

Factors Positively Affecting Intention to Purchase of Online Clothing Shoppers

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Abstract

This study was aimed to investigate the positive influence of usefulness of online reviews, volume of online reviews, negative online reviews, practical benefit, trust in social networking sites, credibility, personal innovativeness towards intention to purchase online clothing of Generation (Gen) Y 's consumers. The population of this research was online clothing who were Gen Y in two private universities in Bangkok and Pathumthani Province in Thailand. The total samples of 321 respondents were collected using paper-based survey questionnaires. Most of the respondents were females around 20 years of age. The majority of the studied in School of Communication and Business Administration. Most of them spent around 0-10,000 baht per month for their live expenses. Most of them spent more than 5 hours online. Very few of them used to purchase clothes online. If they had wanted to purchase online clothing, they would choose to buy shirt or blouse. Most of them did not know the web sites to buy clothes. If they had wanted to purchase clothes online, they would choose to transfer money online. Most of them used Facebook or Instagram for their SNSs. The data sets utilized descriptive statistics and multiple regression analysis. The researcher found that personal innovativeness, trust in social networking sites, and credibility positively impacting intention to purchase online clothing of Gen Y 's consumers.

Keywords: Purchase Intention, Online clothing, E-Commerce, Generation Y

Background and Statement of the problem

In recent years, the rise e-commerce was expected to grow by almost 20% between 2018 and 2022 in the US, reaching around 380 billion in 2022. The estimated e-commerce revenue of top 5 countries in 2018 were USD 584 billion for China (USD 110 billion higher than the US), USD 474 billion for the US, USD 105 billion for Japan, USD 103 billion for UK, USD 70 billion for Germany [1]. The US retail e-commerce sales of apparel and accessories was around USD 103 billion in 2018. The next few years, the apparel and accessories e-commerce retailers' sales were projected to USD 170 billion in 2020. The best fashion e-commerce sites were Tabitha Simmons, Verge Girl, and Realisation Par [2].

Citing a survey on Thailand's e-commerce by the Electronic Transaction Development Agency (ETDA) in 2017, Thailand's e-commerce value was around 2.8 trillion baht, growing 9.8% from 2016. Around 44% of the survey respondents bought clothes and accessories, 26.5% of that segment bought IT products, 19.5% purchased household appliances, 18.7% bought food, and 17.9% purchased tourism-related services. However, the survey found that 40.7% of respondents had never bought products or used any service online. The key reason cited was the fear of fraud. Regarding online shopping problems, 52% of respondents explained that the quality of products was not always as advertised, while 43.8% reported delivery delays [3].

Thailand was one of the three largest apparel markets in Southeast Asia with apparel sales of USD 10.8 billion since 2010 [33], indicating that the Thai market represented lucrative opportunities for many apparel brands. The monthly retail sales of clothing in Thailand had increase from 171.63 million in August 2018 to 227.02 million in January 2019 [4]. There had been over 20 top fashion brands in Thailand; fashion brands were getting larger in market size due to entering of major brands like Mango, H&M, and UNIQLO [5]. Also, the rising of middle-income class had led to the opportunities for fashion brands. Furthermore, many multinational fast fashion apparel firms like Zara, H&M, Forever 21, Uniqlo, and Topshop were aggressively penetrating the Thai market due to the country's fashion-savvy residents [6, 7]. For example, UNIQLO opened its first store at Central World in 2011, making this UNIQLO's largest store in Southeast Asia [5]. Moreover, Bangkok as the capital city of Thailand had ranked in the world's top 10 for social media usage. In 2017, there were 49 million Facebook users in Thailand [8]. The large size of SNSs users like Facebook had provided opportunities for fast fashion apparel forms to use SNSs as means of communication with Thai consumers [7].

In 2018, the most popular search product category online was fashion clothing [9]. In 2019, Thailand e-commerce market had increased to 3.2 trillion baht. The popular Thai products for China were Thai cosmetics, herbal remedies, clothes, and bags [10]. The top e-commerce sites in Thailand 2018 were Lazada Thailand, Shopee Thailand, 11street Thailand, JIB, Tarad, HomePro, Se-Ed, Advice, and Central [11]. JD central officially offered products from famous fashion sites, Looksii and Pomelo [7]. JD central featured fashion items from Looksii, the fashion-focused site under Central Group, and Pameloo on its platform while working towards expanding marketing cooperation with Tencent (Thailand) to build customer base. In China, JD.com owned its shares in Tencent [12].

Online retailers and brands might be more successful by focusing on how they could satisfy specific shopper segments. Generation (Gen) Y (also known as the millennial generation) consumers, born between 1981 and 2000 (18-38 in 2019) [13], were one of the most powerful markets for online retailers [14]. Referring to Thailand Internet User Profile 2018, the survey showed that Gen Y was the top Internet users for the 4th consecutive year, especially using Facebook, Instagram, Twitter, and Pantip for around 3 hours and 30 minutes per day. They were at risk in setting the privacy level on their online social media to the public. For instance, around 37.90% of them uploaded their pictures and videos immediately after taking them. Around 33.77% uploaded pictures of their airplane tickets and boarding passes before travelling. Around 13.57% of them shared their location in real time. These activities were at risk and the privacy levels should always be turned private or shared only with friends, family, trusted persons only [15]. Generally, the members of Gen Y were described as individualistic, well educated, technologically savvy, and less gullible and better informed than previous generations [16]. However, Gen Y were not homogeneous group. They did not have similar behaviors and attitudes. Only few studies had addressed Gen Y online shopping behavior for fashion apparel [14, 17].

The past literature indicated that online reviews content in terms of usefulness, volume, and valence (negative and positive) were tested upon travelers' online hotel booking intentions in Mainland China. A significantly negative relation between negative online reviews and online booking intentions

was identified, whereas impacts from positive online reviews upon booking intentions were not statistically significant [18]. Furthermore, the sample size of 207 Thai social networking sites (SNS) users who believed they received practical and social benefits from engaging in SNSs were likely to trust the sites instead of directly forming trust toward brands. Brand trust induced a high degree of brand loyalty for fast fashion brands, and those individuals with higher brand loyalty were likely to purchase the brands' products more frequently as well as in a higher volume [7]. Furthermore, a belief factor like credibility was statistically significant predictor or attitudes toward online advertising and consumer response to online advertising, as compared to Americans and Romanians [19]. Personal innovativeness was an important moderating influence on the relationship between perceptions and adoption decisions of an information technology innovation [20].

Objective

Therefore, this research was aimed to investigate the positive influence of usefulness of online reviews, volume of online reviews, negative online reviews, practical benefit, trust in social networking sites, credibility, personal innovativeness towards intention to purchase online clothing of Generation (Gen) Y's consumers.

Expected benefits

Findings may help businesses and organizations employed online clothing retailers targeting Gen Y shoppers more effectively and efficiently. Moreover, the results may be beneficial to academia in extending theories related to online reviews, practical benefit, trust in SNS, credibility, personal innovativeness, and intention to purchase.

Conceptual Framework

Online reviews had become an important resource for e-commerce buyers and sellers to evaluate product quality, service excellence, and consumption experiences [21]. Online users relied on assorted digital channels for buyers' and sellers' information. Proactive sellers would encourage virtual interactions among consumers. Online reviews as a new tool to attract information searchers and, ultimately, buyers. However, as reviews gain in popularity, the problem of information overload occurred, which made it harder for consumers to utilizing online reviews. As a consequence, the use of more signaling cues to help consumers diagnose relevant reviews would help consumers utilize this marketing tool more efficiently [18]. *Usefulness of online reviews* were the degree to which consumers believed that online reviews would facilitate their purchase decision-making process [22, 23]. Usefulness of online reviews had been suggested as an effective predictor of consumers' intent to purchase complying with a review [18, 24]. Another characteristic of online reviews was measurability. Online reviews also enabled customers to intuitively measure the quality and volume of online review content. Then, *volume of online reviews* enabled researchers to estimate the extent to which online reviews could influence consumers' attitudes and subsequent sales [25]. Volume of online reviews could impact consumers' purchasing decisions as well. Volume of online reviews measured that total amount of interactive messages [26]. In online settings, volume of reviews was the number of comments from reviewers about a specific product or service [27]. Several studies demonstrated that volume importantly correlates with consumers behaviors like customer-initiated contacts with manufacturers and market performance in terms of sales [18, 28]. Before consumers decided to buy a product about which they had little information, some awareness had to be built [29]. Higher volumes of comments, either positive or negative, in online communities were more likely to attract information seekers and then increased product awareness [27]. The number of online comments also signaled that level of agreement among consumers [18, 30]. Additionally, message valence focused on either the positive (benefit gained) or negative (benefit lost) product attributes [31]. *Negative online reviews* were more diagnostic, which implied low-quality products, whereas positive information may be connected to high-, average- and even low-quality products [32]. As a decision-making process focused on the message content, consumers placed more weight on negative information in making product evaluations [18, 23, 33]. Additionally, negative information extended faster than positive, as angry customers were more likely than satisfied ones to tell others about their experiences [33, 34].

Additionally, *practical benefit* resulted from information sharing such as useful information from customer feedback and questions, while consumers interacted within the context of a brand's SNS profile [35]. Kananukul, Jung, and Watchravesringkan found that brand trustworthiness was not directly predicted by practical benefit from SNSs. Instead, brand trust induced a high degree of brand loyalty for fast fashion brands [7]. Moreover, *trust in SNSs* could impact how they perceived the brands and their purchase behaviors. Kananukul, Jung, and Watchravesringkan's study encouraged companies to strengthen consumers' trust in SNSs by enhancing perceived practical benefits. In addition, companies needed to closely monitor information and conversations about the product/ brand being presented on their SNS brand community because the quality of information and conversation available in the SNS could affect consumer trust in that SNS [7]. Consumers' trust took place within the context of SNSs [36]. The large size of SNSs users had been opportunities for apparel companies to use SNSs as methods of communication with Thai consumers [7]. Also, Asim, Malik, Raza, and Shahid [37] found that the Social Network (SN) Trust model performed better in finding trust, influence and their correlation. They suggested a positive linear correlation between the local trust of a node and its influence. It was found that the nodes which were trusted in the network were highly trusted in their communities [37].

In addition, Wang and Sun found that *credibility* was statistically significant predictors of attitudes toward online advertising of American and Romanians' consumers [19]. Specifically, when consumers believed online advertising was credible and trustworthy; they tended to have positive attitudes toward online advertising [19]. Sokolova and Kefi [38] investigated the persuasion cues related to beauty and fashion influencers presented on YouTube and Instagram. They explored how perceived credibility were related to the purchase intention. They found that both credibility of the influencers and the para-social interaction (PSI) exhibited significant and positive relationships to purchases intention of beauty and fashion consumers in France [38]. Additionally, Agarwal and Prasad [20] examined the effects of an important moderating influence in terms of *personal innovativeness* on the relationship between perceptions and adoption decision of information technology innovation. This study shed light on the relative efficacy of mass media and interpersonal communication channels in facilitating the development of perceptions [20]. Agarwal and Prasad also defined personal innovativeness as a risk taking propensity that arise in certain individuals and not in others [20]. These individuals were willing to take chances and to try new things and were able cope with high levels of uncertainty [39]. Thakur, Angriawan, and Summey indicated that personal innovativeness was positively related to technological innovativeness and gadget lovers [40]. Lastly, *intention to purchase* was the factor in the Theory of Planned Behavior (TPB) [41], which was extension of the Theory of Reasoned Action (TRA) [42]. According to Ajzen [41], the central factor predicting an individual's behavior was the individual's intention to perform a given behavior. Intention could be considered as immediate antecedent of an actual behavior, an indicator of how hard individuals were willing to try, and an indicator of how much effort individuals were planning to exert in order to engage in a given behavior. Several researches had applied intention to purchase to fashion or clothing [43, 44]. Research increasingly suggested that an intention-behavior gap existed. Although consumers intended to buy eco-friendly clothing, the intention often was not reflected in their actual clothing consumption behaviors [45, 46]. Online retailers and brands should be more successful by focusing on how they could satisfy specific shopper segments. To illustrate, Diddi, Yan, Bloodhart, Bajtelsmit, and McShane found an important finding as Millennial and Gen Z consumers increasingly did not have the skills for mending or repairing their clothes to extend products' lifecycle. Very few participants knew sewing. Minimal research had examined mending clothes as a sustainable consumption behavior [46, 47]. Moreover, Bento, Martinez, and Martinez [17] characterized both Generation X's and Generation Y's brand engagement on referral intentions and electronic word-of-mouth (e-WOM) through social media, namely Facebook. Using an online questionnaire conducted across 332 participants in Portugal, the results showed that Generation Y members consumed more content on Facebook brands' pages than Generation X. Also, they were more likely to have an e-WOM referral intention as well as being more driven by brand affiliation, promotions, and discounts. In conclusion, Generation Y were regarded as the most cost-conscious generation [17]. Hence, the researcher hypothesized that usefulness of online reviews, volume of online reviews, negative online reviews, practical benefit, trust in social networking sites, credibility, personal innovativeness had positive effect towards intention to purchase online clothing of Generation (Gen) Y 's consumers.

Research Methodology

The researcher utilized survey method and collected data with the questionnaires. The questionnaire was the instrument to examine related research theories from the past literatures and adapted to the conceptual model of this research. The finalized questionnaire had Thai version with validation of the contents and agreement of wording adjustment from one expert in research field and two experts who were the managers of the online clothing businesses. The seven independent variables which were usefulness of online reviews, volume of online reviews, negative online reviews, practical benefit, trust in social networking sites, credibility, personal innovativeness and one dependent variable which was intention to purchase were measured on a five-point Likert scale ranging from 1 “strongly disagree” to 5 “strongly agree.” The target population was undergraduate students enrolling in general education and Business Administration courses in 2015-2016 in two private universities in Bangkok and Pathumthani provinces of Thailand of around 600 students. A non-probability purposive sample was implemented, since the respondents were chosen based on their ages between 18-21 years old. A research instrument or survey questionnaire assessing the construction of the recent studies was developed from academic published scales of previous research as stated in the literature review. The sample size of this research was calculated from 40 pilot questionnaire using G*power version 3.1.9.2, created by Cohen [48] and approved by several researchers [49] with the Power ($1 - \beta$) of .85, Alpha (α) of .15, Number of Test Predictor of 7, Effect Size of .04102 (Calculated by Partial R^2 of .0394). Then, the result showed that the minimum number of the total sample size should be 289 [48]. Then, the total of 321 usable paper-based questionnaires were received from the distribution by two senior lecturers giving an overall response rate of 97%. Cronbach’s alpha coefficient values were .909 for usefulness of online reviews, .875 for volume of online reviews, .777 for negative online reviews, .797 for practical benefit, .865 for trust in social networking sites, .861 for credibility, .883 for personal innovativeness, and .918 for intention to purchase. Therefore, all Cronbach alpha coefficient values were above .65 [50], which were required to verify reliability. As a result, all the scales were acceptable. Then, the analysis using descriptive statistic consisted of frequencies, percentages, means, standard deviations was implemented. The hypothesis testing was tested using Multiple Regression Analysis to analyze the influence of the seven independent variables (usefulness of online reviews, volume of online reviews, negative online reviews, practical benefit, trust in social networking sites, credibility, personal innovativeness) towards one dependent variable (intention to purchase).

Research Results

Results of Multiple Regression Analysis is shown in Table 1 below.

Table 1 showed all results and Multiple Regression Analysis.

Dependent variable: Intention to purchase, Mean = 3.473, S.D. = .827

Cronbach’s Alpha (C.A.) = .918, R = .682, R^2 = .466, Adjusted R^2 = .454, Constant = .029, Std. Error = .253

Independent variables	Mean	S.D.	C.A.	β	t	Sig.	VIF
Usefulness of online reviews	3.723	.816	.909	-.036	-.613	.540	1.977
Volume of online reviews	3.705	.744	.875	.050	.739	.460	2.641
Negative online reviews	3.787	.693	.777	.016	.302	.763	1.593
Practical benefit	3.944	.713	.797	.015	.297	.766	1.582
Trust in social networking sites	3.692	.661	.865	.258**	4.374	.000	2.029
Credibility	3.458	.794	.861	.155**	3.031	.003	1.526

Personal innovativeness	3.540	.827	.883	.388**	7.644	.000	1.505
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**Statistical significant level of .01

For all 321 respondents, an overwhelming 179 respondents were females (55.8%), and 142 respondents were males (44.2%). Most of them were around 20 years old (48.6%), followed by 19 years old (18.1%). Most of them were studying in School of Communication for 47.4%, Business Administration for 23.4%, Science for 7.2%, Architecture for 5.9%, Arts for .9%, Law for .6%, Economic for .3%, engineer for .3%, and others for 14% respectively. The majority of them spent around 0-10,000 baht per month for 54.2%. Most spent more than 5 hours online for 44.2%. Very few of them used to purchase clothes online. If they had wanted to purchase online clothing, they would choose to buy shirt or blouse. Most of them did not know the web site to buy clothes. If they had wanted to purchase clothes online, they would choose to transfer money online. The major problem in buying online was receiving wrong products, which were different from the web sites. Most of them used Facebook or Instagram for their SNSs. If they had wanted to purchase online clothing, they would use Facebook for their information seeking.

The most predictive independent variables were personal innovativeness ($\beta = 0.388$), trust in social networking sites ($\beta = 0.258$), and credibility ($\beta = 0.155$) positively impacting intention to purchase online clothing of Gen Y 's consumers. as a result, personal innovativeness, trust in social networking sites, and credibility could be shown as the factors positively affecting intention to purchase online clothing of Gen Y 's consumers of 45.4%. The rest of 54.6% were influenced by other variables which were not used in this research. The standard error was ± 0.253 by the following equation.

$$Y (\text{Intention to purchase}) = 0.029 + 0.388 (\text{Personal innovativeness}) + 0.258 (\text{Trust in social networking sites}) + 0.155 (\text{Credibility})$$

The result from Table I showed that the Variance Inflation Factor (VIF) value of each independent variables value was not higher than 4 [51], with the highest value of 2.641. There had no multicollinearity among the independent variables.

Summary of the Study

The researcher hypothesized that usefulness of online reviews, volume of online reviews, negative online reviews, practical benefit, trust in social networking sites, credibility, personal innovativeness had positive effect towards intention to purchase online clothing of Generation (Gen) Y 's consumers. The researcher found that personal innovativeness, trust in social networking sites, and credibility positively impacting intention to purchase online clothing of Gen Y 's consumers at the variance of 45.4%.

Discussions

The results confirmed that *personal innovativeness* was the most important independent factor positively affected intention to purchase online clothing of Gen Y 's consumers. This study confirmed the findings of Agarwal and Prasad [20]. Agarwal and Prasad also defined personal innovativeness as a risk-taking propensity that arise in certain individuals and not in others [20]. These individuals were willing to take chances and to try new things and were able cope with high levels of uncertainty [38]. Moreover, this research confirmed that Thakur, Angriawan, and Summey indicated that personal innovativeness was positively related to technological innovativeness and gadget lovers [39].

Furthermore, the results of this research emphasized that *trust in SNSs* could impact how they perceived the brands and their purchase behaviors. Kananukul, Jung, and Watchravesringkan's study encouraged companies to strengthen consumers' trust in SNSs by enhancing perceived practical benefits. Companies needed to closely monitor information and conversations about the product/ brand being presented on their SNS brand community because the quality of information and conversation available in the SNS could affect consumer trust in that SNS [7]. The large size of SNSs users had been opportunities for apparel companies to use SNSs as methods of communication with Thai consumers [7]. This should be true since most respondents confirmed to use Facebook or Instagram for their potential of online

clothing buying as stating that Gen Y consumers, born between 1981 and 2000 (18-38 in 2019) [13], were one of the most powerful markets for online retailers [14]. Referring to Thailand Internet User Profile 2018, the survey showed that Gen Y was the top Internet users for the 4th consecutive year, especially using Facebook, Instagram, Twitter, and Pantip for around 3 hours and 30 minutes per day. Similarly, most respondents of this study who were Gen Y spent more than 5 hours online. Then, trust in SNSs would result in their intention to purchase online clothing.

In addition, this study confirmed findings of Wang and Sun that *credibility* was statistically significant predictors of attitudes toward online advertising of the consumers [19]. Specifically, when consumers believed online advertising was credible and trustworthy; they tended to have positive attitudes toward online advertising [19]. Also, the study's results illustrated that the persuasion cues related to beauty and fashion influencers presented on YouTube and Instagram. This study suggested similarly to Sokolova and Kefi that perceived credibility were related to the purchase intention. The Thai Gen Y's consumers may see credibility of the influencers exhibited significant and positive relationships to purchases intention of beauty and fashion consumers like those in France [38].

Recommendations

For online clothing marketers or business owners, they should take full advantage of this research's findings to increase Gen Y's consumers intention to purchase online clothing. Since most of them had not yet be the customers of any clothing's brands yet, there had been great opportunities to capture this market. Favorable intention to purchase should then be transformed to high rate of purchase behaviors. Online clothing marketers or business owners should emphasize on *personal innovativeness* by adding web sites and applications for use with computers and mobile phones to shop for clothes online. Shirts of blouses could be the first group of online clothing products for Gen Y. Furthermore, online clothing marketers or business owners should offer *trust in SNSs* because it could impact how Gen Y's consumers perceived the brands and their purchase behaviors. Although the members of Gen Y were described as individualistic, well educated, technologically savvy, less gullible, and better informed than previous generations, They were at risk in setting the privacy level on their online social media to the public. For instance, around 37.90% of them uploaded their pictures and videos immediately after taking them. Around 33.77% uploaded pictures of their airplane tickets and boarding passes before travelling. Then, if SNSs like Facebook, Instagram, Twitter, and Line applications had built trust with Gen Y consumers, these SNSs would be Gen Y's online clothing shopping channels. Moreover, online clothing marketers or business owners should emphasize on their *credibility* since it was significant predictors of attitudes toward online advertising of the consumers. If Gen Y's consumers believed online advertising was credible and trustworthy; they tended to have positive attitudes toward online advertising. The Thai Gen Y's consumers may see credibility of the influencers exhibited significant and positive relationships to purchases intention of beauty and fashion consumers like those in France.

Considering little research had been conducted in the online clothing of Gen Y's consumers, findings from this study had extended theories of TRA and TPB in terms of purchase intention with personal innovativeness, trust in social networking sites, and credibility. There are several limitations and future directions. First, the student sample used in this study may limit the generatability of research findings. Future research could examine a broader profile of online consumers and compare online advertising across different consumer profiles. Second, due to the short history of online clothing shopping of Gen Y, the consumers' beliefs and behaviors may still be evolving and changing [38]. Then, a cross-sectional design was far from enough to capture this change or evolution. Then, a longitudinal study may provide more insights into the relationships among different factors. Other social and individual factors such as cultures or economic development level, demographics, lifestyles, and Internet experience [19, 38] could focus on how the aforementioned factors conspired to influence purchase intention or purchase behavior.

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