

**CUSTOMER ADOPTION OF ONLINE IN LUXURY APPAREL  
PURCHASING: WITH SPECIAL REFERENCE TO WESTERN PROVINCE  
IN SRI LANKA**

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**Abstract**

*There has been a rapid and visible growth in the information and communication technology over the years. With it the e-commerce industry in the world also has grown rapidly facilitating the searching, placing orders, making payments & delivering products to the consumers. To attract more customers, firms that offer products through online should focus on identifying and executing the factors which affect customer's intention to engage in internet shopping. This study proposes and applies the technology acceptance model (TAM) to predict consumer adoption in the Western province when purchasing luxury apparel through online. The main objective of this study is to examine the influence of perceived social norm, perceived complexity, perceived compatibility, perceived relative advantage and perceived internet risk on customer adoption in the Western Province in Sri Lanka when purchasing luxury apparel through online. Hundred and seventy six (176) participants residing in the Western Province have been selected as the sample. Multiple regression analysis was used to examine the influence of factors on the customer adoption when purchasing luxury apparel through online. Findings revealed that the perceived relative advantage factor does not have an influence on customer adoption when purchasing luxury apparel through online. And perceived compatibility has the highest influence and other factors namely perceived social norm, perceived complexity and perceived internet risk have influence on customer adoption when purchasing luxury apparel through online.*

**Key words-** Customer Adoption, E-Commerce, Online Luxury Apparel Shopping

**Introduction**

Online purchasing or online shopping enables the customer to search and purchase products via the internet where unlike the offline shopping the consumer does not engage physical interaction with the product prior to the purchase, like touch or smell, hence the purchase is mainly based on the cyberspace appearance, like pictures, video clips (Park and Kim, 2003). The online businesses offer vast range of products from groceries, apparel, electronic items, and household equipment to vehicles etc. These firms allow the customers to buy goods or services through the internet and money transaction is done through electronic payments (Debit, Credit Cards, online banking etc.). Usually, the goods are delivered to the doorstep of the customer within an agreed period of time. Due to the busy and complex life patterns of modern-day people, online shopping is getting popular due to the convenience (Brown, Pope & Voges, 2001).

Over the years information and communication technology has grown rapidly strengthening the e-commerce industry in the world where searching for products, placing orders, making payments & delivering products to the consumers take place (Sinha, 2010). In 2020, at least one computer is available in 22.2 percent of households in the country. That is about one out of every five households owns either a desktop or a laptop computer. This percentage is 36.3 in Urban sector and Rural and Estate sector show 20.2 percent and 3.4 percent respectively. When the provinces are considered, the highest availability is in the Western province (33.8%) (Department of Census and Statistics Sri Lanka). Computer literacy plays a major role as a moderator towards internet usage behaviour. To attract more customers, firms that reach customers through online should focus on identifying and executing the factors affecting customers intention to engage in internet shopping.

Various researches have been carried out globally on online purchasing behaviour in relation to different specific industries and field, some specifically focusing on electric items (Yaylı & Bayram ,2010), simple retail goods (Hadaya & Ethier, 2008). Nevertheless, it is difficult to find research in relation to online purchase of luxury apparel. It is important to consider the previous study that focused on factors affecting customer adaption of online purchasing in other sectors such as groceries, electronic items etc., to find out whether these same factors are also relevant to online luxury apparel purchasing. While there are studies done on online purchasing of fashion items (Kim & Forsythe, 2008; Jones & Kim 2010; Im & Ha, 2011) there are no adequate literature evidence in relation to the studies that examined the online luxury apparel purchasing. According to the literature, researcher identified certain research gaps in Sri Lankan context. Therefore, this research will be a helpful guidance to luxury apparel retailers dealing through online to continue and expand their operations in an effective way and will also be helpful to the customers involved in online purchasing when selecting the right online sites to suit their requirements.

The major objective of this study is to investigate factors affecting Customer Adoption when purchasing luxury apparel through online. Secondary Objectives are to study what extent will Perceived Social Norm, Perceived Complexity, Perceived Compatibility, Perceived Relative

Advantage, Perceived Internet Risk impact the Customer Adoption when purchasing luxury apparel through online in Western Province.

## **Literature review**

### ***Online Luxury Apparel in Sri Lanka***

Luxury apparel is defined by its qualitative factors such as comfort, finish, appearance etc. and quantitative factors such as price (generally luxury apparel are high-priced than non-luxury apparel), material etc. (Abraham-Murali and Littrell, 1995). Significant fact is that several global brands dominate the luxury market hence most of the products (almost all of them) are considered luxury garment. Examples are Calvin Klein, Giorgio Armani, Gucci, Lacoste and Hugo Boss. On the material basis global luxury apparel market is segmented into leather, cotton, denim, silk, and others. Hence defining 'Luxury Apparel' can be difficult; they can be identified by the brand, price, quality and appearance (Husic and Cicic, 2009).

Luxury apparels can be simply defined as garments or attire that compliments a person's overall appearance. The type of rich fabric used in the manufacturing of the attire gives the luxurious or classy look to an outfit (Husic and Cicic, 2009). Considering Sri Lankan online luxury apparel purchasing it can be found out that limited number of textiles firms are giving the options to customers to purchase their items through online; there are virtual shops, for example ODEL which deliver the ordered items to customers (Jones & Kim 2010).

### ***Perceived Social Norm***

Van den Poel and Leunis, (1999) indicate that consumers' perceived risk when buying online is larger when compared with purchasing offline. For the purpose of lowering perceived risk a consumer may seek to obtain normative guidance from other consumers. Torben Hansen, 2008 has stated that online buyers attached higher compatibility, higher relative advantage, more positive social norms and lower complexity to internet shopping. It also stated that online shopping adopters have higher household incomes than non-adopters do. This research suggests that even with the said factors that might deter people from engaging in online shopping, still a considerable number of people engage in online shopping. Research has revealed that online shopping innovativeness is a function of attitude towards the online environment and individual personal characteristics (Midgley and Dowling, 1978; Eastlick, 1993; Sylke, Belanger, and Comunale, 2004; Lassar et al., 2005). According to the theory on consumer adoption of innovations (Black *et al*, 2001) these consumers are more innovative than others.

***H1a: Perceived social norm has a significant impact on customer adoption when purchasing luxury apparel through online.***

### ***Perceived Complexity***

Study done by Park and Kim, 2003 on 'Consumer purchase behaviour in an online shopping context' mentioned that in online purchasing since the customer cannot interact with the product physically, for example by touching the product, the decisions are mainly made, based on the information provided through the online stores.

Prior research examining the relationship between quality and ease of use and usefulness show that heightened quality perceptions of a consumer positively affect the degree of perceived ease of use (Adamson and Shine, 2003; Lucas and Spider, 1999; Vijayasathy, 2004) and perceived usefulness (Adamson and Shine, 2003; Lucas and Spider, 1999; Vijayasathy, 2004). Investigating perceptions of online shoppers, Ahn et al., (2003) & Chen and Tan (2004) find that factors in relation to online purchasing including system quality and information quality, as well as factors in relation to offline purchasing such as service quality positively influence both perceived ease of use and perceived usefulness, whereas product quality and delivery service influence only perceived usefulness

***H<sub>1b</sub>: Perceived complexity has a significant impact on customer adoption when purchasing luxury apparel online.***

### ***Perceived Compatibility***

Technology devices are developed to support the work and lifestyle of users. Compatibility has been one of the most important factors affecting customers' intention to use technologies (Rogers (2003). Users will be unwilling to accept a new technology if that technology is not compatible with their work (Kuo and Lee 2011) Perceived compatibility is generally defined as the degree to which an innovation is perceived to be consistent with the existing values, past experiences, and needs of potential adopters (Rogers 2003). Perceived compatibility in this study is defined as the degree to which an innovation is perceived as being consistent with the user's existing values, lifestyle, and past experience of luxury apparel purchasing. Most previous studies found empirical evidence to support the role of compatibility as an important factor on intention to use technology (Gerpott 2011; Schierz et al. 2010; Xue et al. 2012) even though Dai and Palvi (2009) did not find compatibility's influence on customer's intention to use mobile commerce in China.

***H<sub>1c</sub>: Perceived relative advantage has a significant impact on customer adoption when purchasing luxury apparel online.***

### ***Perceived Relative Advantage***

Perceived relative advantage can be considered as the level to which an innovative benefit is perceived by potential adopters as being better than the idea, product or service it set aside (Black et al., 2001). According to Anckar et al in 2002 and Kaufman-Scarborough and Lindquist in 2002, the main relative advantages of engaging in internet shopping include a

higher transaction speed (time advantage) and the ability of price reduction because of the reduction in operational costs and the ability of manufactures to improve the efficiency of the activities traditionally performed by retailers (economic advantages). Online consumers have more bargaining power than offline consumers do as the online sites offer more interactivities between consumers and product/service providers (Geissler and Zinkhan, 1998). Chiang and Dholakia, 2003 identified that the factors affecting online shopping are convenience and the product type. According to their findings, convenience affects as it saves times compared to the offline shopping. When customers do offline shopping, the time takes for travelling to and from stores, cost of transportation will largely affect the intention to switch to online shopping. Unlike traditional shopping, the distinct characteristic of online shopping is its convenience, and it has been found to be the major motive for consumers to shop electronically (Jarvenpaa& Todd, 1997). Jarvenpaa and Todd (1997) found that convenience was the single most salient benefit of online shopping. Similarly, Burke (1998) conducted six focus groups in different regions of the United States and found that convenience was the most frequently cited reason for consumers to engage in online shopping. Burke stated: shoppers appreciated the ability to visit the virtual store at any hour, and to perform other activities like exercise, cooking and childcare while shopping. They could shop even when transportation was unavailable and avoid crowded parking lots or bad weather. Online shopping eliminated drive time and check out time and allowed shoppers access to distant stores. (p. 356)

***H<sub>1d</sub>: Perceived internet risk has a significant impact on customer adoption when purchasing luxury apparel online.***

#### ***Perceived Internet Risk***

Perceived online risk can be identified as a multidimensional construct involving different aspects, for example perceived product risk (Geuens et al., 2003; Lim, 2003), perceived vendor risk (Cheung & Lee, 2000; Lim, 2003), perceived social risk (Venkatesh & Davis, 2000), and perceived technology risk (Lim, 2003). Some previous research (Miyazaki and Fernandez, 2001; Van den Poel & Leunis, 1999) proposed that consumers' perceived risk is frequently higher when considering online purchasing than when considering offline purchasing and that perceived risk is a useful construct to justify barriers to online shopping (Cho, 2004; Forsythe & Shi, 2003). Previous research also highlights the specially perceived technology risk that means potential losses occur due to the internet and its related technologies. Considering the security factor, customers need to know how their personal information are secured in the transactions and whether there are any unacceptable things such as engaging in a spam site, fake products delivered etc will take place. One key reason why many consumers use the internet but do not purchase via online is because of beliefs about the safety of conducting business over the internet (Gefen and Straub, 2003). Consumers' trust of e-tailers and internet technology are key factors that influence beliefs about safety. McKnight and Chervany (2001) defined trust as the extent to which one believes that the new technology usage will be reliable and credible.

Further, security of online transactions continues to dominate the discussions on electronic commerce (Elliot and Fowell, 2000; Szymanski and Hise, 2000; Liao and Cheung, 2001). Consumers are concerned about disclosing their private and financial information. While most online shopping sites provide personal information privacy protection policy and guarantee for transaction security, they do not offer detailed information on how transaction and personal data are secured (Elliot and Fowell, 2000).

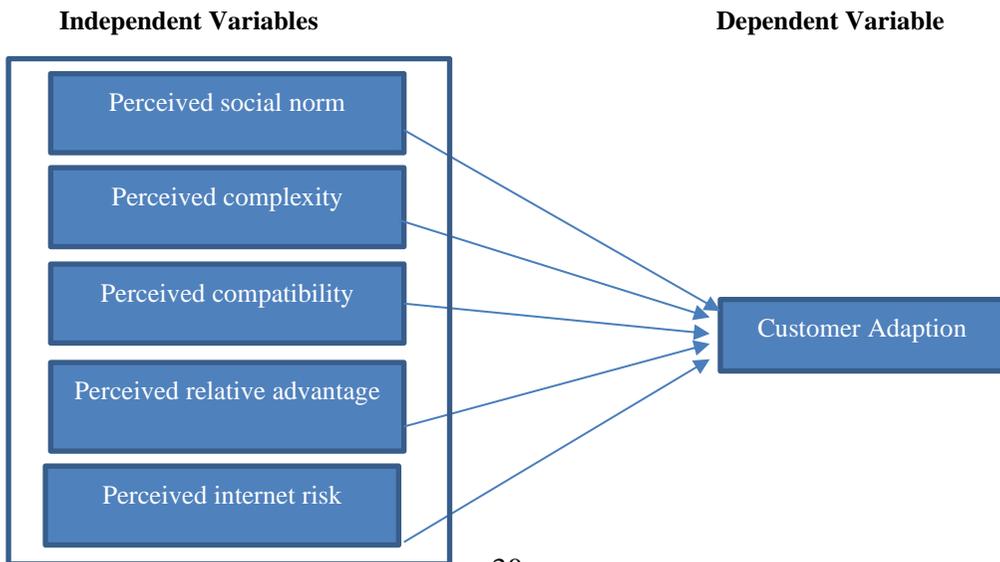
***H<sub>1e</sub>: Perceived internet risk has a significant impact on customer adoption when purchasing luxury apparel online.***

## Research Methodology

### *Research Design and Techniques*

The researcher used a cross-sectional time horizon to conduct this study. Population is the online luxury apparel buyers of Western Province of Sri Lanka. Due to the high internet usage in the Western Province, it was selected to conduct this study. Researcher identified stratified random sampling as the sampling method and according to the Krejcie and Morgan table (1970) sample size was 176.

This study used primary data and a structured questionnaire was distributed to collect data from the respondents. Data was collected from the sample elements by using online and personal methods. Descriptive analysis and hypotheses testing were conducted by using SPSS 21 as a statistical tool. Correlation and Regression analysis was conducted to identify the relationship and the impact of independent variables on customer adoption of people who engage in buying luxury apparel online in Western Province.



**Figure1. Conceptual Framework**

Source: Developed by researcher

**Data Presentation and Analysis**

*Reliability Analysis*

Hence, by computing the reliability it is possible to find whether the respective items developed under each variable are in par with the given variable. Which items are the most compatible with the selected variable can be identified, any item that is not suitable (if any) for the variable can be excluded.

**Table 1. Reliability Analysis**

<b>Variable</b>	<b>Cronbach's <math>\alpha</math></b>
Perceived Social Norm (PSN)	.818
Perceived Complexity (PC)	.755
Perceived Compatibility (PEC)	.693
Perceived Relative Advantage (PRA)	.707
Perceived Internet Risk (PIR)	.662
Customer Adaption (CA)	.707

Source: Survey Data

The results of reliability analysis shows that validity is obtained for the variables. All the reliabilities are >0.7 except two, which also almost obtained 0.7 Cronbach's alpha value (0.693 & 0.662) with deviations of only 0.007 & 0.038. Hence, the validity and reliability values can be considered as acceptable.

*Correlation analysis*

Before conducting the hypothesis tests by using regression analysis, correlation analysis was conducted in order to recognize the relationship between the independent variables and the dependant variable. Pearson correlation analysis was used to measure the strength of the relationship between the two variables which was expected to lie between +1 to -1.

**Table 2. Correlation**

<b>Correlations</b>
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		Perceived social norm	Perceived complexity	Perceived compatibility	Perceived relative advantage	Perceived internet risk
Customer Adaption	Pearson Correlation	0.058	-0.296.**	0.472**	0.233**	-0.242**
	Sig. (2-tailed)	.446	.000	.000	.000	.001
	N	176	176	176	176	176
		Statistically insignificant	Significant moderately negative relationship	Significant positive relationship	Significant moderately positive relationship	Significant moderately negative relationship

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

Source: Survey Data

**Regression Analysis**

The multiple regression models examined the impact of the respective variables on customer adoption.

**Table 3. Model Summary**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.553 <sup>a</sup>	.305	.285	.33958

a. Predictors: (Constant), PIR\_Mean, PC\_Mean, PEC\_Mean, PRA\_Mean, PSN\_Mean

Source: Survey Data

In the resulting Model Summary table, the R value is in between -1 and +1. R indicates the relationship between the independent variable and dependant variable. Positive R value demonstrates that independent variables and the dependant variable has a positive relationship, and the negative R value means that the independent variables and the dependant variable has a negative relationship. In this study the R value was 0.553 so it can be concluded that there is a moderately positive relationship between the independent variables and the Dependent variable.

R squared value indicates to which extent the dependant variable is explained by the independent variables. In this case, the R squared value is 0.305, which implies that 30.5% of the dependent variable (customer adoption) is explained by the independent variables.

**Table 4. Coefficients**

Model	Coefficients <sup>a</sup>			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	2.324	.376		6.186	.000
Perceived Social Norm	.114	.034	.243	3.313	.001
Perceived Complexity	-.119	.043	-.193	-2.751	.007
Perceived Compatibility (PEC)	.238	.044	.382	5.419	.000
Perceived Relative Advantage (PRA)	.024	.061	.028	.398	.691
Perceived Internet Risk (PIR)	-.145	.056	-.196	-2.575	.011

a. Dependent Variable: CA\_Mean

Source: Survey Data

Hypothesis which has a lower than 0.05 of significance value are accepted. In this study the Perceived Relative Advantage hypothesis has to be rejected due to higher significance value (0.691) which was greater than 0.05. Hence, as per the Regression Model the Perceived Relative Advantage hypothesis was rejected.

***Regression Model***

$$Y = a + b_1x_1 + b_2x_2 + \dots + b_nx_n$$

Based on the table5, below linear equation is formed.

$$CA = 2.324 + 0.114PSN - 0.119PC + 0.238PEC - 0.145PIR$$

The coefficient of regression  $\beta$  is 0.114 for Perceived Social Norm (PSN) and significant value is 0.001 (0.001<0.05). It indicates that if ‘Perceived Social Norm’ increased by one, then customer adoption would increase by 0.114 amount. As a result, ‘Perceived Social Norm’ positively and significantly impact customer adoption. The coefficient of regression  $\beta$  is - 0.119 for perceived complexity (PC) and significant value is 0.007 (0.007<0.05). It indicates that if ‘Perceived Complexity’ increased by one, then customer adoption would decrease by 0.119 amount. As a result, ‘Perceived Complexity’ negatively and significantly impact customer adoption.

The coefficient of regression  $\beta$  is 0.238 for Perceived Compatibility (PC) and significant value is 0.000 (0.000<0.05). It indicates that if ‘Perceived Compatibility’ increased by one, then

customer adoption would increase by 0.238 amount. As a result, ‘Perceived Compatibility’ positively and significantly impact customer adoption. The coefficient of regression  $\beta$  is 0.024 for Perceived Relative Advantage perceived compatibility (PC) and significant value is 0.691(0.691>0.05). It indicates that if ‘Perceived Relative Advantage’ increased by one, then customer adoption would increase by 0.024 amount. However, ‘Perceived Relative Advantage’ not significantly impact on customer adoption. The coefficient of regression  $\beta$  is 0.145 for Perceived Internet Risk (PIR) and significant value is 0.011 (0.011<0.05). It indicates that if ‘perceived compatibility’ increased by one, then customer adoption would increase by 0.145 amount. As a result, ‘Perceived Internet Risk’ negatively and significantly impact on customer adoption.

**Hypothesis Testing**

**Table 5. Hypothesis**

<b>Hypothesis</b>	<b>Sig. value</b>	<b>Status</b>	<b>Analysis</b>
<b>H1a:</b> Perceived social norm has a significant impact on customer adoption when purchasing luxury apparel online.	0.05>0.001 Significant	<b>H1a Accepted</b>	Regression Analysis
<b>H1b:</b> Perceived complexity has a significant impact on customer adoption when purchasing luxury apparel online..	0.05>0.007 Significant	<b>H1b Accepted</b>	Regression Analysis
<b>H1c:</b> Perceived compatibility has a significant impact on customer adoption when purchasing luxury apparel online.	0.05>0.000 Significant	<b>H1c Rejected</b>	Regression Analysis
<b>H1d:</b> Perceived relative advantage has a significant impact on customer adoption when purchasing luxury apparel online.	0.05<0.691 Insignificant	<b>H1d Accepted</b>	Regression Analysis
<b>H1e:</b> Perceived internet risk has a significant impact on customer adoption when purchasing luxury apparel online..	0.05>0.011 Significant	<b>H1e Accepted</b>	Regression Analysis

## **Discussion on Findings**

When considering previous studies Torben Hansen, 2008 has stated that online buyers attaché more positive social norms to internet shopping and Van den Poel and Leunis, 1999 indicate that consumers' perceived risk is greater when contemplating on purchasing online than when considering buying offline. Thus, the customer seeks the guidance from the other consumers. Nevertheless, findings of the present study differ from the findings of previous studies. Thus, it can be concluded that based on the present study, there is poor impact of perceived social norm on customer adoption in purchasing luxury apparel through online.

Further Adamson and Shine in 2003, Lucas and Spider in 1999 and Vijayasathy, 2004 also affirm that ease of use and quality supportively affects the customers' perception on online shopping. Thus, the previous conclusions from studies in relation to the perceived complexity are confirmed by the findings of the present study. Hence, it can be concluded that perceived complexity has a negative impact on customer adoption to online purchasing. Hoque and Lohse, 1999 mentioned that well design user interface would reduce the searching time and effort. Further Szymanski and Hise, 2000 reveal that fast, easy to navigate sites are pleasurable and make the consumers satisfied. Hence, the findings of the previous studies are confirmed by the present study as perceived compatibility positively affect the customer adoption when purchasing luxury apparel online.

Further Burke, 1998 indicated that most salient benefit of online shopping is the convenience. The results generated by the present study also confirmed the above findings from previous research. In the present study too, perceived relative advantage has the highest mean value of all. Further, the major portion of the participant for the online survey were between 26 – 30 years of age and most of them were graduates, they were busy with starting their new carrier and searching for new opportunities. So, the time saving of any activity would be greatly beneficial for them. Hence, it can be concluded that convenience is a major factor that drives them towards online purchasing. Hence, we can declare that perceived relative advantage positively affects the customer adoption when purchasing luxury apparel online.

McKnight and Chervany, 2011 stated trust of the customer is one of the key factors that influence the safety when engaging in online purchasing. Trust towards the e-tailers depends on the number of ratings the supplier has gained, and comments received from previous purchasers. Odekerken-Schroder and Wetzels, 2003 also declared that consumers will avoid purchasing online if they feel it is risky to do so. Hence, the online purchasing remains an alternative way of purchasing. Further, Elliot and Fowell, 2000 stated that, as many consumers are concern about disclosing their financial information, they may be very cautious when considering online purchasing. Hence, if the risk is higher, the possibility of avoiding online shopping is also higher. The findings of the present study confirm the findings of the previous research regarding the perceived internet risk. Hence, it can be concluded that perceived

internet risk has negative impact on customer adoption when purchasing luxury apparel online.

## Conclusion

This study applied the technology acceptance model (TAM) in identifying the factors affecting consumer adoption when purchasing luxury apparel online in Western province. The study was carried out to empirically investigate the developed hypotheses. The study proved that there is an impact of the selected factors on customer adoption of online when purchasing luxury apparel. The results indicate that perceived compatibility has the highest influence on customer adoption. It also uncovered important fact that perceived relative advantage has no significant impact on customer adoption of online when purchasing luxury apparel and other factors too have similar impact on consumer adoption.

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