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ONLINE CONSUMER BEHAVIOR

WEB EXPERIENCE ELEMENTS IN ONLINE CLOTHING MARKET

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ONLINE CONSUMER BEHAVIOR

Web Experience Elements in Online Clothing Market

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Abstract

Online shopping in EU has been shown to be a good potential market. Clothing represents a high percent of the individuals shopping. Buying clothes online gives customers the opportunity to find a great variety of products, customers can review a wide selection of products and find special offers with the best deals online. However, the tangible and intangible problems of clothing online shopping still exist and the online store retailers lack the customer knowledge in some extent. Therefore, the intention of the thesis is to explore customer behavior when purchasing clothing online through investigating the factors that can affect online consumer`s attitudes, intention and actual consumers` behavior.

The study investigates the main web - experience factors that customer takes into consideration when purchasing clothes online. Yet, the most important online elements are categorized in two main groups: customer - oriented factors and technology - oriented factors. The autor used quantitive research in term of survey to analyze the consumer`s attitudes towards the web experience elements, moreover the autor figured out the relationship between the web factors and the customer`s attitudes, intentions and actual buying behavior. The results will lead to the understanding of the most important web experience elements that influence the purchase decision of the consumers.

The final findings show that web elements web content and trust are considered to be the most influencial for the consumer`s online behavior towards online shopping of clothing. The study would help retailers to understand better the customer attitudes and the web factors that influence the purchase intentions. The study can contribute with valuable information e-commerce, especially focused on the sales of clothing online retail. The research suggests and foresees the need of the realization of new investigatigation in this field.

Key Words: e-commerce, web experience factors, online consumer behavior, online shopping

Resumo

As compras online na UE têm mostrado ser um bom mercado potencial. O vestuário tem uma elevada percentagem das compras individuais. Comprar vestuário online oferece aos clientes a oportunidade de escolher uma ampla seleção de produtos e encontrar ofertas especiais. No entanto, os problemas tangíveis e intangíveis de compras de vestuário online ainda existem e os retalhistas de lojas online não têm o conhecimento do cliente em certa medida. Portanto, a intenção é explorar o comportamento do cliente, quando compra vestuário online através da investigação dos fatores que podem afetar as atitudes do consumidor online, a sua intenção e o seu comportamento real.

O presente estudo investiga os principais factores da web que o cliente leva em consideração ao comprar vestuário online. No entanto, os elementos mais importantes online são classificados em dois grupos principais: fatores orientados para o cliente e fatores orientados para a tecnologia. O autor utilizou a pesquisa quantitativa, recorrendo a um questionário para analisar as atitudes do consumidor perante quando ele efectua compras na web. Além disso o autor comprova a relação entre os fatores da web e as atitudes dos clientes, as suas intenções e comportamentos de compra atual. Os resultados vão levar à compreensão de quais são os elementos da web mais importantes que influenciam a decisão de compra dos consumidores.

Os resultados finais mostram que os elementos - *web content* e confiança, são considerados os mais importantes para o comportamento online do consumidor na compra de vestuário online. O estudo deverá ajudar os retalhistas a entender melhor as atitudes dos clientes e os fatores que influenciam as suas intenções de compra na web. Este mesmo estudo pode igualmente contribuir com informação valiosa para o e-commerce, especialmente focado na venda de vestuário a retalho online. Esta pesquisa sugere e abre portas para a necessidade de realização de novas investigações neste domínio.

Palavras-chave: e-commerce, fatores de experiência na web, comportamento de consumidor online, compras online.

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A	Attitude
BIU	Behavioral intention to use
B2B	Business to business
B2C	Business to consumer
C2C	Consumer to consumer
e-CRM	Electronic Customer Relationship Management
P2P	Peer to peer
M-commerce	Mobile commerce
DMP	Decision-making process
IMRWorld	Interactive Media in Retail World Accosiation
IS	Informational system
IT	Informational technology
PBC	Perceived behavioral control
PEOU	Perceived ease of usage
PU	Perceived usefulness
TAM	Technology Acceptance Model
TRA	Theory of Reasoned Action
TPB	Theory of Planned Behavior
WE	Web experience
WOM	Word of mouth

CHAPTER ONE: INTRODUCTION

The introduction chapter provides clear summary about the evolution of Internet and the future of e-commerce. Here are explained the purpose and the specific objectives of the research. The research background, research problem, research outline, definitions of relevant academic words of the research will be presented as well.

1.1 Research Focus

Today Internet is considered as an essential parameter of economic and social life as well as one of the main constructs of the future commercial landscape.

Internet mediated commerce, commonly described as E-commerce is increasingly regarded as a mainstream commercial activity (Drew, 2003) and as a valuable marketing. The term e-commerce has been used to describe the process of “electronically mediated information exchanges between an organization and its external stakeholders” (Chaffey, 2007).

From governments to multinational companies to one-person start-ups, e-commerce is increasingly viewed as a key business modality of the future. Ease of transaction, widening markets, and decreased overheads are factors that make e-commerce solutions more and more attractive, as evident with the growth of online sales.

From business perspective, Internet was visualized as unique linkage between consumers and supplier using proprietary technology. For the consumer, Internet can be a valuable communication medium to facilitate controlled search for up-to-date information and assistance with comparison shopping and decision making. (Hoffman, Novak & Chatterjee, 1996, p. 2)

Young people become more interested in online shopping and they spend more time and money on online shopping. They select and use the media to best fulfill their individual needs (Arnett, 1995). With the increasing use of the internet as shopping medium, young consumers, particularly college students aged 20-29, are becoming the internet's "hottest" market and a prime source of current and future growth in online sales.

A recent study of Forrester Research (2004)¹ shows that the turnover of online retail sales in Europe in 2010 was 172 billion euros, which is equal to 19.6 per cent growth compared to last year. Only in Western Europe B2C sales are projected to grow to 114.5 billion euros by 2014, thus the European online retail market will increase at a growth rate of 11% over the five-year forecast period. The study also predicts that online sales U.S. will keep growing at a 10 percent compound annual growth rate through 2014, and online retail sales in the U.S. will be nearly \$250 billion, compared with \$155 billion in 2009.

Between 2006 and 2008 the proportion of EU consumers buying at least one item over the internet increased from 27% to 33%. These average figures mask the huge popularity of online shopping in countries like UK, France and Germany where more than 50% of internet users have made online purchases in the last year. In the Nordic countries (Denmark, Sweden, Norway, Finland and Iceland) the proportion of internet users who bought products and services online was 91% in 2008. Countries like Italy and Spain are also fast growing markets. Against this pattern of fast growing national markets, the extent of online purchasing cross border remains small, at only 7% in 2008 compared to 6% in 2006.²

¹ Forrester's Western European Online Retail Forecast 2009-2014 (March 5, 2010) predicts a compound annual growth rate of 11% over the five-year forecast period. <http://www.forrester.com/FirstLook/Vertical/Issue/0,6454,83,00.html>

² European Commission Report on Cross-border e-commerce in EU

As online competition increases, it becomes vital for e-store to attract and fully satisfy consumers to ensure their success. With more choice than ever before, power has moved from suppliers to consumers (Pitt, Berthon, Watson & Zikhan 2002, p.7-14), giving consumers the ability to easily switch the retailers if they are not satisfied with their online experience. Research has found that almost half of consumers who abandoned transactions did so because of poor website performance (Boston Consulting Group, cited by Madu & Madu, 2002). This not only results in loss of sales, but negative experiences can also affect consumers' ongoing brand perceptions (Dieringer Research Group, cited by Constantines 2004).

Web sites founded on solid fundamentals and extensive customer research can make the difference between success and failure. A clear, easy-to-use and customer-centered web site can help garner better reviews and ratings, reduce the number of mistakes made by customers, trim the time it takes to find needed information, and increase overall customer satisfaction. Furthermore, customers who really like a web site's content and quality of service are more likely to tell their family, friends, and coworkers, thereby increasing the number of potential customers. A great example of this result is Google, which has become the dominant search site with little or no advertising. It simply works better than most other search sites.³

The clothes and sports goods are occupying an important part of customers' online life. Buying clothes online takes a very high percentage in the online shopping ratings. According to report of commission of the European Communities, travel and holiday accommodation ranks the first with 42% of individuals shopping online, followed by clothes and sport goods with 41% (Commission of the European Communities, 2009). Compared with other goods, online shopping of clothes and sport goods adds great

³ http://www.webreference.com/authoring/design/customer_centered/2.html

convenience to the life of the people. On one side, purchasing clothing online gives customers an opportunity to review and compare a wide variety of goods selecting between various online vendors and thus find the best deals online. On the other side, customers can buy items from branded online vendors which doesn't have brick and mortar stores and in this sense save time and differentiate themselves. Hence, buying apparel items online is always a beneficial deal than visiting retail stores in terms of more various options and time efficiency (EzineArticles, 2010)⁴.

In conclusion, the customers` demand to be different in their clothing style is increasing day by day, thus online shopping offers an effective and convenient channel to reach the customers and satisfy their needs. In the last years, the development of online retailer is improving and promises a bright future. Fashion online retailers should catch the commercial opportunity and develop consistently their products and service to gain more market.

1.2 Problem discussion

At present time, the popularity and the advantages of the mass medium Internet, have created huge online competition. In front of this, the firms have to find a competitive advantage in order to stay visible, to continue attracting customers and to survive among all these websites. The customer experience from visiting a website has been recognized as one of the most important factors for online success. According to Novak et al. (2000, p.22-42), “creating a compelling online experience for cyber customers is critical for creating competitive advantage on the Internet”. The same authors argue that relatively little is known about the factors that contribute to a superb online experience, noticing that “online

⁴ Ezine@rticles. (2010). Tips for buying products online from < <http://ezinearticles.com/?Tips-For-Buying-Electronics-Online&id=3098975>>

executive marketers need to develop a comprehensive understanding of consumer behavior in commercial online environments”.

In other words, the online retailers should understand the the effects of different marketing factors on the online consumers` behavior. It is also essential to recognise the nature, power and function of web factors know how to use them efficiently in order to positively influence the consumer`s intentions for purchasing online.

Butler and Peppard (1998), cited by Limayem et al. (2000, p.421-432), for example explain the failure of IBM`s sponsored web shopping mall by the wrong interpretation of the true online consumer behavior specifics. There are many factors influencing the consumer behavior in cyber space, as well as in the physical world, affecting purchase decision. If marketers know how consumers make these decisions, they can adjust their marketing strategies to fit this new way of selling in order to convert their potential consumers to real ones and retain them.

Thus, online vendors need to deliver unique, differentiated experience to their customers. The success factor is not only understanding the needs of their online customers, but also being familiar with the main influencial WE factors, depending on the focus of their business and trying to professionalize them in a way to stay highly competitive in the cyber space and increase their sales. Similarly, web site designers, who are faced with the difficult question of how to design pages to make them more popular and attractive but also effective in increasing sales, can benefit from such an understanding.

However, there is a lack of research concerning the purchasing of clothes online and some disagreements concerning the online buyer`s behavior still exist.

The research problem of this thesis is to identify which are the specific factors that affect customers' behavior to buy clothing online and also to answer to what extent the relationship between the customers' attitudes and online buying intention impacts on their actual behavior. Therefore, the autor's intention is to explore the main WE factors that affect online shoppers when buying clothes and how customers` attitude influence their intention for online shopping apparel items, through developing an investigation model. It is impossible to cover all the potential elements, but it is intended to figure out the most important and relevant ones which highly affect the consumer` online shopping towards apparel items.

1.3. Research Objective

Based on the above research problem the research objective is formulated as follows:

Get insight into the main web - experience factors that customer takes into consideration when purchasing clothes online

In order to understand the main web experience factors influencing the online consumers behavior is constructed a research model, based on Theory of Planned Behavior (TPB) developed by Ajzen (1991), which was applied in the context of online shopping of clothes.

To cover the thesis research objective, the following research specific objectives have been developed:

- ◆ Categorize the main WE factors that affect online customer`s behavior;
- ◆ Evaluate the relationship between attitudes and intentions in order to understand consumer actual behavior towards online shopping of clothes;

- ◆ Understand to what extent WE factors influence consumers` attitudes towards online shopping and purchase intent;
- ◆ Understand to what extent WE factors and attitudes are related;
- ◆ Understand to what extent WE factors and intentions to purchase are related;
- ◆ How does customers` attitude towards online shopping of clothes influence their intention to start/continue to buy clothes online?
- ◆ Evaluate the customer`s attitudes towards online shopping of clothes;
- ◆ Understand the consumers` intentions to purchase online clothing and their behavior by analysing them from two perspectives - of experienced and of inexperienced shopper.

1.4. Chapter Outline

This thesis is divided into 6 parts.

Chapter One: Introduction

This is the introductory chapter which presents the background of the research, the research problem, research objectives, research outline, definitions of relevant academic words and limitation of the research.

Chapter Two: Literature Review

Critically examines relevant literature, highlights the theories which are applicable and closely connected to the subject.

Chapter Three: Conceptual Framework

Provides conceptual framework associated with theoretical overview by explaining the key factors, variables and relationships among theories and models, essential for the discussion and critical thinking in order to provide contributions in this area.

Chapter Four: Research Methodology

In the Research Methodology chapter will be found the foundation of the research. In this chapter the autor explains and justifies the research approach, strategy and technique choices, along with the data collection and data analysis method.

Chapter Five: Analysis and Discussion

Chapter five presents the data analysis and interpretation of outcomes. It represents deep statistical analysis and discussion which is the basis for the results and conclusion of the study.

Chapter Six: Conclusion

Finally in chapter six, the most important issues are highlighted in order to reach the research purpose and the specific objectives. A deepened reasoning is presented. Based on the findings, the analysis, discussions and conclusions, further research recommendations are also presented.

1.6. Definitions

Electronic Shopping/Internet Shopping/Online Shopping – “The buying of goods and services over the Internet, using either a computer or an Internet television” (Laudon and Traver, 2008, p.56)

E-commerce consists of the buying and selling products or services over electronic systems such as the Internet or other computer networks (Laudon and Traver, 2008, p.156)

E-business – “The digital enabling of transactions and processes within a firm, involving information systems under the control of the firm (Laudon and Traver, 2008, p.11)

Business-to-Business (B2B) e-commerce – “Online business selling to other business” (Laudon and Traver, 2008, p.15)

Business-to-Consumer (B2C) e-commerce – “Online business selling to individual consumers” (Laudon and Traver, 2008, p.15)

Consumer behavior – “Consumer Behavior is the study of when, why, how and where people do or do not buy products. It blends elements from psychology, sociology, social anthropology and economics. It attempts to understand the buyer decision making process, both individually and in groups” (Sandhusen, 2000, p.218)

Attitude – “Attitude towards a behavior is referred as an individual’s positive or negative evaluation of a relevant behavior and is composed of an individual salient beliefs regarding the perceived consequences of performing behavior” (Ajzen, 1991, p.207)

Intention – “Intentions represent motivational components of behavior, that is the degree of conscious effort that a person will exert in order to perform a behavior” (Ajzen, 1991, p.201)

Experienced shoppers - Based on the survey, we refer “shoppers” to people who do have conducted an online purchase.

Inexperienced shoppers - Based on the survey, we refer to people who have never conducted an online purchase, as “non-shoppers”.

CHAPTER TWO: THEORETICAL FRAMEWORK

In this chapter, the author reviewed and utilized a large amount of previous researches which are concerned within the research fields of e-commerce, online shopping, online buying behavior. Additionally, the author attempts to mainly concentrate on identifying the factors which affect the consumers' buying behavior for clothing in internet shopping.

2.1 The Internet Era and Online Shopping Benefits

2.1.1 E-business

The term e-business is defined as the use of Internet in order to connect customers, suppliers, employees and other stakeholders with the organization via a website in order to exchange information about its products and policies (Rodgers *et al.*, 2002, p.186). An e-business website can have many good consequences for a company. For example, it gives the possibility to provide a superior customer service that increases customers' satisfaction and their loyalty (Melewar *et al.*, 2003, p. 363). It also improves the relationship between a company and its suppliers that permits to increase the speed of an order and to enhance business performances (Rodgers *et al.*, 2002, p. 186).

2.1.2 E-commerce

In E-commerce theory five broad models are known:

- ◆ B 2 C – business to consumer
- ◆ B 2 B – business to business
- ◆ C 2 C – consumer to consumer
- ◆ P 2 P – peer to peer
- ◆ M – commerce – mobile commerce

In the present study the author focuses on e-retail which is synonymous with business-to-consumer (B2C) transaction, defined by Harris and Dennis (2002, cited by Dennis, Fenech and Merrilees, 2004) as the “*sales of services and goods via the Internet or other electronic channels, for personal or household consumption*”. The most popular B2C activities are online shopping, online banking and electronic learning. B2C represents fewer turnovers compared to B2B but somehow is in very fast growth. However, for the research purposes online shopping is the main analysed e-retail activity.

E-commerce refers to online selling and purchasing activities including money transaction like online payment and tracking delivery (Rodgers *et al.*, 2002, p.186). Thus, e-commerce uses the Internet in order to connect customers with a firm in order to distribute products and services online. A company can choose to sell directly a part or the totality of its products or services online to its final customers. The Internet can be used as a unique or as a complementary distribution channel. It permits to decrease distribution costs like salesperson salary (Melewar *et al.*, 2003, p. 364).

E-commerce is the second most commonly used retail channel. According to report of commission of European Communities in the EU27 in 2008, 51% of retailers use e-commerce to sell their products.

It is possible that an e-commerce website both provides information and sells products/services to customers. In short, the term e-business includes the term of e-commerce. Thus, an e-commerce site is also an e-business site but an e-business site is not necessarily an e-commerce site. The distinction between e-business and e-commerce and their characteristics show pretty well that the Internet could be used either as a distribution channel or a communication medium according to the brand's online strategy. Some clothing brands have chosen to be present online through an e-business website in order to only provide important information to online customers and suppliers. Others made the

choice to sell online. The principal is to be in adequacy to the identity of the clothing brand. In the continuation of the thesis, the autor has chosen to only concentrate on the brands that sell online part or their entire collection.

2.1.3 Internet and online shopping

The growth of using internet offers consumers a wide and effective platform to gain information, it is worthy to mention that more and more customers are changing their shopping way from traditional store to online shop. Thus, the study of e-commerce for consumers is becoming a valuable topic to discuss among the researchers.

Over the past decade the Internet has changed the way that we live, from communication and information sharing to browsing and purchasing products. The Internet has made a new generation of consumers who like to shop online.

Internet has been a key factor for changing culture in this century. It has the capacity to improve the quality of live for people over the planet, giving them access to essential services, information and resources. The online market is also a greener alternative of traditional retailing, allowing retailer to sell into foreign markets that were formerly difficult to reach.

Around 1,596 million of people in the world use the Internet (Internet World Stats, March 2009)⁵. It represents in average 23.8% of the worldwide population and this number of Internet users should increase again during the next years. 74.4% of the North American, 60.4% of the Australian, 48.9% of the European are connected to the Internet. Moreover, children, teenagers as well as seniors learn how to use the Internet. Through these figures it is easy to understand the huge power that represents the Internet media in the entire world.

⁵ Internet World Stats, Usage and Population Statistics: <http://www.internetworldstats.com/stats.htm>

More and more people use the Internet, more and more powerful and attractive is this communication and distribution channel for companies.

Internet is the most influential factor affecting retail industry today. In report of IMRWorld⁶ it was estimated that total B2C e-commerce sales in 2010 have grown to €591bn, an increase of close to 25%. IMRWorld estimates that growth will continue in the coming years, passing the trillion-euro mark in 2013 and between 2009 and 2013 sales in billion euro will double⁷.

Graph 1 (appendix A) displays the growth rates in EU of the leading sectors in online retail from 2002 to 2007. The top three product categories in 2007 were media products facturating 13.2 billion euros, followed by clothing and footwear 7.3 billion euros and consumer electronics – 6.8 billion euros.

2.2 Web Experience Factors influencing Online Consumer Behavior

“Online shopping experience” or “virtual experience” is defined as crucial e-commerce marketing issue by many academics and practitioners because it results from the consumer`s exposure to a combination of virtual marketing tools “under the marketer`s direct control, likely to influence the buying behavior of the online consumer” (Constantinides, 2002, p. 60).

The Web experience can be defined as the consumer`s total impression about the online company as the result of their exposure to a combination of notions, emotions and impulses

⁶ Interactive Media in Retail World Accosiation: “A primary source in e-Business Intelligence”

⁷ National Retail Federation- http://www.nrf.com/modules.php?name=Pages&sp_id=1240#Growth visited on 11/06/2011

caused by the design and other marketing elements of the online presentation (Constantines, 2004).

The Web experience embraces elements like searching, browsing, finding, selecting, comparing and evaluating information as well as interacting and transacting with the online firm. The virtual customer's total impression and actions are influenced by design, events, emotions, atmosphere and other elements experienced during interaction with a given web site, elements meant to induce customer goodwill and affect the final outcome of the online interaction.

The medium for delivering the WE is the corporate web site. Sites delivering high quality WE are designed and structured in ways not only addressing the consumers needs, expectations and emotions but also evoking credibility, providing the right products and services, helping the customer through the steps of the buying process while offering fulfillment services, customer assistance and after sales services (O`Kneefe and Mc Eachern, 1998, p.71-78)

2.2.1 Technology- Oriented Factors

2.2.1.1 Usability

Usability is defined as “the extent to which a product can be used by specific users to achieve specified goals with effectiveness, efficiency and satisfaction in a specified context of use” (International Organization for Standardization (ISO) 9241 norm, cited by Guerrero, Egea & González, 2007, p.102-113)

Websites need to give consumers a sense of control and freedom (Nielsen et al. 2001), allowing them to move freely around the site without getting lost (Dennis, Fenech & Merrilees, 2004). If consumers experience usability problems on a website it can prevent

them from finding and so purchasing products, resulting in loss of sale and disappointment (Guerrero, Egea & González 2007). Therefore, usability element should be a fundamental consideration (Dennis, Fenech & Merrilees, 2004), particularly when consumers increasingly come to take it for granted (Tan & Wei, 2006, p.261-271).

Constantinides (2004) summarised the key usability components as convenience, site navigation, information architecture, ordering and paying process, search process, site speed and accessibility.

Website structure can influence usability, ensuring that customers can move around quickly with as few clicks as possible (Kim & Eom, 2002). This can include the use of meaningful product categories with appropriate headings and subheadings, allowing consumers to identify pages of value (Madu & Madu, 2002). Categories, however, need to be carefully considered, as too many choices can lead to confusion (Shubin & Meehan, 1997, cited by Madu & Madu, 2002).

Using regression analyses, Loshe and Spiller (1999) found that product list navigation features that reduced purchase time accounted for 61% of variance in monthly sales for an e-retail store. Navigation aids and site presentation needs to be consistent across all pages to increase usability (Tam & Wai, 2006). Madu and Madu (2002) also recommend placing an overview of the whole website on the front page.

The way online vendors follow up orders and deliver products has an immediate impact on the willingness of customers to order and more importantly, to return to the Web site for shopping in the future. Alternative payment methods, fast delivery, flexible delivery options and order tracking are frequently mentioned web technology factors.

After reviewing the literature usability elements, the author decided to categorise the most important ones for online clothes shopping sites and examine four of the above described

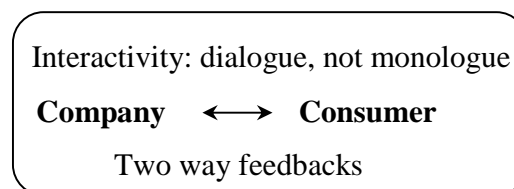
elements as follows: site navigation, accessibility, payment process and delivery procedures.

2.2.1.2 Interactivity

To be successful e-stores need to facilitate interaction with the consumer which is on a particular importance when building brands online (Merylees and Fry, 2002) and can significantly affect consumer satisfaction (Ballantine, 2005). As in the case of usability, good knowledge of customer profiles and needs are of vital importance for the designers of these online services. Constantinides (2004) summarised the key interactivity elements as customer service, interaction with company personnel, customization and network effects. The Interactivity components are divided in two groups:

- 1) Interactivity with the online vendor
- 2) Interactivity with other web users

Figure 1 The Interactivity



Building up a two-way relationship through communication and problem solving assistance is important in online reality and can be equivalent of personal service in traditional organization (Merrilees & Fry, 2002).

Research has found that access to key reference groups and desirable communities online can encourage consumers to shop online (Parsons, 2002). Allred, Smith and Swinyard (2006) suggest that elements such as user forums and message boards not only satisfy

consumers` need for social interaction but build up a community bond, which can give consumers more information and confidence to progress to the checkout.

So, the Internet encourages and permits the communication between the brand and the customers but also between online consumers. Nowadays, online vendors use also web 2.0 applications like blogs, RSS, social networking, YouTube, User`s Forums, Bulletin Boards, Chatrooms in order to give the possibility to their customers to establish contact with other Internet users and give them opportunities to reinforce their identification to the brands, to decrease their feelings of uncertainty and so to lead them to purchase online (Constantinides, 2004, p. 118)

However, other research (Song & Zahedi, 2005) found that while external personal sources, such as comments, ratings, testimonials had a highly significant influence on social interaction aspect of e-retail, this only had a slight impact on purchase intention.

Another element of online interactivity is the ability to personalise or customise the site and control communications received (Dennis, Fenech & Merrilees, 2004). Consumers can benefit from product recommendations, editorial content, consumer feedback on specific products and recommendations based on product knowledge or customer profiles which actively anticipate consumers` desires (Schafer, Konstan & Riedl, 2001). Specifically for clothing e-stores, retailers can offer suggestions on matching items and ideas to complete the outfit, which may encourage trial (Allen, 2000) and increase purchase intention (Then & DeLong, 1999,p.65-68).

e – CRM

The term e-CRM derives from the CRM but in the field of e-commerce. Customer Relationship Management software permits web sites to collect and then to use those demographic and previous interaction data in order to obtain the best profiles of its customers. After that, it permits to provide them the best experience and develop a more positive and trusting relationship (Smith et al., 2005, p.21) by offering better customer service and customized offerings (Melewar et al., 2003, p.363). And because for the online clothes business, service levels and relationship are the most important elements, to get this type of information, understand it and use it in order to get a clear image of their customers, increase interaction with them, to provide them a perfect online experience (Melewar et al., 2003, p.365) is the best strategy.

2.2.1.3 Web design

According to (Dennis, Fenech & Merrilees, 2004) the visual presentation of the e-store is vital to shape perceptions. Web design is consisted of various parts, but most important are presentation quality, style, atmosphere (Constantinides, 2004) including colour combinations, type and size of fonts, animation, sounds effects and clarity and readability of the text (Madu & Madu, 2002).

The retailer has the ability through this elements to create an aesthetically stimulating environment, which increases hedonic value (Childers, Carr, Peck & Carson, 2001) and enhances consumer`s experience encouraging them to stay longer in the website (Dennis, Fenech & Merrilees, 2004)

As mentioned above, one of the key hurdles that clothing e-retail has to overcome is the consumer`s to handle items before purchase. Due to the perceived risk, product presentation

must be carefully considered to give consumers a sense of fit (Park, Lennon & Stoel, 2005) and increase tangibility of products (Kim & Eom, 2002).

High quality images with realistic products colours are particularly important for sensual products such as clothing (Dennis, Fenech & Merrilees, 2004). Ha, Know and Lennon (2007) suggest that clothing e-stores should provide more visual product information and a wider range of product presentations, for example larger views, close ups, back and side views to increase the purchase intent.

In a laboratory experiment with e-retail consumers, Lee and Benbasat (2003) found that higher clarity images and motion resulted in higher level of attention, while image size had an impact on memory. A recent experiment (Park, Stoel & Lennon, 2008) supported their findings, concluding that movement, such as product rotation, created a positive mood and increase purchase intent. However, they found that product size did not have a significant effect, suggesting that small but clear images could convey enough information.

Then and DeLong (1999) emphasized the importance of using a human model online to show the natural drape of clothes and also presented in the closest representation to its end use. Other research of Mintel 2006⁸ has highlighted the benefits of including video clips of clothes being modelled, which can help consumers evaluate products and reduce risk.

Retailers are increasingly adopting state of the art technologies on their web sites to attract consumers and compensate for the lack of physical presence. Elements such as 3D presentation and virtual reality can provide increased perceived product knowledge, positive product attitudes and increased purchase intention (Suh & Chang, 2006, p.100). Other technologies such as virtual dressing rooms and online fit predictors are increasingly being adopted to aid consumer decision – making (Abend, 2001).

⁸ Global Consumer, Product and Market Research Mintel 2006 <http://www.mintel.com/>

In a recent study Fiore and Kelly (2007) found that sound had not been adopted as readily as other web design. So, they highlight the wide scope it has, not only to enhance the visual display of products, but also to provide audio descriptions and allow consumers to submit verbal feedback as well as provide general background atmospheric sound. Coyle and Thorson (2001) found that the use of audio and animation on websites increased levels of vividness, which resulted in increased telepresence and stronger, more enduring attitudes towards the e-stores.

However, despite the increasing support of Web design elements, their use need to be carefully considered. Overuse can frustrate consumers who are looking to access product information quickly (Dennis, Fenech & Merrilees, 2004) and increase page loading times – a key reason why e-stores are abandoned prior to purchase (Weinberg, 2000). Elements such as animation also need to be used with care to ensure that consumers remain in control and are not for example, forced to watch extended introductions before reaching the homepage (Madu & Madu, 2002)

Overall Demangeot and Broderick (2007) found that a combination of interactivity and web design results in hedonic value mediated by involvement and utilitarian value, both impacting on attitude towards the web site and purchase intent.

2.2.2 Consumer - Oriented Factors

2.2.2.1 Shopping Experience

Miyazaki and Fernandez (2001) states that “ higher Internet experience and the use of other remote purchasing methods are related to lower levels of perceived risk towards online shopping, which in turns results in higher online purchase rates.

Consumers online activities are very easy to be affected by their online experience. If previous online experience had left positive or negative impression in customers` memory in some extent, this impression highly influence consumers` actual buying behavior, thus customers` emotional feeling could lead a conversion from product navigation to purchasing (Wolfenbarger & Gilly, 2001, p.44). Wolfenbarger and Gilly`s research (2001) indicated that impulsive buying seldom happen on the goal-oriented consumers, but they enjoy the freedom and control, while the experiential online shoppers enjoy the surprise and excitement of the shopping experience. Positive affect make task-oriented online shopping consumers have less time to browse and search related information online before their actual buying behavior, however, negative affect make task- oriented online shopping consumers focus on pure entertainment more than really purpose of actual shopping online. According to the brief description of these studies, it is not difficult to see that the shopping experience could affect the consumers`s emotion which decides if the consumers can convert the emotion into purchasing behavior. Most of the online experience refers to the service aspect of online shopping; furthermore, a bad shopping experience could be harmful for the image of the online store and affect the ongoing buying behavior in the same website.

Ahmad`s (2002) research presents certain aspects of online shopping experience from consumers` perspective, specifically, concentrates on the consumers` reactions to service failures and initiative to enhance the online service recovery. Through the responses of the shopper who had bad experience when they shopped online, the researcher presented that the factors are involved in such as late deliver, defective product, and partial order; meanwhile, the shoppers also have bad experience that the online shop`s customer service representative made no efforts to fix problems. In addition, the survey also presents that the respondents who had problems with online shopping, they choose to contact the online shops by using telephone, and emails to communicate, however, the results indicates that customers prefer to use the telephone to communicate.

2.2.2.2 Trust

Due to the impersonal and anonymous nature of online transactions, e-retailers have the vital role to build consumer trust to be successful in their e-business (Chen & Barnes, 2007, p. 21-36). To build trust several things have to be safe for an Internet user. Indeed, according to Karakaya (2001, p.44), the principal online anxieties is about privacy and security of operation.

Vijayarathy and Jones (2000) identified five risk dimensions. In addition to traditional economic, social and performance risk, a further two were identified as new to e-retail: personal risk such as theft and abuse of credit card information, and privacy risk, including compromising personal information.

To reduce risk and build up trust e-retailers need to ensure their site is secure, trustworthy and respects consumers` privacy (Chen and Barnes, 2007).

Salomon (2004) agrees it telling that “security is one important concern” (p.338). So, the online payment must be secure. Grewal et al. (2003) emphasize the need for a well written and prominently displayed security encryption assurance. Other elements that can increase trust are comprehensive and locatable company information, fair pricing, balanced product information, professional site design and access to help (Kim & Eom, 2002; Nielsen et al., 2001; Smith and Rupp, 2003).

Other research (Kim & Kim, 2004) concludes that consumers nowadays feel more secure as technology and security systems improve and for online clothes shopping specifically may see security issues as less of risk than product unsuitability due to the lack of physical examination (Cho, 2004).

Lastly, in the case of any dissatisfaction with the product, online customers, as in traditional shops, can return the product (Karakaya, 2001, p.45) without any extra fees. Indeed, secured payment, choices between many transaction possibilities, clear conditions of

payment and delivery, possibility to contact vendors for advices and information and after sales services are many factors that can dispel online customers' fears, and develop and strengthen their trust towards the brand. This trust, once implemented, permits online customers to make their e-shopping without any risks in mind.

2.2.2.3 Product Perception

Several researchers have been focused on the impact of marketing mix elements on the behavior of web users searching through Internet or buying products and services online. Researchers agree that the marketing mix's 4Ps – are essential contributors to the Web experience. Nielsen et al (2001) found factors such as fair prices, product quality, product range and product availability which greatly impacted on a consumer's perception of an e-store.

Customers online shopping behavior is impacted by the product features which are variety of goods, product quality/performance/product uncertainty, product availability, social presence requirement, product presence requirement, dependability of product, possibility of customized product and brand” (Liang & Huang 1998, p.33; Lowengart & Tractinskyy, 2001, p. 20; Muthitacharoen, 1999, p.533).

Firstly, the product can be characterized by using the distinction between search-goods versus experience-quality goods (Nelson, 1974, p.732-735). This distinction concerned with how product quality can be determined. Quality can be determined in advance before the consumers buy or use (e.g., thickness of cloth), which is search goods. The quality of some other products cannot be determined prior to purchase and use (e.g. the way the material feels or drapes). Thus, the researcher defined that search goods are products whose physical characteristics are known prior to purchase (e.g., book), while experience goods have some uncertainty with respect to their quality of higher likelihood of physical malfunctioning (e.g., a computer). For this research, clothing belongs to the experience

goods, since customer cannot tell the product quality, function and performance until purchasing and using. (Lowengart & Tractinsky, 2001, p.142).

Hu, Smith and Brynjolfsson (2003) pointed out that increased product variety made products available through e-markets can be a larger source of consumer surplus gains, logically increasing their purchase intention.

For this research, online clothing shopping is also highly concerned with product perception, the focus is on the product perception in term of 4 aspects: product quality, product variety, product availability and product price. We would like to examine the four aspects through our survey in order to see how these aspects affect the consumers` buying behavior when they make decision for purchasing clothes online.

The rest of the elements of Marketing Mix is briefly explained but those are not included in our research.

Song and Zahedi (2005) found that perceived presence of promotions and service also had a significant impact on beliefs and purchase intentions, with incentive programs having a highly significant impact on online purchase behavior (Kim & Kim, 2004).

Corporate image and consumer familiarity are vital elements to increase consumers` confidence and purchase intention (Chen & Barnes, 2007). Grewal, Munger, Lyer and Levy (2003) found that a favourable reputation and well-known brand name reduced consumers` perceived online risk and reduced the need for other assurances, such as security encryption and money back guarantees. The amount of the information available online has also been found to affect purchase intention (Song & Zahedi, 2005) and also affect consumer satisfaction (Lynch & Ariely, 2000). Consumers can benefit when retailers supply a large range of products and regularly update their website to give consumers access to up-to-date information and enable them to identify new trends (Parsons, 2002).

2.3 Decision Making Process in online environment

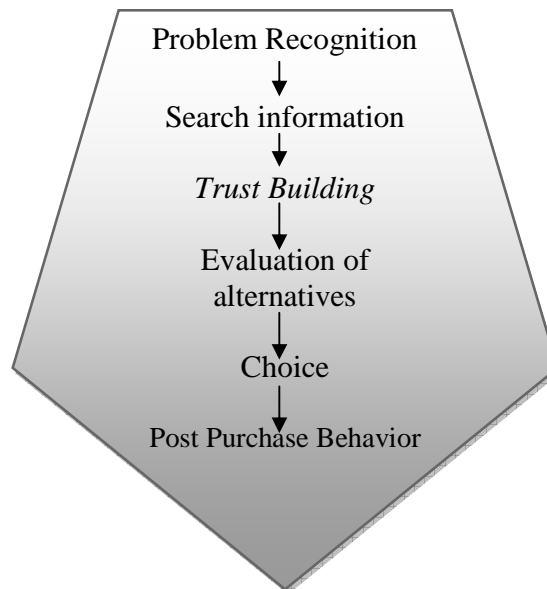
Engel, Kollat e Blackwell (1892) who developed the model of decision-making process considers four steps of the process:

- problem recognition
- search
- alternatives evaluation and choice
- post-evaluation phase

But according to Salomon (2004, p.292) the decision-making process is composed of five steps. After the problem recognition step, in which a desire of a need is identified, a customer has to search for information. The customer surveys his environment for appropriate data to make a reasonable decision among several choices in order to fulfill his desire or need. This step is more or less long and costly depending of the nature of the product, the perceived risk of the purchase and the free time of the customer.

Constantinides (2004) pointed out the fact that this purchase can be made *online* adds a fifth step to his decision-making process, “building trust and confidence” between him and the online brands (p.112). After this step, the customer has to evaluate each alternative making a comparison between several products according to some attributes like price, brand, quality, size etc. This evaluation leads to purchase decision that is the choice of the best product according to the customer criterion. Then a post purchase evaluation starts. If the product fulfills the consumer’s expectation, he will be satisfied of his purchase. But if it is below his primary expectation, the consumer will have a negative opinion about the product. During his next purchase acts, he will use this experience in order to not make this same error again (Salomon, 2004, p.292). See figure (2.1 in appendix A).

Figure 2 Consumer Decision Making Process



2.4 Online consumer behavior

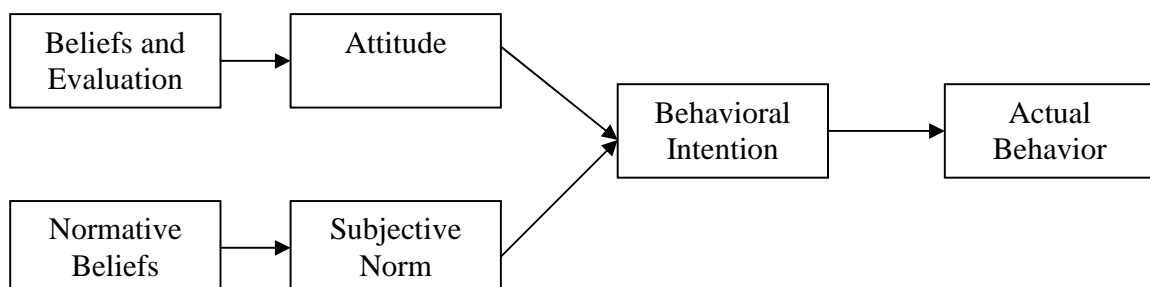
Purchasing is considered as humans` socio-psychological behavior. Understanding the psychological background of human behavior is essential for marketers better achieve their strategic marketing goals. There are many theoretical models developed for human behavior that have been used in Marketing, E-commerce and IT studies. The most widely used theories are Theory of Reasoned Action (TRA), Theory of Planned Behaviour (TPB), Technology Acceptance Model (TAM) and Triandis Model. Empirical study developed by Limayem, 2003 shows that TRA, TPB and TAM are the most popular theories used to study online consumer behavior.

2.4.1 Theory of Reasoned Action (TRA)

According to the Theory Reasoned Action developed by Fishbein et al. (1975), the determinant of a person`s behavior is its intention to either perform or not perform the specific behavior. In this model two independent factors are framed, which are interacting together and determine intention.

- 1) *Attitude towards the behavior*: a factor that considers the degree to which a person has about positively or negatively evaluating a specific behavior. Attitude is therefore determined by behavioral beliefs and evaluation of behavioral outcomes. Thus, a person who strongly beleives that positive outcomes will result from performing a particular behavior will have positive attitudes towards the behavior. The opposite statement about the negative behavior and attitude is also valid.
- 2) *Subjective norm* is determined by the person`s normative beliefs – if certain influential individuals approve or disapprove of a particular behavior and the persons motivation to comply with the approvals/disapprovals of the important individuals.

Figure 3 The Theory of Reasoned Action (TRA)

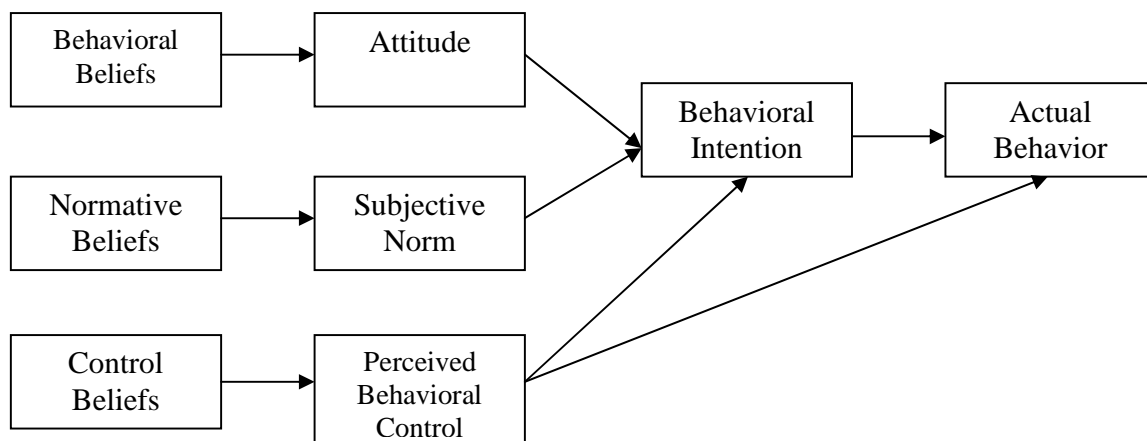


Since the TRA works successfully to perform only behaviors under volitional control, the question about the behaviors which are not under volitional control had arosed. However, there was a need to introduce a concept that takes into consideraion the ability of the subject to perform the behavior. This concept was introduced as perceived behavioral control to the TRA making this theory known as Theory of Planned Behavior (TPB).

2.4.2 Theory of Planned Behavior Model (TPB)

The Theory of Planned Behavior (TPB) developed by Ajzen (1991) is an extension of TRA and it is adressed to show the inability of TRA in conditions when individuals do not have total volitional control over their behavior. Symbolically, the TPB model is presented in figure 4 where it is illustrated that each of the determinants of intention like in TRA but with one additional determinant to attitude to behavior and the subjective norm which is the perceived control (PBC), in turn, determined by underlying belief structures.

Figure 4 The Theory of Planned Behavior (TPB) (Ajzen, 1991)



The PBC is an individual's perceived ease or difficulty of performing the particular behavior. It is assumed that PBC is informed by beliefs about the individual's possession of the opportunities and resources needed to engage in the behavior (Ajzen, 1991, p.185). It accentuates both internal control (e.g. a person's skills and abilities of self efficacy) and external constraints (e.g. opportunities and facilities) need to perform behavior. According to TPB, attitude towards the target behavior and subjective norms about engaging in the behavior are thought to influence intention, and perceived behavioral control over engaging in the behavior is a factor influencing intention and both are being function of actual behavior (Ajzen, 1991, p.180).

Furthermore, TPB also includes a direct link between perceived behavioral control and behavioral achievement. Given two individuals with the same level of intention to engage in a behavior, the one with more confidence in his or her abilities is more likely to succeed than the one who has doubts (Ajzen, 1991).

2.4.3 Technology Acceptance Model (TAM)

One of the most significant purposes of TAM is to provide a foundation for outlining the impact of specific external factors on the internal beliefs, intentions and attitudes. The model proposed by Davis (Davis, 1989) was derived from the TRA. While TRA was created to explain general human behavior, TAM is specific to IS usage.

The aim of the TAM is “[...] to provide an explanation of the determinants of computer acceptance that is general, capable of explaining user behavior across a broad range of end user computing technologies and user populations, while at the same time being both parsimonious and theoretically justified” (Davis et al, 1989, p. 985). In 1989, Davis developed scales for two specific variables that were hypothesized to be basic determinants of user acceptance of

computers. These two variables were referred to as „perceived usefulness“ and „perceived ease of use“. According to Davis (1989):

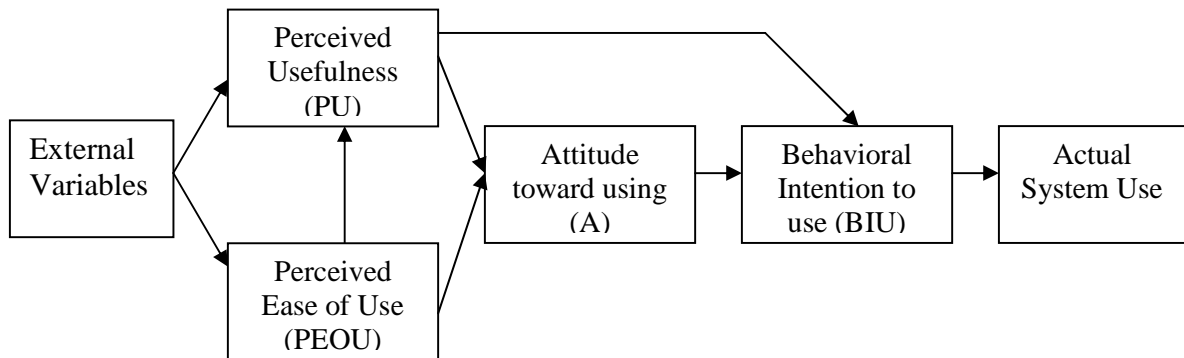
- ◆ Perceived Usefulness (PU) “[...] the people tend to use or not use an application to the extent they believe it will help them perform their job better” (Davis, 1989, p. 320).
- ◆ Perceived Ease of Use (PEOU) is “ the degree to which people believe that using a particular system would be free of efforts”

PU and PEOU reflect the beliefs about the task value and user-friendliness of new information systems respectively.

This Technology Acceptance Model has been cited in various research since it was introduced by Davis in 1989. With the emerging of the e-commerce marketing, Internet and World Wide Web (www), some researches have tried to apply the technology acceptance model in the e-commerce field (Li and Qiu, 2008; Dellaert, Monsuwé and Ruyter, 2004, Cho and Iris Cheung, 2003).

As shown in Figure 5, the model refers that actual usage is determined by user`s behavioral intention to use (BIU) which in turn is influenced by their attitude (A) and the belief of perceived usefulness (PU). User`s attitudes, which reflects favourable or unfavorable feelings towards using the IS system, is determined jointly by perceived usefulness (PU) and perceived ease of use (PEOU). PU, alternatively, is influenced by external variables and PEOU. The logical understanding of the Technology Acceptance Model is that the easier exploitation of certain technology the more useful it is perceived to be.

Figure 5 Technology Acceptance Model (TAM) (Davis, 1989)



2.4.4 Applying a theoretical model

The three models represent different determinants to explain the consumer behavior in technology adoption or in e-commerce reality, nevertheless, they share lots of similarities. TRA, TPB and TAM assume an attitude – intention – behavior relationship, that is, cognitive, normative or affective beliefs form attitude, which successively has influence on behavioral intention and actual usage of behavior. TAM in its turn, explain most of the technology driven – systems in previous studies, however, this model is insufficient to explain the prediction of online shopping that entails a greater degree of uncertainty as compared to physical product transactions. Actually, trust and risk are integrated in the structures of TPB as control belief, acting on behavioral control and risk of security issues and privacy violation influencing attitude through perceived consequences (Pavlou, 2002). Although, TAM and TRA both assume volitional control over behavior and that no constraints would prevent an individual from commitment of behavior out, the PBC construct in TPB (absent in TAM) has been tested and used in IS research.

The author chose to base her research model on TPB because is a model that following models are an extension of the original TPB, and it is applying better to the research about the web experience factors which are influencing consumer behavior. Moreover, TPB is well known and acknowledged model in Marketing. In conclusion, in their reasearch Kallol K. Baghichi et al. (2002), refer that the explanatory power of TPB is somewhat better than TAM for most marketing studies.

CHAPTER THREE: CONCEPTUAL FRAMEWORK

In the following chapter is elaborated the conceptual framework associated with literature review to explain the consumer online attitudes towards online shopping and their intentions to purchase, to spend more time in the online store and to recommend it. Hereafter is presented the Research Model and the Hypotheses of the study paper. The processing of the variables and the constructing of the scales are defined, together with the measures used to test the variables in the research. Lastly, the characteristics of the clothing online market are clarified.

3.1 Theoretical Paradigm

With the blooming of online shopping, more relevant researches are increasing and intent to investigate how to gain more new potential consumers and maintain the existing ones. For such, web elements to create an attractive web design of online store are very important consideration involved in many researches. Six web experience elements are detected as most influential in the process of forming online behavior. Considered technology - oriented factors usability, interactivity and web design elements are those that need high technological development for improving shopping functions and service. Trust, shopping experience and product perception are those elements related to the consumer reactions and perceptions about attitudes and intentions. Yet, all of the web experience factors may change consumer`s attitude and behavior towards online shopping. Understanding how online consumers are affected by the exposure of the web site elements help marketers to predict consumers buying behavior.

3.2 Research Model and Hypotheses

TPB model provides the theoretical foundation of this research. The developed research model by the author presented in figure 6 measures the impact of WE elements on consumer behavior. The Research Model explains the way that the web site elements may influence the behavior of potential consumers. It is supposed that the web elements influence their salient beliefs towards online shopping, which in turn change their attitudes, leading to changes in their intentions and behavior.

In order to check the applicability and appropriateness of the research model a structural equation model will be applied. The conceptual model will be studied through sub-models with multiple correlations and linear regressions of independent variables on the dependent variables. Thus, the research hypotheses are divided in two sub - models: attitudes towards online shopping and intentions to purchase.

Each construct of the research model will be further explained and the relations with the customer attitudes and intentions to use online shopping when purchasing clothing will be justified.

Figure 6 Research Model

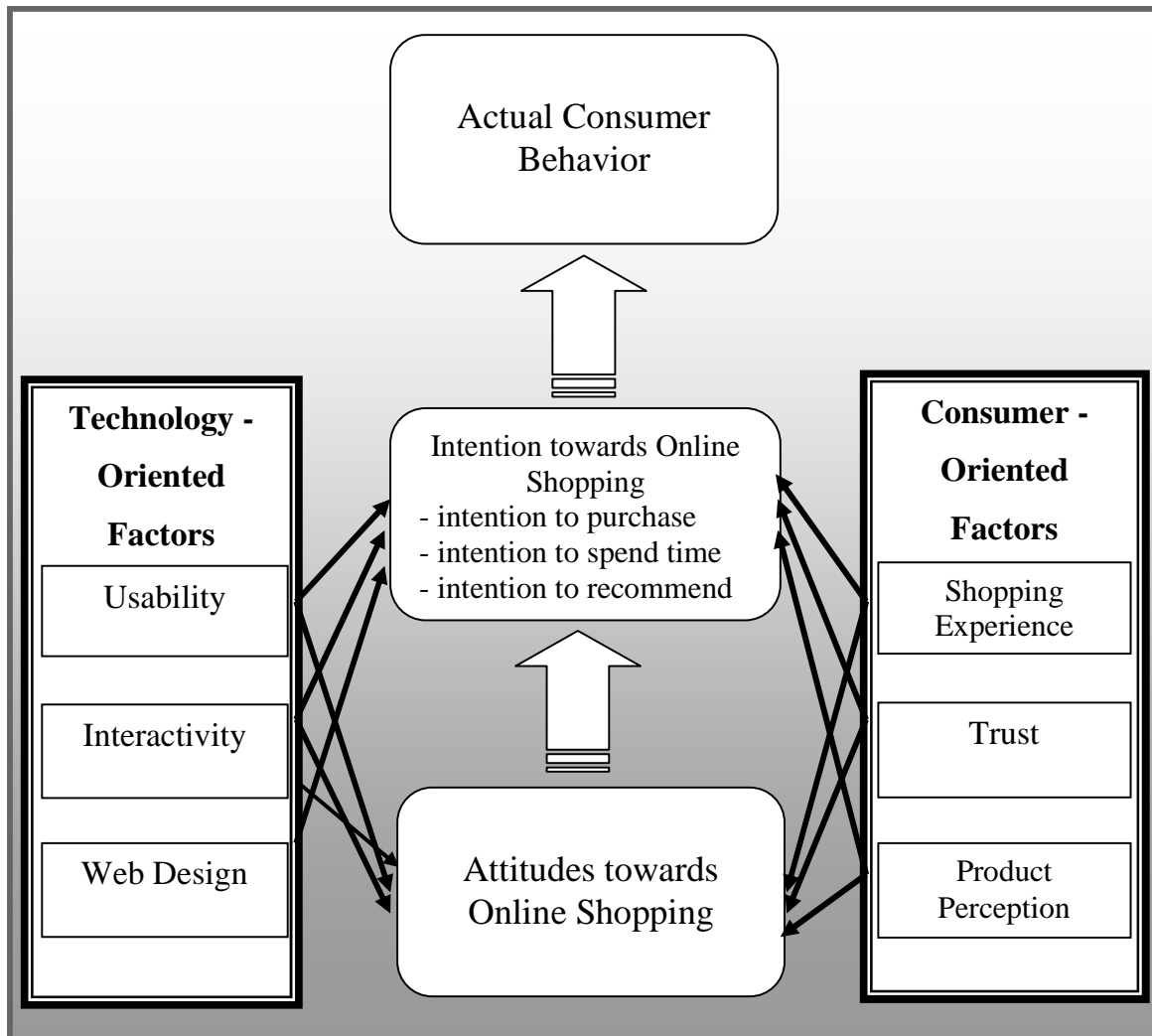


Table 1 Factors influencing online shopping purchase of clothes

Customer - oriented factors	Technology-oriented factors
Shopping Experience	Usability
<ul style="list-style-type: none"> ◆ Satisfaction 	<ul style="list-style-type: none"> ◆ Accessibility ◆ Site navigation ◆ Payment Process ◆ Delivery Process
Trust	Interactivity
<ul style="list-style-type: none"> ◆ Transaction Security ◆ Customer Privacy ◆ Vendor`s Reputation and capability 	<ul style="list-style-type: none"> ◆ Customer Ratings and Testemunials ◆ Customization ◆ Recommendations ◆ Good Customer Service
Product Perception	Web design
<ul style="list-style-type: none"> ◆ Product Variety ◆ Product Price ◆ Product Quality ◆ Product Availability 	<ul style="list-style-type: none"> ◆ Colour ◆ Fonts ◆ Animation ◆ Sound ◆ Text clarity ◆ Product presentation

3.3 Attitude towards online shopping

Attitude is an immediate determinant of intention to perform a behavior (Ajzen, 1991, p. 201). Previous researches demonstrate that attitudinal factors have been tested and shown to be significant predictors of retail patronage intentions. For example, in the research of Shim, Eastlick, Lotz and Warrington (2001), in the context of internet shopping, consumers` attitudes towards clothes shopping affected their intentions to purchase via the internet. The positive attitude towards the internet shopping significantly increased intention to use the internet for purchasing. In other words, the more positive attitude of

consumers towards a brand or store, higher are the intentions to buy the brand. So, attitude towards internet shopping will positively predict intention to use the internet for product or information search.

Online attitude is defined as a kind of individual's overall impression and evaluation for online shopping, which could be expressed in positive or negative way, or even more emotional feeling like favorable or unfavorable. There are three ways to measure consumers' attitude, firstly, "regarding the hedonic aspect that could be measured by items of fun/frustrating, enjoyable/not enjoyable and, interesting/boring, while for the utilitarian aspect could be measured by items such as safe/risk, ordered/chaotic, wise/foolish, and reliable/unreliable and the overall aspect could be measured by items such as useful/useless, pleasant/unpleasant, entertaining/weary, and nice/awful" (Huang, 2005,p.841-847).

Therefore, based on many previous researches, the author avoids overlapping factors, and picked up the most representative ones applying into the research (see table 7 "Attributes for attitudes towards shopping clothes online").

3.4 Online shopping intention

Purchase intention measures have been used frequently to identify buying likelihood for products within defined time periods (Whitlark, Geurts & Swenson, 1993, p. 19). At the beginning, the consumers' good attitude of online shopping positively decides the consumers' buying intention. Furthermore, the buying intention will affect the consumers' final buying decision and actual buying behavior. Apart from that, the evidence also proves that online buying intention and customer satisfaction interact to each other. In general, consumers' intention can be expressed in terms of intention to purchase, intention to spend more time at the online store and intention to recommend the online store to others (Kim & Kim, 2008, p.131).

Intention to purchase

The relationship between intention to use the internet for information search and intention to use the internet for purchasing was found in the online pre-purchase intentions model developed by Shim et al. (2001, p. 411). Intent to search via the internet contributed a substantial portion of the variance explained in internet purchase intention. Consumers who report intentions to search a product possess higher actual buying rates than consumers who report that they have no intention of searching (Whitlark et al., 1993, p. 21). In addition, consumers tend to search more information from the internet when purchasing products online (Kim & Park, 2005, p.111; Lohse, Bellman & Johson, 2000, p. 21).

Previous studies (Kim & Park, 2005; Lohse et al., 2000) also suggested that an intention to search the internet for product information leads to an intention to purchase through the same medium. Therefore, information search and its selected channel should be considered extremely crucial elements leading to a choice in purchase format.

Intention to spend more time at the online store

There are substantial differences between shoppers and non shoppers in the time spent with their computers and online. Shoppers use computers more, are online more, and are more comfortable with both computer and Internet use. This may indicate that the amount of the internet use for information search influences purchasing behavior online. (Lohse et al., 2000, p.21).

Online shoppers express that they could fully examine various options for product purchases through online shopping, compared to the offline shopping context (Wolfenbarger & Gilly, 2001, p. 40). On the hand, information is an important resource for consumers, so they search information to reduce uncertainty about sources, product features, prices and brand before making decision. Customers also actively look out for promotional offers. Therefore, they may spend more time at the online retailer to explore

alternatives or to examine the detailed product information to fulfill their utilitarian needs (i.e. making right decisions) and/or intrinsic motivations (i.e. enjoy searching for more product info for itself) (Kim & Kim, 2008, p.131).

Intention to recommend the online store to others

One facet of the research conceptualization of behavioral intention towards the online store is the willingness to recommend the online store to others. Positive word-of-mouth (WOM) for online retailers has been one of the most effective formats of advertising. It has been demonstrated that WOM has a significant effect on online behavioral intentions. Kim and Kim (2008) found out that the more consumers feel confident with shopping at the online store, the higher behavioral intention will be towards the online store, indicating that consumers are more willing to recommend the online store to others. Stone (1954) also revealed that WOM of the retailer's online operations had the dominant effect on online trust and the effect was found to be much stronger than that of offline trust. In contrast, consumers with a low level of online purchasing experience were more likely to engage in higher levels of negative word of mouth, if they felt dissatisfied after a service failure incident. In general, online WOM is becoming an important marketing tool for retailers these days, and it is much more powerful than offline WOM because it affects many people over a short period of time (Kim & Kim, 2008, p.137).

3.5 Hypoteses of the research

After reviewing a large amount of literature and during the process of consolidation of the proposed research model, which sought to reconcile inputs supplemental to the comprehension of the topic of this study (this include the Theory of Planned Behavior of Ajzen, 1991), were constructed hypotheses to explain the relationships between variables.

H1: There is positive relationship between attitudes towards online shopping and intentions to purchase. It is supposed that positive and good attitudes of online shopping are leading to higher intention to buy clothing online.

H2: There is relationship between attitudes towards online shopping and technology-oriented factors, supposing that favourable perception about the technology-oriented factors is leading to good attitudes towards online shopping.

H2a: There is relationship between attitudes towards online shopping and usability

H2b: There is relationship between attitudes towards online shopping and interactivity

H2c: There is relationship between attitudes towards online shopping and web design

H3: There is relationship between attitudes towards online shopping and consumer-oriented factors, supposing that favourable perception about the consumer-oriented factors is leading to good attitudes towards online shopping.

H3a: There is relationship between attitudes towards online shopping and shopping experience

H3b: There is relationship between attitudes towards online shopping and trust

H3c: There is relationship between attitudes towards online shopping and product perceptions

H4: There is relationship between intentions to purchase and technology-oriented factors, supposing that favourable perception about the technology-oriented factors is leading to profound intentions to purchase online.

H4a: There is relationship between intentions to purchase and usability

H4b: There is relationship between intentions to purchase and interactivity

H4c: There is relationship between intentions to purchase and web design

H5: There is relationship between intentions to purchase and consumer-oriented factors, supposing that favourable perception about the consumer -oriented factors is leading to profound intentions to purchase online.

H5a: There is relationship between intentions to purchase and shopping experience

H5b: There is relationship between intentions to purchase and trust

H5c: There is relationship between intentions to purchase and product perceptions

H6: Intentions to spend more time in the online store has impact on intentions to purchase online. It is supposed that if consumers spend more time in the online store their intentions to purchase will be higher.

H7: Buying frequently products online has impact on intentions to purchase online, supposing that higher frequency of buying products online lead to intentions to purchase online.

H8: Intentions to recommend the online store has impact on intentions to purchase online, supposing that when an online store is recommended, the consumers` intentions to purchase online increase.

H9: Online consumer behavior is related to intentions to purchase online clothing

It is supposed that the buying intention to purchase clothes online will affect the consumer final buying decision and actual buying behavior.

3.6 Variables Processing

Variables processing is being done by defining the attributes and the scales according to the research objectives and literature review. In order to facilitate the respondents of the survey, the items used were simplified in order to be more easily perceived. The processing of the scales is made by using the respective means after checking the unidimensionality of

each component (through exploratory factor analysis) and consistency check (through the analysis of reliability). Hereafter the used scales for the survey are presented.

3.6.1 Web experience technology - oriented factor Usability

Table 2 Attributes related to Usability

Attributes related to Usability
Easily accessible information
Simple site navigation
Quick and easy transaction
Delivery process

The scale for measuring the variable usability tries to give explanation about the most influential of the four attributes by categorizing them in order of importance. These measures are used in studies of authors Dennis, Fenech & Merrilees, 2004, Kim et al., 2003. For the following research the measures were refined. For the scale's operationalization it was used the Likert 5 point scale, where 1 correspond to unimportant and 5 to important.

3.6.2 Web experience technology - oriented factor Interactivity

Table 3 Attributes related to Interactivity

Attributes for Interactivity
Customer Rating and Testemunials
Site Customization
Recommendations
Good Customer Service/After Sales

In their studies Merrilees & Fry, Nah & Davis, 2002 use the described items for Interactivity. For the scale`s operationalization it was used 5 point Likert scale in order to understand the level of relevance of the items.1 correspond to very irrelevant 5 to very relevant.

3.6.3 Web experience technology - oriented factor Web Design

Table 4 Attributes related to Web design

Attributes for Web design
Colour
Fonts
Animation
Sound
Text clarity
Quality of Product presentation (image clarity, motion,size, presentation style)

Colour, fonts, animation, sound, text clarity and quality of product are the main influencing items according to Madu and Madu, 2002 and Wilkstrom et al., 2002 for online clothing site. For the processing of the scale was used 5 point Likert scale – 1 correspond of unimportant and 5 to important.

3.6.4 Web experience customer - oriented factor Trust

Table 5 Attributes related to Trust

Attributes for Trust
Transaction Security
Customer Privacy
Vendor`s reputation and capability

Trust towards websites may be reflective of the reliability and credibility of e-vendor. The proposed scale is used by Kim, Song, Braynov and Rao, 2002. For the proceeding of the scale is used 5 point Likert scale, where 1 is completely disagree and 5 is completely agree.

3.6.5 Web experience customer - oriented factor Product Perception

Table 6 Attributes related to Product perceptions

Attributes for Product perceptions
Product variety
Product price
Product quality
Product availability

Product perceptions are part of online marketing mix elements finding this items in the scale of Liang & Huang 1998; Lowengart & Tractinskyy, 2001 and Muthitacharoen, 1999, we are elaborating the scale through the 5 Likert point scale, ranging from 1 completely disagree to 5 completely agree.

In order to measure each of the WE factors were used 5 point Likert scales, which allows the respondents to express the level of agreement or disagreement with the particular statements about the WE factors.

3.6.6 Web experience customer - oriented factor Online Experience

Miyazaki and Fernandez (2001) defined Shopping Experience by measuring the item Satisfaction towards previous experience. By using Direct Question about the level of satisfaction the respondents had before in their previous online experience, the autor

analyses the relationship between intention to continue/start purchase and shopping experience.

3.6.7 Attitudes towards shopping clothes online

A scale validated by Ellen, Mohr, Webb (2000) cited by Bruner and Hensel (1996) was presented in order to understand the customer attitude towards online shopping of clothing.

Table 7 Attributes for Attitudes towards shopping clothes online

Attributes for Attitudes towards shopping clothes online
Enjoyable
Fun
Exciting
Positive
Entertaining
Undifferent

3.6.8 Intention to purchase

For measuring the variable Intention towards online shopping and respectively its relationship with customer attitudes the respondents were divided into two groups- experienced and inexperienced shoppers. Question 8 is filter question: “*Have you bought clothes online*” from which the author can understand the respondents’ previous experience in buying clothes online. The following two questions measure the intentions to start/continue purchasing clothes online. Being used Likert 5 point scale for Question 10 in order to measure the influence of the intention to recommend the online store and the intention to purchase. Further this statement will be confirmed to be positive by using the testing the linear regression models.

3.6.9 Control Variables

In order to receive consistency of the results and validate the answers the respondents were surveyed to answer to 5 variables assessing their demographic profile:

- gender
- age
- educational level
- working conditions
- monthly net income

3.7 Characteristics of Online Clothing Market

The Internet as a virtual medium has the inability to appeal to all the senses (Kim & Kim, 2004) which is related with the detail about certain products to be less suitable for e-retail when they appeal to touch, taste and/or smell, which de Kare-Silver (2001, p.103) describes as “prima facie”.

Clothing is a category that appeals not only to sight, the product’s appearance, but also touch, the way the material feels and drapes. This presents barriers to e-retail as consumers expect to be physically involved in the purchase decision (de Kare-Silver, 2001). Buying clothes on internet lacks two main features – touch and try. The newest technology improvements in the area nurses the online apparel sales growth, moreover it reduces the number of returns, diminish costs and thus increase the reputation of the site (58% increase in sales, and 28% reduces turns). Examples for this are the sites: www.fits.me⁹, which

⁹ Virtual Fitting Room - <http://fits.me/>

developed a virtual room for online clothing retailers, www.couturious.com¹⁰, which provides with sales assistance for what clothes to match and www.newgistics.com¹¹ gives return services informations and all for the convinience for the customer.

Clothing sector has been an e-commerce success. In the early days of online shopping purchases were limited to low cost, and easily despatched items like books, CDs and DVDs. Clothing shopping was considered to be an impossible product category to sell online primarily because of the perceived need to try-on garments purchase which turned to be very wrong statement. Nowadays, apparel is the the biggest selling category on internet. The following statistics is showing something surprising: yet, computers sold on internet represent \$30bn and take 50% of the selling items online, while 9% of apparel equals to \$31bn¹². As online clothing marking continues growing and gaining share, some estimates have put the online clothing at 35% share by 2018, which means that every third brick-and-mortar store will be closed.

Changes in return policies and rules about purchasing also influenced the online buying behavior. Similiar to US, in Europe the online shopper have not to pay return shipping anymore which is a beneficial policy for shoppers to return or change purchased item without any cost.

3.6.1 Advantages and disadvantages of online clothing market

As a phenomena, online shopping became popular in the mid 1990s with the popularization of the World Wide Web (www). Correspondingly, the subsequent years saw the appearance

¹⁰ Online styling studio for creating looks on real models <http://www.couturious.com/>

¹¹ Provider of small parcel delivery, intelligent returns management and freight management services <http://www.newgistics.com/>

¹² Online Apparel Retail <http://fits.me/news/online-apparel-retail-and-what-future-brings>

of research studies conducted to develop an understanding of online behavior and the perceived advantages or disadvantages.

The most important advantage of online shopping is that it allows the business companies or individuals to reach the global market without any restriction of geographical boundaries. Without any time limit and non existing boundaries while conducting businesses, e-commerce authorizes to execute business transactions 24 hours a day and even during holidays and weekends. (see table 8)

Turban *et al.* (2008) identify the key benefits of online shopping for consumers, which include the ability to shop at any time from any place; access to a large selection of vendors, products and styles; increased possibility of customised products and services and the ability to easily compare and shop for the lowest prices. Additionally, Hirst and Omar 2007 found that online clothes shoppers rated usefulness, ease of use and enjoyment as benefits.

Parsons (2002) found that online shopping can also satisfy personal motivations, such as diversion and self-gratification, and satisfy the need for social interaction and membership of peer or aspirational groups online.

Despite the advantages of e-retail, research has found that security concerns and the complexity of online shopping are the key barriers that prevent some consumers from purchasing online (Allred, Smith & Seinyard, 2006). In a recent study, (Fransi and Viadiu, 2007) found that security worries were common to all segments of online shoppers. Studies have found that uncertainty and high-perceived risk reduce consumer`s willingness to disclose personal information (Madu & Madu, 2002) and buy online.

However, other research (Cho, 2004) suggest that consumers are becoming less concerned with security issues online and that it doesn't have a statistically significant influence on the likelihood to abort transaction. Mintel reported that the number of internet users citing security as a consideration fell from 55% in April 2004 to just 22% in July 2006.

Consumers often express concern about buying without physically evaluating product and the difficulties if it does not meet their expectations (Bhatnagar, Misra & Rao, 2000). The internet has also limited success in satisfying other traditional shopping motivations such as physical activity and role-playing (Parsons, 2002).

Hirst and Omar 2007 highlighted that the negative aspects of e-retail can be outweighed by emphasising the positive features of shopping online.

Table 8 Advantages and Disadvantages of Online Shopping

Advantages for Online buyer	Disadvantages for Online buyer
Wider product availability	Concern with transaction security and privacy
Customized and personalized information and buying options	Lack of trust for unfamiliar sites/non branded products
Ability to shop 24/7	Inability to touch and feel products before purchase
Easy comparison shopping	Unfamiliar buying process using electronic money
Quick delivery of digital products	Complicated legal environment
One-to-one relationship with seller	Return policies that are difficult to understand

The blooming of online shopping has led to deeper investigations how to gain more potential consumers and still keep the existing ones, avoiding disadvantages of shopping online. On this basis the web experience elements are important considerations involved in many researches.

Online retailers should get to know more about how to utilize these factors in order to better understand the consumer shopping behavior and to increase the consumers` online buying intention. It is crucial to know how to create effective business and marketing strategy to reach the goal of retaining old consumers, and attract more potential new consumers.

In the next chapters the actual customer behavior towards online shopping is analysed and later are given some suggestions for future improvements and considerations.

CHAPTER FOUR: RESEARCH METHOD

In this chapter the author describes the adopted methodology and the way the research will be conducted. Furthermore, the methods and the techniques which will be used for the research purposes are justified. In the research method section the research approach, research design and strategy, sample selection methods, data collection methods and data analysis methods used in the thesis are included.

4.1 Research Approach

According to Creswell, 2003 research approaches tend to be qualitative, quantitative or mixed. But Saunders, Lewis and Thornhill (2007) claimed that there are two overall approaches to conduct research: induction and deduction. Whether research is deductive or inductive depends on how the study will involve the use of theories. If the researcher starts with developing a theory and hypotheses and later designs a research strategy to test the hypotheses, a deductive approach is applied. The nature of the quantitative methodology is deductive, contributing to the scientific knowledge base by theory testing. Because of true experimental testings require tightly controlled conditions, the richness and depth of measuring the participant may be partially foregone. As a validity concern, this may be a limitation of quantitative designs (Newman and Benz, 1998).

Quantitative research is used to answer questions about relationships among measured variables with the purpose of explaining, predicting, and controlling phenomena. In contrast, qualitative research is typically used to answer questions about the complex nature of phenomena, often with the purpose of describing and understanding the phenomena from the participants` point of view (Leedy & Ormrod, 2001, p.101-103).

In the thesis, when mapping out the customer online shopping of clothes, quantitative approach was used. Being used the quantitative approach, a larger portion of the population

can be investigated, than could have been by only using a qualitative research. This kind of approach enables the results to be conceptually generalized, which means that the findings could be applicable in the sense of the critical case.

Choosing a research approach technically depends on the definition of the research problems and data needed for solving them. In this study the purpose is to get insight into the main web-experience factors that customer takes into consideration when purchasing clothes online and to understand which web site elements drive users` attitudes and intentions towards buying from the web site clothing store. For this reason it was decided to apply the quantitative research.

4.2 Research Design

There are various forms of designing the research. Saunders, Lewis and Thornhil (2003) stated that they are most often classified as exploratory, decriptive or explanatory. On the other hand, Cooper and Shindler (2003) categorized the research design as descriptive and causal.

Kent (2007, p.18) explains that descriptive research is concerned with measuring or estimating the sizes, quantities or frequencies of characteristics. The objective of descriptive research is to portray an accurate profile of persons and situations. Hypotheses derived from the theory usually serve to guide the process and provide a list of what needs to be measured (Hair et al. 2003). For descriptive and exploratory research, the objective may simply be to collect the information that has been specified at the research design stage. Exploratory research is about the discovery of ideas and insights. However, causal research analyses the degree of influence of one or more independent variables upon one or more dependent variables. In turn, explanatory research has the objective to test if one event is causing another (Hair et al. 2003). Like the causal research, explanatory research is

establishing causal relationship between variables and it is used when a situation or a problem is studied in order to explain the ratio between variables.

The purpose of the research is mainly to use descriptive and explanatory analysis. It is descriptive because it describes how the online clothing market works and how the evaluating variables behave. It is explanatory since the relationships between the web experience factors and attitudes, intentions and consumer behavior are explained.

4.3 Research Strategy

Research strategy is a general plan how the researcher will reach the research objectives that have been set. It contains the sources from which the author intends to collect data, considering the constraints such as information access, time, location, money, ethical issues (Thronhill et al., 2003). Yin (1994) stated that the research strategies in social science consist of – experiments, surveys, archival analysis, histories and case studies.

Survey being considered one of the most appropriate tools for quantitative studies was chosen, because it is found to be most effective instrument in order to get better understanding of the actual theme. The elaborated survey of consumer behavior aims to measure attitudes and intentions of online shopping and the most influential web experience factors customer takes into consideration when purchasing online. A structured – survey was designed and distributed online among 350 young university people selected to be from Europe and at age of maximum 30 years old. The reason for choosing this target group was the growing number of the young customer of online clothing (see paragraph 1.1).

4.4 Sample Selection

Sampling method needs to be designed after defining the nature and the objectives of the study and the availability of time and budget. Sample techniques can be divided into two broad categories – probability and non-probability sample (Samuel et al, 2003). Probability sample called also random samples is commonly related to survey based research, where the researcher needs to make inferences from the sample about a population in order to meet research objective. In probability sample, the selected elements are made randomly and the probability of being selected is necessarily determined by the researcher. Non-probability sampling provides alternative techniques based on researcher subjective judgment. In this category the selection of elements for the sample is not ensuring that the sample is statistically representative of the population. In our study we employed non-probability sampling since the sampling framework is unknown – we don't dispose with complete list of population who has previous online shopping experience.

The two broad categories of non-probability sampling are accidental or purposive. Most of the samplings are purposive in nature because the approach is made usually with specific plan or purposes.

According to Samuel et al, 2003, most common non-probability sampling methods are: Convenience sampling, Judgment Sampling and Quota Sampling.

Convenience sampling involves selection of sample members who can provide required information and who are more available to participate in a study. It is cost effective and quick sampling, but because of the differences of the target population, the convenience sampling suffers bias.

Judgement sampling researcher's judgment is used to select sample and specific purpose is involved. Sample elements as group of people are chosen according to their knowledge about specific problem. It is very convenient and low cost sampling (Hair et al, 2003)

Quota sampling's objective is to have proportional representation of the strata of target population for the total sample and certain characteristics describe the dimensions of the population (Cooper and Schindler, 2003). Strata of the target population, determination of the total size and setting of the quota for the sample elements from each stratum are defined by the researcher.

Apply to the present research it was conducted convenience and personal judgement sampling. The decision for using these sampling methods was taken considering the purpose of the study which understands the most influential web factors for the consumer when buying clothes online.

Target and Online Survey

First of all, the consumer sector of online clothing market was determined. According to research of Mintel¹³ the younger end of the fashion online retail market is growing with very fast speed and become more competitive than the older sector of the fashion retail market. Then, considering the time and financial constraints online survey was distributed through Facebook and mailing list of students in MSc in Marketing from Faculty of Economics, University of Coimbra was used as well. To reach the target group which was already defined to be people up to age of 30 years old, with computer literacy, knowledges in English language and living in Europe, the author employed the sampling method by using online survey as it provides greater reach than the traditional paper method, has high response rates and instantaneous collection of the results. Additionally, online survey allows to easily surveying consumers worldwide and it is very cost effective.

¹³ Mintel 2006 <http://www.sensored.co.uk/2.html>

4.5 Sample size

Determining the size of sample that is needed for a particular piece of research is a complex issue. Kent (2007) suggests that for any kind of quantitative analysis, a minimum sample size of 100 is needed even to be able to calculate simple percentages for each variable. In thinking about sample size it is helpful to draw a distinction between:

- The size of sample attempted or drawn from a list
- The number of questionnaire returned
- The number of usable returns

Considering the large number of factors above, the author decided to distribute questionnaire to 350 young people up to age of 30, living in Europe, considered potential consumers of online clothes and the total number of returned responses was 115. So, 115 is our sample size, and the returned rate is less than the expected (around 35 %) but still in normal limits. In order to control the number of usable return, the survey was designed in a easy way to answer, and extra explanation was provided to the respondents who experienced difficulties to answer the online survey. In turn, this would also allow achieving a minimum sampling error and a maximum of accuracy in this research.

4.6 Data Collection

To reach the data necessary to accomplish the purpose of this thesis are being used both primary and secondary data collection. Primary data is collected especially to answer the purpose and research specific objectives of the current study. Secondary data is data that has been collected earlier, to fulfill the purpose of some other study. (Saunders et al., 2007, 246). The following subparagraphs explain in details how the primary and the secondary data were collected.

4.6.1 Primary data collection

Primary data can be collected through observation, interviews and surveys (Saunders et al. 2007, p. 282). Survey can be distinguished by several methods, such as interview, telephone, post and online. For this data collection the decision was to use an online survey, distributed on the web using Facebook as main channel to send the survey and collect the responses.

Pilot Study

To design a survey, certain information is needed about the specific target group. Although many articles and reports were read, the information found was not enough dealt with Internet shopping of young consumers, up to age of 30 and living in Europe. In order to construct the survey a pre-study was needed for collecting basic information. To find the respondents, convenience sampling was used. The pre-study included five respondents from the age 20 to 30 in Portugal, and the interviews were conducted with open questions since the goal of the study was to uncover factors, feelings attitudes and intentions relevant for this specific age group. The pre-study helped to great extent and facilitated the completion of the survey.

Survey design

It was decided to collect data by using online survey for the following reasons: first, because of reaching great scope of the segmented population difficult to reach through traditional methods, secondly due to its cost effective nature, the data was obtained with minimum costs. Last, but not least, is the speed of the obtained results and the ease of data processing. The survey was opened on the web on 22nd August and closed on 6th September. The used online survey software was *esurveyspro.com*.

When collecting primary data the difficult part is to reach every target group. For us, it is impossible to find all the people to be involved in this research. The answers received were 115, from which 10 were not completed because of the nature of the survey to separate the respondents into two groups (experienced and non experienced shoppers).

The total number of the research questions is nineteen, which were mainly divided into two sections. The *first section* starts with personal background information; the *second section* including fourteen questions is related to consumer behavior online shopping, which were designed based on “the research model of online shopping behavior”, in other words, every question of the questionnaire derived from corresponding theoretical support and the research hypotheses. The second section is the most important in our research. The attributes were built upon the different web site experience factors influencing consumer online shopping behavior towards online clothes.

When designing a survey, there are two kinds of question formats that can be used, one is fixed choice questions and the other is open-ended questions. In our survey, the author was employed fixed-choice questions which give respondents a list of possible answers from which to choose.

Filter questions were used in our research in order to minimize the time taken to complete the survey and reduce the potential frustration that respondents may feel when reading through a number of questions that do not apply to them. (Grattion & Jones, 2005, p. 124). In our research, question 9 is this type of question to divide the respondents into two groups – experienced and inexperienced shoppers, so that the researchers can analyze the response more logically.

Likert scales generally are used to assess attitudes. It also can be used to measure the extent to which participants agree or disagree with a particular statement, and are useful for

questions where there may be no clear responses, such as “yes” or “no”. The scale could offer a five-item or seven-item scale to make the respondents to tick the appropriate point on the scale that matches most closely their feelings or attitudes. (Grattion & Jones, 2005, p. 123). In our survey, we have used 9 questions with Likert scales. However, Likert scale has its possible shortage. For example, scores on 5-point Likert scales are affected by some dogmatic respondents. Those people tend to choose extreme values or their favorable responses, such as strongly agree and neutral. Therefore, we tried to avoid this situation by designing more types of questions like multiple questions and ranking questions. (Grattion & Jones, 2005, p. 143).

4.6.2 Secondary data collection

For many research questions and objectives the main advantage of using secondary data is the enormous saving in resources, in particular time and money. Secondary data also provide more time to think about theoretical aims and substantive issues. However, the disadvantage is that the data may not fit the problem perfectly and that accuracy may be more difficult to verify for secondary data than for primary data. (Saunders et al., 2007, 257-259.)

When searching for secondary data, usually several sources are adopted. For example, before she started writing the theoretical framework, the autor wanted to gain deeper understanding of the research problem and research background. For thus, different online web sites with reporting information about online shopping and trends in fashion retail market as Mintel and the Comission of European Communities were consulted.

In order to form the conceptual framework of this study, an extensive search of literature and articles was conducted through the library of Faculty of Economics, University of Coimbra, using online search system – B-on and ProQuest. Several Marketing and Management Journals, for example, Journal of Business and Industrial Marketing, Journal

of Fashion Marketing and Management, International Journal of Retail & Distribution Management etc, were also searched using the full-text online database Emerald. These data bases supplied the author with a great amount of secondary sources, which is later developed into the foundation of the literature review.

In conclusion, it was decided to use quantitative research approach in order to quantify the relationship between the variables explaining customer online behavior when shopping clothes online. For this thesis the most appropriate research analysis was descriptive and explanatory analysis. It is descriptive because it describes how the online clothing market works and how the evaluating variables behave. It is explanatory since the relationships between the web experience factors and attitudes, intentions and consumer behavior are explained, moreover it explains the behavior of the variables. Apply to the reasearch it was conducted convenience and personal judgement sampling, employing online survey with sampling size 115 respondents. All the study was based on primary and secondary sources, but for the analysis of the final results of the investigations were used mainly the primary data sources from the employed online survey.

CHAPTER FIVE: ANALYSIS AND DISCUSSION

The following chapter presents all the empirical findings of the study. It mainly includes the findings from primary data. The results obtained from the statistical analysis of Linear Regression and Pierson Correlations are conferred and the proposed hypotheses are discussed

5.1 Data analysis

5.1.1 Method of Variable Processing

Data analysis is the process whereby researchers take the raw data that have been entered into the data matrix and create information that can be used to tackle the objectives for undertaken in the research (Kent, 2007, p. 296-297).

In this thesis, the researcher input the raw responses into computer through a survey analysis package SPSS (Statistical Package for the Social Science). The stages of processing of the variables were:

- ◆ Encode each variable and introduce into SPSS Variable Base File. For example the question “How frequent do you use Internet?” was coded as “freq”, showing the variable frequency of using internet. Codes were made up also for each possibility of the direct questions (What is your gender? 1 was men; 2 was women)
- ◆ Detect variables with frequencies out of scales, which were checked to be inexistent.
- ◆ Apply factor analysis - for setting the variables and to test the feasibility of the conceptual model was used analysis of the dimentionalitiy of the variables, through explanatory factor analysis.

Factor analysis is multivariate statistical technique transforming a set of initial correlated variables in other set of uncorrelated variables, called principal components or factors. This simplifies data analysis, since it allows reducing of variables, grouping the items strongly correlated. The analysis is based on the transformation of an initial set of correlated variables in other set of factors that result from linear combinations of the initial set of variables (Hair et al. Marques, 2003). The method that was used is Varimax rotation that aims to maximize the variation of the weights of each principal component, in order to better interpret the factors, the rotations increase the higher loadings and decrease the lower loadings of each variable.

To check the degree of adjustment of the factor analysis, was proceeded to test the feasibility of applying factor analysis, using the Bartlett`s test and KMO (Kaiser-Meyer-Olkin). KMO allows evaluating the suitability of the application of factor analysis and it aims to compare the simple correlations between variables and partial vary between 0 and 1. KMO has the following values:

Table 9 KMO Values

KMO	Factor Analysis
1-0.9	Very Good
0.8-0.9	Good
0.7-0.8	Medium
0.6-0.7	Reasonable
0.5-0.6	Bad
< 0.5	Inacceptable

For Bartlett`s test the significance accepted levels are up to 0, 05 which shows that the data is adequate for performing Factor Analysis.

- ◆ Cronbach`s alpha analysis was sequently elaborated for testing the internal consistency of each attribute.

Hill and Hill, 2005 proposed a scale to analyse the value of a measure of internal consistency when examing the coefficient of reliability - alpha (α)

Table 10 Cronbach`s alpha Values

Alpha (α) > 0.9	Excelent
0.8-0.9	Good
0.7-0.8	Reasonable
0.6-0.7	Weak
< 0.6	Inacceptable

- ◆ Total Explained Variance in percentage was also estimated

The total variance for the obtained components which is recommended that is more than 60%. In the present research any of the variables have explained variance less than 60%.

- ◆ For validating the research hypotheses was used Linear Multiple Regression in order to identify and explain the impact of each independent variable that are linked to on the dependent variables.

Methods of using Multiple Linear Regression

Multiple Linear Regression analysis was used for determinating the correlation between different variables estimating the direct effect of a set of independent variables (attitudes and intentions) on the dependent variables. Stepwise process is being used to avoid effects of multicollinearity. The method first determines the most important variables, which are

most useful for the model, including afterwards the other variables in order of importance. The partial regression coefficients (β) resulting from the estimation indicate the nature of these effects. To identify the partial regression coefficients is used technique called the least squares method that minimizes waste (e). In was also used the coefficient of determination R^2 for measuring the proportion of latent variables attributable to independent variables. According to Maroco, 2007 if $R^2 = 1$, so the model is considered perfect, if this value is greater than 10, the model presents problems, according to Pestana and Gageiro, 2000. In the light of this indicator no multicollinearity problems were detected in our models. The adjusted R^2 gives the explanatory power of the models, measuring the percentage of the variations of the dependent variable (relative to its mean) by multiple regressions.

$$Y_i = b_0 + b_1 X_{1i} + b_2 X_{2i} + \dots + b_k X_{ki} + e_i$$

- ◆ Pearson Correlation Analysis was conducted in order to understand to extent to which the variables are associated between each other.

Pearson's correlation measures the strength of the association between two variables. Its coefficients range from -1 to +1.

5.2 Demographic profile of respondents

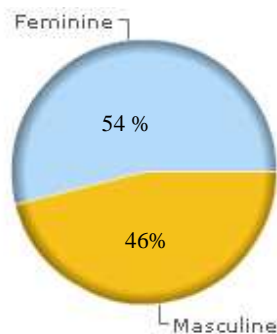
The total number of the respondents is 115. However, the survey was designed in a way to give the option to stop it after question 9, thus 10 respondents answered the first 9 questions. This supplied the author with information about the reasons why the respondents don't intent to buy clothes online. Two reasons were found – lack of experience and low level of satisfaction from the previous experience.

Figure 7 presents the demographic profile of the respondents. It shows that the percentage of male and female is almost similar; the age mainly centralized in the age 20 – 25, but

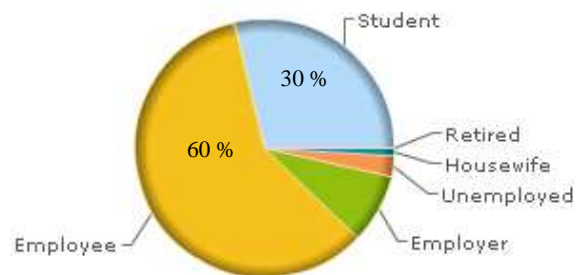
representative percentage of 33.98% of respondents were in the range of 26-30 and almost 60% are employees with university degree (bachelor degree - 47.83% and master degree 44.35 %), the majority of the respondents are having net monthly income less that 500 euros, but satisfactory percentage of 33% of the respondent earn between 500 and 999 euros per month.

Figure 7 Demographic profile of the respondents

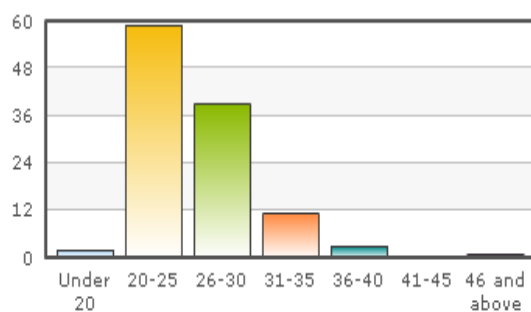
1. GENDER



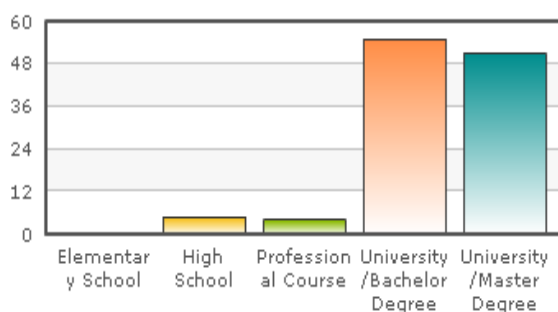
2. WORKING CONDITION



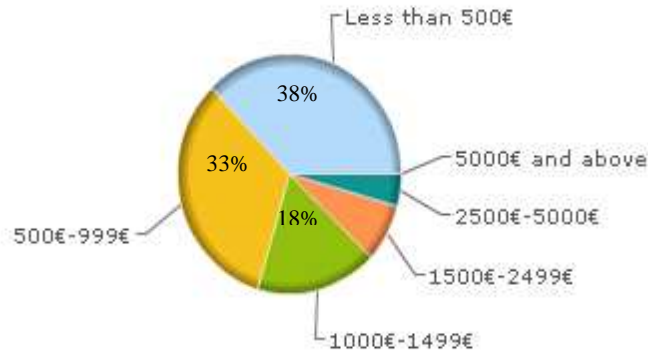
3. AGE



4. EDUCATION



5. INCOME



Very significant percentage of the respondents (99.1%) answered that they use internet every day. Only one person answered that he uses internet seldom or never. It is not surprisingly that the answers are very homogenous, considering the target group of young people. Moreover, nobody chose the options - use Internet 2-3 times per week and use Internet 2-3 times per month (see table 11).

Table 11 Frequency of using internet

Item	Frequency of using Internet	Frequency	Valid Percent
	Every day	114	99.1%
	2-3 times per week	0	0%
	2-3 times per month	0	0%
	Seldom or never	1	0.9%
Total		115	100%

5.3. Empirical Findings

Each variable was studied through explanatory Factor Analysis and Reliability Analysis (Cronbach`s alpha and Bartlett`s tests). The next table shows the obtained results:

Table 12 Results from Factor Analysis and Reliability Analysis

Variables	KMO	Bartlett`s test	Chronbach`s Alpha	%Expl. Variance	№ Component
Usability	0.861	0.000	0.932	83 %	1/Usability
Interactivity	0.789	0.000	0.865	71.27 %	1/Interactivity
Trust	0.734	0.000	0.853	77.72 %	1/Trust
Web Design	0.719	0.000	0.805	75.22 %	2/Web Atmospherics and Web Content
Product Perception	0.825	0.000	0.909	78.72 %	1/Product Perception
Attitude*	0.845	0.000	0.915	74.78 %	1/Attitude

* item *undifferent* was eliminated

Table 12 shows that 3 of the variables are having excellent Chronbach`s alpha levels – usability - 0.932; product perception – 0.909 and attitude towards online shopping – 0.915. In our case there is no existance of bad consistency of the variables, the rest of the variables represent good levels of intern consistency.

In terms of KMO test and the quality of the factor analysis good results were received, having obtained good levels for usability, product perception and attitude and reasonable levels for interactivity, trust and web design variable. Therefore, Bartlett`s tests confirm this statement, representing 0.000 levels for each variable.

Moreover, we can conclude that five of the variables are unidimensional or they are composed by one component after the extraction process. The method applied is Varimax rotation and Principal Component Analysis. Only one of the variables *web design* is not unidimensional which encompasses two components (see table 13).

Table 13 Web Design Dimensionality

Item	Component	
	1	2
1	.657	
2	.806	
3	.904	
4	.769	
5		.838
6		.880
Extraction of % Variance	67.27	79.07
Alpha Chronbach	0.830	0.726

Extraction Method: Principal Component Analysis
 Rotation Method: Varimax and Kaiser Normalization
 Rotation converged in 3 iterations

The table above shows that they were extracted two components composing the web design scale. The author labeled them as:

- ◆ Web atmospherics (encompasses items 1,2,3,4)
- ◆ Web Content (encompasses items 5,6)

Chronbach`s alpha for the first component web atmospherics is 0.830 which is good level and for the second component web content is lower with 0.726 which presents reasonable level of reliability. The loadings obtained or the explained variance in percentage are showing very good levels for each variable, which means that they have high explanatory power. In contrast the only variable with low level of the *loadings* is the web design which

encompasses 2 components as discussed before. After conducting new extractions of the sums of squared loadings by component separately it is observed that the total variance explained of web atmospherics and web content is 72, 55 %.

As result form the explanatory factor analysis, it was removed only one item - *undifferent* from the scale elaborated for attitudes towards online shopping of clothes, because it was verified that this item had unsignificance and the scale has equally better results without this item. Web design was factored into two main components “web atmospherics “and “web content”. When separed they represent higher levels of the consistency test and total explained variance levels. The rest of the variables and the scale items used are maintained, due to the very satisfactory results from the tests of consistency.

Table 14 Mean variable values

Variables	Mean	Std. Deviation	N_o
usability – Usability	4,2616	,88360	105
interactivity – Interactivity	3,9709	,86127	105
webdesign– Web Design	4,1221	,85384	105
Shopexp –Shopping experience	3,5233	1,02586	105
trust – Trust	4,3992	,83677	105
prodperception – Product perception	4,2824	,82627	105
attitude – Attitude toward online shopping	3,1931	,86881	105
continueex – Intention to purchase	2,9540	1,19015	105
startinex – Start purchasing clothes online (intention to purchase)	1,1478	,85063	105
freq – Frequency of using Internet	1,0261	,27975	105
buyprod – Buying products over Internet	3,000	2,06899	105
boughtexinex – Bought clothes online (experience / nonexperience shoppers)	1,6435	,48107	105
intrecommend – Intention to recommend the online store	3,5529	1,18025	105

The table above represents the average values of the variables. As it was referred in subparagraph 4.5.1 the possible answers from the direct questions were codified with finite cardinal numbers (1 to 6). Likert scale was ordinated as 1-very unimportant to 5-very important. Thus, it was concluded that, in average, the surveyed people considered web technology – oriented factors - usability, interactivity and web design as important for online clothing site with means values: (4.26; 3.97; 4.12) and the customer web oriented – factors - shopping experience, trust and product perception were also considered, in average, as important and relevant for online clothing site (3.52; 4.39; 4.28).

5.3.1 Independent Groups Variables

Table 15 T-test For Independent Groups

T – test for equality of means							
Variable		Gender Sig. (2-tailed)	Age Sig. (2-tailed)	Education Sig. (2-tailed)	Work Sig. (2-tailed)	Income Sig. (2-tailed)	Exp/ Unexp shoppers
Usability	ev/NA	,831	,720	,531	,024	,703	,750
Interactivity	ev/NA	,562	,614	,206	,045	,446	,584
Trust	ev/NA	,408	,337	,558	,243	,173	,380
Product Perception	ev/NA	,745	,967	,318	,069	,086	,604
Web Atmospherics	ev/NA	,823	,595	,229	,694	,879	,825
Web Content	ev/NA	,688	,975	,538	,226	,885	,681
Shopping Experience	ev/NA	,008	,528	,237	,368	,844	,018
Attitude	ev/NA	,566	,476	,191	,362	,420	,086

Legend: ev/NA - Equal variance not assumed

T-test For Independent Groups on SPSS

T-test for independent groups is used to compare the difference between means of two groups on the same variable (Ex. compare to what extent the factor usability is influential for gender – male and female).

The outputs provided from the t-test are in two formats – equal and unequal variance. To analyse the difference between the groups of independent variables, we used unequal variance results, because it is considered to provide more accurate results even when the homogeneity assumption has been violated (indicated by the Levene test – the first column of the independent samples t-test). As in all statistical tests, the basic criterion for statistical significance is a "2-tailed significance" less than 0.05.

It can be observed from table 15 that the probability for the independent group "gender" is $.008 < .05$ which means that the difference between males and females for the factor *shopping experience* is statistically significant, or that gender influences this WE element. For the groups "work" on the variable *usability* it is verified that the differences into the groups are also statistically significant, with probability levels $.024$ in other words the controllable variable working status is influencing the WE element *usability*. Lastly, the difference into the groups of work with probability $.045$ for the variable *interactivity* is verified to be also statistically significant.

Moreover, it was tested the difference into the independent groups – experienced and non experienced shoppers. The output shows that the difference into this group is statistically significant with probability level $.018$ for the variable *shopping experience*, measured by the variable satisfaction, meaning that the level of shopping experience influences to a great extent the type of shopper, which is evident.

Table 16 Group differences between variables

	WORK	MEAN	STD.DEVIATION
Usability	students	3.91	1.075
	employess	4.41	.7727
	INCOME	MEAN	STD.DEVIATION
	less than 1000 euros	4.20	.99527
	more than 1000 euros	4.28	.83539
Interactivity	WORK	MEAN	STD.DEVIATION
	students	3.69	.96900
	employess	4.08	.81367
Online Experience	GENDER	MEAN	STD.DEVIATION
	female	3.28	1.17260
	male	3.83	.68773
	Privious Online Experience	MEAN	STD.DEVIATION
	Non experience shopper	3.28	1.02552
	Experience shopper	3.80	.96609

From table 16 is concluded that groups of males obtained better results for their online shopping experience – mean 3.83 versus female mean 3.28, or shopping experience is important, in average, for the man than for the women in our study. It is verified for the group work – employees who received higher means for the factor usability 4.41 versus mean for students 3.91, so usability factor is important, in average, more for the employees than for the students. Also, employees considered web factor interactivity to be more

important, in average, than student did. The first received higher mean results than students: 4.08 versus mean for students 3.69. Lastly it is observed than from our sampling, people with higher income (more than 1000 euros) considered web experience factor usability more influential when buying clothing online that the people with lower income (less than 1000 euros). This was verified through the comparison of the means (4.28 versus 4.20).

5.4 Models for Attitudes towards online shopping

The models for attitudes towards online shopping require testing of multiple linear regressions. For each model was used *Stepwise* method, so as to maximizing the number of the explanatory variables. The results from the models are presented in the next sub paragraphs.

5.4.1 Attitudes towards online shopping influencing Intentions to purchase online

The first model considering the hypothesis proposed will test to what extent the attitudes towards online shopping influence intentions to purchase online. Therefore, it was used bivariate linear regression, because in this model only two variables are tested.

Table 17 Linear Regression Attitudes/Intention to purchase

Model		<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	T	sig	VIF
		B	Std. Error	Beta			
1	Constant	1.420	.456		3.114	.003	
	attitude	.486	.138	.360	3.535	.001	1,000
Dependent Variable: intention to purchase							
Adjusted R²: 0.119 df =105 F = 12.493							

The model was tested at level of its statistical significance, by examining the F statistic with 105 degrees of freedom and critical value 3.92 which is lower than the value of $F = 12.493$, implying the rejection of null hypothesis.

The p - value has to assume values less than 5%, i.e the hypothesis that the predictor variable *attitude* is not explanatory is zero. In our case p - value is 0.001, assisting by the standardized coefficient Beta ($\beta = 0.360$) which is positive, meaning that the positive attitudes lead to higher intention to purchase.

Adjusted R^2 is 11.9%, standing for the variation of the independent variable *attitude*, explains 11.9% of the variation of the dependent variable *intentions to purchase*. It shows that the model has good, but not very satisfactory explanatory capacity.

The value of VIF is 1,000, which value according to Marocos, 2007 means that the model is perfect, or there is no multicollinearity between the variables.

Table 18 Pearson Correlation Attitudes/Intention to purchase

Correlations			
		attitude	intpurchase
attitude	Pearson Correlation	1	,360**
	Sig. (2-tailed)		,001
	N	105	105

** . Correlation is significant at the 0.01 level (2-tailed).

In order to reinforce and confirm the results obtained from Linear Regression Model 1, it was tested Pearson Correlation Analysis. The output shown in table 18 means that at significance level of 1% the relationship between the variables is a positive and on medium

level, and *p* - value is less than 0.001, in other words there is evidence for associations between the two variables.

The proposed hypothesis was:

H1: There is positive relationship between attitudes towards online shopping and intentions to purchase online. Hence, more positive attitudes are leading to higher intention to buy clothing online. This hypothesis is validated, but partially confirmed because of the lower value of $R^2 = 11.9\%$.

5.4.2 Technology - Oriented Factors influencing Attitudes

The second model tests the extent to which the technology - oriented factors influence the consumers` attitudes towards online shopping.

Linear Regression was used to understand if the dependent variable *attitude* is influenced by the independent variables: usability, interactivity and web design. Stepwise method was applied for excluding variables which don`t present statistical significance for the model.

Table 19 Linear Regression Technology-Oriented Factors /Attitudes

		<i>Standardized Coefficients</i>		
Model		Beta	T	Sig
2	Constant		3.114	.080
	Usability	.069	.634	.528
	Interactivity	-.117	1.080	.283
	Webatm	.136	1.440	.154
	Webcontent	.603	3.535	.000

Dependent Variable: attitude
Adjusted R²: 0.356 df =105 F = 47.394 VIF = 1.000

The regression was elaborated for two more web factors, owing to the fact that after the factor analysis, the variable web design showed to be constructed by two components - web atmospherics and web content.

The table above, which was personally elaborated, using Linear Regression and analyzing the results from Anova Model, adjusted R^2 and F statistics values, shows that for this model only 1 variable from technology-oriented factors (webcontent) is passing the t - test of significance (.000) and it is the one that possesses explanatory power over attitudes towards online shopping. The standardized coefficient Beta is $\beta = 0.603$, meaning that the factor “webcontent” has positive impact on attitudes towards online shopping. Critical value for 105 degrees of freedom and 95% level of significance is 2.45, which is lower than $F = 47.394$. The *p-value* is .000, implying the rejection of the null hypothesis.

The adjusted R^2 is 35.6 %, meaning that the variation of the most influential independent variable *webcontent*, explains 35.6 % of the variation of the dependent variable *attitude*. Thus, it is concluded that the model is significant.

The variables usability and web atmospherics have positive β coefficients, in difference to the variable interactivity that has $\beta = -0.117$, but any of this variables show significance for this model.

Owing to the results obtained for the indicator $VIF = 1,000$, it is estimated that there is no multicollinearity between the variables.

To test the extent to which the variables are related we used Pierson Correlation. After the interpretation of table 20 we concluded that the relationship between attitude towards online shopping and the web elements usability, web atmopsherics and web content is positive and on medium level, with significance at .000, .001 and .000 level. The WE element interactivity has *p-value* > 0.01 , there is evidence of lack of association between the variables interactivity and attitudes towards online shopping, in spite of the positive

(.277) relation. However, any of the last mentioned variables show enough explanatory capacity that is significant for the dependent variable *attitude*.

Table 20 Pierson Correlation Technology-Oriented Factors/Attitudes

Correlations						
		attitude	usability	interactivity	webatmosp	webcontent
attitude	Pearson Correlation	1	,396**	,277**	,346**	,601**
	Sig.(2-tailed)		,000	,010	,001	,000
	N	103	103	103	103	103

** . Correlation is significant at the 0.01 level (2-tailed)

The proposed hypotheses were:

H2: There is relationship between attitudes towards online shopping and technology-oriented factors.

H2a: There is relationship between attitudes towards online shopping and usability

H2b: There is relationship between attitudes towards online shopping and interactivity

H2c: There is relationship between attitudes towards online shopping and web design

H2 affirming that the attitudes towards online are related to technology-oriented factors is partially confirmed, due to the fact that one of the elements was estimated to be very significant - webcontent (H2e), which hypothesis is equally confirmed. Thus, the well perceived web element web content is leading to good attitudes towards online shopping.

Relatively to H2a and H2b - they were rejected, because the variables usability and interactivity don't show significance for the model. Even more, interactivity presents negative β coefficient, which can be analysed that negative interactivity (bad service

quality, negative recommendations about the online store or brand) influences negatively customers` attitudes.

About H2c – there is relationship between attitudes towards online shopping and web design, the last variable was divided into two components – web atmospherics and web content.

Therefore, two new hypotheses derived from the regression analysis which were not previously included in the designed research hypotheses:

H2d: There is relationship between customer`s attitudes and web atmopshericss

H2e: There is relationship between customer`s attitudes and web content

Concluding from Linear regression model 2, H2d was rejected, because of the low explanatory capacity of web atmospherics for the variation of the dependent variable attitude. However, H2e is confirmed, as the strongest hypothesis for this model. The results show that web content is the most influential factor for attitudes towards online shopping. Though, H2c is partially confirmed.

5.4.3 Consumer - Oriented Factors influencing Attitudes

The third model tests to what extent the consumer - oriented factors influence the consumers` attitudes towards online shopping.

Linear Regression was used to analyse if the dependent variable *attitude* is influenced by the variables: shopping experience, trust and product perception. Stepwise method was applied.

Table 21. Linear Regression Consumer-Oriented Factors /Attitudes

		<i>Standardized Coefficients</i>		
Model		Beta	T	sig
3	Constant		1.460	.147
	shopexp	.167	1.756	.083
	trust	.565	6.270	.000
	prodpercep	.181	1.195	.253
Total Model: Dependent Variable: attitude				
Adjusted R²: 0,311		df =103	F = 39. 315	VIF = 1.000

Table 21 shows that from three WE elements composing the customer - oriented factors (online experience, trust and product perception) only trust is representing significance for the model (.000). The rest of the variables are not fitting at the *p-value* < 5% level (.083 and .253), consequently they were excluded from the model as they didn't show enough explanatory capacity for the variation of the dependent variable attitudes.

The model was tested at level of its statistical significance, by examining the F statistic with 103 degrees of freedom and critical value 2.68 which is lower than the value of $F = 39.315$, implying the rejection of null hypothesis.

Adjusted R^2 is 31.1%, meaning that the variation of the independent variable *trust*, explains 31.1% of the variation of the dependent variable *attitude*. Thus, it is concluded that the model is significant.

Owning to the results obtained for the indicator $VIF = 1,000$, it is estimated that there is no multicollinearity between the variables.

After the interpretation of table 22 was concluded that the relationship between attitude towards online shopping and the factors shopping experience, trust and product perception

is positive and on medium level . The relationships are significant at .000, .000 and .001 level. Hence, there is evidence of association between the variables. However, as it was referred before, the variables shopping experience and product perception don't show enough explanatory capacity for the model.

Table 22 Pierson Correlation Customer-Oriented Factors/Attitudes

		Correlations			
		attitude	shopexp	trust	prodperce
attitude	Pearson Correlation	1	,347**	,565**	,519**
	Sig. (2-tailed)		,001	,000	,000
	N	103	103	103	103
**. Correlation is significant at the 0.01 level (2-tailed)					

The proposed hypotheses were:

H3: There is relationship between attitudes towards online shopping and consumer oriented-factors

H3a: There is relationship between attitudes towards online shopping and shopping experience

H3b: There is relationship between attitudes towards online shopping and trust

H3c: There is relationship between attitudes towards online shopping and product perception

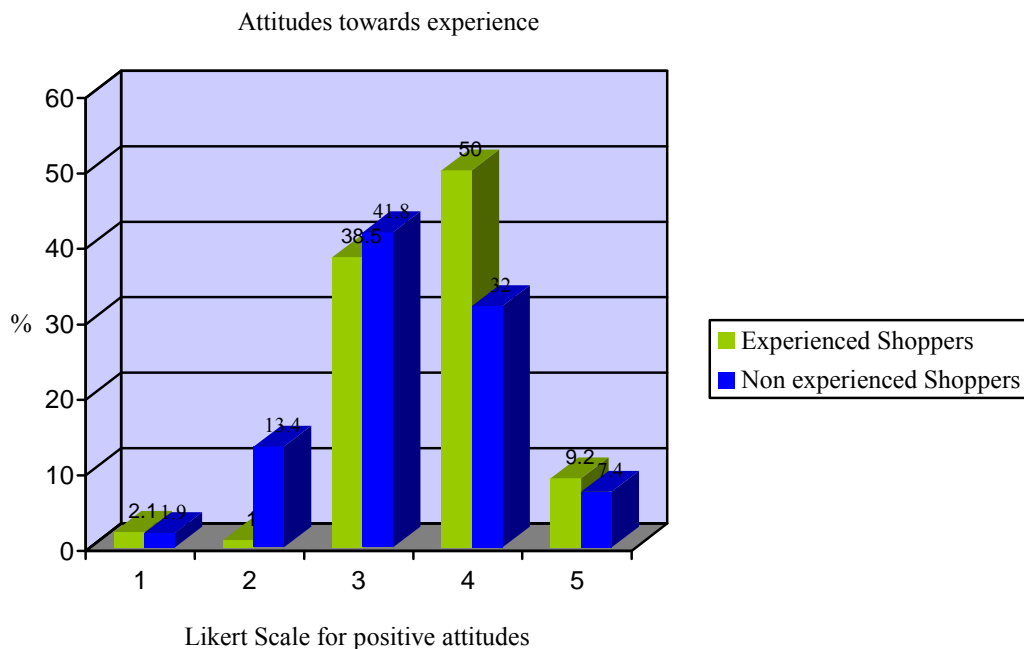
Regarding to H3 - attitudes towards online is related to customer-oriented factors is partially confirmed.

Hypotheses H3a and H3c are rejected, since the variables shopping experience and product perception online don't pass the t-tests of significance. And H3b is confirmed, due to the fact that the web element trust shown to be the most important for shaping attitudes towards online shopping. Thus, trust as favourable perceived WE element is leading to good attitudes towards online shopping.

5.4.4 Attitude towards online shopping of Experienced and Inexperienced Shoppers

This graphic was developed in order to understand the attitudes towards online shopping of clothes of experienced and inexperienced buyers of online clothing.

Graph 2 Experienced and Inexperienced Shoppers and their attitudes towards online shopping



The graphic above shows that the majority of the experienced shoppers - 50% have positive attitude towards online shopping of clothes (see level 4 of Likert Scale measuring "agree" level), at the same time we can observe that 32% of the respondents without previous online experience have shown also positive attitude. Level 3 is the neutral opinion of the respondents.

The T-test for Group Statistics results presented that 50 of the respondents have previous online experience with mean value 3.5250, in contrast to 55 of non experienced having mean value 3.1702 (see table 22.1 in appendix A)

Therefore, more experienced the shoppers are, more positive is to be their attitudes towards the shopping of online clothing. Confirming the H1 of our research that attitudes influence intentions to purchase it can be concluded that more experience yields for higher intention to purchase, as will be confirmed in sub paragraph 5.5.5. Contrary, for the non experienced shoppers even we confirmed to have positive attitudes towards online shopping of clothing, we cannot affirm that this will lead to higher intentions to purchase clothing online.

5.5 Models for Intentions towards online shopping

In order to test the models for intentions to purchase were used multiple linear regressions. For each model was applied *Stepwise* method, so as to maximizing the number of the explanatory variables. The results are presented in the next sub paragraphs.

5.5.1 Technology - Oriented Factors influencing Intentions to purchase

The following model tests the extent to which the technology - oriented factors influence the consumers` intentions to purchase clothing online.

Linear Regression was used to examine if the dependent variable *intention* is influenced by the variables: usability, interactivity and web design. *Stepwise* method was applied for excluding variables which don`t present statistical significance for the model.

As it was verified after the factor analysis, the variable web design showed to be constructed by two components - web atmospherics and web content, so the regression was elaborated for the both of the components.

Table 23 Linear Regression Technology – Oriented Factors/Intentions to purchase

		<i>Standardized Coefficients</i>		
Model		Beta	t	sig
4	Constant		1.758	.082
	usability	.102	.797	.428
	interactivity	.026	.201	.841
	webatm	-.181	-.1635	.106
	webcontent	.342	.3.320	.001

Dependent Variable: intentions to purchase
Adjusted R²: 0,107 df =103 F = 11.022 VIF= 1.000

After the regression only one WE element from technology-oriented factors (webcontent) passed the t - test of significance with 0.001 level of significance and it is the one that possesses explanatory power over attitudes towards online shopping, meaning that the hypothesis that the predictor variable “*web content*” is not explanatory is zero. The variables “usability” and “interactivity” have positive β coefficients, in difference to “webatm” which has negative $\beta = - 0.181$, but any of this variables show significance for this model.

The model was tested at level of its statistical significance, by examining the F statistic with 103 degrees of freedom and critical value 2.45 which is lower than the value of $F = 11.022$, implying the rejection of null hypothesis. The standardized coefficient Beta is $\beta = 0.342$, meaning that “webcontent” factor has positive impact on intentions.

Adjusted R^2 of the total model is 10.7%, meaning that the variation of the regressor variable “*webcontent*”, explains 10.7% of the variation of the dependent variable “*intentions to purchase*”. It shows that the model has good, but not very satisfactory explanatory capacity.

From the results obtained for the indicator VIF = 1,000, it is estimated that there is no multicollinearity between the variables.

To test the extent to which the variables are related we used Pierson Correlation. It was observed that variables usability and interactivity have positive and on medium level of correlation with intentions to purchase. The correlation is significant at 0.05 level. The web content has positive and medium strong relation with $p < 0.01$, here the correlation is significant at 0.01 level. Lastly, the variable web atmospherics shows $p\text{-value } 0.835 > 0.05$, and shows negative relationship with intentions to purchase. From here it is concluded that the last variable doesn't have any associations with intentions to purchase

Table 24 Pierson Correlation Technology-Oriented Factors/Intentions to purchase

Correlations						
		attitude	usability	interactivity	webatmosp	Webcontent
intpurchase	Pearson Correlation	1	,263*	,217*	-,023	,336**
	Sig. (2-tailed)		,014	,045	,832	,002
	N	103	103	103	103	103
*. Correlation is significant at the 0.05 level (2-tailed).						
**. Correlation is significant at the 0.01 level (2-tailed).						

The proposed hypotheses were:

H4: There is relationship between intentions to purchase and technology-oriented factors

H4a: There is relationship between intentions to purchase and usability

H4b: There is relationship between intentions to purchase and interactivity

H4c: There is relationship between intentions to purchase and web design

Thus, H4 affirming that intentions to purchase are related to technology-oriented factors is partially confirmed, because three of the technology-oriented factors (usability, interactivity

and webatm) shown do not have enough explanatory capacity for the dependent variable “intentions to purchase”.

Relatively to H4a and H4b - they are rejected, because in Linear Regression they were excluded from the overall model, considered non significant.

About the H4c – there is relationship between intentions to purchase and web design, the last was divided into its two components – web atmospherics and web content.

Therefore, two new hypotheses derived from the regression analysis, which were not included previously in the design of the research hypotheses:

H4d: There is relationship between customer`s intentions to purchase and web atmospherics

H4e: There is relationship between customer`s intentions and web content

Concluding from Linear regression, H4d was rejected, because of the insignificance of web atmospherics and its low explanatory power over the “intentions to purchase”. It is observed that “webatm” coefficient β is negative which can be explained in the following way: the bad web atmospherics of an online store are influencing negatively intentions to purchase. As the results show, the web content is the most influential element for intentions to purchase online clothing, consequently H4e is confirmed, or favourable perception about the WE element web content is leading to profound intentions to purchase online.

Though, it can be concluded that H4c is partially confirmed.

5.5.2 Consumer-Oriented Factors influencing Intentions to purchase

Table 25 Linear Regression Consumer – Oriented Factors/ Intentions to purchase

		<i>Standardized Coefficients</i>		
Model		Beta	T	sig
5	Constant		3.618	.001
	shopexp	.351	3.435	.001
	trust	.104	.955	.342
	prodpercep	.139	1.298	.198

Dependent Variable: intentions to purchase
Adjusted R²: 0,113 df =103 F = 11.797 VIF=1.000

Table 25 shows that from three variables composing the customer - oriented factors (shopping experience, trust and product perception) only “shopexp” is representing significance for the model (.001), meaning that the hypothesis that the predictor variable “shopex” is not explanatory is zero. The rest of the variables don’t show enough explanatory capacity for the model having significance levels - .342 and .198 greater than 0.05.

The model was tested at level of its statistical significance, by examining the F statistic with 103 degrees of freedom and critical value 2.68 which is lower than the value of F = 11.797, implying the rejection of null hypothesis.

Adjusted R² is 11.3%, meaning that the variation of the independent variable *shopping experience*, explains 11.3% of the variation of the dependent variable *intention to purchase*. Thus, it is concluded that the model is significant, but doesn’t possess big explanatory power.

The results obtained for the indicator VIF = 1,000, show that there is no multicollinearity between the variables.

After the interpretation of table 26 was concluded that the relationship between intentions to purchase and the WE factors shopping experience, trust and product perception is positive and on medium level. The correlation between intention to purchase with trust and product perception is significant at 0.05 level, where the *p* - values are .045 and .030. “Shopexp” has relatively strong relation with “intpurch” with *p* (0.001) < 0.01. So, each variable is associated with customers` intentions to purchase online clothes. However, as it was referred in the regression analysis, the variables “trust” and “prodperception” don`t show enough explanatory capacity for the model.

Table 26 Pierson Correlation Consumer-Oriented Factors/Intentions to purchase

Correlations					
		intpurch	shopexp	trust	prodperception
	Pearson Correlation	1	,351**	,216*	,235*
intpurchase	Sig. (2-tailed)		,001	,045	,030
	N	103	103	103	103
**. Correlation is significant at the 0.01 level (2-tailed).					
***. Correlation is significant at the 0.05 level (2-tailed).					

The proposed hypotheses were:

H5: There is relationship between intentions to purchase online and customer-oriented factors

H5a: There is relationship between intentions to purchase online and shopping experience

H5b: There is relationship between intentions to purchase online and trust

H5c: There is relationship between intentions to purchase online and product perception

To conclude, H5 is partially confirmed and H5a is validated and confirmed too, showing positive β coefficient of “shopex” = 0.351 and relatively strong relationship with intentions to purchase. So, the well perceived WE element shopping experience lead to higher intentions to purchase online.

In relation to H5b and H5c, they are rejected, because in the model of linear regression they were excluded from the overall model, considered non significant and not enough explanatory for the variation of the dependent variable – intentions to purchase.

5.5.3 Intentions to spend more time at the online store, intentions to buy products online and intentions to recommend the online store influencing intentions to purchase

In this section, we examine if intention to spend more time at the online store “spendtime”, frequency of buying general products “buyprod” and intention recommend the online store “intrecommend” impact the “intention to purchase online clothing”.

Linear Regression Model 6 shows that only “intrecommend” has strong explanatory capacity over the predicted variable intention to purchase (.000), i.e the hypothesis that the predictor variable “intrecommend” is not explanatory is zero. The other two variables don't show enough significance (.440 and .615), so there were excluded from the model (see table 27).

Table 27 Linear Regression for Intentions to purchase and its determinants

		<i>Standardized Coefficients</i>		
Model		Beta	t	sig
6	Constant		3.618	.001
	spendtime	.078	.776	.440
	buyprod	.050	.505	.615
	intrecommend	.506	5.379	.000

Dependent Variable: intentions to purchase
Adjusted R²: 0,247 df =103 F = 28.937 VIF=1.000

The model was tested at level of its statistical significance, by examining the F statistic with 103 degrees of freedom and critical value 2.45 lower than $F = 28.937$, implying the rejection of null hypothesis.

Adjusted R^2 is 24.7%, meaning that the variation of the independent variable *intrecommend*, explains 24.7% of the variation of the dependent variable *intentions to purchase*. Thus, it is concluded that the model is significant. Accordingly to the results, more recommendations the consumers make about the online store, the intentions to purchase are increasing.

It is observed that don't exist problems with the multicollinearity between the variables (VIF=1.000)

The proposed hypotheses were:

H6: Intentions to spend more time in the online store has impact on intentions to purchase online

H7: Buying frequently products online has impact on intentions to purchase online

H8: Intentions to recommend the online store has impact on intentions to purchase online

After the analysis, H6 and H7 are rejected, since “spendtime” and “buyprod” don’t have significance for the model, they don’t show explanatory capacity over the dependent variable “intentions to purchase”. Thus, spend time in the online store and buying products online frequently were not well perceived by the respondents because of that they don’t provoke provoke higher intentions to purchase clothing online.

Only H8 is confirmed, owing to the fact that the beta coefficient of “intrecommend” is (β) = 0.506 showing good explanatory power over intentions to purchase online. More recommended is an online store, higher are the intentions to purchase from the store.

5.5.4 Online Shopping Intentions and Actual Consumer Behavior

Our investigation model based on the model of TPB suggests that attitudes towards online shopping bring about intentions; and intentions towards online shopping results in actual consumer behavior (see figure 6 Research Model). The next assessment aims to figure out if exists any relation between the last two variables. The results are presented in the following table.

Table 28 Linear Regression Actual Consumer Behavior / Intentions to purchase

		<i>Standardized Coefficients</i>		
Model		Beta	t	Sig
7	Constant		3.618	.001
	Continuepurch	.351	3.435	.001
	Start	.050	.505	.615
	Intrecommend	.506	5.379	.000
Dependent Variable: boughtprod				
Adjusted R²: 0,123		df =103	F = 11.797	VIF=1.000

The consumers' actual behavior, expressed through specific actions of buying, was measured in the research through questions about previous behaviors towards online shopping. These were basically questions 8, 9 and 11. Multiple linear regressions were used to maximize the understanding of the implicit relationship between the variable "boughtprod" measuring actual behavior and each of the shown intentions towards online shopping – continue purchase, start purchasing and intention to recommend the online store.

The model was tested at level of its statistical significance, by examining the F statistic with 103 degrees of freedom and critical value 2.45 which is lower than the value of $F = 11.797$, implying the rejection of null hypothesis.

Two of the independent variables "continuepurch" and "intrecommend" passed the t - test of significance with 0.001 and 0.000 level of significance, or the hypothesis that the independent variables "continuepurch" and "intrecommend" are not explanatory is zero. Their Beta coefficients are positive (.351 and .506), from where it is estimated that higher intentions cause positive actual online behavior.

Adjusted R^2 is 12.3%, meaning that the variation of the independent variables "continuepurch" and "intrecommend", explains 12.3% of the variation of the dependent variable "boughtprod". It shows that the model has good, but not very satisfactory explanatory capacity.

The value of $VIF = 1.000$ prove that there is not multicollinearity between the variables.

The proposed hypothesis was:

H9: Online consumer behavior is related to intentions to purchase online clothing.

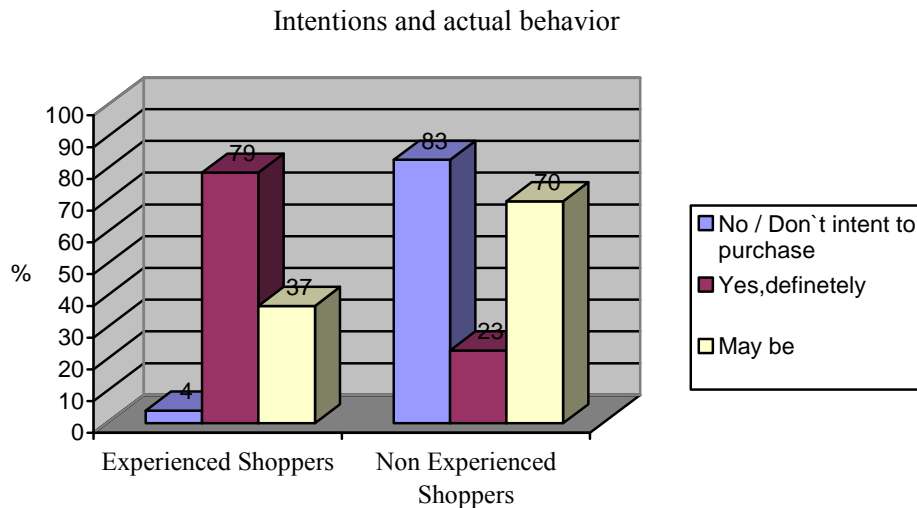
It is partially confirmed, since one of the constructs of the intentions to purchase (“start”) shows small explanatory capacity for the overall behavioral model. But it can be concluded that the higher buying intention to purchase clothes online affects positively to consumer`s final buying decision and actual buying behavior.

5.5.5 Intention to purchase of Experienced and Inexperienced Shoppers

The participants were divided into two groups from Question 8 “*Have you bought electronic clothes online*”. The first group includes 41 respondents who have experience of buying clothes online, and the other group includes 74 respondents who have no online shopping experience of this kind of product. Respondents who have no experience of shopping clothes online were asked to answer Question 9 which is concerned with how their willingness is to start purchasing in the future. There were three options: “Yes, definitely”; “May be”, and “No”. In this way the author tested the intentions of experienced and inexperienced.

The following graphic derived from the previous linear regression illustrates that the 79% of experienced shoppers intent to continue purchasing clothing online (“yes, definitely”) which differ significantly from inexperienced shoppers, 83% of whom affirmed that will not start purchasing clothing online. But at the same time 70% of the inexperienced shoppers voted intensively for “may be” start purchasing clothing online (see graph 3).

Graph 3 Intentions of purchasing by type of shopper



It is concluded that more experience (which can be translated in actual behavior) yields for higher and definitive intention to continue purchasing clothing online. In difference to, less experience in online shopping the individuals have weaker intentions to start buying online clothing they have.

To conclude, for inexperienced shoppers, their attitudes cannot decide their buying intention and to bring out the final actual buying behavior (see graph 2 and 3). Even though the inexperienced shoppers have very strong online buying intention for clothing, they could still only have neutral or even negative attitudes to it, in turn, even if the inexperienced shoppers have weak buying intention, they could have positive attitude for buying clothing online. In contrast, the experienced shoppers` attitudes towards online shopping significantly affect the buying intention and final actual buying behavior, furthermore, a positive attitude lead to a strong willingness to continue to buy clothing online.

5.6 Discussion of the results

Table 29 shows the results from the statistical tests, be conditional upon the results of the proposed hypotheses which were confirmed, partially confirmed or rejected.

Table 29 Results for the hypotheses of the investigation

H1	There is positive relationship between attitudes towards online shopping and intentions to purchase	Partially confirmed
H2	There is relationship between customer`s attitudes and technology-oriented factors	Partially confirmed
H2a	There is relationship between attitudes towards online shopping and usability	Rejected
H2b	There is relationship between attitudes towards online shopping and interactivity	Rejected
H2c	There is relationship between attitudes towards online shopping and web design	Partially confirmed
H2d	There is relationship between customer`s attitudes and web atmospherics	Rejected
H2e	There is relationship between customer`s attitudes and web content	Confirmed
H3	There is relationship between attitudes towards online shopping and consumer-oriented factors	Partially confirmed
H3a	There is relationship between attitudes towards online shopping and shopping experience	Rejected
H3b	There is relationship between attitudes towards online shopping and trust	Confirmed
H3c	There is relationship between attitudes towards online shopping and product perceptions	Rejected
H4	There is relationship between intentions to purchase and technology-oriented factors	Partially confirmed
H4a	There is relationship between intentions to purchase and usability	Rejected
H4b	There is relationship between intentions to purchase and interactivity	Rejected
H4c	There is relationship between intentions to purchase and web design	Partially Confirmed
H4d	There is relationship between intentions to purchase and web atmospherics	Rejected

H4e	There is relationship between intentions to purchase and web content	Confirmed
H5	There is relationship between intentions to purchase and consumer-oriented factors	Partially Confirmed
H5a	There is relationship between intentions to purchase and shopping experience	Confirmed
H5b	There is relationship between intentions to purchase and trust	Rejected
H5c	There is relationship between intentions to purchase and product perceptions	Rejected
H6	Intentions to spend more time in the online store has impact on intentions to purchase online	Rejected
H7	Buying frequently products online has impact on intentions to purchase online	Rejected
H8	Intentions to recommend the online store has impact on intentions to purchase online	Confirmed
H9	Online consumer behavior is related to intentions to purchase online clothing	Partially Confirmed

In the present study it was pretended to assess web experience factors that affect consumer`s attitude towards online shopping and his intentions to purchase through Internet, specifically clothing. Thus, it contributes to get insight into the main web factors that consumers take into consideration when purchasing clothes online.

Having surveyed various relevant factors for understanding the effect of this phenomena, the study found partial explication about the influencing power that web experience elements have upon the consumer online behavior. This was achieved by firstly grouping them into two main categories – consumer – oriented and technology - oriented factors and then relatating them to the formation of positive attitudes and higher intentions to purchase online.

According to our research only some of the variables presented significance in forming the attitudes towards online shopping. There were all tested in order to understand the impact they have and the extent to which they are related to attitudes towards online shopping and intentions to purchase clothing online. Regarding to the intentions to purchase and the web

factors, it was also verified that for our research there are variables that are not considered to be influential for the customers purchase intents. Using Pierson Correlations it was possible to verify that all the variables are associated between each other.

From the first tested model of Linear Regression titled *Attitudes towards online shopping influencing Intentions to purchase online* (based on the TPB model of Ajzen, 1991) , it was estimated that the attitudes and intentions have relationship and attitudes towards the target behavior, in the present case shopping online, influences intention. Hence, more positive attitudes are leading to higher intention to buy clothing online. For the present research, this hypothesis is validated, but partially confirmed because of attitudes towards online shopping to explain the variation of intentions to purchase 11.9% only.

In the research consumers` attitudes were proven to be influenced by both - technology and consumer oriented factors to great extent. More impact was shown by the WE elements web content, measured by text clarity and product presentation, and trust. The explanatory capacity of the two variables web content and trust is strong and represent high percentage the variation of the attitudes towards online shopping (35.6% for web content and 31.1% for trust)

In turn, intentions to purchase were proven to be also influenced by both - technology and consumer oriented factors to great extent, but more weight was shown from the WE elements web content, measured by text clarity and product presentation and shopping experience, however, in the research, the hypotheses that the rest of the WE elements (usability,interactivity, trust, product perception) influence the intentions to purchase clothing online were rejected since the last variables didn`t show enough explanatory capacity for intentions to purchase. In other words the web elements usability, interactivity, product perception, trust don`t provoke high intentions of consumer to purchase clothing online.

Additionally, the attitudes towards online shopping were tested through two perspectives – of the experienced shoppers and inexperienced shoppers. So, the findings show that the inexperienced shoppers` attitudes to buy clothing online have nothing to do with their buying intention and final actual buying behavior. In other words, even though the inexperienced shoppers have very strong online buying intention for clothing, they could still only have neutral or even negative attitudes to it, in turn, even if the inexperienced shoppers have weak buying intention, they could have positive attitude for buying clothing online. Therefore, for inexperienced shoppers, their attitudes cannot decide their buying intention and to bring out the final actual buying behavior (see graph 2 and 3). In contrast, the experienced shoppers` attitudes towards online shopping significantly affect the buying intention and final actual buying behavior, furthermore, a positive attitude lead to a strong willingness to continue to buy clothing online, this finding corresponds with the theory of planned behavior model (TPB).

Secondly, the results indicated that the buying intentions of experienced shoppers are quite strong, because the willingness of continuing to buying clothing online highly reflect their buying intention, more than half of the respondents said that they definitely would like to continue to purchase clothing online in the future. Besides, they greatly would like to recommend the commerce sites to other people. In addition, in the study it was found that no matter the type of shopper - experienced or inexperienced, their buying intention has no relationship with the time spending on the internet, neither with the frequency of buying general products online. Compared with the theoretical part refers to Whitlark, Geurts & Swenson`s research (1993), they claimed that spending more time at online store, intention to purchase online and intention to recommend the online store to friends can be use to express high buying intention. However, the presented research reject that spending more time online and buying general products online can lead to high online buying intention, while the finding supports with other theoretical point that recommend the online stores to others can lead to high intention to buy clothing online.

CHAPTER SIX: CONCLUSIONS

In this chapter, the author will try to answer the general and the specific objectives of the thesis. He will begin with presenting general conclusion and methodology limitations. Furthermore, some suggestions are given in order to help the online retailers to overcome the drawbacks of online shopping and increase the potential sales of online stores.

6.1 General Conclusions

With the blooming of online shopping activities, it is essential to understand the customers' online shopping behavior. Improving the important specific factors influencing the online shopping and overcoming the potential drawbacks will help the online retailers become more competitive. Therefore, the intention of this study is to investigate the specific factors affecting customers' online shopping attitude towards clothing and figure out the relationship between the buying attitude and intention among the experienced and inexperienced shoppers. The research findings can offer the online fashion retailers an understanding about how to make effective efforts on specific factors to lead the customers to have positive attitudes towards clothing online shopping and form strong buying intention towards purchasing online clothes.

This research was undertaken with the purpose of identifying and getting insight into what main specific factors influence customers' attitudes towards online shopping of clothing, and how the customers' attitude affect their online buying intention towards purchasing clothing online. Through the test of the research model that was created, it was found that in the technology-oriented factors "web content" is the main specific web element that influences customers' attitudes towards online shopping of clothing and shape higher intentions to purchase online clothing; while in the customer - oriented factors "trust" is the main specific WE element that influences customers' attitudes towards online shopping of

clothing and “shopping experience” influences positively the consumers` intentions to purchase online clothing.

According to the study and the nature of the investigated market – online clothes shopping, e-store design (web content) is the most influential for the customers` attitudes and intentions to purchase, which corresponds to the finding of Lohse & Spiller, 1999 that web design is the most direct tool that a marketer can use to shape to consumer`s experience online and increase sales. It is also considered to be the most important part of online marketing.

Concerning with the relationship between attitude and buying intention, firstly, the findings showed that for inexperienced shoppers, their attitudes cannot decide their buying intention and to bring out the final actual buying behavior. In contrast, the experienced shoppers` attitudes towards online shopping of clothing significantly affect the buying intention and final actual buying behavior, furthermore, a positive attitude lead to a strong willingness to continue to buy clothing online. Secondly, the result indicates that the buying intention of experienced shoppers are quite strong, because the willingness of continuing to buying clothing online and highly reflect their buying intention, more than half of the respondents said they definitely would like to continue to purchase clothing online in the future.

6.2 Limitations

The research faces several limitations that could affect its scientific contribution. Firstly, the theoretical sources from scientific articles mainly focused on the general online shopping consumer behavior without a specific field. The study was concentrated on online shopping behavior, but narrowed down to a specific field of buying clothes online. Thus, limited sources were used to support the research, meanwhile, through reviewing a large amount of previous relevant researches, it was figured out the similarity and difference of the sources, and collected the valuable ones to serve the present research.

Secondly, the existence of time constraints had influenced the collection and the sample size. It was aimed to collect data using simple random sampling throughout surveying online young people living in Europe. The results are resumed for this random sampling which does not give the possibility to generalize what is the consumer actual behavior towards online clothing shopping at large.

Another limitation has to do with the fact that the dependent and independent variables are taken simultaneously. This increases the risk of common method variance, where the statistical relationships found are inflated (Podsakoff and Organ, 1986). Other studies could eliminate this problem. Through a collection of more independent variables – different web experience elements that can better explain the actual consumer behavior in order to turn the study more consistent and weith better explanatory capacity.

Finally, studying consumer “attitudes”, ”intentions” and “behavior”, the subject may perceive a reality substantially different from objective reality, it is possible to provide respondent`s incorrect or incomplete information, and so the investigator was obliged to work in a diffuse reality and not on facts.

6.3 Recommendations for future studies

The outcomes of the research offer information about the influencing factors that highly affect online consumer behavior when buying clothing online. It is suggested that further research should take wider places and more general samples. Additionally, even though the present research also consider the demographic factors, the sample is limited to similar demographic profile of the respondents which is a kind of biases and not convincible to completely explain the effect of demographics towards the online shopping of clothing.

A further research should take diversity population sample into account. This research is related to online shopping, but it specified to the field of clothing, even if further research will be focused on other fields, it also can take our research as a basis. Final suggestion to future studies in the area of online shopping and web experience factors influencing online consumer behavior is the selection of more independent explanatory variables to explain the variation of the attitudes and intentions. Greater selection of explanatory variables could give advantage to understand better the consumer`s attitudes and intentions towards online shopping of clothing and his actual buying behavior.

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Appendix

Appendix A

Graph 1: Online Retail values in UE

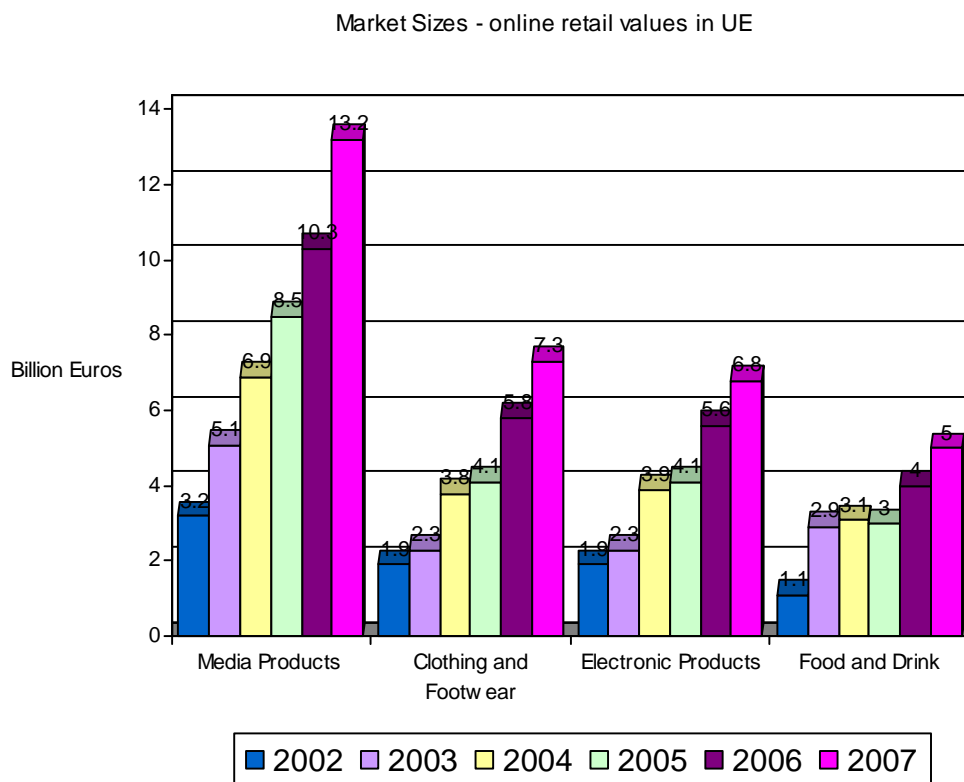
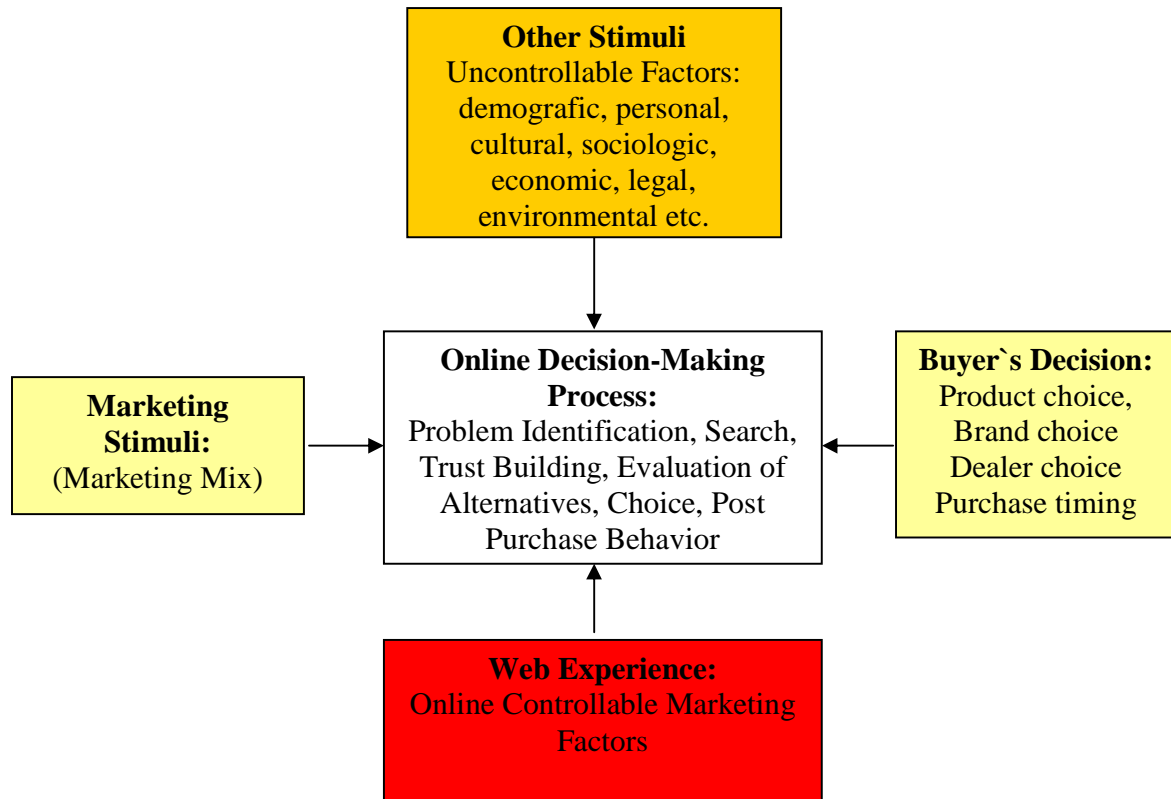


Table 2.1. Online Decision Making Process



Source: Based on the P. Kotler's framework (2003)

Table 30 Measures and Items of Online Shopping

Factor	Variable	Measures and Items of Online Shopping	Source
/	Intention	Intention to purchase Intention to stay more time in the site Intention to recommend	Lymaem et al, 2002
/	Attitude	Online shopping is enjoyable Online shopping is fun Online shopping is exciting Online shopping is positive Online shopping is entertaining Online shopping is undifferent	Ellen, Mohr e Webb (2000)
Technology - Oriented Factors	Usability	Accessibility Site navigation payment process Delivery process	Dennis, Fenech & Merrilees, 2004 Kim et al., 2003 Wikstrom et al., 2002 Koufaris et al., 2002 Lee, 2002
	Interactivity	Customer rating and testimonials Customization Recommendations Good customer service/after sales	Merrilees & Fry Nah and Davis, 2002
	Web design	Colour Fonts Animation Sound Text clarity Product presentation	Wilkstrom et al., 2002 Madu and Madu, 2002
Customer-oriented Factors	Trust	Transaction security Customer privacy Vendor`s reputation and capability	Kim, Song,Braynow and Rao, 2002
	Product perception	Product variety Product price Product quality Product availability	Liang & Huang 1998, p.33; Lowengart & Tractinskyy, 2001, p. 20; Muthitacharoen, 1999, p.533

	Shopping Experience	Satisfaction	Miyazaki and Fernandez (2001)
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Table 22.1 Attitudes towards online shopping of clothes of experienced and inexperienced shoppers

Group Statistics					
	boughtexinex	N	Mean	Std. Deviation	Std. Error Mean
positive	1,00	50	3,5250	,93336	,14758
	2,00	55	3,1702	1,02828	,14999

Appendix B : Online Survey

The purpose of the following survey is to assess the web experience factors that affect consumer`s attitude towards online shopping and his intentions to purchase through Internet, specifically clothing. Thus, I twill contributes to get insight into the main web factors that consumers take into consideration when purchasing clothes online.

Dear friends and colleagues,

I am graduating Masters in Marketing and I need help for collecting answers from the following servey. It will only take you 5 minutes and your responses will be kept strictly confidential and will only be used for research purposes.

Thank You a lot!

Personal Information

1.What is your gender?

- Male Female

2.How old are you?

- Under 20 21-25 26-30
 30-35 36-40 41-45 45 or above

3.What is your educational level?

- Elementary School High School Professional course
- University/Master Degree University/Bachelor Degree

4. Working conditions

- Student Housewife Employee
- Retired Employer Unemployed

5. What is the net monthly income of your household?

- Less than 500E 1500-2499 500 – 999
- 1000-1499 2500-4999 5000 or over

Online Shopping

6. How frequent do you use Internet?

- Every day 2-3 times per month
- 2-3 times per week seldom or never

7. How often do you buy products through Internet?

- Once a week Once a month Once a year
- 2-3 times per year 4-5 times per year 6-7 times per year
- never

8. Have you bought clothes online?

- Yes
- No

9. Do you want to start purchasing clothes online?

- Yes, definitely
- May be
- No (You may stop here. Thanks for your time)

10. How likely you are continue to purchase clothing online?

(1=Definitely not continue

5=definitely continue)

1	2	3	4	5
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11. How satisfied are you with your previous online shopping experience?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very satisfied

12. How likely are you to recommend an online shop to your friends?

(1=Definitely **not** recommend 5=Definitely will recommend)

1	2	3	4	5
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

13. According to you what level of importance have the following factors for online clothing site?

	Very Unimportant	Unimportant	Neutral	Important	Very Important
Easily accessible information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Simple site navigation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quick and easy transaction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Delivery process	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

14. To what extent do you think the following factors are relevant when purchasing online clothes?

	Very Irrelevant	Irrelevant	Neutral	Relevant	Very Relevant
Customer ratings and testimonials	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Site Customization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Recommendations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Good customer service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

15. Please rank the following trust factors according to the importance

	Very Unimportant	Unimportant	Neutral	Important	Very Important
Transaction Security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customer Privacy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vendor`s Reputation and Capability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

16. To what extent will the following factors influence you when buying online clothes?

	Very Irrelevant	Irrelevant	Neutral	Relevant	Very Relevant
Colour	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Font	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Animation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sound	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Text Clarity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quality of presentation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

17. How will you rank the product perception factors?

	Very Unimportant	Unimportant	Neutral	Important	Very Important
Product Variety	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Product Price	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Product Quality	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Product availability					

18. Shopping clothes online is:

	Completely Disagree	Disagree	Neutral	Agree	Completely Agree
Enjoyable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fun	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exciting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Positive	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Entertaining					
Undifferent					

19. Which site will you go to if purchasing apparel items online?

- Amazon
- Ebay
- Branded Clothing Web Sites (Zara, Replay, Nike,GAP)
- LaRedoute
- Web store which are selling clothes online only
- Other