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## Influence of Convenience, Time-savings, Price, and Product Variety on Amazon Prime Members and Non-Prime Shoppers' Online Apparel Purchase Intention

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## INFLUENCE OF CONVENIENCE, TIME-SAVINGS, PRICE, AND PRODUCT VARIETY ON AMAZON PRIME MEMBERS AND NON-PRIME SHOPPERS' ONLINE APPAREL PURCHASE INTENTION

by

Md Rashaduzzaman

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# INFLUENCE OF CONVENIENCE, TIME-SAVINGS, PRICE, AND PRODUCT VARIETY ON AMAZON PRIME MEMBERS AND NON-PRIME SHOPPERS' ONLINE APPAREL PURCHASE INTENTION

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University of Nebraska, 2020

Advisor: Jennifer Johnson Jorgensen

The number of internet users and online shoppers in the United States has grown at an incredible rate over the past few decades. Greater convenience and availability of a wide assortment of apparel products at a cheaper price made online shopping very enticing to consumers. Amazon.com (Amazon) gained unprecedented popularity among consumers with its Amazon Prime program. Amazon's retail revolutions changed consumer's way of shopping and expectations. Both online and physical store retailers are facing tremendous pressure to fulfill that level of expectation. Thus, it is essential for retailers clearly understand the shopping expectations and preferences of Amazon Prime members and non-Prime shoppers. Little research has been carried out to understand the online apparel purchasing behavior of Amazon Prime members and non-Prime shoppers.

The purpose of this study was to identify and explain the perceived benefits that Amazon Prime members and non-Prime shoppers in the United States engage when developing intention to purchase apparel online. A conceptual model was extended from the Theory of Planned Behavior by incorporating external variables such as convenience, time-savings, price, and product variety. Quantitative research method consisting of an explanatory research design was used in this study. Multiple regression was selected to test the relationships based on a convenience survey sample of 334 U.S. Amazon Mechanical Turk workers.

The results of this study showed that convenience, price, and product variety significantly influenced participant's intention to purchase apparel online. Thus, participants intended to purchase apparel online when they perceived online shopping websites provided a higher level of convenience, cheaper prices, and a wide variety of apparel. However, time-savings was not found to have a significant impact on developing online apparel purchase intention. Results also indicate that Amazon Prime members perceive greater price comparison than non-Prime shoppers when shopping apparel online. Except for the price, none of the variables was significant in determining the differences between Amazon Prime members and non-Prime shoppers' intention to purchase apparel online.

This dissertation is dedicated to my beloved parents and wife.

For their endless love, support and encouragement

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#### **CHAPTER I**

#### **INTRODUCTION**

Over the past few decades, considerable growth in the use of computers and the internet took place in the United States (U.S.). According to the Current Population Survey (CPS), only 8% of households had a computer in 1984. The percentage of households owning a computer had increased by almost ten folds in 2015 (Ryan, 2018). The number of internet users in the U.S. was close to 277 million in 2018 and 280 million in 2019 (Clement, 2020). This figure is forecasted to reach 290 million in 2022 (Clement, 2020).

The incredible growth of internet users has escalated the development of online sales and exerted enormous effects on electronic commerce (e-commerce) (Ke, 2019; Venner, 2013). E-commerce as a form of internet application (Xu & Qi, 2017) allows consumers to directly purchase products and services from the online seller over the internet using browsers. The U.S. Department of Commerce reported that American consumers spent \$602 billion over the internet in 2019, a 16% share of total retail sales which turns the U.S. into one of the biggest online markets worldwide (Young, 2020). It is projected that e-commerce sales in the U.S. will surpass \$735 billion in 2023 (Statista.com, 2018).

The e-commerce fashion industry is expanding globally due to the growing number of internet users, higher disposable income, and innovative technologies (Orendorff, 2019). The worldwide retail e-commerce revenues from fashion industry are expected to increase from \$481 billion in 2018 to \$713 billion by 2022. In addition, revenues from e-commerce apparel segment are projected to increase from \$317 billion to \$475 billion by 2022 (Orendorff, 2019). 57% of global internet users had purchased fashion-related products from online shops in 2018 (Statista.com, 2018). E-commerce revenues from apparel and accessories sales in the U.S. rose to \$102.8 billion in 2018 from \$93 billion in 2017 (Statista.com, 2018). The online apparel sales in the U.S. amounted to \$68 billion in 2017 (Statista.com, 2018) and accounted for 27.4% of total apparel sales (Melton, 2018). The online apparel sales in U.S. are projected to increase to \$100 billion in 2021 (Melton, 2018).

An increasing number of consumers are using e-commerce as a medium for shopping and purchasing products and services (Ingham, Cadieux, & Berrada, 2015). In 2017, 215.4 million Americans shopped online, and the number of online shoppers is expected to reach 230.5 million in 2021 (Statista.com, 2017). Online shoppers used online shops at least once for browsing products, comparing prices or purchasing products (Statista.com, 2017). A study conducted by NPR and the Marist Institute for Public Opinion in 2018 report that 69% of Americans have purchased an item online (npr.org, n.d.). Among all online shops, online shoppers ranked Amazon.com (Amazon) as the most popular online shops. A survey conducted in 2017 to identify the most popular online shops in the U.S. found that 97% of the respondents had purchased something from Amazon at least once and 94% of respondents had purchased something from Amazon several times (Statista.com, 2017).

Amazon, founded in 1994, is the world's largest e-commerce marketplace (Chen, Mislove, & Wilson, 2016; Fortune, n.d.) that offers a comprehensive selection of products including media (i.e. books, software, music), apparel and accessories, fashion jewelry, consumer electronics, beauty products, baby products, grocery and gourmet food, sporting goods, and industrial supplies. Amazon also offers a number of services including Amazon Prime, Amazon Fresh, Alexa, Echo, and Amazon Web Services. Amazon represents a 50% share of the U.S. e-commerce market and a 5% share of U.S. retail sales (eMarketer.com, 2018). Consumers use Amazon as a one-stop shop where they can browse products, check product availability, compare prices, read product reviews, and purchase different products (Feedvisor.com, 2018).

Amazon offers Amazon Prime, a paid subscription service that provides free and fast shipping benefits to Prime members and unlimited access to digital streams (Amazon.com, n.d.). Amazon Prime transformed Amazon into the worlds' leading successful subscription business from a conventional transaction based e-commerce business (Wilson, 2018, p. 5). This Prime membership program inspires intense loyalty among shoppers (Chen et al., 2016). The Amazon Prime membership program is an innovative approach to offer competitive prices and convenience of free and fast shipping to customers (Wilson, 2018, p. 8). With 101 million Prime members (Statista.com, 2019), this program appears to be a significant determinant of Amazon's success. Consumer Intelligence Research Partners found that on average, Prime members account for 65% of all spending on Amazon (Epsilon.com, 2018).

There are noticeable differences that exist in the spending pattern, shopping preferences, and buying behavior of Amazon Prime members and non-Prime shoppers. For instance, Amazon Prime members' average annual spending on online shops is more than twice as compared to non-Prime shoppers (Statista.com, 2019). Compared to regular customers, Prime members pay out up to three times as money at Amazon (Wilson, 2018, p. 10). In terms of shopping frequency, Prime members are more than twice as likely to shop online daily as regular consumers (Feedvisor.com, 2018). Compared to non-Prime shoppers, Amazon Prime members are more likely to visit Amazon's website. A survey was conducted by Feedvisor in partnership with Walker Sands Communications reported that 56% of non-Prime shoppers visited Amazon at least once in a week, while 85% of Prime members reported the same (Feedvisor.com, 2018). Additionally, Amazon Prime members shop on mobile more than non-Prime shoppers. Survey results reveal that 59% of Prime members compared to 32% of non-Prime shoppers visit Amazon for browsing deals and daily discounts (Feedvisor.com, 2018).

Amazon Prime members and non-Prime shoppers both shop on Amazon and can make a purchase. However, the primary motivator and the main reasons for shopping and buying on Amazon are different. For Prime members, free or fast shipping is the primary motivator, whereas price acts as the major motivator for non-Prime shoppers (MarketingCharts.com, 2018). Free 2-day shipping has been found to be the main reason why Amazon shoppers invest in the Prime membership (Epsilon.com, 2018). Convenience, price, product variety, and time-savings benefits are the four main reasons that motivate Amazon Prime members and non-Prime shoppers to shop and buy on Amazon's website (Epsilon.com, 2018).

#### **Statement of Problem**

Both Amazon and Amazon Prime have grown in popularity and have completely transformed consumer expectations for online shopping (BigCommerce.com, 2018; Wilson, 2018). Consumers who shop on Amazon also shop in other online shops (Epsilon.com, 2018). However, consumers demand all retailers offer Amazon and Amazon Prime-like benefits such as free and fast shipping, lower prices, convenience, availability of a wide variety of products, and comprehensive product information. Both online and physical store retailers are facing tremendous pressure to offer these benefits to consumers (BigCommerce.com, 2018).

As Amazon's dominance made it harder for small and big retailers to meet consumers' demands, many prominent retailers are closing stores or filing for bankruptcy in recent years (Abrams, 2018; Barrabi, 2019; Close, 2016). In spite of strong economy, retailers in U.S. announced more than 9300 store closings in 2019 (Meyersohn, 2019). Marks (2018) also cited Amazon as the driving force for hurting retail businesses. Moody's Investors Service (2018) reported a record high bankruptcy in the retail sector during the first quarter of 2018. The Institute for Local Self-Reliance (ILSR) surveyed more than 850 small independent businesses in 2017. According to the survey findings, 90% of businesses reported that Amazon is having a significant negative impact on their revenue (Mitchell & Lavecchia, 2018).

#### **Purpose of Study**

The purpose of this study is to identify and explain the perceived benefits that Amazon Prime members and non-Prime shoppers in the U.S. engage when developing purchase intention for the apparel products they buy online. The overall aim of this study is to explain and understand the online shopping benefits and online purchasing behavior of Amazon Prime members and non-Prime shoppers.

Quantitative data was collected from Amazon Mechanical Turk workers all over the U.S. using an online survey to test the Theory of Planned Behavior (Ajzen, 1991). This theory explains how the attitude toward behavior, subjective norms, and perceived behavioral control predict an individual's behavioral intention and actual behavior. Convenience sampling has been chosen for this study to select participants. Statistical analysis of the collected data was conducted using SPSS program.

#### Significance of Study

It is expected that the results of this study will provide a more comprehensive understanding of online shopping and purchasing behavior of Amazon Prime members and non-Prime shoppers. Most importantly, the findings of this study will provide an indepth insight into what shopping benefits drive Amazon Prime members and non-Prime shoppers to purchase apparel online, how these shopping benefits influence the development of their online purchase intentions, and what are the implications of these shopping benefits to retailers, marketers, and managers.

Amazon's retail revolutions have drastically changed consumers' way of shopping, shopping expectations, and purchasing behavior (Riter, 2017; Statt, 2018). It is inevitable for retailers to clearly understand the expectations and preferences of consumers in order to survive in this Amazon era (BigCommerce.com, 2018; Epsilon.com, 2018). It is anticipated that the findings of this study will help retailers to develop compelling strategies to win the battle of intense competition in retail business.

Overall, very few studies have examined the shopping and buying behavior of Amazon Prime members and non-Prime shoppers using the Theory of Planned Behavior. Most of the prior studies have focused on investigating the factors such as convenience (Al-Debei, Akroush, & Ashouri, 2015; Jiang, Yang, & Jun, 2013; Kumar & Kashyap, 2018; Meixian (2015), time-savings (Al-Debei et al., 2015; Escobar-Rodroguez & Bonson-Fernandez, 2017; Wei, Lee, & Shen, 2018), price (Akbar & James, 2014; Khan, Liang, & Shahzad, 2015), and product variety (Jadhav & Khanna, 2016; Kumar and Kashayap, 2018; Liu, Li, & Hu, 2013) that influence regular consumers' attitude and purchase intention. A comprehensive model that integrates new variables within the theoretical framework may help researchers to fully understand what other influences may influence Amazon Prime members and non-Prime shoppers' shopping and buying behavior. For these reasons, this study will contribute significantly to the field of consumer behavior, as well as to the body of existing literature on consumer online shopping and buying behavior.

#### **Research Question**

The following quantitative research question has been developed for this study.

Question: What is the influence of perceived benefits such as convenience, timesavings, price, and product variety on Amazon Prime members and non-Prime shoppers' intention to purchase apparel online in the U.S.?

#### **Definition of Terms**

**Amazon.com**- The largest online shopping site in the U.S.

Amazon Prime Member- Amazon shopper who pays a membership fee in exchange for benefits such as free two-day shipping (Amazon.com, n.d., Epsilon.com, 2018).
Attitude- The way a person thinks or feels toward a particular behavior (Ajzen & Albarracin, 2007).

**Consumer Behavior:** The study of "all activities associated with the purchase, use and disposal of goods and services, including the consumer's emotional, mental and behavioral responses that precede or follow these activities" (Kardes, Cronley, & Cline, 2011, p. 7).

**Convenience-** "A reduction in the amount of consumer time and/or energy required to acquire, use, and dispose of a product or service" (Brown & McEnally, 1992).

E-commerce- Activity of buying and selling products and services using the internet.

**Free Shipping-** A marketing tactic used by vendors where buyers do not require paying any shipping charge.

**Hedonic Motivation**- Desire of an individual to achieve enjoyment and fun (Poyroy et al., 2013).

**Impulse Buying**- Making an unintended, unreflective, and immediate purchase without a planned decision (Jones, Reynolds, Weun, & Beatty, 2003; Park, Kim, Funches, & Foxx, 2012).

**Non-Prime Shopper**- Regular shopper who does not pay Amazon Prime membership fee, and as such, not eligible to get any additional benefits and pays standard shipping charges (Epsilon.com, 2018).

**Online Shopping-** A form of electronic commerce (e-commerce) which allows consumers to purchase products or services over the internet.

**Perceived Behavioral Control**- "The perceived ease or difficulty of performing the behavior" (Ajzen, 1991, p. 188).

**Physical Store**- A traditional shopping channel where shoppers visit the store in person to carry out shopping activities.

Product Variety- Depth and breadth of products offered by a supplier (Akram, 2018).
Purchase Intention- The willingness of customers to buy a product or service.
Subjective Norms- An individual's perception about what the close friends, family members or peers think he or she should or should not carry out the suggested behavior (Fishbein & Ajzen, 1975).

**Utilitarian Motivation**- An individual's drive to achieve a goal and behavior rationally (Poyroy et al., 2013).

#### **CHAPTER II**

#### **REVIEW OF LITERATURE**

In the literature, researchers have applied several theories to explain consumer online shopping and buying behavior. The most popular theories among them are the Theory of Reasoned Action (Fishbein & Ajzen, 1975), Technology Acceptance Model (Davis, 1989), and Theory of Planned Behavior (Ajzen, 1991). The Theory of Planned Behavior, an extension of the Theory of Reasoned Action has been selected for this study.

#### **Theory of Reasoned Action (TRA)**

Martin Fishbein and Icek Ajzen developed the Theory of Reasoned Action (TRA) in 1975 (Fishbein & Ajzen, 1975). TRA focuses on behavioral intention and aims to understand the behavioral intention and actual behavior of an individual (Fishbein & Ajzen, 1975). This theory is used to explain the connections exist between beliefs, attitudes, norms, intentions, and behaviors of individuals. According to this theory, intention to perform an actual behavior significantly influences the actual behavior of an individual. TRA also posits that behavioral intention is a function of attitude toward the behavior and subjective norm (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975). This indicates that the behavioral intention of an individual is determined by two factors: attitude toward the behavior and subjective norms.

Fishbein and Ajzen (1975) state that attitude toward a behavior is the positive or negative feelings of an individual about executing the target behavior. Subjective norms are defined as an individual's perceived social pressure to perform or not perform the target behavior (Ajzen, 2007). Attitude toward the behavior is determined by the belief about the outcomes or consequences of the behavior and evaluation of the outcomes. Subjective norms are determined by beliefs about significant others (i.e. family members, close friends or peers) attitudes toward the behavior and motivation to comply with significant others (Davis, Bagozzi, & Warshaw, 1989).

TRA is an improvement over the Information Integration theory (Anderson, 1971, 1981a; Fishbein & Ajzen, 1975) developed and broadly experimented by Norman Anderson. Information Integration theory attempts to predict attitudes. This theory investigates how the integration of new information with existing thoughts forms and changes the attitudes of people (Anderson, 1971).

Dealing with voluntary behavior is one of the limitations in the Theory of Reasoned Action. Norberg, Horne, and Horne (2007) show that due to circumstantial limitations, people do not always perform an actual behavior if they have an intention to perform the behavior. If an individual lacks control over the actual behavior, behavioral intention cannot be considered as the exclusive predictor of actual behavior. Thus, Ajzen (1991) incorporated a new variable, "perceived behavioral control" and introduced the Theory of Planned Behavior. The addition of this new variable strengthens the predictive power of the TRA (Ajzen, 1991).

#### **Theory of Planned Behavior (TPB)**

Theory of Planned Behavior (TPB) posits that attitude toward the behavior, subjective norms, and perceived behavioral control are the three variables that predict the behavioral intention of an individual (Ajzen, 1991). This theory also proposes that actual behavior is a function of behavioral intention. Behavioral intention indicates an individual's state of being fully prepared to perform a given behavior (Ajzen, 2002). It is the subjective probability of an individual to carry out a given behavior (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975). Warshaw and Davis (1985) defined behavioral intention as "the degree to which a person has formulated conscious plans to perform or not perform some specified future behavior" (p. 214).

According to Ajzen (2002), behavioral beliefs, normative beliefs, and control beliefs are the three kinds of beliefs that direct human action. Behavioral beliefs generate a positive or negative attitude toward the behavior; normative beliefs cause perceived social pressure or subjective norm, and control beliefs induce perceived behavioral control (Ajzen, 2002). If a person has a more favorable attitude toward the behavior, subjective norms, and control over actual behavior, that person is more likely to have a higher intention to perform that behavior. Consequently, that person is more likely to perform the actual behavior because of his/her strong intention to perform that behavior (Ajzen, 1991). More specifically, attitude toward the behavior, subjective norms and perceived behavioral control, together shape the behavioral intentions and behaviors of an individual.

Attitude toward a behavior is an individual's salient belief based on the perceived consequences of his/her behavior. It is the person's positive or negative evaluation of relevant behavior. It is assumed that attitude is composed of two components: behavioral beliefs and outcome evaluations (Ajzen, 2002; Francis et al., 2004). TPB posits that behavioral beliefs are an individual's inner beliefs about the outcomes of performing a certain behavior that influences his/her attitude toward that behavior (Ajzen, 1991). Positive beliefs about the consequences of behavioral outcomes result in positive attitudes toward the behavior and increase behavioral intention (Ajzen, 1991). Al-Debei, Akroush, and Ashouri (2015) studied how consumers' attitude toward online shopping is

influenced by three major behavioral beliefs: perceived benefits (i.e. personal), perceived trust (i.e. psychological), and perceived web quality (i.e. technological). The empirical findings of the study showed that trust and perceived benefits such as convenience and time-savings positively and significantly influenced consumers' attitude toward online shopping.

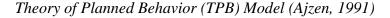
Subjective norm represents the perception of an individual regarding the approval or disapproval of behavior from people who are important to that person including his/her close friends, family members or peers (Han, Kim, & Lee, 2018; Kim & Park, 2005). To define the subjective norm, Fishbein and Ajzen (1975) state that subjective norm is a function of normative belief that represent an individual's perception about what the close friends, family members or peers think he or she should or should not conduct the suggested behavior. Normative beliefs (beliefs about how close friends, family members or peers expect him/her to behave) and outcome evaluation (overall judgment about each belief) are the two components of the subjective norm that work in interaction. Subjective norms or perceived social pressure can affect the behaviors of an individual (Ajzen, 1991; Orapin, 2009). However, a significant direct relationship has not been found between subjective norm and consumer behavior. An individual's own consideration tends to play an important role in overshadowing the effect of subjective norm (Ajzen, 1991; Jamil & Mat, 2011).

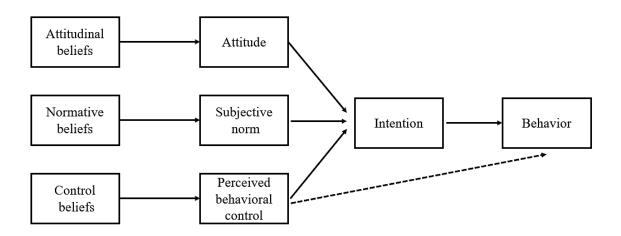
Many researchers suggest that subjective norm has a direct significant effect on purchase intention toward online shopping (Leeraphong & Mardjo, 2013; Lim, Osman, Salauddin, Romle, & Abdullah, 2016; Jamil & Mat, 2011; Xie, Zhu, Lu, & Xu, 2011).

Purchase intentions mediated most of the studies on subjective norm before conducting actual buying (Limayem, Khalifa, & Frini., 2000; Jamil & Mat, 2011; Zhou, 2011).

According to TPB, the perceived behavioral control variable describes one's nonvolitional aspects of behavior. This also describes one's perception of ease or difficulty to perform a task. An individual's perception of ease or difficulty relies on their possession of essential resources and opportunities to execute a certain behavior (Kim & Park, 2005). Ajzen (1991) stated that Bandura's concept of self-efficacy (Bandura, 1982, 1986) was the source of knowledge regarding the role of perceived behavioral control. Bandura's Social Cognitive Theory established the concept of self-efficacy (Bandura, 1997). The Social Cognitive Theory posits that actions that an individual has observed in others affect his/her actions, reactions, social behavior, and cognitive process. Selfefficacy is an important aspect of Social Cognitive Theory. Because the development of self-efficacy depends on external experiences and self-perception.

The original TPB model developed by Ajzen (1991) is available in Figure 2.1. Figure 2.1.





TPB has been chosen for this study to explain and understand the perceived benefits that Amazon Prime members and non-Prime shoppers in the U.S. engage when developing purchase intention when they buy apparel online.

The foundation of this research is that consumer's beliefs about online shopping benefits influence their intention to purchase online. TPB provides a solid theoretical basis for testing such postulations. TPB provides a strong rationale for testing the relationships among convenience, time-savings, price, product variety and intention to purchase apparel online.

Recently, Han et al. (2018) adopted TPB as the overarching theory in their research. They investigated the influence of beliefs about electronic service quality and need for uniqueness on attitude toward online shopping and intention to purchase online. Loureiro and Breazeale (2016) applied TPB to explore consumers' online apparel buying intention. Lim et al. (2016) used TPB as the underpinning theory to investigate the influence of subjective norms and perceived usefulness on purchase intention. Kim and Park (2005) and Seock and Norton (2007) also used TPB as the theoretical framework to test the factors that influence consumers' intention to purchase apparel online. A table outlining studies that have utilized TPB is available in Appendix D.

For this study, TPB was adapted from previous models to include perceived online shopping benefits such as convenience, time-savings, price, and product variety as the predictors of intention to purchase apparel online. User types (i.e. Amazon Prime member and non-Prime shopper) is the antecedent variable in the conceptual model. The intention to purchase apparel online has been used as the outcome variable in this research. Since an individual's attitude initiates the formation of intention (Bagozzi & Yi, 1989) and individual behavior is directed by behavioral intention (Ajzen, 2002), the proposed model uses intention to purchase apparel online as a final dependent variable. Therefore, the proposed model does not include the actual behavior variable that exists in the traditional TPB model.

Sheppard, Hartwick, and Warshaw (1988) found that subjective norm is the weakest determinant of behavioral intention. Within the online context, intention is not significantly influenced by the subjective norms (Belleau, Summers, Xu, & Pinel, 2007; Shim, Eastlick, Lotz, & Warrington, 2001). Due to the inconspicuous nature of online shopping, consumers pay less attention to the perceived beliefs of close friends, family members or peers when they shop online (Shim et al., 2001). Therefore, the subjective norms variable has not been included in the proposed model.

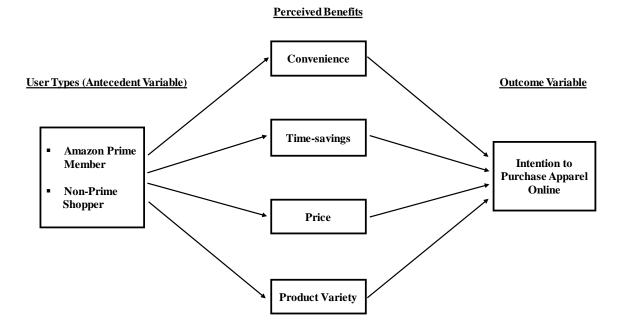
The perceived behavioral control variable has also been excluded from the proposed model. Since roughly eight-in-ten Americans shop online and roughly 51% Americans use their cellphone to shop online (Smith & Anderson, 2016), it is expected that the target population in the U.S. have actual control over online shopping behavior. It is believed that people have the required skills and abilities to shop apparel online, and they find it easy to purchase apparel from online shopping websites.

TPB model is important in this research to understand how convenience, timesavings, price, and product variety influence consumers' online shopping and purchasing behavior. The TPB model is also important to understand which perceived benefits Amazon Prime members and non-Prime shoppers engage when forming an intention to purchase apparel online. Prior studies have shown that convenience, time-savings, price, and product variety are significant when determining intention to purchase online (Akram, 2018; Arora & Aggarwal, 2018; Escobar-Rodriguez & Bonson-Fernandez, 2017; Mahesh & Nathan, 2015). However, little research has been done to examine Amazon Prime member's intention to purchase apparel online.

An adapted framework is demonstrated in Figure 2.2 to include the antecedent variable (i.e. user types) and perceived benefits as predictor variables (i.e. convenience, time-savings, price, and product variety) within the model. This adapted model seeks to identify and explain the relationships between perceived benefits (predictor variables) and intention to purchase apparel online (outcome variable). No mediation hypothesis has been tested using the adapted model in this study.

#### Figure 2.2.

Theory Adaptation of the Theory of Planned Behavior (TPB)



In the following subsections, a comprehensive literature review is provided concerning the identified predictors of intention to purchase apparel online. Relevant literature has also been utilized to develop and support the hypotheses of this study.

#### **Amazon Prime Members and Non-Prime Shoppers**

On July 5, 1994, Jeff Bezos founded Amazon.com, a multinational technology company which focuses on e-commerce, artificial intelligence, and cloud computing. The company was started as an online bookstore. Later, Amazon started selling video downloads/streaming, software, video games, electronics, food, apparel, toys, furniture, and jewelry. Amazon became the most valuable public company in the world (Monica, 2019). The global net revenue of Amazon.com was around 280 billion U.S. dollars in 2019, almost 21% higher than the previous year's global net revenue (Statista.com, 2020). Total U.S. retail e-commerce sale was 525.69 billion dollars in 2018. Amazon's share of the e-commerce market was nearly 50% in 2018, up from a 43.5% share in 2017. Amazon's share of the U.S. total retail market was nearly 5% in 2018 (eMarketer.com, 2018). A recent survey conducted by BigCommerce reveals that 78% of global consumers and 83% of U.S. consumers made a purchase on Amazon in the last six months (BigCommerce.com, 2018).

In 2005, Amazon offered Amazon Prime, a paid subscription service. The reason for the creation of Amazon Prime was to provide customers access to products and services that would otherwise be more costly to regular Amazon customers. The customer creates an Amazon account or Amazon Prime account to become an Amazon Prime member. Customers receive Amazon Prime membership benefits such as free twoday shipping for an annual membership fee, which is currently \$119. On the other hand, the rate of the annual membership fee for Prime Student members is \$59/year. Regular Amazon non-Prime shoppers do not pay a subscription fee, which excludes them from receiving additional benefits. Amazon also offers a 30-day free trial of Amazon Prime service.

The number of Amazon Prime subscribers in the U.S. is rapidly growing. The total number of Amazon Prime members in the U.S. was 112 million in 2019 (Statista.com, 2020). According to the U.S. Census Bureau, total number of households in the U.S. is around 127 million. Among them, 82% of the households have an Amazon Prime account (Berthene, 2019). A survey found that Millennials aged 25 to 34 years make up the highest proportion of Prime members (47%) in the United States. In addition, 59% of the Prime members in the United States are male (Munden, 2018).

Benefits an Amazon Prime member receives include free fast shipping for eligible purchases, streaming of movies, TV shows and music, exclusive shopping deals and selection, unlimited reading, and more (Amazon.com, 2019). Shipping benefits include "Free Two-Day Shipping", "Free Same-Day Delivery", and "Free Two-Hour Delivery" on eligible items to addresses in the contiguous U.S. and in eligible zip codes (Amazon.com, 2019).

Streaming benefits such as "Prime Video" provides unlimited streaming of movies and TV episodes for paid or free trial members in the U.S. and Puerto Rico; "Prime Music" provides unlimited, ad-free access to hundreds of Prime Playlists and more than two million songs for members in the U.S. and Puerto Rico (Amazon.com, 2019). Prime members can borrow books, magazines, and more from the Prime Reading catalog and read them on their Fire tablet or Kindle e-reader. Another exclusive benefit Amazon Prime members receive is they can secure unlimited photo storage in Amazon Drive using "Amazon Photos" service (Amazon.com, 2019). Shopping benefits Amazon Prime members receive include "Amazon Prime Rewards Visa Signature Card", "Amazon Prime Store Card", "Amazon Dash for Prime", "Prime Wardrobe", "Prime Pantry", and more. Eligible Prime members earn 5% back every day on all Amazon.com purchases when they use "Amazon Prime Rewards Visa Signature Card". Eligible Prime members can get 5% back every day on Amazon.com purchases and access to exclusive financing offers when they use "Amazon Prime Store Card". Also, with "Prime Wardrobe", Prime members can try before they buy from eligible items across women's, men's, kids', and baby clothing, shoes, and accessories (Amazon.com, 2019).

Amazon Prime members in the U.S. spend more than twice as much as compared to Amazon non-Prime shoppers (Wilson, 2018, p. 10). Survey results show that the average annual spending of Amazon Prime members on the online shopping platform is 1400 U.S. dollars. In contrast, non-Prime shoppers spend an average of 600 U.S. dollars every year (Statista.com, 2019). A recent study conducted on more than 3500 online shoppers from the U.S. and the United Kingdom reveals that in the U.S., Amazon Prime members do 53% of their shopping online whereas non-Prime shoppers do 39% of their shopping online (Munden, 2018). Results from this study also show that Amazon Prime members in the U.S. spend 55% of all their online spending on Amazon. This figure for non-Prime shoppers is 41%.

A recent survey conducted by Coresight Research revealed that Amazon became the most-shopped apparel retailer in the U.S. overtaking Walmart (Coresight.com, 2019). Amazon's 112 million Prime members played an important role in making Amazon as the number one apparel retailer in the U.S. The estimated apparel sales of Amazon were \$30 billion in 2018. Amazon's apparel sales are projected to reach \$85 billion by 2020 (cpcstrategy.com, 2018). CPC Strategy surveyed 1500 U.S. shoppers to find out how shoppers will browse and buy apparel in 2018. According to the survey report, 52.1% respondents claimed that they purchased apparel most frequently from Amazon in the last six months (cpcstrategy.com, 2018). 30.8% respondents cited free and fast shipping and 24.7% respondents cited low price as the major reasons for purchasing apparel from Amazon. Shoppers mostly prefer to buy basic and casual apparel instead of high-quality apparel from Amazon. 54.9% respondents purchased casual apparel from Amazon in the last six months (cpcstrategy.com, 2018).

Convenience, price, time-savings, and product variety have been found to be the primary reasons that Amazon prime members and non-Prime shoppers shop on Amazon. Convenience in shopping is a top priority for Amazon. Recently, Epsilon surveyed almost 4000 online shoppers including Amazon Prime and non-Prime shoppers to understand online shopping behavior and motivators. The survey findings show that Prime members' motivation for shopping on Amazon is mainly driven by shopping conveniences, such as the ease of buying products on Amazon and the convenience of free shipping (MarketingCharts.com, 2018). Similarly, a global survey conducted by BigCommerce (2018) also claims that convenience is the most important reason consumers make a purchase on Amazon (BigCommerce.com, 2018). 70% of Prime member respondents cited the convenience of free shipping as the top reason why they shopped on Amazon. On the other hand, 60% of non-Prime shoppers cited free shipping as their motivation for shopping on Amazon (MarketingCharts.com, 2018). Compared to 44% of non-Prime shoppers, 60% of Prime member respondents cited the convenience of two-day or next-

day shipping as an important reason that they shopped on Amazon. Additionally, 52% Amazon Prime members stated that they shopped on Amazon because they found it easy to shop online (MarketingCharts.com, 2018).

Feedvisor (2018) surveyed 1500 Amazon shoppers in 2018 and reported that 35% of Amazon Prime members visited Amazon for checking to see if the product was Prime eligible. Only 5% of non-Prime shoppers checked Prime eligibility on Amazon (Feedvisor.com, 2018). It indicates that compared to non-Prime shoppers, Prime members are highly driven by the convenience of free and fast shipping as well as the delivery when shopping on Amazon.

Amazon gives more preference in keeping the reputation of the brand than winning on price (Nesmyanovic, 2015). Amazon employed innovative strategies such as the Prime program to avoid direct price competition with other retailers. The free shipping benefits that Prime members get through the Prime program motivate them to select Amazon over other retailers even when prices are equal (Nesmyanovic, 2015). Also, sophisticated inventory management systems and price intelligence systems enable Amazon to win the price competition game. During the Christmas shopping season, Amazon made changes to the prices of around 80 million items within a single day (Loeb, 2014).

Price stands out as one of the most important reasons why Prime members and non-Prime shoppers shop on Amazon. Epsilon's survey reported that 65% of Prime members compared to 64% of non-Prime shoppers cited price as their motivation for shopping on Amazon (MarketingCharts.com, 2018). Also, 67% of the Prime members in the U.S. ranked price as the most important factor when they made decisions about shopping on Amazon (Munden, 2018). However, Steffens (2018) argues that Amazon prices products differently for Prime members and non-Prime shoppers. The researcher claims that when customers select free one-day shipping, the list price of the product for Prime members is on average higher than the list price for non-Prime shoppers (Steffens, 2018).

One top reason that consumers visit Amazon is to compare the prices of the product they intend to buy. Feedvisor (2018) reported that 51% of Prime members compared to 50% of non-Prime shoppers visited Amazon in order to compare prices on a specific product they intended to buy. Additionally, 49% of Prime members compared to 32% of non-Prime shoppers visited Amazon for browsing new deals and daily discounts (Feedvisor.com, 2018).

Amazon Prime members get the exclusive benefits of free and fast shipping which enables them to expedite the delivery of products they ordered on Amazon. The free and fast shipping and delivery save both time and money (Martin, 2018). For instance, Amazon Prime members can place an order on Amazon from their home or office and can have products delivered straight to their home within one or two days. They can also set a delivery time that is most convenient for them. Prime members do not need to visit a physical store to buy a product and get them home. This way, Prime members can save a good amount of time (Martin, 2018). One of the Amazon Prime members claimed that Prime membership saved her 20 hours over one year that could be equivalent to an extra \$540 (Martin, 2018).

Online shoppers can save time when they can buy different things from the same online websites or stores. A survey conducted by Epsilon reports that Prime members prefer to shop on Amazon because it provides "One-stop-shop" facility which enables them to buy different products from Amazon website and save time (MarketingCharts.com, 2018). According to the survey results, 52% of the Prime members compared to 47% of the non-Prime shoppers cited "One-stop-shop" or buying different products from Amazon as an important reason why they shopped on Amazon (MarketingCharts.com, 2018).

The addition of new category and products every year transformed Amazon into the world's largest marketplace. A variety of sellers also use Amazon's website to sell their products which enables Amazon to reach a much larger customer base (Nesmyanovich, 2015). Compared to non-Prime shoppers, Amazon Prime members have been found to be highly motivated by the product variety when shopping on Amazon. 42% of Prime member respondents compared to 40% non-Prime member respondents in Epsilon's survey cited product variety as one of the major reasons why they shopped on Amazon (Epsilon.com, 2018). However, compared to Epsilon's (2018) survey findings, Munden (2018) reported a smaller percentage (36%) of Prime members in the U.S. who cited product variety as one of the important reasons for shopping on Amazon.

Amazon provides comprehensive product information, product reviews, pricing, and listings on the website. Amazon Prime members and non-Prime shoppers extensively use the Amazon website for product discovery. 71% of Prime members in the U.S. reported that they are most likely to start their shopping journey using the Amazon website (Munden, 2018). More than 50% of shoppers said they read full product description when making a purchase on Amazon (Feedvisor.com, 2018). Moreover, 75% of Amazon shoppers are most likely to use the Amazon search box for finding product information before making a purchase on Amazon (Feedvisor.com, 2018). A whopping 94% of U.S. Amazon Prime members reported that they check Amazon reviews and product price when shopping on other online and offline shops (Munden, 2018).

Based on the above discussion, the following hypotheses have been developed.

- *H1*: Amazon Prime members perceive greater convenience than non-Prime shoppers when shopping apparel online.
- *H2*: Amazon Prime members perceive greater time-savings than non-Prime shoppers when shopping apparel online.
- *H3*: Amazon Prime members perceive greater price comparison than non-Prime shoppers when shopping apparel online.
- *H4*: Amazon Prime members perceive greater product variety than non-Prime shoppers when shopping apparel online.

#### Convenience

Convenience plays a key role in understanding consumer online buying behavior. Many researchers who investigated the online shopping behavior of consumers have found that convenience is one of the major motivating factors that drive consumers to purchase online. This implies, shoppers who are motivated by convenience are more likely to buy goods from online shops (Agarwal, 2013; Akram, 2018; Al-Debei et al., 2015; Dani, 2017; Delafrooz et al., 2010; Forsythe & Shi, 2003; Jiang et al., 2013; Kaur, 2018; Karim, 2013; Koiso-Kanttila, 2005; Kumar & Kashyap, 2018; Mahesh & Nathan 2015; Martinez-Lopez et al., 2014; Pham et al., 2018; Rohm & Swaminathan, 2004; Sim & Koi, 2002). In marketing theory, the concept of convenience refers to the classification of products. Convenient products are widely distributed products that minimize the time and effort of consumers when they buy and own a product (Yale & Venkatesh, 1986). Berry et al. (2002) and Seiders et al. (2007) defined "service convenience" as those which save the time and effort of consumers while buying or using a service, which can include extended store hours. Brown et al. (1992) defined convenience as it pertains to both products and services as "A reduction in the amount or consumer time and/or energy required to acquire, use, and dispose of a product or service relative to the time and energy required by other offerings in the product/service class". Based on the work conducted by Brown et al. (1992) and Grewal et al. (2004), another researcher, Meixian (2015) compiled a set of three dimensions of online shopping convenience: less time, less physical energy and less mental energy spent on acquiring goods or services.

Compared to female consumers, male consumers have been found to have a higher convenience orientation (Chen & Hung, 2015; Seock & Bailey, 2008). According to IRI Consumer Connect study, Millennials (23 to 38 years-old) reported shopping online provides more convenience (Boss, 2018). 58% of Millennials compared to 50% of all consumers said the convenience of free shipping motivated them to shop online. In addition, 55% of Millennials compared to 52% of generation Xers (39 to 54 years- old), and 36% of Baby Boomers (55 to 73) agreed that online shopping provides more convenience when they can order online and pick up products from physical stores (Boss, 2018). Higher-income Americans shop online more than low-income Americans. 62% of Americans with an annual household income \$100,000 or more shop online compared to 20% of Americans with an annual household income less than \$30,000 (Gralnick, 2017).

In order to understand online shopping convenience as well as consumers' online shopping behavior, it is important to understand the salient dimensions of online shopping convenience. Based on the studies carried out by Berry et al. (2002) and Seiders et al. (2007), Jiang et al. (2013) conducted a research study focusing on identifying key convenience dimensions of online shopping and their associated sub-dimensions specific to the context of online shopping. The results of this study show that access, search, evaluation, transaction, and possession/post-purchase convenience are the five dimensions of online shopping convenience. Each of the five dimensions of shopping convenience. Pham et al. (2018) found similar results and reported that the five dimensions have a direct effect on perceived value and repurchase intention.

Kaur (2018) investigated the impact of shopping orientation on consumers' online apparel purchase intention. The researcher reported that among impulse purchase orientation, quality orientation, brand orientation, convenience orientation, and shopping enjoyment orientation; convenience orientation had the strongest impact on consumers' online apparel purchase intention. He suggests that online apparel retailers should offer convenience when placing an order, minimize the order processing time, and provide multiple modes of payment to attract and retain "convenience-oriented" shoppers (Kaur, 2018). However, Chen and Hung (2015) found contradictory results when they examined the effect of shopping orientation on online shopping behavior in the context of socks purchases. Results of their study showed no evidence of a relationship between convenience orientation and intention to shop for socks online. Convenience-oriented shopper is the term that Brown et al. (2003) uses to refer to shoppers who prefer to shop online as this is very convenient for them. Online shops remain open for business twenty-four hours per day and seven days a week. These extended store hours allow online shoppers to do shopping at home or from anywhere and at any time they want (Quaddus & Achjari, 2005; Wei et al., 2018). Moreover, customers can avoid waiting for paying as they do not require to stand in a line (Duarte, Silva, & Ferreira, 2018) and they can also avoid the crowd while shopping online (Yaras, Ozbuk, & Unal, 2017). Consumers can pay online which eliminates the difficulties of cash payments (Wei et al., 2018). In addition, the facility of paying online enables consumers to save their time and effort (Duarte et al., 2018).

Although online shoppers have been found not obsessed with the delivery (Duarte et al., 2018), they prefer their products to be delivered to their address rather than carrying them home by themselves (Yang & Lester, 2004). These findings are consistent with what Li et al. (1999) have shown in their research that customers who purchase products at online stores more frequently are more convenience-oriented and less experience-oriented. These consumers regard convenience during shopping as the most important factor in purchase decisions, because they are time-constrained and do not mind buying products without touching or feeling them if they can save time. However, Smith and Rupp (2003) have argued that consumers find it very convenient to shop online but shopping apparel may not be as convenient due to the need to touch the product.

Shih (2009) said that consumers consider the internet as an "Instrument of Convenience" because online shopping allows consumers to shop in the convenience of

their home and reduces overall shopping efforts. Online shopping also offers timesavings benefits such as easy price comparisons, easy access to consumer reviews and ratings, and selection of products from a wide variety (Duarte et al., 2018). However, Bellman et al. (2010) found that 80% of website visitors do not have any intentions to buy online. Consumers use online websites to compare the price, products, and brands as well as get information regarding new trends.

Akram (2018) examined the effects of online shopping benefits on consumers' online apparel purchase intention and reported that perceived convenience was the most dominant variable that influenced consumers' intention to purchase apparel online. Mahesh and Nathan (2015) tried to analyze the factors influencing consumers to shop a product online and the difficulties encountered when purchasing through this medium. They tested five major factors such as time-savings, low price, shopping at any time, the variety of goods, and speed of delivery that influenced the consumers' online purchase intention. Consumers ranked convenience as the second most significant variable that influenced consumers to purchase online, as consumers felt that they could purchase products online at any time. This finding is consistent with what Jayawardhena et al. (2003) have shown in their study that convenience is the second reason why people buy goods and services online. In the study conducted by Mahesh and Nathan (2015), low price of the product holds the first position. Variety of goods retains third place, speed of delivery of goods stays in the fourth place, and time-savings is the last preference of consumers (Mahesh & Nathan, 2015). Another study by Agarwal (2013) concluded that the convenience offered by online stores have made shopping easy for consumers.

Kumar and Kashyap (2018) explored the five utilitarian motivation factors for online shopping in India. Information availability, accessibility, product availability, searchability, and convenience were the motivating factors. Their study confirmed that convenience is an important utilitarian motive in online shopping for Indian shoppers (Kumar & Kashyap, 2018; Martinez-Lopez et al., 2014). Through shopping online, shoppers can avoid both the hassle of queuing to a counter for payment and the crowd of people that can exist in brick-and-mortar stores (Kumar & Kashyap, 2018). Moreover, Robinson et al. (2007) state that the major motivation for online purchasing is convenience with shopping and delivery. Compared to the traditional way of purchasing, consumers can compare the price of the products more easily while shopping online. So, price comparison is also another convenience factor of online shopping.

Based on the above discussion, we can conclude that convenience is an important factor in determining consumers' intention to purchase apparel online. It is expected that convenience would positively contribute to consumers' intention to purchase apparel online. Thus, the following hypothesis has been developed.

H5: There is a positive relationship between convenience and consumers'

intention to purchase apparel online.

### **Time-Savings**

Consumers often may find it time-consuming to search for a particular product on online shopping websites due to availability of a wide range of products as well as lack of detailed description and clear images of the product (Duarte et al., 2018). On the other hand, online shopping allows consumers to save valuable time by delivering products to their home. Consumers do not require dealing with the hassle of parking and the crowd during the rush time if they shop online (Yaras et al., 2017). They can also avoid wasting time on long lines at checkout (Duarte et al., 2018). Compared to men, women are more selective, and they spend more time and energy to research and compare products before purchasing from online shops (Buyvoets, 2016). According to Wahyuddin, Setyawan, and Nugroho (2017), males tend to have utilitarian shopping orientation, while women tend to have a hedonic shopping orientation. Men's shopping process is quicker and more efficient than women (Buyvoets, 2016). In addition, Millennials are busy people who have a very limited time to visit a mall or physical stores to shop (Filippis & Lebovits, 2014). Online shopping offers them easy access to vast product information and varieties. Online shopping also delivers the product to their home, which helps them to save a good amount of time (Filippis & Lebovits, 2014). According to the U.S. Bureau of Labor Statistics, people with more education have higher earnings than people with less education (Vilorio, 2016). Due to the busy lifestyle of people with more education and higher income, time-savings during shopping online is highly important to them.

Several past studies have signified that time-savings is an important variable that influences consumers' attitude and intention to purchase online (Al-Debei et al., 2015; Chang et al., 2004; Dani, 2017; Escobar-Rodroguez & Bonson-Fernandez, 2017; Forsythe & Shi, 2003; Khalil, 2014; Khalifa & Limayem, 2003; Lim, 2003; Mahesh & Nathan, 2015; Martin & Herrero, 2012; Morganosky & Cude, 2000; Quaddus & Achjari, 2005; Sultan & Uddin, 2011; Wei et al., 2018). A recent study conducted by Wei et al. (2018) reported that perceived time-savings positively influences the perceived usefulness of online shopping for purchasing apparel and, in turn, positively impacts consumers' intention to purchase apparel online. The researchers concluded that shopping becomes more flexible and efficient when consumers shop for apparel online. Online shopping enables consumers to make full use of their fragmented time and allows them to perform other tasks. Moreover, consumers can get their favorite styles when they shop for apparel online. Online shopping benefits such as time-savings and obtaining favorite styles of apparel drive consumers' intention to purchase apparel online (Wei et al., 2018).

Consistent with the key findings of Wei et al. (2018), Escobar-Rodriguez and Bonson-Fernandez (2017) also proposed that time-savings positively influenced perceived value or benefits, and subsequently increased the intention to purchase apparel online. The perceived value of purchasing apparel online is the consumers' belief that purchasing apparel online will satisfy their needs and add value to the transaction (Escobar-Rodriguez & Bonson-Fernandez, 2017). Online shopping enables consumers to save time as they do not need to visit one physical store to another, and they can obtain product information from multiple sources in minutes. This time-savings benefit increases the degree of consumers' shopping satisfaction, and in turn escalates intention to purchase apparel from online shops (Escobar-Rodriguez & Bonson-Fernandez, 2017).

In another recent study conducted by Dani (2017), four variables: time-savings, convenience, website design, and security have been found to influence consumers to shop online. Consumers feel that they can save time as it takes less time to evaluate and select a product when they shop online (Dani, 2017; Sultan & Uddin, 2011). A previous study conducted by Al-Debei et al. (2015) supports the key finding of Dani (2017), that perceived benefit such as time-savings related to online shopping drives consumers to shop and buy products from online shops. In the context of online shopping, product

delivery time is an important consideration to offer time-savings benefits to consumers. A consumer would be more encouraged to buy products from online shops if the time required to get the desired product is shorter (Al-Debei et al., 2015).

Khalil (2014) provides further evidence to confirm that time-savings is an important factor that motivates consumers to shop online. According to the findings, 68% of the participants strongly believe that they can save time when they shop online. Because online shopping allows them to purchase the desired products from their home or office, and it is not essential to leave their home to buy products. Khalil (2014) concluded that time-savings became an important concern for consumers due to the modern busy lifestyles, and time-savings is a major reason for adopting online shopping. This conclusion supports Mahesh and Nathan (2015), who stated that time-savings is one of the most important reasons why most consumers prefer to purchase products through online shopping websites.

From the above discussion, it can be concluded that time-savings can be an important factor that influences consumers to buy from online shops. It is expected that consumers who could save more time while purchasing online would have a greater intention to make a purchase online. Thus, the following hypothesis has been developed.

*H6*: There is a positive relationship between time-savings and consumers'

intention to purchase apparel online.

### Price

Price has been found to have a significant and positive impact on consumers' intention to purchase online (Akbar & James, 2014; Delafrooz, Palm, & Khatibi, 2011; Escobar-Rodriguez & Bonson-Fernandez, 2017; Khalifa & Limayem, 2003; Khalil, 2014; Khan, Liang, & Shahzad, 2015; Mahesh & Nathan, 2015; Napompech, 2014; Wei et al., 2018). In a study focused on consumers' purchasing decision and receptivity to online shopping, price was found as the strongest influencing variable followed by refund, convenience, auction websites, security, brand, search engines, promotion and online shopping malls (Akbar & James, 2014). This finding is consistent with the key findings of the work of Mahesh and Nathan (2015), where researchers tested five variables: price, shop at any time, variety of goods, product delivery speed, and time-savings. Price of the product stood out as the strongest variable that influenced consumers to purchase products through online shops (Mahesh & Nathan, 2015).

The price comparison is seen as a feminine activity. Female consumers have been found to be more sensitive to products with lower prices than their male counterparts (Zhang & Zhang, 2012). 77% of female consumers compared to 74% of male consumers reported that they want the best price (Zorzini, 2017). In addition, 74% of female consumers compared 54% of male consumers are more likely to purchase a product if it is on sale (Zorzini, 2017). Price of the product heavily influences Millennials when they shop online. 72% of Millennials have been found to search for a discount before making a purchase online (Herosmyth.com, 2018). Aiming to save money, 74% of Americans with a higher income visit Amazon to check the price of the product before buying (Jones, 2018).

Researchers (Clemes, Gan, & Zhang, 2014; Khan et al., 2015) indicate that a better price is one of the dominant variables that intensifies consumers' intention to purchase online. Compared to the traditional marketing which includes media like print, billboard or television advertisements; online marketing through social media, email, and search engine optimization reduces the operating costs of the online retailers (Wei et al., 2018). Delafrooz and her colleagues stressed on offering a competitive price to customers. They proposed, for online retailers, it is important to offer competitive prices for the merchandise if the retailers want to entice consumers to their online stores and stimulate consumers' intention to make a purchase (Delafrooz et al., 2011). However, online retailers may face intense price competition due to the availability of intelligent search engines and price comparison facilities to the consumers (Delafrooz et al., 2011).

Researchers (Khalil, 2014; Mahesh & Nathan, 2015) reported that consumers found the price of the products in an online shopping site comparatively lower than the price existed in traditional physical retail stores. Thus, they can save money purchasing through an online shopping website. Moreover, searching for information about fashion products online helps consumers to obtain a better price and allows them to save money (Escobar-Rodriguez & Bonson-Fernandez, 2017).

Cost optimization through online marketing enables online fashion retailers to sell clothing at a lower price. In turn, the lower price motivates the consumers to shop online and builds consumer's perception that they are saving money. Finally, this perception regarding money-saving increases consumers' intention to purchase clothing online (Wei et al., 2018). Consistent with the study of Wei et al. (2018), Escobar-Rodriguez and Bonson-Fernandez (2017) reported that saving money through online shopping positively and significantly influences consumers' perception to buy clothing through an online website, and in turn increases online purchase intention of clothing. However, Chen and Hung (2015) found contradictory results when examining the influence of price orientation on consumers' intention to purchase socks online. According to their findings,

price orientation negatively influences consumers' intention to purchase online. In addition to price, consumers consider whether the product meets their requirements or not (Chen & Hung, 2015).

In a study conducted by Khan et al. (2015), price of the product was found significant with customer satisfaction to re-purchase intention in online shopping stores. Customer satisfaction is the reflection of the amount of customer's positive feeling for e-stores in online shopping. A price benefit such as discounts, price promotions or lower prices offered by online stores increases customer satisfaction. Satisfied customers show a greater intention to re-purchase products through online shops (Khan et al., 2015). Researchers suggested that online retailers need to offer competitive product prices for increasing the level of customers' positive feeling and re-purchase intention (Khan et al., 2015).

From the above discussion, it is expected that lower price of the product will generate a greater intention to purchase online. Thus, the following hypothesis has been developed.

*H7*: There is a positive relationship between price and consumers' intention to purchase apparel online.

### **Product Variety**

Product variety can be defined as the number and range of products or brands offered within a single line or category (Kim, 2006). Ganesh, Reynolds, Luckett, and Pomirleanu (2010) expressed product variety as the range of products offered by the shopping channel and the availability of new products or brands. Two dimensions of product variety are the breadth of the products a retailer offers to consumers at a given time and the rate of replacing currently available products with new collections (Fisher, Ramdas, & Ulrich, 1999).

Generally, consumers tend to seek for variety when they shop for apparel from both online shopping websites and traditional physical stores (Sethi, Kaur, & Wadera, 2018). Consumers demand product variety because they feel bored with existing products and they seek new products to relieve themselves from boredom (Kahn, 1998). Consumers' curiosity drives them to seek a variety of products (Kahn, 1998). Generally, online stores can offer a greater assortment of products as compared to traditional physical stores that enable consumers to make more comparisons between products (Clemes, Gan, & Zhang, 2014). Consequently, consumers develop a more positive attitude toward online stores and a greater intention to buy at those stores. Greater product variety offers more options and strengthens preferences. However, excessive options could make the choices more complex and frustrate consumers (Kahn, 1998).

Female consumers are more likely to search for a wide variety of products when shopping online than male consumers. Compared to male, female consumers visit more online shopping websites and compare different products rigorously (Seock & Bailey, 2008). Generation Y cohort or Millennials have been found to have the strongest tendency to seek for a wider variety of products when shopping online (Parment, 2013; Sethi et al., 2018). A higher income provides consumers easy access to price, which in turn motivates consumers to try different types of products (Hoyer, MacInnis, Pieters, Chan, & Northey, 2017).

Past studies (Chang, 2011; Jadhav & Khanna, 2016; Lester, Forman, & Lyod, 2005; Sethi et al., 2018; Stephen & Toubia, 2010) have revealed that product variety is

one of the most important reasons shoppers purchase products from online stores. A study conducted by Liu, Li, and Hu (2013) reported that product variety is one of the most important precursors for engendering impulse buying online. Authors of this study suggest that online buyers perceive an online store more visually appealing when they notice that the online store offers a wide variety of products and the store website is easy to use. Consumers find shopping more pleasurable when they purchase products in such a visually appealing website. The positive evaluation of the website encourages consumers to shop impulsively (Liu et al., 2013).

Mahesh and Nathan (2015) interviewed Indian consumers to determine the reasons for purchasing products online. They concluded that product variety was one of the most important reasons participants preferred to shop online. This conclusion was confirmed by Jadhav and Khanna (2016), who conducted in-depth interviews and found that participants were variety-seekers (Lim & Dubinsky, 2004). In addition, they shopped online because online stores offered a wide variety of products. Recent studies conducted by Kumar and Kashayap (2018) and Kaur et al. (2018) also provide further evidence to support the findings of Mahesh and Nathan (2015) and Jadhav and Khanna (2016), that availability of a wide variety of products on e-commerce site motivates consumers to shop and buy online.

A study conducted by Lester et al. (2005) in the U.S. claims that a broad assortment of products or product diversity is one of the most important reasons that encourages shoppers to purchase products from virtual stores. Several prior studies (Akram, 2018; Bagdoniene & Zemblyte, 2009; Maiyaki & Mokhtar, 2016; Saprikis, Chouliara, & Vlachopoulou, 2010; Kim, 2006) reported findings that align with the key findings of the work of Lester et al. (2005), that claim a wide variety of products is one of the most important reasons for adopting online shopping.

Park et al. (2012) investigated the relationships among product attributes, web browsing, and impulse buying for apparel products in an online shopping environment. They found that product variety, price, and sensory attributes are the three factors of apparel product attributes as determined by consumers. They also reported that utilitarian and hedonic are the two types of web browsing occur during purchasing apparel online. Results of their study revealed that the product variety positively affects utilitarian web browsing and directly impacts e-impulse buying for apparel (Park et al., 2012). This finding is consistent with Martinez-Lopez et al. (2014), who claim that product variety is a utilitarian motivation which leads internet users to shop online.

In a study conducted by Delafrooz et al. (2010), product variety was found to be the second dominant factor that influenced shoppers to buy goods and services from online shops. They suggest that online retailers need to offer a wide variety of products to motivate shoppers to make purchases through their online shops (Delafrooz et al., 2010). In addition, Chang (2011) found that participants perceived greater product variety when the website offered more product subcategories. Subsequently, participants who perceived more product variety expressed greater motivation for buying products online.

A study conducted by Sethi et. al. (2018) examined online purchase intention of Millennials. They investigated the relationship between purchase intention of Millennials and their attitude toward word of mouth and product variety available on online fashion apparel shopping sites. They proposed that product variety available online significantly influences online purchase intention of Millennials. They suggested that retailers provide adequate product variety in online stores (Sethi et. el., 2018).

Maiyaki and Mokhtar (2016) tested six factors: convenience, security level, reliability, web design, price, and product variety that may have a significant relationship with consumer online purchasing behavior. The results of their study confirmed the significant effect of product variety on consumer intention to purchase online. The positive association between product variety and intention to purchase online implies that consumers tend more toward online shopping when there is a large amount of product variety. Similarly, Yaras et al. (2017) found that the combination of product variety and price consciousness has a positive relationship with the consumers' intention to purchase online. Further evidence is provided by Long (2016), who investigated the factors that influence Australian consumers' online shopping adoption. She also points out that a large product variety range has a positive effect on online shopping adoption.

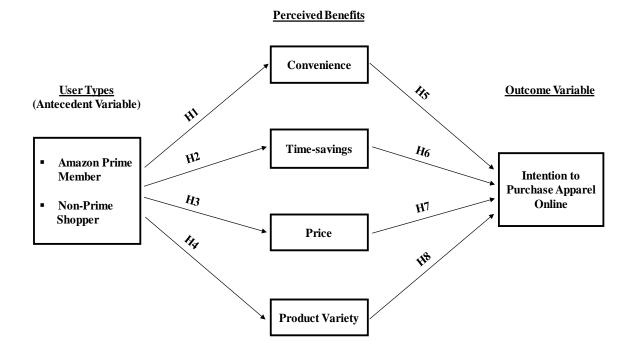
Based on the above discussion, we can conclude that product variety is one of the major reasons for purchasing products through online shops. It is expected that product variety would positively contribute to consumers' intention to purchase apparel online. Thus, the following hypothesis has been developed.

*H8*: There is a positive relationship between product variety and consumers' intention to purchase apparel online.

Relationships between hypotheses are depicted in Figure 2.3.

# Figure 2.3.

# Model of Relationships Between Hypotheses



### **CHAPTER III**

## **STUDY DESIGN AND METHODS**

This chapter describes the explanatory research design and methodology adopted in this study. The procedure of recruiting participants and collecting quantitative data from Amazon Mechanical Turk workers is discussed. Also, the survey instrument development, convenience sampling method, Cochran's sample size formula, and multiple regression for statistical analysis are explained and discussed in detail.

#### **Explanatory Research Design**

In this study, an explanatory research design has been selected for describing and explaining the relationships among variables such as convenience, time-savings, price, product variety, intention to purchase apparel online, and antecedent variable such as user types (Amazon Prime member and non-Prime shopper). An explanatory research design is a correlational design in which the researcher describes and explains the degree of association (or relationship) between two or more variables (Creswell, 2005). "Relational" research is the term Cohen and Manion (1994, p. 123) used to refer to explanatory correlational research. In this design, researchers avoid controlling the variables; instead, they use correlation statistics to relate two or more variables to see if one variable influences the other (Creswell, 2005). Research method writers identified correlational research or explanatory correlational research as one of the quantitative "designs" (Campbell & Stanley, 1963; Creswell, 2005).

## **Quantitative Research Method**

Quantitative research is a type of research "in which the researcher decides what to study, asks specific, narrow questions, collect numeric data (numbered) from participants, analyzes these numbers using statistics, and conducts the inquiry in an unbiased, objective manner" (Creswell, 2005, p. 39). Quantitative researchers use standardized participants' response formats to keep the inquiry more objective. In quantitative research, data are collected and analyzed using statistical instruments. The major purpose of the analysis is to answer the underlying research questions. Statistical procedures or data analysis involves explaining trends, comparing group differences, or explaining relationships among variables (Creswell, 2005). In this study, the researcher sought to examine the relationships among variables and the underlying research question is a "relationship question", one type of quantitative research question that seeks to answer the degree and magnitude of the relationship among variables (Creswell, 2005).

Quantitative data collection and analysis. Amazon's crowdsourcing platform called Mechanical Turk (MTurk) was used as the means for recruiting participants and collecting data from MTurk "workers" all over the U.S. MTurk can be referred to a virtual labor market where the "requesters", an individual who is registered on MTurk (e.g. a researcher or an investigator) can create Human Intelligence Tasks (HITs) and the "workers", an individual who is registered on MTurk (e.g., a participant) can complete HITs for pay (berkeley.edu, 2018). Researchers (Bansal & Nies, 2018; Hibbeln, Jenkins, Schneider, Valacich, & Weinmann, 2017) have recognized the data collection technique of MTurk as high quality and reliable. MTurk provides the facility to get access to a large and diverse participant population at a relatively low cost that drives social scientists to use MTurk to a greater extent (Buhrmester, Kwang, & Gosling, 2011). According to Steelman, Hammer, and Limayem (2014), research studies that used MTurk provided similar statistical conclusions as both student and consumer panels. Data collection was initiated after obtaining the review and approval of the proposal for this study from the Institutional Review Board (IRB) at the University of Nebraska-Lincoln. Qualtrics, an online survey software was used to design the survey, whereas MTurk was used as a recruitment site. The Qualtrics survey link was embedded within MTurk that redirected MTurk workers or participants to complete the survey via Qualtrics. In the description of the survey or HIT, the researcher clearly and accurately stated the qualification for participation, compensation, bonuses, time to receive payments, the time required to complete the task, and type of task.

The researcher kept the participant's IDs confidential and secure. The researcher to keep the information anonymous removed the completion code generated by Qualtrics and the MTurk worker's IDs immediately. An online consent form was provided on the first page of the online survey to all participants. Participants who clicked on the "I Agree" box were able to take the survey.

This study investigates American adults aged 19 to 80 years or older. Due to age restriction (age 19 in the state of Nebraska), individuals who are younger than 19 years old were not able to take the survey.

**Sampling method.** Convenience sampling was conducted to select a sample from the population. Convenience sampling is a type of non-probability sampling method which allows researchers to collect data from the members of the population who are willing and available to be studied (Creswell, 2005; Sekaran, 2003). Most researchers find convenience sampling an appealing option due to the numerous advantages it offers, which include expedited data collection, ease of research, the ready availability of data, and cost-effectiveness (Henry, 1990). Conducting convenience sampling to select MTurk

workers as a sample provides access to a large number of participants, which in turn ensures that the survey results are representative and can be generalized from the MTurk population to the general population (Difallah, Filatova, & Ipeirotis, 2018).

**Sample size.** Cochran's formula has been selected for determining the sample size. Cochran (1963) developed an equation that yields a representative sample for proportions. This formula is particularly appropriate when researchers deal with a population that is large (Cochran, 1963; Israel, 1992). Cochran's formula is as follows:

$$n_0 = \frac{Z^2 * p * q}{e^2}$$

Where,

 $n_0 =$ sample size.

 $Z^2$  = the abscissa of the normal curve that cuts off an area  $\alpha$  at the tails (1 –  $\alpha$  equals the desired confidence level, e.g., 95%).

e = the desired level of precision (i.e. the margin of error),

p = the estimated proportion of an attribute that is present in the population,

$$q = 1 - p_{1}$$

When the size of the population is large and the variability in the proportion is unknown, we can assume that the value of p is 0.5, which provides maximum variability. Furthermore, if the desired confidence level is 95% and the desired level of precision is  $\pm 5\%$ , the resulting sample size can be demonstrated as follows. It is important to mention that a 95% confidence level provides Z values of 1.96, per the normal tables.

$$n_0 = \frac{(1.96)^2 * 0.5 * 0.5}{(0.05)^2} = 385$$

Thus, the sample size for this research is determined at 385.

**Statistical analysis.** Collected data were exported into a Microsoft Excel spreadsheet after conducting an automatic data coding process through the Qualtrics program. Reverse scoring was not required for any of the survey questions. The Excel spreadsheet was exported to the SPSS program and statistical analyses were conducted using this program to determine significant results. Reliability, validity, and goodness-offit of the survey instrument were measured statistically.

A correlation matrix was used to present a visual display of the correlational coefficients for all variables in this study. Coefficient statistics that are statistically significant have been identified. Additionally, the meaning of the relationship between variables was interpreted by analyzing the direction (positive and negative correlation), magnitude (correlation coefficient, r ranges from -1.00 to +1.00), and strength (proportion of variability,  $r^2$ ) of the relationship. Researchers compute the coefficient of determination to measure the strength of the relationship. Simply, they square the value of r to determine how the proportion variability in one variable can be determined or explained by the second variable (Creswell, 2005).

Multiple regression analysis was used to examine the impact of multiple independent variables on a dependent or outcome variable. All the hypotheses (H1 to H8) in this study were tested using the multiple regression analysis. These hypotheses were tested for the relationships between antecedent variable (user types such as Amazon Prime member and non-Prime shopper), convenience, time-savings, price, product variety, and intention to purchase apparel online. As all the hypotheses in this study examine "whether the regression of Y on X's is statistically significant", multiple regression analysis has been selected for testing the hypotheses (Pedhazur, 1997, p. 99). **Survey instrument design.** All items measuring the selected research constructs in this study have been adapted from previous related studies in the field of online buying behavior to ensure validity, reliability, and appropriateness of fit between variables. The wording of a few measurement items has been modified to fit the context of this study. Each construct in this study contains six measurement items. For all items, a Likert-type, five-point scale has been utilized for asking participants to decide between the continuums of "Strongly Agree" to "Strongly Disagree".

Nominal and interval are the two types of scales used in developing the questionnaire. A nominal scale is used to classify data (Cavana et al., 2001), such as Amazon Prime membership. An interval scale is a standard rating scale that defines a certain number of rated answers (Cavana et al., 2001), such as a 5-point range from strongly agree to strongly disagree. The questionnaire for this study is available in Appendix F and the previously used survey instrument is available in Appendix E.

The measure of convenience variable was adapted from Thananuraksakul (2007), Limayem et al. (2000), and Yaras et al. (2017). An example from this measure includes "I purchase online because I do not need to go to a retail store" and "I can avoid crowds when I purchase online." These measures have provided a coefficient alpha of  $0.80 \le \alpha$  $\le 0.90$  in past research studies (Ganesh et al.,2010; Thananuraksakul, 2007; Yaras et al., 2017).

The construct of time-savings was measured by using a six-item scale derived from Thananuraksakul (2007), Limayem et al. (2000); Yaras et al. (2017), and Escobar-Rodriguez and Bonson-Fernandez (2017). An example from this measure includes "I buy goods or services online because it saves time." These past studies reported a coefficient alpha of  $0.74 \le \alpha \le 0.90$  for the measure of time-savings.

The measure of price variable was adapted from previous studies (Escobar-Rodriguez & Bonson-Fernandez, 2017; Limayem et al., 2000; Park et al., 2012; & Yaras et al., 2017) that yielded a coefficient alpha of  $0.80 \le \alpha \le 0.89$ . An example from this measure includes "The shopping website carries products with reasonable prices" and "Purchasing through the Web allows me to save money, as I can buy the same or similar products at cheaper prices than regular stores."

The construct of product variety was measured by items adapted from Maiyaki and Mokhtar (2016), Ganesh et al. (2010), and Park et al. (2012). An example from this measure includes "I have many choices of products in the online shops." A coefficient alpha of  $0.74 \le \alpha \le 0.83$  was achieved in these past studies.

The measure of intention to purchase apparel online was adapted from prior studies (Chen et al., 2016; Khare & Rakesh, 2011) that yielded a coefficient alpha of  $0.79 \le \alpha \le 0.92$ . An example from this measure includes "I will buy online in the future" and "I have a strong intention to purchase online in the future."

Reliability of this study's survey instrument was measured using the coefficient alpha (Cronbach, 1984). Reliability indicates the degree to which a measure is free of error (Canava et al., 2001). A measure is said to have high reliability if it produces stable and consistent scores (Creswell, 2005). Internal consistency reliability is suitable for testing the reliability of the instrument developed for this study. Because a single version of the instrument was administered once, and each participant in this study completed the instrument (Creswell, 2005). As recommended by Cavana et al. (2001), a coefficient alpha of 0.7 or higher has been used as the determinant of the reliability of this study's survey instrument.

The validity of the instrument was measured based on content validity. Validity refers to the development of sound evidence to show that the interpretation of the test results is consistent with its suggested application (Creswell, 2005). To define content validity, Creswell (2005) states, "Content validity is the extent to which the questions on the instrument and the scores from these questions are representative of all the possible questions that a researcher could ask about the content or skills" (p. 164). To determine the content validity of this study's instrument, the researcher consulted with a panel of experts in the field of consumer behavior. Experts determine the validity of the questions by examining the objectives of the instruments, content areas, and difficulty of the questions (Creswell, 2005). The NEAR Center was consulted during the preparation of survey instrument and study design.

# CHAPTER IV RESULTS

## **Quantitative Results**

This chapter presents and describes the results of the quantitative data analysis of the study. First, the demographic characteristics of the participants have been presented and discussed. Then, the reliability of the survey instrument and the Pearson correlation coefficients have been exhibited and discussed thoroughly. Hypotheses testing with multiple regression analysis also has been carried out and discussed in detail.

**Demographic characteristics.** Quantitative data has been collected from Amazon Mechanical Turk (MTurk) workers all over the U.S. 384 participants responded to the online survey. Among them, 50 participants did not respond to all the survey questions. In addition, the sample for this study is only for the people who live in the U.S. Therefore, responses from the 50 participants have been excluded, leading to a valid number of participants of 334. Descriptive statistics for all variables in this study are shown in Table 4.1.

Results show that participants ranged in age from 21 to 69 years. There were 189 female participants and 143 male participants. Two participants decided not to specify their gender identity. Clearly, female participants marked the majority of participants at 56.6% as compared to 42.8% male and 0.6% who would rather not specify.

Participants with a bachelor's degree and some college credits represented the highest percentages of respondents in this survey at 47.6% and 17.1%, respectively. Only 3.3% of participants either have a trade, technical, or vocational training. Table 4.1 reveals that the annual income of 38% of participants ranges from \$25,000 USD to

\$49,999 USD whereas the annual income of 33.2% of participants ranges from \$50,000 USD to \$99,999 USD. Two participants decided not to disclose their income.

Over 74% of participants have an Amazon Prime membership. In contrast, the percent of participants who do not have an Amazon Prime membership is almost three times less than their counterpart. 33.8% of participants responded that they visit online shopping websites one to two times a week. The percent of participants who visit online shopping websites three to four times a week is 25.1%. Interestingly, less than one percent of participants responded that they did not visit online shopping websites.

Similar to the frequency of visiting online shopping websites, a majority of participants responded that they purchased apparel from online shopping websites one to two times a week. Compared to 67.1% of participants who purchased apparel from online shopping websites one to two times a week, only 13.8% of participants purchased apparel from online shopping websites three to four times a week. Table 4.1 also revealed that 7.2% of respondents did not purchase apparel from online shopping websites and 4.2% of respondents purchased apparel online every day.

# Table 4.1.

Variables	Categories	Frequency (N = 334)	Percent
Gender	Male	143	42.8
	Female	189	56.6
	Would rather not specify	2	0.6
Age (Years)	21 - 25	63	18.9
	26 - 30	79	23.7
	31 – 35	72	21.6
	36 - 40	43	12.9
	More than 40	77	23.1
Level of education	High school education or lower	27	8
	Some college credits	57	17.1
	Trade/technical/vocational training	11	3.3
	Associate Degree	29	8.7
	Bachelor's degree	159	47.6
	Postgraduate Degree	51	15.3
Annual income	Not specified	2	0.6
	Less than \$25,000	53	15.9
	\$25,000 - \$49,999	127	38.0
	\$50,000- \$99,999	111	33.2
	\$100,000 - 149,999	33	9.9
	\$150,000 and more	8	2.4
Amazon Prime	Yes	249	74.6
membership	No	85	25.4
Frequency of	Every day	61	18.3
visiting online	5-6 times a week	74	22.2
shopping websites	3-4 times a week	84	25.1
	1-2 times a week	113	33.8
	I did not use	2	0.6
Frequency of	Every day	14	4.2
purchasing apparel	5-6 times a week	26	7.8
from online	3-4 times a week	46	13.8
shopping websites	1-2 times a week	224	67.1
	I did not use	24	7.2

# Demographic Characteristics of Respondents

**Reliability.** Cronbach's Alpha has been used to measure the reliability of the survey instrument used in this study. The scales used in measuring convenience, time-savings, price, product variety, and intention to purchase apparel online have been found to be reliable. Table 4.2 exhibits the Cronbach's Alpha values for convenience, time-savings, price, product variety, and intention to purchase apparel online that have been found to be 0.891, 0.891, 0.902, 0.904, and 0.941, respectively. These values are highly reliable and acceptable because all the values of coefficient alpha are higher than 0.70 (Cavana et al., 2001).

#### **Table 4.2.**

#### Reliabilities for Variable Scales

Variable	Cronbach's Alpha
Convenience	0.891
Time-Savings	0.891
Price	0.902
Product Variety	0.904
Intention to Purchase Apparel Online	0.941

**Correlations.** Pearson product-moment correlation coefficients presented in Table 4.3 reveal the existence of strong and positive relationships among constructs under investigation. Each of the correlations has been found to be significant at the 0.01 level. The strongest linear relationship was found to exist between convenience and intention to purchase apparel online (r = 0.820, p-value = 0.000). As the average score p<0.01, hypothesis 5 is accepted. Therefore, there is a positive relationship between convenience and intention to purchase apparel online.

# Table 4.3.

Variables	Purchase intention	Convenience	Time-savings	Price	Product variety
Purchase intention	1				
Convenience	0.820**	1			
Time-savings	0.640**	0.705**	1		
Price	0.677**	0.663**	0.624**	1	
Product variety	0.771**	0.794**	0.637**	0.696**	1

Pearson's Correlation Coefficients Matrix

Note. \*\* Correlation is significant at the 0.01 level (2-tailed and 1-tailed)

Table 4.4 reports all the items used in this study to measure the reliability of the survey instrument. All items measuring the selected research constructs in this study have been adapted from previous related studies in the field of online buying behavior to ensure validity, reliability, and appropriateness of fit between variables.

# Table 4.4.

	Items	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted	Cronbach's Alpha
	I purchase apparel online because I do not need to go to a retail store.	.580	.889	
	It is easy to get what I want when purchasing apparel online.	.654	.879	
nce	Convenience is one of my main reasons for purchasing apparel online.	.764	.866	
/enie	I can buy different types of apparel from an online shopping site.	.716	.872	.891
Convenience	I can avoid crowds when I shop apparel online.	.685	.875	
•	I do not have to travel from store to store when I shop apparel online.	.657	.879	
	Shopping apparel online is more convenient, as I can shop anytime I want.	.782	.864	
	I buy apparel online because it saves time.	.730	.869	
	I buy apparel online because I like to spend little time on shopping.	.660	.880	
ings	Time-savings is my main reason for purchasing apparel online.	.710	.872	
-Sav	Shopping apparel online allows me to complete my shopping tasks	.759	.864	.891
Time-Savings	quickly. Shopping apparel online allows me to find exactly what I want in the least amount of time.	.696	.874	
	Shopping apparel online saves my time, as it provides instant information about apparel.	.714	.871	
	The online shopping website carries apparel at reasonable prices.	.677	.892	
	Discounted prices of apparel are very cheap on the online shopping website.	.686	.891	
ce	The price of apparel on online shopping website is economical.	.790	.876	000
Price	Purchasing apparel online allows me to save money, as I can buy the same or similar apparel at cheaper prices than physical stores.	.760	.880	.902
	Online apparel shopping websites provide attractive offers.	.709	.888	
	Purchasing apparel online is very useful when it comes to obtaining better prices.	.773	.878	
	I can easily find apparel I need on online shopping websites.	.629	.903	
ty	I can quickly compare different apparel through online shopping websites.	.715	.890	
Variety	I have many choices of apparel on online shopping websites.	.790	.879	
Product V	Online shopping websites provide the availability of a wide variety of apparel.	.803	.878	.904
Pro	Online shopping websites provide availability of latest apparel.	.731	.888	
	The online shopping website offers a wide assortment of apparel with different prices.	.757	.884	
	I like to purchase apparel through online shopping websites.	.782	.934	
tion	I will purchase apparel through online shopping websites in the future.	.814	.930	
Purchase Intention	I have a strong intention to purchase apparel through online shopping websites in the future.	.852	.926	.941
hase	I often consider purchasing apparel through online shopping websites.	.819	.930	.711
Purc	I would expect to purchase apparel through online shopping websites in the future.	.833	.928	
	I would plan to purchase apparel through online shopping websites.	.829	.929	

# Items Measuring the Reliability of the Survey Instrument

**Hypotheses Testing.** The SPSS statistical software and multiple regression statistical analyses have been utilized to determine significant results such as the impact of multiple independent variables on a dependent or outcome variable. All the hypotheses (H1 to H8) in this study have been tested using the multiple regression analysis. For hypotheses H5 to H8, the researcher regressed four predictors: convenience, timesavings, price, and product variety on the intention to purchase apparel online (outcome variable). The NEAR Center was consulted during the multiple regression statistical analyses.

Non-parametric (NPar) test such as the Mann-Whitney test was carried out to examine hypotheses H1 to H4. The rationale for using the Mann-Whitney test is that the distribution of the dependent variable 'Intention to purchase apparel online' was not normal. That is a violation of the assumptions of the t-test. Mann-Whitney U test does not make an assumption of the normality of the distribution (Nachar, 2008). It is essentially testing the difference between the two groups. Thus, the Mann-Whitney test has been considered appropriate for testing hypotheses H1 to H4.

The Mann-Whitney test results are shown in Table 4.5. The p-value of the price is 0.034 which is less than the alpha value of 0.05. This indicates the existence of significant differences between Amazon Prime members and non-Prime shoppers in terms of price comparison. Thus, hypothesis H3 was supported which indicates that Amazon Prime members perceive greater price comparison than non-Prime shoppers when purchasing apparel online. None of the other variables such as convenience (p=0.846), time-savings (p=0.564), and product variety (p=0.749) has a p-value less than the alpha value of 0.05. Therefore, hypotheses H1, H2, and H4 were not supported.

## Table 4.5.

	Convenience	Time-Savings	Price	Product Variety
Mann-Whitney U	10434.000	10140.500	8956.500	10338.000
Wilcoxon W	14089.000	13795.500	12611.500	13993.000
Z	194	577	-2.123	320
Asymp. Sig (2-tailed)	0.846	.564	.034	.749

Grouping variables: Amazon Prime members and non-Prime shoppers

The results from regression analyses presented in Table 4.6 and Table 4.7 indicate that the model predicted 72.5% of the variance for the intention to purchase apparel online using convenience, time-savings, price, and product variety (F(4, 329) = 216.59, p<.05). This indicates that 72.5% of the dependent variable (intention to purchase apparel online) was explained by the linear combination of the four-predictor variables.

# **Table 4.6.**

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.851 <sup>a</sup>	0.725	0.721	2.65873

a. Predictors: (Constant), Convenience, time-savings, price, product variety

b. Dependent Variable: Intention to purchase apparel online

According to Table 4.7, the F statistic for the overall goodness of fit of the model is 216.59, which is significant at  $\alpha = 0.01$ .

**Table 4.7.** 

Variable	Sum of Squares	df	Mean Square	F	Sig.
Regression	6124.340	4	1531.085	216.596	.000***
Residual	2325.648	329	7.069		
Total	8449.988	333			

Note. \*p<.05, \*\*\*p<.0001

Table 4.9 exhibits the coefficient statistics. A significant effect was found for convenience (t=9.369, p<.0001), indicating that consumers tend to have more intention to purchase apparel from online shopping websites when they find it a more convenient way of shopping. This means if consumers think that they do not require going to the physical stores or if they can avoid the crowd by purchasing apparel from online shopping websites, they tend to have more intention to purchase apparel online. The p-value of the convenience is 0.000, which is less than the alpha value of 0.05. Therefore, hypothesis H5 is supported which examines the relationship between convenience and consumers' intention to purchase apparel online. Table 4.8 exhibits the results of the hypotheses tests.

Hypothesis H6 examines the relationship between time-savings and consumers' intention to purchase apparel online. The p-value of time-savings is 0.377 which is greater than the alpha value of 0.05. A significant effect was not found for time-savings (t=.885, p>.05), indicating that time-savings do not significantly influence the consumers' intention to purchase apparel from online shopping websites. Usually, the more time they can save, the greater intention they will have to purchase apparel online. Consumers do not think purchasing apparel from online stores will save a significant amount of time or any time at all. Therefore, hypothesis H6 was not supported.

## **Table 4.8.**

### Hypotheses Testing Results

	Hypotheses	U and t Values	p Values	Decision
H1	Amazon Prime members perceive greater convenience than non-Prime shoppers when shopping apparel online.	U=10434	.846	Not Supported
Н2	Amazon Prime members perceive greater time-savings than non-Prime shoppers when shopping apparel online.	U=10140.5	.564	Not Supported
Н3	Amazon Prime members perceive greater price comparison than non-Prime shoppers when shopping apparel online.	U=8956.5	.034*	Supported
H4	Amazon Prime members perceive greater product variety than non-Prime shoppers when shopping apparel online.	U=10338	.749	Not Supported
Н5	There is a positive relationship between convenience and consumers' intention to purchase apparel online.	t=9.369	.000***	Supported
H6	There is a positive relationship between time-savings and consumers' intention to purchase apparel online.	t=.885	.377	Not Supported
H7	There is a positive relationship between price and consumers' intention to purchase apparel online.	t=3.567	.000***	Supported
H8	There is a positive relationship between product variety and consumers' intention to purchase apparel online.	t=4.782	.000***	Supported

Hypothesis H7 aims at measuring the impact of price on consumers' intention to purchase apparel online. Results show that the price of the product (t=3.567, p<.0001) significantly influences the intention to purchase apparel online. The p-value of the price is 0.000, which is less than the alpha value of 0.05. The lower the price of the product consumers find online, the more intention they have to purchase apparel from online shopping websites. Consumers perceive that online shopping websites carry apparel at reasonable prices and provides attractive offers. Thus, hypothesis H7 was supported.

Product variety was found to have a significant relationship with consumers' intention to purchase apparel online (t=4.782, p<.0001). The p-value of product variety is

0.000, which is less than the alpha value of 0.05. Hypothesis H8 was therefore supported. The more product variety the consumers have the greater the intention to purchase apparel from online websites.

The results presented in Table 4.9 show that the values of the standardized beta coefficient amongst independent variables range from 0.038 (Time-savings) to 0.497 (Convenience). Among the four predictor variables, convenience (standardized beta coefficient =.497) was found to have the strongest relationship with consumers' intention to purchase apparel online. The standardized beta coefficient of product variety is 0.246 that makes it the second strongest predictor of online apparel purchase intention. With a standardized beta coefficient of 0.153, price is the third-ranked most important predictor of online apparel purchase intention. None of the predictor variables has shown a negative relationship with the intention to purchase apparel online.

# Table 4.9.

### **Coefficient Statistics**

	Unstandardized Coefficients		Standardized Coefficients	Т	Sig.	Collinearity	Statistics
	В	Std. Error	Beta			Tolerance	VIF
(Constant)	.184	.87		.211	.833		
Convenience	.455	.049	.497	9.369	.000***	.298	3.358
Time-savings	.037	.042	.038	.885	.377	.457	2.190
Price	.167	.047	.153	3.567	.000***	.453	2.209
Product variety	.274	.057	.246	4.782	.000***	.317	3.158

Note. \*\*\*p<.0001

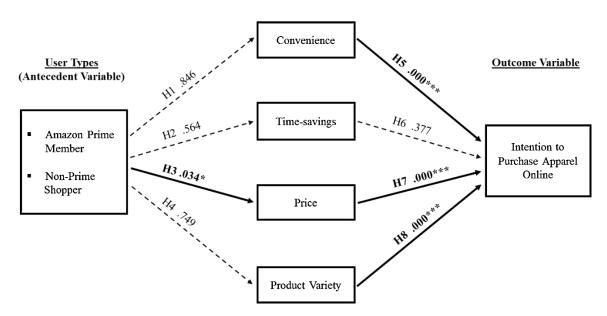
Dependent variable: Intention to purchase apparel online for Convenience, time-savings, price, and product variety.

Table 4.9 also exhibit tolerance and Variance Inflation Factor (VIF) for independent variables. The results show no existence of severe multicollinearity problem. Tolerance is greater than .20 or .10 and VIF is less than 5 or 10 (O'Brien, 2007).

According to the results of the study, convenience, price, and product variety were very good predictors of consumers' intention to purchase apparel online. Timesavings was not a significant predictor of online apparel purchase intention. Except for the price, none of the variables was significant in determining the differences between Amazon Prime members and non-Prime shoppers' buying behavior when they shop for apparel online. Figure 4.1 exhibits the statistical findings for this study as demonstrated through the model. As this study represents an under-researched area in consumer behavior, both significant and insignificant findings are of interest and are discussed comprehensively with the discussion.

## Figure 4.1.

Statistical Findings for Theoretical Model



Perceived Benefits

Note. \*p<.05, \*\*\*p<.0001

#### **CHAPTER V**

## **DISCUSSION AND IMPLICATIONS**

#### **Amazon Prime Members and Non-Prime Shoppers**

Amazon Prime members were found to perceive greater price comparison than non-Prime shoppers when they shopped for apparel from online shopping websites. The results of this study also indicate that Prime members perceive Amazon's price is lower than other retailers. Except for the price, none of the variables was significant in determining the differences between Amazon Prime members and non-Prime shoppers when they shopped for apparel online.

From the results of this study, it is evident that the price of apparel products is one of the most important and determining factors to Amazon Prime members when they intend to make a purchase online. Kaur (2018) and Akram (2018) claimed that perceived convenience was the most dominant variable that influenced consumers' intention to purchase apparel from online shopping websites. Even though previous research studies reported that Amazon Prime members most heavily considered the convenience of shopping such as ease of shopping, one-stop-shopping or convenience of free and fast shipping while shopping online (BigCommerce.com, 2018; cpcstrategy.com, 2018; Epsilon.com, 2018; MarketingCharts.com, 2018; Wilson, 2018), a few studies claimed that lower price was the most significant variable that influenced Amazon Prime members' intention to purchase a product online (Feedvisor.com, 2018; Munden, 2018). Similarly, an Amazon consumer survey studied 1500 Amazon shoppers in the U.S. and claimed that the price of the product was the number one reason to consumers for making

a purchase online, followed by convenience and quality of reviews (cpcstrategy.com, 2017).

Since Amazon Prime members are more likely to be price loyal who gravitate toward online shopping websites for better prices, discounts, and great deals; it is recommended that online retailers including third-party (3P) sellers should price apparel products competitively. An Amazon Consumer Survey results suggested that by pricing products competitively and providing discounts, retailers can entice price loyal consumers to their stores (cpcstrategy.com, 2017). In order to ensure competitive pricing and to increase revenues, retailers should implement appropriate pricing strategies. In addition, retailers should select pricing strategies that allow consumers to compare prices easily.

Amazon consistently offered lower prices to attract consumers and gained unprecedented dominance in online retailing (Kotha & Basu, 2011, p.164). Amazon Prime members got used to the benefits of both lower prices and price comparison options offered by Amazon. This could be a major reason why Amazon Prime members in this study were found to perceive greater price comparison than non-Prime shoppers when shopping for apparel online. Zhu and Liu (2018) also confirmed that Amazon heavily emphasized on long-term growth through investing in cloud computing technologies and sacrificed short-term profits by keeping prices lower than competitors. Therefore, online and physical store retailers should emphasize on cultivating a strong relationship with its third-party sellers, and most importantly with its loyal consumers by offering lower prices. The e-commerce giant, Amazon has remarkably increased Amazon Prime members' level of expectation regarding price and shopping experience. They usually expect a competitive and lower price when purchasing apparel products from Amazon or other online and physical store retailers. 81% of Amazon shoppers considered price as the major deciding factor for purchasing a product from other retailers instead of Amazon (Epsilon.com, 2018). However, the results of this study oppose Epsilon's survey outcome that states price of the product almost equally motivates Amazon Prime members and non-prime shoppers to make a purchase online. It has emerged that price of apparel product had more profound influence on Amazon Prime members' online purchase intention than non-Prime shoppers.

Since Amazon shoppers heavily consider price before selecting retailers for shopping, both online and physical store retailers can compel Amazon shoppers to buy from their stores by offering apparel products at reasonable prices and providing discounts on purchases. Kim (2014) suggested that retailers can increase the volume of sales if they offer incentives in the form of price discounts and shipping charge exemption. A \$5 discount on purchase and free shipping was found to be the favorite offers that could persuade Amazon shoppers to purchase from other retailers (Epsilon.com, 2018).

Apart from offering discounts or lower prices, both online and physical store retailers may persuade Amazon shoppers to buy from their shops by offering unique apparel products that cannot be found anywhere else. Consumers preferred casual apparel and basics such as t-shirts and leggings to high quality apparel when they purchased from Amazon (cpcstrategy.com, 2018). Besides, online retailers may consider using Amazon as a distribution channel to reach out to a large number of customers despite having their own shopping websites.

Although previous research studies (BigCommerce.com, 2018; Epsilon.com, 2018; Munden, 2018) reported that compared to non-Prime shoppers, Amazon Prime members were comparatively more encouraged by convenience, time-savings, and product variety when they shopped on Amazon, it has emerged that Amazon Prime members did not necessarily perceive greater convenience, time-savings, and product variety than non-Prime shoppers when shopping for apparel online.

Amazon Prime members in the U.S. spend 55% of all their online spending on Amazon (Munden, 2018). Survey results revealed that 52.1% of participants purchased apparel most frequently from Amazon (cpcstrategy.com, 2018). Evidently, Amazon Prime members prefer to make a purchase from Amazon rather than from other online shopping websites. As Amazon increased Amazon Prime members' expectations regarding convenience, time-savings, and product variety; other online retailers have experienced tremendous pressure to satisfy their expectations and needs. Failure to meet expectations could be a reason why there was no significant difference between the extent to which Amazon Prime members and non-Prime shoppers perceived convenience, time-savings, and product variety while shopping apparel online.

Shopping benefits including lower prices, a rich assortment of products, and convenience achieved from Amazon may create a positive perception and attitude towards online shopping among non-Prime members. 47% of non-Prime shoppers cited convenience of shopping for different products as a major reason for making a purchase from Amazon (MarketingCharts.com, 2018). In addition, non-Prime shoppers also

eligible to get free shipping when they add at least \$25 of eligible items to their shopping cart (Amazon.com, n.d.). Therefore, it is possible that participants in this study who did not have a Prime membership responded in a similar fashion to Amazon Prime members. In consequence, a significant difference regarding perceived convenience, time-savings, and product variety were not found between Amazon Prime members and non-Prime shoppers. Thus, Amazon and its third-party sellers should offer a wide assortment of apparel products and continue developing compelling strategies to make shopping experience more convenient. Small-scale online and physical store retailers should also implement above discussed strategies to ensure convenient shopping experience.

## Convenience

Consistent with previous studies (Akram, 2018; Kaur, 2018; Yaras et al., 2017), the results of this study indicate that convenience is a significant determinant of consumers' intention to purchase apparel from online shopping websites. Compared to time-savings, price, and product variety; convenience has been found to have the strongest influence on consumers' online apparel purchase intention. This implies that consumers perceive convenience as the most important reason for purchasing apparel from online shopping websites. The higher the convenience level perceived by consumers, the greater intention they would have to purchase apparel online.

In line with this study, Akram (2018) and Kaur (2018) demonstrated that the likelihood of purchasing apparel from online shopping websites increases when consumers' perception of convenience regarding online shopping increases. Consumers put a high value on convenience when purchasing apparel products from an online retailer (Kaur, 2018). Akbar and James (2014) and Mee and Huei (2014) also reported that online or internet shoppers expect a higher level of convenience.

The majority of participants within this study strongly agreed that purchasing apparel online was more convenient, as they could purchase apparel anytime they wanted. This finding is consistent with the study of Wei et al. (2018), revealing that purchasing apparel online is more convenient as consumers can place orders and purchase apparel products any time that is convenient to them. Since online shopping websites provide services twenty-four hours per day and seven days a week, it is likely that this extended store hours played an important role in enabling participants to purchase apparel products from anywhere and at any time they wanted. Mahesh and Nathan (2015) confirmed that convenience significantly and positively influenced consumers' online purchase intention, as consumers perceived that they could purchase products from online shopping websites at any time they wanted. Further evidence is provided by Pham et al. (2018), indicating that access convenience such as consumers' ability to shop any time they want increases purchase intention. Thus, emphasis should be laid on ensuring twenty-four hours shopping capability and providing uninterrupted and easy accessibility to the shopping websites.

Kumar and Kashyap (2018) found that convenience is an important utilitarian motive in online shopping because online shoppers can keep them away from the crowds of people that may exist in physical stores. Online shopping also allows them to avoid the hassle of queuing to a counter for payment (Kumar & Kashyap, 2018). These findings align the key finding of the work of Duarte et al. (2018), that online shopping enables consumers to avoid both the crowds of people and the inconvenience of standing in a line to make a payment. Consumers can also avoid wasting their valuable time on long lines at checkout (Duarte et al., 2018). A majority of participants within this study strongly agreed that purchasing apparel online was convenient as they could avoid the crowds of people that usually exist in physical stores. Clearly, this finding is in line with previous studies conducted by Kumar and Kashyap (2018) and Duarte et al. (2018).

The responses of the participants in this study revealed that ease of shopping had considerable influence on the development of online apparel purchase intention. Participants in this study perceived that purchasing apparel from online shopping websites was convenient, as they did not require visiting a store in-person or they did not need to travel from one store to another. So, less amount of physical energy was required to complete the online shopping activities.

Jiang et al. (2013) points out that ease of shopping is one of the most important reasons consumers purchase products from online shopping websites. Access convenience is the first convenience dimension of online shopping which expresses the benefits of purchasing products without visiting the store physically (Jiang et al., 2013; Pham et al., 2018). Meixian (2015) reported that less physical energy is one of the three dimensions of online shopping convenience. Therefore, the results of this study are in line with previous studies conducted by Jiang et al. (2013), Pham et al. (2018) and Meixian (2015). Since participants within this study preferred purchasing apparel with a minimal amount of physical effort and avoiding travel from store to store, emphasis should be laid on limiting customer physical and psychological effort.

# **Time-Savings**

Although previous researchers (Escobar-Rodriguez & Bonson-Fernandez, 2017; Wei et al., 2018) reported that time-savings was a significant predictor of consumers' intention to purchase apparel products from online shopping websites, this study found conflicting results and showed a reverse relationship. Wei et al. (2018) pointed out that shopping apparel products became more flexible and efficient when consumers purchased apparel from online shopping websites. Consumers were able to get desired styles of apparel online by spending a less amount of time. In consequence, the perceived timesavings benefits increased their intention to purchase apparel online (Wei et al., 2018). In contrast, the results of this study revealed that consumers' perceived time-savings benefit had not significantly increased their intention to purchase apparel from online shopping websites.

It was expected that consumers were interested in purchasing apparel products from online shopping websites because they were willing to spend little time on shopping and they could save time through shopping online. Dani (2017) and Wei et al. (2018) proposed that consumers spend less time evaluating and selecting a product when they shop online. However, results of a recent survey on 1,500 American apparel consumers contradict this proposition. According to the survey results, apparel consumers perceived that shopping apparel from online websites was a time-consuming process (Sporn & Tuttle, 2018). Ariffin, Mohan, and Goh (2018) also pointed out that complicated way of placing an order and lack of efficient search engine optimization tools turned online shopping into a time-consuming process. Consumers frequently find it time-consuming when searching for a suitable product on online shopping websites (Duarte et al., 2018). Therefore, emphasis should be laid on reducing the apparel product search time. Online retailers should provide extensive description and clear images of the apparel product to streamline the buying process and boost up consumers' confidence about the purchase.

Compared to shopping in physical stores, consumers tend to spend more time when shopping apparel online. Online shopping websites offer a wide selection of products (Quan & Williams, 2018) to consumers that drive consumers to spend more time to evaluate the differences. Sporn and Tuttle (2018) reported that a consumer either first looked at another website or visited a physical store or did both before purchasing apparel products from an online shopping website.

Showrooming phenomenon could also be a reason why participants in this study perceived that they did not save time while shopping online. Showrooming phenomenon takes place when consumers visit physical stores, spend a good amount of time exploring the in-store products but avoid buying it from there (Zhang, Liu, & Niu, 2020). Rather, consumers turn to online shopping websites for checking out availability of same or similar products at a lower price and for evaluating the differences. So, visiting the physical stores and tendency of buying products from online stores drive consumers to spend more time than usual.

Therefore, retailers need to put emphasis on consumers' comparison-shopping behavior. Apparel retailers may integrate with effective comparison-shopping tools that allow retailers to get apparel products listed on the most visited shopping websites. Consumers can compare both product styles and prices. In addition, retailers can obtain insightful information about the products and prices of their closest competitors by using effective comparison-shopping tools. Since American consumers spend a large amount of time (around thirteen million hours per week) searching for coupons or discounts online and they waste half of that time searching for coupons as they fail to find a valid coupon or discount code (Coupon Culture Report, 2019), spending a lot of time searching for coupons or discount codes could be a reason why participants in this study perceived purchasing apparel online would not save their time. Although searching for coupons or discount codes may not be helpful for consumers to save time while shopping for apparel online, coupons can be used as an instrument to save money. American consumers saved \$2.7 billion in 2018 by redeeming coupons (NCH Marketing Services, 2019). Also, retailers can increase sales by offering coupons or discount codes to their consumers (Lalwani & Wang, 2019).

Ariffin et al. (2018) and Dai, Forsythe, and Kwon (2014) reported that consumers perceived buying products from online shopping websites could be a waste of time. Consumers tend to spend most of their time browsing shopping websites to satisfy their desires for exploring product differences, not for making a purchase (Ariffin et al., 2018). In addition, consumers deem the complex process of placing an order, time spent for searching product information, longer waiting time to receive the product, and time required for returning a product as well as receiving a replacement as the reasons for not saving time while shopping online (Ariffin et al., 2018).

De, Bhattacharyya and Dutta (2018) also reported that consumers perceive delivery time as a negative aspect of online shopping if the waiting time is more than a week. Once the order is placed, consumers need to wait for their product to be handled, shipped, and delivered (Duarte et al., 2018). Physical store retailers can take advantage of this phenomenon and encourage consumers to choose their stores over online shopping websites for purchasing apparel.

Consumers' intention to purchase apparel from online shopping websites can be lessened due to the longer waiting time for receiving the product. Retailers should utilize proper search engine optimization techniques, offer most convenient way of placing an order, ensure fast delivery, and reduce return rate to minimize the wastage of time and to increase consumers' intention to purchase apparel from online shopping websites.

### Price

This study yielded significant results when determining the relationship between price and consumers' intention to purchase apparel online. It has emerged that price positively and significantly influenced consumers' intention to purchase apparel from online shopping websites. The price of the product stood out as the third most influential predictor variable of consumers' online apparel purchase intention. This result implies that consumers perceive online shopping websites offer apparel products at a cheaper price than physical stores. In consequence, consumers become more inclined towards purchasing apparel from online shops. The key findings of the previous studies (Akbar & James, 2014; Mahesh & Nathan, 2015; Khan et al., 2015; Yaras et al., 2017) support the result of this study discussed above.

Compared to physical stores, the price of the product is much lower on online shopping websites (Jukaria & Singhvi, 2018; Singh, 2014) which in turn motivates consumers to buy apparel products from online shops (Wang, Chang, & Luo, 2020). Online shops carry products at reasonable prices because unlike physical stores, online shops have no intermediaries and physical storage (Jukaria & Singhvi, 2018). Similarly,

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Yaras et al. (2017) determined that reasonable prices increase consumers' intention to purchase a product from an online shopping website. Further evidence is provided by Napompech (2014) who indicated that reasonable and cheap prices increase both consumers' intention to purchase apparel from e-commerce websites and the volume of online apparel purchases. Consistent with these findings, the responses of the participants in this study also indicate that consumers' online apparel purchasing intent increases when they perceive online shopping website carries apparel at reasonable prices and the price of apparel product is economical. This finding confirms Park et al. (2012), who concluded that price attributes such as reasonable price and economical price positively influence consumers' online apparel purchasing behavior.

The study's findings on saving money and its influence on consumers' intention to purchase apparel from online shopping websites is supported by previous studies (Escobar-Rodriguez & Bonson-Fernandez, 2017; Khalil, 2014; Long, 2016; Wei et al., 2018), indicating that consumers' ability to save money increases their intention to purchase apparel online. Consumers can buy the same or similar apparel at cheaper prices than physical stores, which allows them to save money. Online marketing approaches enable online retailers to reduce the operating costs of suppliers that eventually reduces the end prices of apparel products (Wei et al., 2018). Therefore, price-sensitive consumers perceive that they are saving money when purchasing apparel online. It is highly recommended that online retailers sustain a competitive pricing strategy to motivate consumers to buy apparel online. However, this may generate intense price competition. Retailers need to focus on other ways to make them distinct from competitors in the market (Delafrooz, 2011). Offering latest styles, unique and quality apparel products could be a way to accomplish that goal.

Since participants in this study responded that they preferred online shops to physical stores for buying apparel products because of the availability of same or similar apparel at cheaper prices online, both physical store retailers and multi-channel retailers should be cautious about showrooming phenomenon and consumers' free-riding behavior. Showrooming occurs when consumers experience the in-store services provided by physical store retailers and buy product from online shopping websites at a lower price (Zhang et al., 2020). This may negatively impact sales volume and erode the profits of the physical store retailers as well as multi-channel retailers. Therefore, it is recommended that both types of retailers should strengthen their sales efforts that include in-store customer services, advertising, coupons or free gifts, and loyalty program card points (Wang et al., 2020). Although, showrooming and free-riding may impact retailers negatively, Liu et al. (2020) and Viejo-Fernandez et al. (2020) argued that having a display showroom benefits both physical store retailers and multi-channel retailers.

The participants in this study responded that purchasing apparel online was more convenient because there was no need to visit a physical retail store or travel from store to store. Availability of adequate product information on online shopping websites could also be a reason for not travelling from store to store. By getting rid of the travelling cost, consumers may perceive that they can save money when shopping online. Escobar-Rodriguez and Bonson-Fernandez (2017) concluded that consumers' ability to access information from online fashion stores eliminates the necessity of going from one physical store to another which saves both money and time; and increases their intention to purchase apparel online. However, Choi, Dai, and Kim (2018) contradicted this finding and reported that lowering search costs increased the market prices of products. In addition, online shopping provides significant benefits of comparing prices to consumers, which influences consumers' intention to make a purchase. Consumers perceive that they can save money and buy the best product at the best price if they can compare prices of other online sellers (Konus et al., 2008; Yaras et al., 2017).

The result of this study indicates that consumers perceive online shopping websites provide attractive offers, and discounted prices of apparel are very cheap on the online shopping website. Therefore, consumers become more inclined towards purchasing apparel from online shops. The finding is in line with previous research conducted by Khan et al. (2015) and Napompech (2014), indicating that price benefits such as discounts, sales, and price promotions persuade consumers to visit online websites and increase consumers' intention to purchase apparel online. Consumers like to browse the web for shopping for apparel and make a purchase impulsively when they find discount prices on the websites (Park et al., 2012). Therefore, online fashion retailers should provide attractive offers in the form of discounts, deals, coupons, and price promotions to increase consumers' purchasing intent and the volume of online sales. Discounting may impact profit margins negatively. In order to make a profit, it is essential to increase the sales volume based on the percentages of gross margin and discount.

### **Product Variety**

The results of this study indicate that product variety positively and significantly influences consumers' intention to purchase apparel from online shopping websites. This

implies that a broad assortment of apparel products is one of the most important reasons that escalates consumers' intention to purchase apparel products from online shopping websites. These results are consistent with the previous studies (Maiyaki & Mokhtar, 2016; Park et al., 2012, Yaras et al., 2017), revealing that consumers tend more toward purchasing apparel online when online shopping websites provide the availability of a wide variety of apparel.

Online shopping websites offer an astonishing variety of products to consumers (Quan & Williams, 2018). Online apparel shoppers generally have the tendency to seek variety when they shop apparel products from both online shopping websites and traditional physical stores (Sethi et al., 2018). In consequence, consumers are more encouraged to purchase products from online shopping websites when they find the products available with more variety in an online shop but unavailable in the physical stores (Liu et al., 2013). Therefore, it is exceedingly important that consumers perceive the online shopping websites carry an adequate variety of apparel products (Sethi et al., 2018). Most participants in this study conceded that online shopping websites provided the availability of a wide variety of apparel, which in turn increased their intention to purchase apparel from those shopping websites. This result aligns with the key finding of the previous works of Sethi et al. (2018) and Yaras et al. (2017), indicating that a wide product assortment of an online shopping website positively influences consumers' intention to purchase products online.

A study conducted by Maiyaki and Mokhtar (2016) disclosed that consumers were able to easily find products they needed in an online shop. In addition, a rich variety of products available in an online shop increased the number of choices the consumers had. Chang (2011) also emphasized on offering more product subcategories to increase the number of choices. A rich variety of products with more product subcategories increases the number of choices and successively increases consumers' intention to purchase products from online shopping websites (Chang, 2011). Similarly, Sethi et al. (2018) recommended that online shopping websites should make an effort for offering a strong product line to their consumers. Sethi and colleagues emphasized on both depth and breadth of the product line to increase consumers' number of choices and purchase intention. These previous research findings support the result of this study, which yielded that consumers perceived many choices of apparel products on online shopping websites. Greater product variety offers many options for consumers to select and intensifies preferences. Consumers become more inclined towards purchasing apparel online when they perceive that a rich variety of apparel is available in an online shop and they have many choices of apparel products. However, McShane and Bockenholt (2018) and Kahn (1998) argued that excessive options or choice overload might overburden, confuse, and dissatisfy consumers as it makes the choices more complex.

Since excessive choice may confuse consumers and retailers may find it challenging to maintain store's identity due to the lack of focus, determining the right product mix and inventory size is strategically important to retailers. It is worth mentioning that a narrow selection of apparel products may fail to satisfy the consumers' tastes and preferences. Therefore, it is recommended that both online and physical store retailers should create an effective assortment plan that warrants right merchandise mix including accurate product breadth (i.e. variety or categories) and depth (i.e. variations). An effective assortment planning demands creating balance between trendy apparel products and staples. A mix of trend forward styles and styles from both current season and previous season would be helpful in establishing that balance. Examining historical data, analyzing real-time inventory data; and observing consumers' online and in-store shopping behavior should be taken into consideration while preparing an effective assortment plan.

The responses of the participants in this study revealed that the consumers' ability to make a quick comparison between different apparel products available in an online shopping website increased their intention to purchase apparel online. Consumers can make a better product choice by accessing comparable items, which in turn increases their online shopping efficiency (Sethi et al., 2018). In comparison with traditional physical stores, online shopping websites usually provide a greater product variety. Consumers get the opportunities to make more comparisons between products, which subsequently increases their intention to purchase products from online shopping websites (Clemes et al., 2014). Online retailers should embrace an effective product assortment strategy to encourage consumers from carrying out online shopping activities (Maiyaki & Mokhtar, 2016).

It has emerged that most participants in this study perceive online shopping websites provide availability of the latest apparel. The accessibility to the latest apparel through online shopping websites increases the purchasing intention. In line with this result, Sethi et al. (2018) also concluded that online shoppers purchase apparel products online because they can search for the latest fashion apparel residing in their homes comfortably. It is also important to convey information about the latest fashion apparel to online shoppers via advertisements or social media platforms (Sethi et al., 2018). Park et al. (2012) support the notion that online shopping websites offer a wide assortment of apparel products with different prices that increases consumers' intention to purchase apparel online. A wide variety of products significantly influences consumers' utilitarian web browsing and prohibits buying apparel products impulsively whereas consumers tend to impulsively buy apparel based on price (Park et al., 2012).

# Implications

This study sought to identify and explain the perceived benefits that Amazon Prime members and non-Prime shoppers in the U.S. engage when developing purchase intention when shopping apparel online. Many researchers from across various fields including merchandising, marketing, psychology, consumer science, and social science have attempted to understand the influence of variables on consumers' intention to make a purchase. Therefore, researchers from across various fields will be able to use this study as a foundation to obtain a more comprehensive understanding of the influence on the development of Amazon Prime members and non-Prime shoppers' purchase intention.

The results of this study revealed that Amazon Prime members perceive greater price comparison than non-Prime shoppers when purchasing apparel from online shopping websites. Amazon Prime members perceive that Amazon's price is lower than other retailers. In addition, the price of an apparel product significantly impacts consumers' intention to purchase apparel online. Since Amazon Prime members heavily consider the price of apparel products before purchasing, Amazon executives should improve existing technology or adopt innovative technologies or techniques to offer competitive prices to the consumers. An example of existing technology that Amazon implements includes algorithmic pricing strategy where computer algorithms are used to set the prices of products (Chen et al., 2016). Algorithmic pricing helps online retailers to generate revenue by offering a competitive price. However, unpredictable prices may generate if pricing algorithms are poorly implemented (Chen et al., 2016). Two booksellers used Amazon's algorithmic pricing and unintentionally listed used textbook at \$24 million (Solon, 2011). In addition, dealing with pricing algorithms designed for price fixing can be challenging (Chen et al., 2016). Other online and omnichannel retailers should implement appropriate pricing strategy to offer competitive prices to consumers in order to sustain their business within an intensely competitive environment.

Furthermore, the results of this study will provide Amazon sellers with an indepth insight into what shopping benefits impact consumers' purchase intention. Amazon sellers will be able to develop an effective plan to offer a wide selection of unique products and to keep their pricing competitive. However, offering a wide selection of products may increase the cost of inventory. It is essential for the retailers to determine and implement an effective strategy to minimize the cost of inventory.

Since convenience, price, and product variety have been found to have a positive impact on consumers' intention to purchase apparel online, both online and omnichannel retailers, as well as marketers, can use these results for further developing compelling marketing mix strategies. For instance, online and omnichannel retailers can develop a user-friendly website that will enable consumers to get the desired product very quickly from a large assortment of products (Pham et al., 2018). Moreover, consumers will be able to sort and compare products by price between different online shopping websites (Pham et al., 2018). In this case, online and omnichannel apparel retailers may merge

with efficient comparison-shopping tools to list apparel products on the most visited shopping websites.

Small and medium-scale retailers may find it challenging to adopt innovative technologies and services due to the requirement of excessive initial investment. Retailers must check the financial feasibility and compatibility of the technologies and services before implementing it. Small and medium-scale retailers may look for funding from micro-loan organizations, crowd-sourcing platforms, and local small business development center if they need small amount of funding. For a larger amount of funding, loan from traditional bank or investment farm would be more appropriate.

Physical store retailers, as well as small and big online retailers, are facing tremendous pressure to understand and meet consumers' expectations. It has emerged that consumers who shop on Amazon also shop and purchase from other online retailers and physical stores (Epsilon.com, 2018). Consumers want to see and touch apparel products before purchasing. Therefore, both physical store retailers and online retailers can use the results of this study to deeply understand the purchasing behavior of Amazon Prime members and non-Prime shoppers. They can offer the convenience of free shipping, a greater assortment of apparel products, competitive prices, discounts, and unique products to consumers that cannot be found elsewhere.

In addition, it is recommended that physical store retailers should increase their online presence and omnichannel capabilities to entice both Amazon shoppers and other consumers. Embracing omnichannel retailing through implementing technologically innovative and affordable techniques will enable retailers to provide a consistent and unified shopping experience to consumers (Moffat, 2017).

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Physical store retailers should have their own loyalty program to compete against Amazon Prime subscription service. A free of cost loyalty program that offers better deals, discounts, and reward points to consumers is more likely to increase customer satisfaction and retail sales. In addition, loyalty program enables physical store retailers to collect customer data that can be used for analyzing shopping habits, preferences, and spending patterns. Compelling marketing strategies can be developed using the outcome of such analysis.

Since competitive price of apparel products is a significant determinant of Amazon's success, bending the cost curve is crucial for the small and medium-scale physical store retailers to survive against Amazon. Emphasis should be laid on improving in-store labor productivity, simplifying and automating routine activities, and streamlining inventory management process. Optimization of transport cost through receiving less frequent deliveries and buying products in shelf-ready packaging would be effective ways to streamline inventory-stocking process.

Since Prime members' motivation for shopping on Amazon is highly driven by convenience of fast and free shipping, omnichannel apparel retailers must offer fast and free shipping, as well as, in-store pickup facility coupled with lenient return policy. Providing the option to order online and pickup in-store free of charge would help omnichannel retailers to survive in Amazon era. However, in-store service effort should be enhanced to tackle showrooming phenomenon. Moreover, returning apparel products to online retailers could be inconvenient and time-consuming as it requires visiting a parcel service provider and waiting for newly ordered product. Omnichannel retailers should best use of this advantage by allowing apparel shoppers to return products at nearest physical stores. Small retailers can collaborate with local delivery service providers if they lack sophisticated shopping websites.

In order to survive and thrive in Amazon era, physical store retailers as well as small-scale online retailers may sell their apparel products on Amazon marketplace. This will allow retailers to reach a wider audience and boost up sales volume at the same time. Moreover, assisting customers in decision making with well-trained in-store salesperson, offering unique apparel products that reflect retailer's niche, and organizing local events that build strong relationship with the community would be strategically helpful for physical store and omnichannel retailers to thrive in the age of Amazon.

### Limitations

This study has investigated the online apparel purchasing behavior of Amazon Prime members and non-Prime shoppers in the U.S. However, a few limitations have been determined in this study. These limitations can be addressed in future research. A non-probability convenience sampling method may not guarantee that selected participants are representative of the population. However, convenience sampling provided access to a large number of MTurk workers or participants, which in turn ensured that participants were representative of the population (Difallah et al., 2018). In addition, convenience sampling expedited data collection and has been found to be costeffective (Henry, 1990).

There is a lack of scholarly articles that examine U.S. Amazon Prime member and non-Prime shoppers' online apparel purchasing behavior. Therefore, a few studies or surveys conducted by renowned organizations that were not peer-reviewed have been discussed in the literature review. The results of this study will provide a comprehensive understanding of purchasing behavior of Amazon Prime members and non-Prime shoppers that existing literature fail to provide.

In this study, the conceptual model or framework has been adapted from TPB. The adapted framework does not include actual purchasing behavior as an outcome variable that exists in the traditional TPB model. Therefore, this study will offer a comprehensive understanding of consumers' intention to purchase apparel online while making a limited contribution to the knowledge of actual purchasing behavior.

### **Future Research**

An interesting contradiction that has been found in this study is how perceived time-savings benefit does not have a significant influence on consumers' intention to purchase apparel from online shopping websites. This result is not in agreement with the previous studies (Al-Debei et al., 2015; Dani, 2017; Escobar-Rodriguez & Bonson-Fernandez, 2017; Mahesh & Nathan, 2015; Wei et al., 2018) where researchers found that time-savings was a significant determinant of consumers' intention to purchase a product online. Further investigation is required to examine the relationship between time-savings and online apparel purchase intention of consumers. In addition, it is essential to determine the specific reasons for spending more time when consumers shop for apparel products from online shopping websites.

The results of this study indicate that the extent to which Amazon Prime members and non-Prime shoppers perceive convenience, time-savings, and product variety while shopping apparel online does not differ significantly. These results contradict the proposed hypotheses developed for this study. Further investigation is needed to find out the underlying reasons for these discrepancies. A mixed-method study would provide a better understanding about Amazon Prime members and non-Prime shoppers' perceptions on convenience, time-savings, and product variety. In addition, the relationships among demographic variables, perceived online shopping benefits, and online apparel purchase intention can be examined in the future using quantitative research.

Researchers have reported that many other variables may impact consumers' intention to purchase apparel online. In this study, most variables have been found to have a positive impact on online apparel purchase intention. So, it is recommended that further research will be carried out to examine the influences of possible variables such as privacy security or payment security on consumers' intention to purchase apparel online.

Finally, this cross-sectional study only shows consumers' online apparel purchasing behavior for a limited period and fails to report changes in purchasing behavior over time. As consumer purchasing behavior changes rapidly, further research is recommended where a longitudinal design will be employed to manifest the possible changes in consumers' intention to purchase apparel online over time.

### Conclusions

In conclusion, perceived benefits such as convenience, price, and product variety were found to have a positive relationship with consumers' intention to purchase apparel from shopping websites. More specifically, convenience, price, and product variety are the perceived benefits that Amazon Prime members and non-Prime shoppers in the U.S. engage when developing purchase intention for the apparel products they buy online. However, time-savings was not found to be significant in this study. The perceived timesavings benefits did not remarkably impact consumers' intention to purchase apparel from online shopping websites. The results of this study disclosed that Amazon Prime members and non-Prime shoppers consider convenience heavily before purchasing an apparel product from online shopping websites. Product variety and price are the second and third most important variables respectively that affect their purchase intention.

Participants in this study viewed purchasing apparel online was convenient because online stores stay open twenty-four hours a day, which enabled them to purchase apparel anytime they wanted. In addition, ease of shopping different types of apparel, the convenience of avoiding both crowds and travel from store to store escalated their intention to purchase apparel online. Surprisingly, the extent to which Amazon Prime members perceive convenience does not differ significantly from non-Prime shoppers' perceived convenience while shopping apparel online. This outcome triggered the necessity of further investigating the difference of perceived convenience between Amazon Prime members and non-Prime shoppers when they shop for apparel online. Similarly, it has emerged that Amazon Prime members did not perceive greater timesavings and product variety than non-Prime shoppers when purchasing apparel online.

Based on the results of this study, the availability of a wide assortment of apparel products with the latest designs or styles, the ability to easily getting desired apparel and making a comparison between different products through online shopping websites shaped consumers' purchase intention in a positive way. In contrast, participants in this study perceived that purchasing apparel online did not necessarily save their time. Although participants could save time from getting instant information online and not traveling from store to store; a rich assortment of products and an influx of information most likely drove them to spend a lot of time when shopping apparel online. The negative outcome associated with time-savings demands further investigation.

Price of apparel products emerged as a very important determinant of consumers' intention to purchase online. Participants in this study perceived that purchasing apparel online was very economical due to the availability of apparel products at reasonable or cheaper prices. Attractive offers provided by online shopping websites also played an important role in developing this positive perception. Besides, it is equally important to indicate that perceiving Amazon's price is lower impacted Amazon Prime members' intention to purchase apparel online more significantly than non-Prime shoppers.

Based on the results of this study and previous literature, it is evident that consumer online apparel purchasing behavior has changed over time in the U.S. The online shopping platforms are evolving through the integration of innovative technologies and strategies. Consumer purchasing behavior is also evolving at the same time. Online, physical store and omnichannel retailers need to keep this evolving nature of consumer behavior into consideration for developing compelling strategies that will make shopping more convenient and enjoyable.

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#### Appendices

#### APPENDIX A

#### RECRUITMENT TEXT

I am conducting a study on online purchasing behavior of Amazon Prime members and non-Prime shoppers. Your participation in this study is important to understand the perceived benefits that Amazon Prime members and non-Prime shoppers in the United States engage when developing purchase intention when shopping apparel online. If you are currently living in the United States and if you are 19 years of age or older (or 21 years of age or older if you live in Mississippi), you may participate in this research. There are no known risks or discomforts associated with this research. It will take approximately 15 minutes to complete the survey. You will receive \$0.10 as compensation for completing the survey.

# APPENDIX B QUANTITATIVE INFORMED CONSENT



IRB# 20191019850EX

#### **Study Title:**

Influence of Convenience, Time-Savings, Price, and Product Variety on Amazon Prime Members and Non-Prime Shoppers' Online Apparel Purchase Intention

Hello,

My name is Md Rashaduzzaman and I am currently a PhD student at the University of Nebraska-Lincoln. I am conducting a study on online purchasing behavior of Amazon Prime members and non-Prime shoppers. This is a research project that focuses on identifying and explaining the perceived benefits that Amazon Prime members and non-Prime shoppers in the United States engage when developing purchase intention when shopping apparel online. If you currently live in the United States and if you are 19 years of age or older (or 21 years of age or older if you live in Mississippi), you may participate in this research.

Participation in this study will require approximately 15 minutes. You will be asked to complete a survey using an internet-based questionnaire. The survey link will be embedded within Amazon's Mechanical Turk (MTurk). You will be redirected to complete the survey using Qualtrics, an online survey software.

There are no known risks or discomforts associated with this research.

You will receive \$0.10 for completing the survey/participating in this survey. You will be paid within three days after submitting the survey. The findings of this study will provide an in-depth insight into what shopping benefits drive Amazon Prime members and non-Prime shoppers to purchase apparel online, how these shopping benefits influence the development of their online purchase intentions, and what are the implications of these shopping benefits to retailers, marketers, and managers. It is anticipated that the findings of this study will help retailers to develop compelling strategies to win the battle of intense competition in retail business.

Your responses to this survey will be kept confidential. Participant's IDs (MTurk IDs) and the completion code generated by Qualtrics will be removed immediately to keep the information anonymous. IP addresses will not be collected by Qualtrics. Thus, there will

be no identifiable information. All your responses will be kept in a password protected file for three years after the study is complete. The de-identified data or results in aggregate form may be shared with the publishers. Publishers may access the de-identified data stored securely in a password protected BOX folder upon request.

You may ask any questions concerning this research and have those questions answered before agreeing to participate in or during the study.

For study related questions, please contact the investigator(s):

Md Rashaduzzaman, PhD Student Dept. of Textiles, Merchandising, and Fashion Design University of Nebraska-Lincoln Tel: 402-594-6157 Email: rashed.tex@huskers.unl.edu

Jennifer Johnson Jorgensen, Professor Dept. of Textiles, Merchandising, and Fashion Design University of Nebraska-Lincoln Tel: 402-472-5462 Email: jbjorgensen@unl.edu

For questions concerning your rights or complaints about the research contact the Institutional Review Board (IRB):

- Phone: 1(402)472-6965
- Email: <u>irb@unl.edu</u>

You can decide not to be in this research study, or you can stop being in this research study ("withdraw") at any time before, during, or after the research begins for any reason. Deciding not to be in this research study or deciding to withdraw will not affect your relationship with the investigator or with the University of Nebraska-Lincoln.

You will not lose any benefits to which you are entitled.

You are voluntarily making a decision whether or not to participate in this research study. By clicking on the I Agree button below, your consent to participate is implied. You should print a copy of this page for your records.

I agree

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I do not agree

#### APPENDIX C

#### **IRB APPROVAL LETTER**



October 31, 2019

MD Rashaduzzaman Department of Textiles, Merchandising & Fashion Design FMP (FMS) 153 UNL NE 685880605

Jennifer Johnson Jorgensen Department of Textiles, Merchandising & Fashion Design HECO 205 UNL NE 685830802

IRB Number: 20191019850EX Project ID: 19850 Project Title: INFLUENCE OF CONVENIENCE, TIME-SAVINGS, PRICE, AND PRODUCT VARIETY ON AMAZON PRIME MEMBERS AND NON-PRIME SHOPPERS' ONLINE APPAREL PURCHASE INTENTION

#### Dear MD:

This letter is to officially notify you of the certification of exemption of your project for the Protection of Human Subjects. Your proposal is in compliance with this institution's Federal Wide Assurance 00002258 and the DHHS Regulations for the Protection of Human Subjects at 45 CFR 46 2018 Requirements and has been classified as exempt. Exempt categories are listed within HRPP Policy #4.001: Exempt Research available at: http://research.unl.edu/research.compliance/policies-procedures/.

o Date of Final Exemption: 10/31/2019

o Review conducted using exempt category 2a at 45 CFR 46.104

o Funding (Grant congruency, OSP Project/Form ID and Funding Sponsor Award Number, if applicable): Investigator personal funds

You are authorized to implement this study as of the Date of Final Approval: 10/31/2019.

We wish to remind you that the principal investigator is responsible for reporting to this Board any of the following events within 48 hours of the event:

\* Any serious event (including on-site and off-site adverse events, injuries, side effects, deaths, or other problems) which in the opinion of the local investigator was unanticipated, involved risk to subjects or others, and was possibly related to the research procedures;

\* Any serious accidental or unintentional change to the IRB-approved protocol that involves risk or has the potential to recur;

\* Any protocol violation or protocol deviation

\* An incarceration of a research participant in a protocol that was not approved to include prisoners

\* Any knowledge of adverse audits or enforcement actions required by Sponsors

\* Any publication in the literature, safety monitoring report, interim result or other finding that indicates an unexpected change to the risk/benefit ratio of the research;

\* Any breach in confidentiality or compromise in data privacy related to the subject or others; or

\* Any complaint of a subject that indicates an unanticipated risk or that cannot be resolved by the research staff.

This project should be conducted in full accordance with all applicable sections of the IRB Guidelines and you should notify the IRB immediately of any proposed changes that may affect the exempt status of your research project. You should report any unanticipated problems involving risks to the participants or others to the Board.

If you have any questions, please contact the IRB office at 402-472-6965.

Sincerely,

Jenn Klein for the IRB



### APPENDIX D

#### UTILIZATION OF TPB IN PREVIOUS STUDIES

Study	Variables	Key findings
Al-Debei et al., 2015	Attitude toward online shopping, perceived benefits, eWOM, perceived web quality, trust	Perceived benefits and trust are the two determinants of attitude toward online shopping.
Becerra & Korgaonkar, 2009	Intention to purchase online, prior purchase experience, perceived behavioral control, attitude	Prior purchase experience and online information search intention lead to online purchase intention.
Dakduk, Horst, Santalla, Molina, & Malave, 2017	Attitude, purchase intention, subjective norms, perceived behavioral control, acceptance of the internet	Attitude toward e-commerce is the determinant of online purchase intention and subjective norms predict attitude.
Delafrooz et al., 2011	Convenience, price, wider selection, attitude, purchase intention, perceived behavioral control	Attitude had a strong direct effect on purchase intention whereas convenience, prices, wider selection had an indirect effect.
Han, Kim, & Lee, 2018	Attitude toward online shopping, purchase intention, subjective norms, perceived behavioral control electronic service quality, and consumers' need for uniqueness	Electronic service quality and consumers' need for uniqueness positively affect attitude toward buying online, which in turn positively affect purchase intention.
Kim & Park, 2005	Attitude, purchase intention via online store, information search intention via online store	Intention to search for product information via online stores is the strongest predictor of consumer's purchase intention via the online store.

Lim et al., 2016	Purchase intention, online shopping behavior, subjective norm, perceived usefulness	Purchase intention has a significant positive influence on online shopping behavior.
Loureiro & Breazeale, 2016	Attitude, online purchase intention, online shopping orientation, perceived control	A positive attitude toward online shopping and perceived behavioral control have a positive effect on intention of purchasing clothing online.
Seock & Norton, 2007	Attitude toward clothing website, intention to search for information, intention to purchase	Attitude toward clothing websites had a positive and direct effect on information search intention.
Thananuraksakul, 2007	Attitude toward online shopping, intention to shop online, convenience, time- saving, price, trust	Shopper is more likely to buy online when he or she has a positive attitude toward online shopping.

### APPENDIX E

#### PREVIOUS SURVEY INSTRUMENTS

		Convenience		
Study	Variables	Survey Instrument(s) Used	Example	Reliability Chronbach's alpha (α)
Thananuraksakul, 2007	Attitude, online buying intention, convenience, time- saving, price	Limayem et al., 2000	"I purchase online because I do not need to go to a shop." "It is easy to get what I want online." "Convenience is my main reason for shopping online."	0.80
Yaras et al., 2017	Convenience, product variety, purchase intention, product and financial risk	Ganesh et al., 2010	"One-stop shopping" "Avoiding crowds" "Not having to travel from store to store"	0.90
		<b>Time-Savings</b>		
Thananuraksakul, 2007	Attitude, online buying intention, convenience, time- saving, price	Limayem et al., 2000	<ul> <li>"I buy goods or services online because it saves time."</li> <li>"I don't like to spend much time on shopping."</li> <li>"Time saving is my main reason for shopping online."</li> </ul>	0.81
Yaras et al., 2017	Convenience, product variety, purchase intention, product, and financial risk	Ganesh et al., 2010	"Completing my shopping tasks quickly." "Finding exactly what I want in the least amount of time."	0.90
Escobar- Rodriguez & Bonson- Fernandez, 2017	Time-saving, cost- saving, online purchase intention, perceived value	Escobar- Rodriguez & Bonson- Fernandez, 2017	"Online shopping provides instant information about products."	0.74

		Price		
Park et al., 2012	Variety of selection, utilitarian and hedonic web browsing, e- impulse buying	Kim et al., 2005	"The shopping website carries products with reasonable prices." "Discounted prices are very cheap in the shopping website." "The price of products in the shopping website is economical."	0.89
Limayem et al., 2000	Attitude, purchasing intention, convenience, time- saving, price	Limayem et al., 2000; Long, 2016	"Purchasing through the Web allows me to save money, as I can buy the same or similar products at cheaper prices than regular stores."	Weight = 0.59
Yaras et al., 2017	Price, product variety, purchase intention, product, and financial risk	Konus et al., 2008	"Internet shopping provides attractive offers."	0.80
Escobar- Rodriguez & Bonson- Fernandez, 2017	Time-saving, cost- saving, online purchase intention, perceived value	Escobar- Rodriguez & Bonson- Fernandez, 2017	"Internet purchases are very useful when it comes to obtain better prices."	0.89
		Product Variety	Ŷ	
Maiyaki & Mokhtar, 2016	Convenience, online buying behavior, price, product variety	Park & Kim, 2003; Saprikis et. al., 2010	"I can easily find the products I need in the online shops." "I can quickly compare different products through online shops." "I have many choices of products in the online shops."	0.81
Ganesh et al., 2010	Merchandise variety, price orientation	Ganesh et al., 2010; Sethi et al., 2018	"Availability of a wide variety of products." "Availability of latest products."	0.74
Park et al., 2012	Variety of selection, utilitarian and hedonic web browsing, e- impulse buying	Kim et al., 2005	"The shopping website has wide assortment of products with different prices."	0.83

Intention to Purchase Apparel Online					
Khare & Rakesh, 2011	Attitude toward online shopping, purchase intention, information search	Vazquez & Xu, 2009; Singh, 2014	"I like to shop online." "I will buy online in the future." "I have a strong intention to purchase online in the future." "I often consider buying online."	0.79	
Chen et al., 2016	Attitude toward the brand, purchase intention	Teng & Laroche, 2007	"I would expect to buy the brand." "I would plan to buy the brand."	0.92	

#### APPENDIX F

# QUESTIONNAIRE

## Section 1:

Please SELECT how strongly you agree or disagree with each of the following

statements on a scale of 1 to 5.	. 1- you strongly	agree, 5- you s	trongly disagree.
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Convenience	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree
I purchase apparel online because I do not need to go to a retail store.	1	2	3	4	5
It is easy to get what I want when purchasing apparel online.	1	2	3	4	5
Convenience is one of my main reasons for purchasing apparel online.	1	2	3	4	5
I can buy different types of apparel from an online shopping site.	1	2	3	4	5
I can avoid crowds when I shop apparel online.	1	2	3	4	5
I do not have to travel from store to store when I shop apparel online.	1	2	3	4	5
Shopping apparel online is more convenient, as I can shop anytime I want.	1	2	3	4	5

Time-Savings	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree
I buy apparel online because it saves time.	1	2	3	4	5
I buy apparel online because I like to spend little time on shopping.	1	2	3	4	5
Time-savings is my main reason for purchasing apparel online.	1	2	3	4	5
Shopping apparel online allows me to complete my shopping tasks quickly.	1	2	3	4	5
Shopping apparel online allows me to find exactly what I want in the least amount of time.	1	2	3	4	5
Shopping apparel online saves my time, as it provides instant information about apparel.	1	2	3	4	5

Price	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree
The online shopping website carries apparel at reasonable prices.	1	2	3	4	5
Discounted prices of apparel are very cheap on the online shopping website.	1	2	3	4	5
The price of apparel on online shopping website is economical.	1	2	3	4	5
Purchasing apparel online allows me to save money, as I can buy the same or similar apparel at cheaper prices than physical stores.	1	2	3	4	5
Online apparel shopping websites provide attractive offers.	1	2	3	4	5
Purchasing apparel online is very useful when it comes to obtaining better prices.	1	2	3	4	5

Product Variety	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree
I can easily find apparel I need on online shopping websites.	1	2	3	4	5
I can quickly compare different apparel through online shopping websites.	1	2	3	4	5
I have many choices of apparel on online shopping websites.	1	2	3	4	5
Online shopping websites provide the availability of a wide variety of apparel.	1	2	3	4	5
Online shopping websites provide availability of latest apparel.	1	2	3	4	5
The online shopping website offers a wide assortment of apparel with different prices.	1	2	3	4	5

Intention to Purchase Apparel Online	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree
I like to purchase apparel through online shopping websites.	1	2	3	4	5
I will purchase apparel through online shopping websites in the future.	1	2	3	4	5
I have a strong intention to purchase apparel through online shopping websites in the future.	1	2	3	4	5
I often consider purchasing apparel through online shopping websites.	1	2	3	4	5
I would expect to purchase apparel through online shopping websites in the future.	1	2	3	4	5
I would plan to purchase apparel through online shopping websites.	1	2	3	4	5

# Section 2: Demographic Information

Please fill out the following information about yourself.

### What is your age (years)?

[Text Box]

## What is your gender?

Male	Female	Would rather not specify
1	2	3

High school education or lower	Some college credits	Trade/technical/vocational training	Associate Degree	Bachelor's degree	Postgraduate Degree
1	2	3	4	5	6

Which is the highest level of education you have completed?

What is your annual household income (USD) before tax?					
Less than \$25,000	\$25,000 - \$49,999	\$50,000- \$99,999	\$100,000 - 149,999	\$150,000 and more	
1	2	3	4	5	

#### Section 3: Amazon Prime Membership and Online Shopping Frequency

Amazon Prime is a paid subscription service offered by Amazon. The customer creates an Amazon Prime account to become an Amazon Prime member. Amazon Prime members receive benefits that include FREE fast shipping for eligible purchases, streaming of movies, TV shows and music, exclusive shopping deals and selection, unlimited reading, and more for an annual membership fee of \$119.

Please select the best choice for the following question:

Are you an Amazon Prime member?				
Yes	No			
1	2			

# How frequently do you visit online shopping websites? (Example: Amazon.com, Walmart.com, Target.com, Kohls.com)

Every day	5-6 times a week	3-4 times a week	1-2 times a week	I did not use
1	2	3	4	5

# How often do you purchase apparel from online shopping websites?

Every day	5-6 times a week	3-4 times a week	1-2 times a week	I did not use
1	2	3	4	5