low-tier market places.

1.6 OBJECTIVES OF THE STUDY

The following objectives were envisaged to determine the perception of the millennials in Coimbatore towards online apparel shopping with E-retailers.

- ▶ 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.
- ▶ 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.
- ▶ 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

- ▶ To measure the influential level of Online Apparel Purchase Behavior and Online Flow Experience over Online Apparel Re-purchase Intention.
- ▶ 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.
- ▶ To explore the impact of Online Flow Experience as a mediator between Online Apparel Purchase Behavior and Online Apparel Re-purchase Intention.

1.7 SCOPE OF THE STUDY

The scope of this research is to construct a conceptual framework on Millennial's online apparel purchase behaviour, preferences and perception which can be leveraged by E-retailers seeking to improve their approach towards winning and retaining low- tier city customers. The research framework uncover the insights regarding Millennials perception towards E-retailer's websites based on Technology Acceptance model. The research contribute an outside-in perspective with the study factors help E-retailers to understand the customer expectations and experience during Online Apparel shopping

By spotlighting Millennials online apparel purchase journey from product search to re-purchase phase underpinned by customer insights, the study helps online retailers to identify factors influencing the customer behaviour to drive the purchase. There are less identified researches on Millennials perception and behaviour towards Apparel purchase from E-retailers especially in low -tier cities of India.

The aim of this study is to develop an behavioural model for online apparel purchase of Millennial along with meditating effect of flow experience based on existing literatures. This study would assist comprehensive understanding of consumer perception in online apparel shopping. Factors such as perceived Usefulness, Perceived Ease of Use, Perceived Trust and Perceived Enjoyment influencing online apparel Purchase behavior and online flow experience of the millennials and their impact on intention to repurchase been ascertained in this study. This research provides a better understanding Millennial's perception associated with utilitarian and hedonic factors of Online apparel shopping.

The study at hand represents only a small opportunity scrutinizing few factors in a immense research area of online consumer purchase behaviour . Further research is needed, to

validate findings of the study in other Places and can also be broaden to the other demographic profiles. Research is done in current scenario but in future, technology advancements will have larger impact on E-commerce. E-retailers can segment their target customers based on these study factors and develop online strategies that are distinctly tailored to each unique market, which in turn will be truly poised to achieve success in this era.

1.8 OPERATIONAL DEFINITIONS

1.8.1 PERCEIVED USEFULNESS

Davis (1989) described Perceived usefulness as "the extent level to which a individual regard as using a specific system would progress his or her work performance". It means whether or not someone perceives that technology to be useful for what they desire to do. In other words, A system high in perceived usefulness is "one that an end user believes has a positive usage to performance association". In other words, Perceived usefulness reflects " individual's perceptions concerning the outcome of the experience". Liao and Cheung (2002) described perceived usefulness as "the subjective probability of using the technology would enhance the mean ways a user might complete a specified task". A previous study by Kim et al (2007) showed that perceived usefulness has a positive impact on actual usage of technology. The Technology acceptance models hypothesize that perceived usefulness is the strongest predictor of an individual's intention to utilize an information technology (Davis, 1989; Venkatesh et al., 2003). Mathwick et al., (2001) explained perceived usefulness as "the level to which a individual estimate a particular system to enhance his or her job performance". There are wide-ranging evidences from previous studies proving the significance of effect of perceived usefulness on technology adaptation intention (Chen and Barnes,2007; Hu et al., 1999 and Venkatesh and Morris, 1996). Tan and Teo (2000) recommended that the perceived usefulness is an key factor in determining adaptation of innovations. Perceived usefulness is theorized to be the direct determinant of behavioral intention to technology usage concerned (Park, et al., 2014). Perceived Usefulness was recommended as one among the most significant precursors that form user's attitudes and behavioural intention (Pavlou 2003). Perceived Usefulness is precisely" user 's confidence that using a system will improve their work performance".

1.8.2 PERCEIVED EASE OF USE

According to Davis et al. (1989) Perceived Ease of Use indicates "the scale level to which an individual judge that using a specific technology will be free of charge from physical and intellectual effort". Perceived Ease of Use refers to the extent level to which technology user think that a system is comparatively easy to use ,in consequence individuals will be more agreeable to learn about its features and lastly intend to continue using it". Perceived Ease of Use indicates one's perception with reference to any process leading to the end outcome. In other words, Perceived Ease of Use is a user's point of view of how hard or easy doing an action is. Perceived Ease of Use is the point to which a person deem as true that using an accurate method will be at no cost. Rogers (1962) stated that Perceived Ease of Use is "the terminology representing the scale to which an innovation is not considered to be difficult to recognize, learn or function". He further acknowledged that perceived ease of use is "the degree to which consumers recognize a new service as superior than its alternates" (Rogers, 1983). Extensive research in the pasts endow with evidence of the significant influence of Perceived Ease of Use over usage intention besides directly or indirectly (Venkatesh, 2000; Venkatesh and Davis, 1996; Venkatesh and Morris, 2000). Chiu & Wang, (2008) showed in their study that ease of uasage is positively and directly associated with continuance intention in the context of Web-based knowledge.

1.8.3 PERCEIVED TRUST

In e-commerce context, Pavlou et al (2006) defined trust as "the buyer's belief that the E-vendors act ethically in practicing their business". Feeling insecure is one of the obstacle for online shopping. Thus, trust acts as a vital role in influencing buyers' participation in transactions. In brief Pavlou (2003) stated that "trust is a belief that an individual can count upon a promise made by another person". Trust been regarded as "a mechanism for buyer-seller transactions that can give consumers with high hope of satisfying exchange relationships"(McKnight et al., 1998). Prior study by Kim et al (2009) identified e-shopper's trust is the vital factor to establish a long term trade relationships. Jarvenpaa et al (1999) empirically showed the positive effect of trust on consumer purchase intentions. Stewart, Pavlou, and Ward (2002) argued that perceptions of trust likely to be important factor in predicting B2C e-commerce acceptance. Palmer et al (2002) also argued that structuring consumer trust with E-

retailers is imperative for the development of B2C E-commerce. McKnight et al (2002) defined trust in context of B2C e-commerce as "the view opinion that let consumers to willingly turn to E-retailers after considering the retailers' characteristics into account". This definition demonstrates trust construct as "a salient belief that includes goodwill and credibility". In the E-commerce context, trust will diminish the consumer's need to cross verify the online retailer's actions and every aspects during on-line transactions. Trust in the context of E-commerce diminishes uncertainty and risks associated with online retailer and anticipate to behave opportunistically. Trust is a very key factor influencing the success of an website (Koufaris and Hampton-Sosa, 2004).

1.8.4 PERCEIVED ENJOYMENT

Davis et al (1992) termed perceived enjoyment as "the extent or level to which the activity of using the computer system is perceived as enjoyable in its own right, away from any performance consequences that may be predictable". Perceived Enjoyment act a major role in user technology acceptance and has immense implications particularly for hedonic systems. Vander Heijden (2004) confirmed that perceived enjoyment has a major impact over user's intention to use technological system. Thong et al. (2006) suggested that enjoyment has a significant impact on shopping. online shopping can be evenly enjoyable in contrast with the offline shopping. Koufaris (2002) studied impact of Enjoyment in online shopping context. Teo et al (1999) in his research find that enjoyment has an effect on the frequency of usage. Webster, Trevino, Ryan, (1993) in their study defined Perceived Enjoyment as "enjoyable and exploratory as a subjective psychological experience that is the context of information technology and computer-mediated environments". The factor perceived enjoyment is added in Technology Acceptance Model by Liao, Tsou, and Shu, (2008) in their study on online shopping adoption and found that perceived enjoyment has direct relationship with intention to use. Therefore, Perceived enjoyment considered a vital construct in determining consumers' intentional technology usage

1.8.5 ONLINE APPAREL PURCHASE INTENTION

Purchase intention or behavioural intention is termed as "the degree to which a individual has prepared conscious plans to do or not to do some particular future behaviour"

(Davis, 1989). Purchase intention is defined as "an actual behaviour that decides a person's intention in the sense that attitudes evidently explaining belief system"(Fishbein and Ajzen, 1975). Behavioral intention is an sign of an individual's readiness to perform a given behavior. Purchase intention presumed to be an direct antecedent of behavior. Behavioural Intention is a variable which refers to the intention of an end-user to use technology. Intention to use technology is a mediating factor in the use of specific system (Venkatesh et al., 2000). The intention of online purchase concerned with the individual possibility to connect in online transactions in the future (Wu, Yeh, & Hsiao, 2011). Brown et al. (2003) recommended that consumers with intention to purchase a particular product be likely to have higher actual purchase behavior than those who have no intention of buying. Behavioral intentions is explained as "a count of a person's potency to perform certain action" (Ng and Paladino , 2009). In context of online shopping, Chen, Hsu, & Lin, (2010) considered purchase intention as" the customer desire to do a purchase via online application". Hsu, Yen, Chiu, & Chang (2006) in their research confirmed that intention has a strong association with actual behaviour. Moon and Kim (2000) explained Intention in the context of world -wide-web as the strength of one's willingness to use a WWW. Their study concluded that Behavioural intention is highly related to the attitude. In the context of consumer website use and online shopping adoption, favourable attitude impact on Intention and Intention is expected to ease online transactions (Van der Heijden, 2001 & 2003). Intention is "the possibility that a person will engage in a specific behavior". Intention is the best predictor for purchase behavior. It is evident from previous researches that an increase in purchase intention reveals an increase in the chance of making actual purchase. In this study with reference to apparel context, a positive purchase intention of the consumer will give then a positive engagement to make the actual purchase of apparel from E-retailer's website.

1.8.6 ONLINE APPAREL PURCHASE BEHAVIOUR

According to George (2004) online purchase behavior is defined as the frequency rate at which consumers do their purchases through Internet". Ajzen (1991) mentioned that the intentions of the consumer are an indicator of the extent to which people are willing to carry out a specific behavior, which in his research translated as online purchase behavior. Purchase Behavior is an individual's recognizable response in a given situation with respect to shopping.

Behavior is assumed as a justification of compatible intentions and perceptions of behavioral control which is projected to moderate the consequence of intention on behavior, likely to produce positive intention making the behavior where perceived behavioral control is forceful. The TAM (Technology acceptance Model) uses the actual usage behaviour to represent a self-reported measure of time or frequency of adopting the application (Davis et al., 1989). Purchase Behaviour or Actual usage is an objective measure of system usage. Straub et al (1995) defined actual system usage as "computer recorded usage pattern which is categorized as heavy, moderate, light or non usage based on system distribution of actual usage'. Ariff et al (2013) defined actual usage behaviour as the frequency rate of buying online within a specified time frame . According to Muda et al (2016) there are three major factors persuading actual usage of online shopping tools such as ease of use, risk and Cost. System use or Usage Behavior is defined as the frequency rate, time duration, and intensity amount of an employee's communications with a particular system (Venkatesh et al. 2003). In other words System Usage is User's self-reported frequency and volume of WWW usage. A positive correlation between purchase intention and behavior been confirmed in many previous studies. In this study Online Purchase Behaviour is studied in reference to the apparel Context.

1.8.7 ONLINE FLOW EXPERIENCE

Flow has been explained as a state of optimal psychological experience resultant from engagement in a variety of activities, such as sports, shopping, writing, work, games, hobbies and website use (Novak et al., 2000). Flow experience has been observed as a critical determinant of online customers subjective enjoyment of website use (Csikszentmihalyi, 1993; Koufaris, 2002; Lu et al., 2009; Siekpe, 2005, Wu and Chang, 2005). Csikszentmihalyi (1977) illustrated the flow experience as "holistic sense that the individual perceive when they perform with total involvement". When in Flow state, an individual becomes entirely focused on his or her activity and experiences many positive experiential characteristics, counting great enjoyment and loss of self-consciousness (Jackson and Marsh, 1996).

Researchers identified that computer mediated surroundings assist the Flow experiences as they necessitate high concentration, engage in the time distortion and fetch enhanced pleasure (Csikszentmihalyi, 1990; Hoffman and Novak, 1996). Hoffman and Novak (1996) widen the Flow applicability to computer mediated surroundings by suggesting the online marketers that

their success depends on the capability to create Flow experience to the consumers. If the use of the web can prospectively serve as entry into Flow state (i.e. an enjoyable experience), web users should ultimately improve their subjective well-being by building up ephemeral moments.

Numerous researchers have investigated Flow in various circumstances. Some of the situations including human computer interface (Trevino and Webster, 1992; Webster et al., 1993; Hsu and Lu, 2004; Ho and Kuo, 2010;) . Some researchers envisaged Flow in online use (Chen et al., 2000 and Pace, 2004). The flow had been considered as helpful approach in consumer behavioural field (Hoffman and Novak, 1997; Chen et al., 1999; Shin and Kim, 2008). Smith and Sivakumar (2004)in their investigation of the link between flow experience and Internet shopping behavior, verified the moderating role of consumer characteristics.

In an online context, researchers have theorized that flow experience can attract consumers and significantly affect succeeding attitudes and behaviors (Novak et al., 2000). Flow experience has been publicized to increase learning and changes in attitudes and behaviors (Webster et al., 1993). Researchers have exposed that flow experience is a significant determinant of consumer attitudes toward the focal website (Mathwick and Rigdon, 2004), thus rising the intention to revisit and pay out additional time on the website (Kabadayi and Gupta, 2005).

Previous studies have also presented a strong relationship between online flow experience and subsequent online behaviors (Chen et al., 1999; Skadberg and Kimmel, 2004; O' Cass and Carlson, 2010). Celsi et al. (1993) found that people who experienced the Flow had a tendency level to re-experience the same situation. Cyr et al. (2005) recommended that customers who experience flow while shopping online would be likely to think return visits to the website or purchasing from it in the future. Hence, a consumer who experience Flow in shopping will tend to repeat the action that brought the Flow experience. In the context of online shopping, if online consumers enjoy their shopping experience, they may employ in more exploratory browsing in the web store, leading to more impulsive buying (Koufaris, 2002).

1.8.8 ONLINE APPAREL RE-PURCHASE BEHAVIOUR

Venkatesh et al., (2003) defined repurchase intention as "the extent level to which a customer is ready to repurchase in a specific online store after initial consumption from that store". Repurchase intention in other words is a consumer's positive attitude towards E-retailer which in turn leads to repeat purchases". Zhou et.al. (2009) & Kim et al, (2012) illustrated

repurchase intention in three ways such as 1.consumer's interest in making a purchase by using online shopping, 2.consumer intent to revisit the online shopping website in the future and 3. consumers are interested to recommend online shopping website since they also make use of it. Repurchase intention occurs when consumers have made the purchasing of a product or a service previously. Kimppa (2014) defined the repurchase intention as "an intention to get another time the same brand or the same product during shopping". Hellier, et al. (2003) stated repurchase intention as "the individual's judgment about purchasing again a nominated service or product from the same company, considering his or her current circumstances". According to Sutisna (2001), when a consumer acquires a positive reaction to the past dealings with online store, there will be a positive thoughts which will enable the individual to make the repurchases. Repurchase intention is "the consumers wish to repurchase the same product, as there is level of satisfaction associated with it " (Nurhayati and Murti 2012). According to various previous researches, online repurchase intention is "an intention of consumers to repurchase a product or a service offered by online stores after receiving a positive experience associated to the use of the product or the service". In this study online re-purchase intention is studied in orientation to the apparel products.

1.8.9 MILLENNIALS

Millennials also recognized as Generation Y or Gen Y, are the demographic group subsequent to Generation X (Born 1965-1980)and preceding of Generation Z (Born 1997-Present). Researchers defined millennials as the people born from 1981 to 1996 (Rauch and Jonathan , 2018). Millennials have been described as the first global generation and the first generation that grew up in the Internet age termed digital natives. The generation is marked by eminent usage and experience with the Internet, mobile devices, and social media. Millennials are at times called echo boomers, owing as children of the baby boomers.

Authors William Strauss and Neil Howe been recognized for crafting the Strauss–Howe generational theory extensively accredited in naming the millennials. The authors coined the term in 1987 and acknowledged the terminology in their books . Oxford Living Dictionaries illustrated millennial as a individual who reached maturity in the near beginning of 21st century.

The United States Census Bureau ended millennials in 1996 (2020 news release). The Pew Research Center defined millennials as those born between 1981 to 1996 pertaining to political, economic and social factors. Any individual born within the year 1981 and 1996 was called as a Millennial. Any individuals born on or after the year 1997 will be part of a next generation cohort. Reuters (world's largest International news and information organization) stated that millennials are those born between 1981 to 1996.

Philip Kotler, Hermawan Kartajaya and Iwan Setiawan in their latest book "Marketing 5.0: Technology for humanity (PP no: 24 - 25) defined millennials as the cohort who were born between 1981 and 1996. Philip kotler et al mentioned millennials as Echo Boomer generation (Children of Baby Boomers. Also the authors stated that Generation Y or Millennials are the first generation to use internet in the work place and embraced the social media and other internet related technologies for personal use. Philip Kotler et al acknowledged two sub-generation in millennials cohort and categorized them as older and Younger millennials. Older millennials are those who were born in 1980s and entered the work place during global financial crisis and its aftermath. Young Millennials were those born in the 1990s and experienced a better job market. The authors revealed that older millennials as the bridge generation because they learned to adapt both the virtual and physical world. The younger millennials were more like Generation Z as they adopted the internet usage at the young age and they are seamless view both the virtual and physical world.

Numerous medias and statistical associations have cited Pew's millennial definition. Some of them includes "Time magazine", "BBC", "The Washington Post", "The Los Angeles Times" ,"The New York Times", "The Wall Street Journal", "PBS" and "the United States Bureau of Labor Statistics" etc. The Brookings Institution illustrated the generation of millennials as the group born between 1981 and 1996. In addition , various other associations such as Gallup, Federal Reserve Board, American Psychological Association, CBS and ABC Australia also mentioned that millennials are those born between 1981 and 1996. CNN reported in the studies, the generation born between 1981–1996 as millennials.

1.8.10 E-RETAILERS

Retailer who build up a shop in cyberspace and perform business-to- consumer business on the Internet is known as E-retailer (Frings, 2001). According to Webster's New World

College Dictionary E-retailer is a retail business that sells goods online over the Internet from a website. American Heritage Dictionary defines E-retailers as the One that sells goods or commodities to consumers electronically, as over the internet. The primary definition of an e-retailer is a store or individual who perform business only on the Internet. E-retailer also called as E-tailer is a retailer who sells products or services to customers by means of an online store. E-retailers do not require to own or rent any physical shops, although some choose to do so. A producer or a manufacture sells out a product to an E-retailer and then E-retailers offers for sale to its customers through its website. Customers visits the E-retailer's website in order to purchase or buy the product, and then product is delivered to the customer by E-retailers.

There are two types of E-retailer, one category is Pure Play E-retailers and other category is Brick and Click E-retailers. Pure play E-retailers are the business types that only offer e-tailing or online sales and do not operate with any other physical stores where customers can purchase goods or services. Some of the examples of pure play E-retailers are Amazon, E-bay, Alibaba etc. Brick and click E-retailers are category of businesses that offering both online store and offline retail stores where customers can do shopping. Examples of this type of e-retailer are Apple, Dixons, Tesco etc.

1.8.11 APPARELS

Apparel means clothing in general that is being sold in stores. Apparel is a generic term that covers men's wear, women's wear and children's wear. Apparel often means finished garments. Apparel represents "to wear" so it includes clothing and outfits. Apparel is defined as the stitched garment with standardized fittings ready for wearing. The term apparel originated in 13th century mid from the Latin word "apparare" meaning "make ready"/ "dress up" or from the word "apparare" meaning "to put things together" or "complex preparation". In late 14th century Old French word "apareil" or "apareillier" meaning personal outfit or a person's outer clothing /attire. Apparel is a generic name for various types of clothing. Apparel is defined as the outerwear garments that decorates or covers the body. In Webster's New World College Dictionary, Apparel is termed as garments that clothes or adorns. In Collins English Dictionary, something that covers or adorns especially outer garments or clothing is termed as Apparel.

1.9 CHAPTER SCHEME

Chapter I: Introduction

This chapter endows the preamble, problem statement, purpose of the study, study objectives, scope of the study, operational definitions for Terminology focused in the study.

Chapter II: Review of Literature

This chapter encompass the appropriate literatures which are conventional in accordance to the considered factors and exemplify the identified research gap. A conceptual framework is proposed based on literature reviews and research hypothesis are formulated.

Chapter III: Research Methodology

This chapter incorporates the research design, research instrument, validity test, pilot study, reliability test, sampling techniques, area and period of the study, Sampling size, Data collection Method, and statistical tools used for analysis.

Chapter IV: Data Analysis & Discussion of Results

This chapter furnishes the statistical analysis used to test the hypothesis and objectives of the study . It also describes the research finding with appropriate interpretation of results and discussions.

Chapter V: Findings & Conclusion

This chapter specifies the summary of research findings, limitations of the study, managerial implications and conclusion of the study. It also explains the recommendations and knowledge insights for future research.