

## DETERMINANT FACTORS OF CONSUMER BEHAVIOUR TOWARDS ONLINE SHOPPING FOR CLOTHING AND ACCESSORIES: A STUDY BASED ON KALUTARA DISTRICT

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### ABSTRACT

Nowadays online shopping is becoming popular among the people and creating more changes in the behavior of the consumer. Specifically consumer behaviour on clothing and accessories are frequently happening action and unavoidable. In order to that, various factors determine the behavior of the consumer. In that respect, the major aim of this study is to identify the factors which impact on consumer behaviour towards online shopping for clothing and accessories. Accordingly, 188 samples were selected by snowball sampling method for this study. Further, primary data for this study was collected through the structured questionnaires from the persons who involves in online shopping. The data was analyzed descriptively using SPSS software. Accordingly the findings of the study reveals that the factors like convenience, price, wider selection, trust, past online shopping experience and financial risk are having impact on consumer behaviour towards online shopping for clothing and accessories but only the variable security does not show statistical correlation. As well as based on the Cronbach's alpha, all the variables are reliable. Therefore, this research suggests that money for the goods should be paid when the delivery of goods and delivery service of the product should be provided free of charge or in lower price. Timing of delivery and best quality of the product should be maintained to create a good past experience. Accordingly, this study will be useful to know the determinant factors and it will lead to the expansion and improvement in the online shopping in Kalutara district which is not much covered area under the researches.

**Key words:** consumer, online shopping, consumer behaviour, determinants and clothing and accessories

### 1. Background of the study

Since ancient times, the purchasing and sales of goods and services have been carried out directly. When a consumer wants any goods and services, then he creates demands to fulfill his need. At the same time whenever he purchases the product, the consumer expects the maximum utility from his purchasing. The consumer behavior was identified by Engel, Blackwell and Mansard, as the actions and the decision processes of people. Here the people means who involve in the purchasing activity of goods and services to fulfill their personal consumption (Clootrack, 2021). In other word consumer behaviour is mentioned as the study of the processes involved when individuals or groups select, purchase, use or dispose products, services, ideas or experiences to satisfy needs and desires (Solomon et al., 2006). When a consumer purchases goods and services, his activities influence on consumption.

The invention of the internet has brought about massive changes in various activities in the world today. It has also brought changes in the purchasing behaviour of people. Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the internet. Online shopping is a process of buying goods and services from merchants over the internet. Online shopping is becoming more popular way across the globe currently. Since the invention of the World Wide Web, sellers have tried to sell their goods and services to the people who are interested to spend their time in online. In this modern world most of the people like to purchase clothing and accessories via online shopping and they feel it is very easy way to them for purchasing. With the introduction of online shopping, one does not have to rely on a specific place or opening time of the store to make the purchasing. Through the internet he can purchase products or services anytime and anywhere. Today all kinds of products can be bought through online and consumers can make the shopping through online using a variety of devices including desktop, laptop and upgraded smart phones.

Online shopping is the easiest solution to the people who are living a busy life. Over the past few years, e-commerce has played an essential role. The consumers engaging in online shopping are increasing every year while internet access and adoption is growing rapidly worldwide. Specifically, the report of UNCTAD mentioned that people are moving faster towards the digital world and online shopping behaviours have induced too due to the effect of Covid 19 pandemic (UNCTAD, 2020). When we look at the situation of Sri Lanka according to the data released by Daraz, it shows a rapid growth of online shopping from the past years. Especially this growth is higher in the lockdown caused by the Covid 19 than ever before. That means, it is expected to increase from 20 percentage to 70 percentage. At the same time, 50% of purchasing take place in the Western Province. The Central and North Western Provinces followed with 10 and 9 percentages. Specifically, it can be observed that the number of online shopping purchasing is increasing in Kaluthara, Kurunegala and Gampaha districts of Western Province (Daily News, 2020).

There is a truth that the usage of online shopping is enhancing continuously nowadays not only in the world but also in Sri Lanka. Therefore, studies related on online shopping and the determinant factors of online shopping are currently needed. But there are very few studies related on this concept in Sri Lanka as well as in the research area also. Thus, to fulfill this research gap, this study has been done. At the same time we can find out that the improvement of online shopping does not have the equal trend in the case of Sri Lanka like some of the other developing and developed countries. Likewise, even though the online shopping has many advantages and conveniences, it has some disadvantages and practical issues also. That is why all the people are unable and don't like to choose this online mode of purchasing.

Therefore getting knowledge on determinant factors of consumer behavior towards online shopping for clothing and accessories is an analyzable concept to enhance the online mode of purchasing to avoid challenges faced by the consumers in the current situation. Accordingly, this study is trying to find the answer to the question that what are the factors determine the consumer behavior towards online shopping for clothing and accessories. Based on that this research has divided into six sections. Section two explains the theoretical background of the study which includes relevant literatures and theories. Section three includes research model that describe the conceptual framework of the study. Fourth part describe the research methodology and data analyzing. Fifth section is about the conclusion and suggestions and finally sixth section includes future direction of the research.

## **2. Theoretical background of the study**

### *2.1 Literature Review of the study*

According to the past literature around the world, Vazquez & Xu (2009) go over the analyzing on relationship between online consumer behavior and the other related variables like attitude, motivations and information search. To achieve this objective, 577 samples were selected from Northern England University students and an email survey was conducted. At the same time seven point Likert scales were applied to check the scale. Based on that, the results of the study show, online shopping behavior and online shopping search has less significant relationships with attitude. Likewise attitude works as a priority variable to motivation. Shopping motivation has a significant impact on online information and purchasing intention.

Laohapensang (2009) examine the factors which determine the internet shopping behavior. Four universities in Thailand were selected to collect the data and 263 students are participated in questionnaire survey with seven point scale questions. Attitude, subjective norm, perceived behavioral control are taken as variables which influence on intention for the online shopping. And also the findings of the study conclude that all three factors have influences on intention to shop online. At the same time this study identifies that accessing online technology is a barrier to the online shopping. Çebi Karaaslan (2022) analyze about the social, economic, environmental and demographical determinants of online shopping attitudes of Turkish households using binary probit regression model. This study finds out that many factors like education, marital status, income and so on effect online shopping behavior of the households. Raman (2019) investigates about the online shopping intention of female consumers through 909 respondents in India. In this study trust, convenience and customer service are taken as vital factors to attain the objective and the conclusion of the study shows that consumer service is playing a significant factor. Likewise trust is acting indirectly on intention to shop online.

Cheah et al. (2015) tries to identify the influencing factors of consumers' attitude as well as purchasing intention of electronic deals. Here, the variables like attitude, subjective norms and perceived behavioral

control are taken based on the theory of Planned Behavior. The data for this study was collected from 611 respondents through convenience sampling. The findings reveal that perceived behavior strongly influence on consumers' attitude and also attitude and normative influence have a positive effect with purchasing intention. Akroush & Al-Debei (2015) look over the factors related to the consumer attitudes who involves in online shopping in Jordan. Perceived website reputation, relative advantage, perceived website image, and trust are taken as factors to check the consumer attitude. For that purpose, 273 sampling was involved. Through the results of the study, the conclusion identifies that all the variables have direct and indirect effect on attitude. At the same time relative advantage and trust become more influencing factors.

Aung (2016) examines the factors that dominate the consumer approach to the purchase of fashionable products in online. TRA model was used in this study and data was analyzed using SPSS software. The results of the study point out that, in Myanmar's consumer approach towards online shopping, productivity risk and financial risk have a notable impact on fashionable products. But convenience, personal risk and hedonic purchasing intent have not been found to influence. Gammie (2011) find out the factors that attract consumers to purchase clothing online in South Africa. This is a quantitative study. Data was collected with the help of questionnaire for this study and analyzed using SPSS software. The finding of the study show that those who used to buy clothes online in the past will want to do more in the future and social media also had a positive impact on online shopping.

Zuroni & Goh (2012) identify the factors that related with consumers' attitude. Here they put concentration on the purchasing through online shopping. For the purpose they used convenience sampling method and data was collected through self-administered questionnaire. The study concludes that the attitude of different age group and occupation group did not show any notable difference towards online shopping. But different income group has different attitude. Raman (2014) investigates the different factors that determine the attitude towards online shopping of the female. Therefore, questionnaire and survey were conducted across India to collect the data. The findings express that the factor 'convenience' leads to the female to do online shopping.

Jawa and Chaichi (2015) investigate the factors affect consumer behavior in Saudi Arabia while online shopping. Data for this study was collected via questionnaire and collected data were analyzed by using SPSS software. Results of the study reveal that from all the factors, quality only has impact on consumer behavior in Saudi Arabia. Convince, trust and promotion show no significant relationship with consumer behavior in online shopping. Tandon (2017) examines the key determinants that related with customer satisfaction towards online shopping in India. In this study data was collected from who involves in online shopping and structural equation modelling was used in this study. According to the conclusion of the study perceived usefulness and website functionality have a positive impact on customer satisfaction. At the same time perceived usability reveals significant but negative impact.

Rungrisawat et al. (2019) investigate the factors that encourage and determine the online buying behavior of the consumers in Kanpur city. This study based on a quantitative approach. In this study Multiple Regression analysis and Reliability analysis have done using SPSS software. The findings of the study reveal that perceived benefit and psychological factors are directly related with online buying behavior. Here security, privacy and trust are taken as psychological factors. Nguyen et al. (2021) talk about the factors related with shopping intention of online consumers in Vietnam. For the purpose of data collection they have selected experienced persons on online shopping and using questionnaires. Scale reliability test, exploratory factor analysis, correlation analysis and regression analysis were used to make the analyzing. According to the conclusion of the study, perception of behavioral control, usefulness and trust are having positive relationship with the shopping intention of the consumers who are involving in online shopping.

When we look about the past literatures in Sri Lanka, Athapaththu & Kulathunga (2018) examine the factors that affect the purpose of online shopping. Data for this study was collected using questionnaires and the structural equation model was used for data analysis. To test the hypothesis, AMOS software has used. The conclusion of the study reveal that the factor confidence has a moderate effect on perceived usefulness, ease of use and website content in the context of online shopping in Sri Lanka. Gamage and Jayatilaka (2019) talk about the consumers' attitude related with online shopping and the influencing factors on it in western province of Sri Lanka. In this study, questionnaires were used with Five-point Likert scale method. The data was interpreted using SPSS software. The results of the study with the use of multiple regression analysis express that the consumer life style and service product characteristics notably influenced but in a negative way in the consumer attitude on online shopping. Previous online shopping experience and website quality show positive relationship but at the same time it is insignificant towards consumer attitude on online shopping.

## 2.2 Theoretical Models

### 2.2.1 Demand Theory

Demand theory is very closer theory to consumer behaviour. It talks about the nexus between consumer demand for goods and services and their prices in the market (Hayes, 2020). Consumers change their behaviour according to price changes and quantity of demand also change when the price of clothing and accessories changes in online. Demand is the quantity of a good that consumers are willing and able to purchase at various prices during a certain period of time.

Price of the good, the price of related goods, consumer's income, tastes or preferences, government policies, climate, consumer's expectations are the factors determining the demand. The law of demand is an inverse relationship between price and quantity demanded. When the price of a good rises, there will be less demand for that good and when the price decreases, there will be more demand for that good. It means if price of clothing and accessories increase in online, the demand of good will decrease in the market.

Table No. 2.1 Price and Quantity of demand

Price (P)	Quantity of demand (Qd)
10	500
20	400
30	300
40	200
50	100

Source: Prepared by the author, 2021

### 2.2.2 Revealed Preference Theory

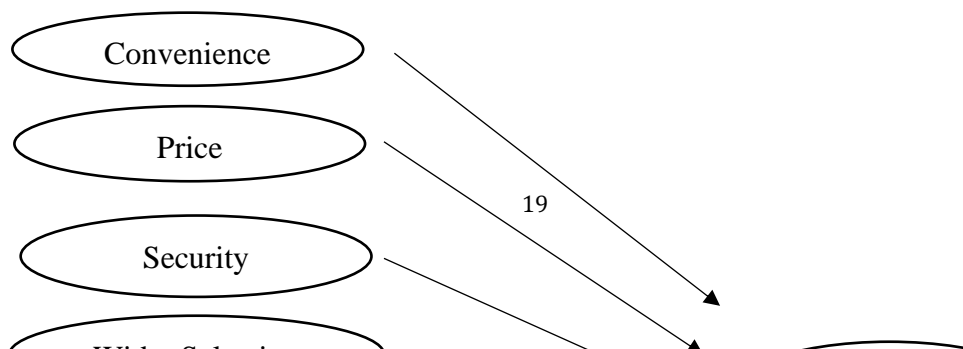
Revealed preference theory explains that consumers' preferences can be revealed by what they purchase under different circumstances, particularly under different income and price circumstances. It is a theory based on the preferences of the consumer and this theory is introduced in 1947 by Samuelson.

Theoretically, a person who engages in online shopping will make a direct purchase of the good he wants to consume or compare them with other online stores and choose the good of his choice and give up the rest. The consumer chooses the good in which the consumer is satisfied or is able to purchase the good of his choice. The theory assumes that consumer rationalist. That is he will set the choice according to income by giving priority to the consumer preferences. Consumer preferences are interrelated. That is, good B is found to be more desirable compared to good A and good C is more desirable compared to good B. So good A is more desirable than good C. If consumption moves from one good consumption to another good, the consumption will not move towards that certain good again. The price of each good will influence the choice of consumer behaviour.

## 3. Research Model

### 3.1 Conceptual Framework

Figure No. 3.1 determinant factors on consumer behaviour



Source: Prepared by the author, 2021

## **4. Research Methodology and Data Analysis**

### **4.1 Research Methodology**

This study is based on the primary data source. Accordingly, structured questionnaires have taken from the persons who involves in online shopping in the study area of Dharga Town of Kalutara district by using seven-point Likert scale method. To achieve the objective of the study, samples were selected by snowball sampling technique. The people who involve in online shopping are identified by online Whats app groups, face book and also through the online buyers who are identified in the groups. Finally 188 persons are identified and responded to the questionnaire. According to that, qualitative and quantitative data that have collected was analyzed descriptively using SPSS software.

From the sample, 129 of respondents are female and 59 of respondents are male. Their percentage is 68.6% and 31.4% respectively. At the same time the age category of consumers also considerable in the online shopping. Here under 18 are 0.5%, age between 19 to 24 is 43.6%, age between 25 to 31 is 37.2 % as well 32 to 37, 38 to 44 and over 45 are 12.2%, 4.8% and 1.6 respectively. When we look about the education level of the respondents, elementary level is 13%, High level is 32 %, professional course completed persons are 24 % and 30% of university level persons as well as 1% is postgraduates. Likewise if we consider the income level of the respondents, 16.5% are getting income from 5000 to 22000. 21.3% get 22001 to 39000, 36.7% get from 39001 to 56000, 18.6% get from 56001 to 73000 and also 6.9% get more than 73000.

In this study, the following variables are used to identify the relationship between the variables.

B = Consumer Behaviour

C = Convenience

P = Price

S = Security

WS = Wider Selection

T = Trust

PE = Past online shopping experience

FR = Financial Risk

Those variables are analyzed through the seven point Likert scale method. It contains (1) Strongly Agree, (2) Agree, (3) Somewhat Agree, (4) Neither Agree nor Disagree, (5) Somewhat disagree, (6) Disagree and (7) Strongly Disagree.

## 4.2 Data analysis

Consumer behavior is generally determined by various factors like personal, market factors and etc. Specifically, there are many determinant factors of consumer behaviour towards online shopping for clothing and accessories. To analyze the determinant factors, this study uses descriptive analyzing. Accordingly, factor analysis of consumer behavior towards online shopping for clothing and accessories has done through the Likert scale method. For that purpose the variables like 'consumer behavior' has two questions and the 'convenience' has four questions, 'security' includes three questions, 'price' includes four questions, 'wider selection' has two questions, 'trust' has three questions, 'past shopping experience' has four questions and also 'financial risk' has three questions.

At the same time the Cronbach's alpha has done to check out the reliability of the variables and also Chi square test has done to check whether the variables are correlated or not correlated. In order to that, first of all, the factor analysis can be shown in the following chart.

### 4.2.1 Factor analysis of consumer behavior towards online shopping for clothing and accessories

Table No. 4.1 Factor analysis of consumer behaviour

Items	Strongly Agree	Agree	Somewhat Agree	Neither agree or Disagree	Somewhat Disagree	Disagree	Strongly Disagree
<b>Consumer Behaviour</b>							
I like the idea of using the internet to purchase online clothing and accessories	14%	36%	29%	11%	6%	3%	1%
Purchasing clothing and accessories with the use of internet is a great idea	15%	33%	25%	13%	8%	3%	3%
<b>Convenience</b>							
I can purchase the clothing and accessories anytime in a day by online shopping	13%	32%	20%	14%	4%	9%	8%
Shopping of clothing and accessories from online is often frustrating	5%	14%	28%	23%	14%	14%	2%
I save more time due to the online shopping of clothing and accessories	16%	31%	20%	14%	9%	4%	6%



Selection and comparison is very easy in the online shopping of clothing and accessories	11.2 %	23.9 %	33.5%	10.1%	7.4%	8%	5.9%
Security							
Online shopping is a safe way to shop	5%	9%	13%	17%	28%	23%	5%
Online retailers are trustworthy	4.8%	17%	34%	19.1%	12.2%	8%	4.8%
Online shopping is very risky	5.3%	16.5 %	23.9%	28.2%	11.2%	10.6 %	4.3%
Price							
I pay a lot of attention to clothing prices	9%	25%	28%	18%	9%	6%	6%
Online shopping saves more money in comparison to traditional shopping	12%	32%	27%	13%	8%	5%	3%
Online shopping is cheaper than traditional shopping	11.7 %	18.6 %	29.3%	16%	8.5%	9.6%	6.4%
Online shopping notably decreases the expenditure per transaction in comparison to traditional shopping	10.1 %	19.7 %	34%	15.4%	12.2	3.2%	5.3%
Wider Selection							
Shopping online can give me more merchandise options	11%	27%	32%	15%	10%	2%	3%
Online shopping provides wide range of product availability	15%	25%	31%	11%	7%	7%	4%
Trust							
I believe that, online transaction is always safe according to my past experience	8%	24.5 %	31.9%	18.1%	8%	6.4%	3.2%
I felt trust in the purchasing process	5.3%	8.5%	30.3%	17%	8.5%	27.7 %	2.7%

I felt trust when providing personal details	4.3%	9.6%	9%	15.4%	30.3%	25.5%	5.9%
Past shopping experience							
I have purchased more products from an online store before	12.8%	29.8%	27.7%	16%	5.9%	5.9%	2.1%
Based on my past experience, I will do online shopping in future	9%	28%	33%	10%	9%	5%	6%
My experiences with purchasing online were always satisfactory	8%	21%	8%	20%	34%	7%	2%
All my previous online clothing and accessories purchases have gone well	9%	29%	24%	16%	11%	10%	1%
Financial Risk							
I would be concerned that I really would not get my moneys' worth from the clothing and accessories	4.8%	19.7%	35.1%	14.9%	14.9%	8%	2.7%
I would feel concerns about providing the number of my credit card when shopping clothing and accessories	6%	20%	27%	22%	10%	10%	5%
There would be many possibilities for non-delivery of ordered goods when shopping the products	6%	19%	32%	18%	3%	10%	2%

Source: Computed data, 2021

According to the above table, when we look about the questions related with consumer behavior, 36% of the total respondents agree that they like the idea of using internet to purchase online clothing and accessories and only 3% of respondents disagree with this. As well as 15% of respondents strongly agree and 33% of respondents agree that purchasing clothing and accessories with the use of internet is a great idea. In this case, 3% of respondents strongly disagree with this.

As per given data, 13% of the respondents strongly agree with that they can purchase the clothing and accessories anytime in a day by online shopping. But 8% of respondents strongly disagree with this. Most of the respondents somewhat agreed with shopping of clothing and accessories from online is often frustrating and 2% of respondents strongly disagree with this. According to the table, 16% of respondents strongly agree with that they can save more time due to the online shopping of clothing and accessories. 6% of respondents strongly disagree with that. As per given data, 33.5% of respondents somewhat agree with that the selection and comparison with other products while the online shopping of clothing and accessories is easy. But 5.9% of respondents strongly disagree with this concept.



Likewise, 13% of respondents somewhat agree and 5% of respondents strongly agree with online shopping is a safe way to make the shopping. But 5% of respondents strongly disagree with online shopping is a safe way to shop. 34% of respondents somewhat agree with online retailers are trustworthy and 4.8% of respondents strongly disagree with this. 5.3% of respondents strongly agree and 4.3% of respondents strongly disagree with online shopping is very risky. Also 28.2% of respondents neither agree nor disagree with this.

According to the data, 9% of respondents strongly agree and 25% of respondents agree with they pay a lot of attention to clothing prices. Only 5% of respondents strongly disagree with this. 12% of respondents strongly agree and 32% of respondents agree with online shopping saves more money in comparison to traditional shopping. Only 3% of respondents strongly disagree with this. 29.3% of respondents somewhat agree with online shopping is cheaper than traditional shopping. 6.4% of respondents strongly disagree and 8.5% of respondents somewhat disagree with this. 34% of respondents somewhat agree and 10.1% of respondents strongly agree with online shopping notably decreases the expenditure in comparison to traditional shopping. 5.3% of respondents strongly disagree with this.

As per collected data, 11% of respondents strongly agree and 27% of respondents agree with shopping online can give me more merchandise option and only 3% of respondents strongly disagree and 2% of respondents disagree with this statement. 15% of respondents strongly agree and 25% of respondents agree with online shopping provides wide range of product availability. Also 4% of respondents disagree with this statement.

At the same time, 31.9% of respondents somewhat agree and 8% of respondents strongly agree with the transaction with online store is always safe. 3.2% of respondents strongly disagree with this. 30.3% of respondents somewhat agree and 8.5% of respondents agree with they felt trust in the purchasing process. As well as 2.7% of respondents strongly disagree and 27.7% of respondents disagree with this. 4.3% of respondents strongly agree with they felt trust when providing personal details but 25.5% of respondents disagree with this.

That data related with past shopping experience, 29.8% of respondents agree and 27.7% of respondents somewhat agree with they have purchased more products from an online store before and 2.1% of respondents strongly disagree with this. 9% of respondents strongly agree with they will do online shopping in future and 6% of respondents strongly disagree with this. 21% of respondents agree with their experiences with purchasing online were always satisfactory and 7% of respondent disagree with this. 9% of respondents strongly agree with all their previous online clothing and accessories purchases have gone well and 1% of respondents strongly disagree with this.

Under the concept of financial risk, 19.7% of respondents agree with they really would not get their moneys' worth from the clothing and accessories and 8% of respondents disagree with this. 20% of respondents agree with they would feel concerns about providing the number of my credit card when shopping clothing and accessories. 10% of respondents disagree with this statement. 6% of respondents strongly agree and 19% of respondents agree with there would be many possibilities for non-delivery of ordered goods when shopping the products. 10% of respondents disagree and 2% of respondents strongly disagree with this.

#### **4.2.2. Reliability test**

A reliability test is used to test if different statements about a certain variable are investigating the specific variable. Cronbach's alpha is used to measure reliability of variables. Cronbach's alpha was developed by Lee Cronbach in 1951 to measures reliability (Tavakol & Dennick, 2011). Cronbach's alpha reveals how closely related the items used to predict a particular variable and it can vary between zero and one. A general accepted rule is that alpha of 0.6-0.7 indicates an acceptable level of reliability, and 0.8 or greater a very good level. However, values higher than 0.95 are not necessarily good (Ursachi, et al. 2015). In that regard, the reliability test was used to determine the reliability of the variables calculated by the seven-point Likert scale method in this study. According to that, all variables of this study are indicating the value over 0.6. So those are considered as reliable.

Table No. 4.2 Results of the reliability test

Variable	Cronbach's Alpha	No. of items
<b>Consumer Behaviour</b>	0.726	2
<b>Convenience</b>	0.693	4
<b>Price</b>	0.705	4
<b>Security</b>	0.686	3
<b>Wider Selection</b>	0.856	2
<b>Trust</b>	0.856	3
<b>Past online shopping experience</b>	0.831	4
<b>Financial Risk</b>	0.731	3

Source: Computed data, 2021

According to the above table, all variables had Cronbach's alpha with over 0.6 that shows variables are reliable. In these variables, wider selection, trust, past online shopping experience are had Cronbach's alpha 0.8. Therefore, these are highly reliable variables.

#### 4.2.3. Chi-Square test

Chi-Square test determines whether there is an association between the categorical variables. That means, it can be used to determine whether the variables are independent or relative. Here it is decided that there is a correlation between the variables when the 'p' value is less than 0.05. The Chi-Square test results for all the variables used in the study are given in the following table.

Table No. 4.3 Results of Chi- Square test

Variables	Pearson's Chi-Square value	P-value
<b>Convenience</b>	447.049	0.000*
<b>Price</b>	363.242	0.000*
<b>Security</b>	167.699	0.077**
<b>Wider Selection</b>	281.087	0.000*
<b>Trust</b>	361.408	0.000*

<b>Past online shopping experience</b>	354.618	0.000*
<b>Financial Risk</b>	234.044	0.002*
* = 1% significant level		** = 10% significant level

Source: Computed data, 2021

According to the table, p-value of convenience is 0.000. Therefore, there is a statistical correlation between convenience and consumer behaviour and the variable is not independent of each other. That is the p-value is significant at one percentage level. Further, the variable of convenience impact on consumer behaviour by 447.049.

P-value of price is 0.000 and there is a correlation between price and consumer behaviour and they are not independent. P-value of security is 0.077. Therefore, this variable is insignificant at ten percentage level. So, concluded that there is no statistical correlation between security and consumer behaviour. Wider selection has p-value of 0.000 and it has influenced on consumer behaviour by 281.087. Similarly, the variables trust, past online shopping experience and financial risk have p-value 0.000, 0.000 and 0.002 respectively, there is a statistical correlation between these variables and consumer behaviour and the variables are not independent of each other. Further, all three variables have influenced on consumer behaviour by 361.408, 354.618, 234.044 respectively. Therefore, according to the data analysis, convenience, price, wider selection, trust, past online shopping experience and financial risk were significantly impact on consumer behaviour towards online shopping for clothing and accessories.

Based on the analysis, the factors like convenience, price, wider selection, trust, past online shopping experience and financial risk are having impact on consumer behaviour towards online shopping for clothing and accessories but only the variable security does not show statistical correlation. As well as based on the Cronbach's alpha, all the variables are reliable.

## 5. Conclusion and Suggestions

Online shopping is very convenient method and can save the time of the consumer. In the current world with COVID 19 pandemic, its use also increasing. Therefore, analysis related to the factors which can be determined the consumer behavior towards online shopping for clothing and accessories are timely needed. According to that this study try to identify the determinant factors of consumer behaviour towards online shopping for clothing and accessories in Dharga Town. Accordingly, the factors like convenience, price, wider selection, trust, past online shopping experience and financial risk are playing major role as main determinant factors for online shopping.

On that basis this study suggests that, the convenience of the online shopping should be increased and safer. This will remove the fear about online shopping. To retain consumers in online shopping, delivery service of products should be provided free of charge or in lower price. As well as money for the goods should be paid when the delivery of goods. This can remove fear and increase the confidence related to online shopping. Avoid selling products at high prices to encourage online shopping and take steps to ensure that the online shopping store is trustworthy to consumers. It means online sellers can create government recognized online shopping stores. Online shopping purchases can be improved by taking such steps. Furthermore, timing of delivery of the goods should be very faster and best quality of the products should be maintained. It will lead to get a good past experience on online shopping for the clothing and accessories.

## 6. Future direction of the research

This study is based on the research area of Kalutara district. It only considers a part of western province. Therefore, the future studies can include more parts of Sri Lanka or total parts of Sri Lanka. At the same time the sample of the study includes the consumers who are involving in the online shopping. But the future studies can cover the consumers who are not involving in the online shopping and through that we

can easily get the idea on why those consumers don't involve in the online shopping as well it will help to find out the risk factors in the online shopping for clothing and accessories.

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