

Online Customer Satisfaction and Loyalty in Apparel Purchase: A Review of Extant Literature

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Originally at the Time of Submission (ToS) submitted paper had a 10 % plagiarism which is an accepted percentage for publication. The editorial board is of an study that paper had been rectified and amended by the authors (Vivek, Naved & subodh) based on the reviewer's remarks and revisions at various stages. The comments related to this manuscript are noticeable related to 'Online Customer Satisfaction And Loyalty In Apparel Purchase: A Review Of Extant Literature' both subject-wise and research-wise. The authors have crafted the paper in a structured manner. Overall the paper promises to provide a strong base for future studies. All the comments had been shared at diverse dates by the authors' in due course of time and same had been incorporated by the authors in calculation as and when required. By and large all the editorial and reviewer's comments had been incorporated in paper and the manuscript had been earmarked and decided under "Review of literature" as the study provides an insight over changing effectiveness forms in markets in which can be tested with appropriate statistical approaches. The results are interesting and significant.

ABSTRACT

Purpose: The purpose of the study is to investigate the antecedents of loyalty and customer satisfaction in online apparel purchase. Present study also aims to find a holistic structure by independently and individually putting together the relevant constructs from previous studies related to online apparel satisfaction and loyalty.

Design/Methodology/Approach: Review based Approach has been followed. A total of 166 research papers related to the study were accessed and only 74 papers were found to be relevant. Online customer satisfaction & loyalty are the two most significant facets of online apparel purchase contributing to e-commerce and e-marketing field. A logical literature review is carried out to compile the domain specific appropriate constructs, together with the generic facets of customer satisfaction and loyalty and by investigating the antecedent factors like apparel attributes: technological variables, attitude, subjective norms, perceived behavioral control factors, purchase intention, and actual purchase.

Findings: The review of existing literature also suggests that statistical techniques mostly used for analysis included Structural Equation Modeling and Regression Analysis.

Originality/Value: The present study basically focuses on review of literature related to online customer satisfaction and customer loyalty in buying apparels.

KEYWORDS Apparel Attributes | Consumer Attitudes | Subjective Norms | Perceived Behavioral | Perceived Ease Of Use | Perceived Usefulness | Purchase Intention | Technological Variables

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Introduction

Use of the Internet has brought in a sea change in socio-economic as well as in cultural landscape of shopping, but has also broadened the market virtually. India promises to be a huge potential market for e-tailors. India is believed to have around 51 million active Internet users, out of which 97% are using internet on regular basis and 79% on daily basis (Juxtconsult.com 2010). These Internet users are the young people between age group of 25–35 years and mostly bought online product is apparel, besides, books and electronic goods. It was suggested by Ha and Stoel (2009) that consumers' perception and attitude towards online shopping is largely influenced by factors like trust, enjoyment, usefulness etc. Past studies have suggested that hedonic, immersive and utilitarian facets of online medium also influence customer's shopping behavior. The utilitarian components are related to information availability factors together with cost saving and convenience. The other factors facilitate access to information about product features, prices, and promotional offers (Childers et al., 2001). The hedonic motives pertaining to authority, a sense of adventure and excitement (Arpita and Sapna, 2011).

Although there are a plethora of studies on online shopping, yet there seems to be a gap in terms of a systematic understanding of consumer satisfaction and loyalty, more so particularly in terms of customer satisfaction and loyalty, in the area of apparel purchase. The present study endeavors to synthesize the findings of previous researches, into a coherent context of online shopping of apparels, and present a reference framework for consumer satisfaction and loyalty.

Literature Review

Customer Loyalty

Traditionally, the strong brand preference was reflected in exclusive purchase behavior. The brand loyalty was "brand insistence" for Melvin Copeland which was briefed on attitudinal continuum with brand recognition and extreme preference, at two extreme ends. The brand loyalty was observed as a debatable phenomenon despite the attitudinal continuum. In other words, repeat purchase behavior accentuated with a strong random component that tantamount to brand loyalty (Bass, 1974). Loyalty has begun getting investigated since 1970s in the form of providing the best options to the consumers. (Yi and Jeon, 2003).

Jacoby and Chestnut (1978) argued that loyalty is not just restricted to behavioral patterns but also has psychological functions. Repeat purchase along with level of commitment is often influenced by social conditions which is a level of commitment referred to as spurious loyalty (Day, 1969;

Dick and Basu, 1994). Loyalty cannot be understood without assessing the degree of emotional or psychological commitment. Three types of "structures" of information beliefs, states of affect, and behavioral intentions, were suggested by Jacoby and Chestnut (1978). Experience over time forms an understanding of loyalty based upon the brand used which generate positive feelings toward the brand that ultimately is a reason to be loyal. A belief to become a state of affect requires a plethora of positive experiences over time. Brand loyalty symbolizes a constructive mindset towards a brand (Aker, 1991). However, brand switching, might happen even despite of such accumulated positive feelings in the interest of variety, price savings, or impulse purchasing. It is therefore, at the point of intention that a consumer commits himself/herself to the brand. In other words, all three prerequisites like -beliefs, affect, and intention must be there for true loyalty to happen. It is suggested by past studies that customer loyalty strengthens the relation of individual's relative attitude and repeat patronage behavior (Dick and Basu, 1994).

There are four phases of loyalty as proposed by Oliver (1997) first, a shallow level of loyalty based on attribute performance, called cognitive loyalty; second, a higher level of loyalty comprised of both a cognitive and an affective dimension, called affective loyalty; third, a commitment to the intention to repurchase i.e. conative loyalty and, fourth, a readiness to act and a willingness to overcome obstacles that prevent action (e.g., brand-specific purchase), which is known as action loyalty. Quality, satisfaction, and value are significant determinants of customer loyalty as shown in previous studies and scholarly researches related to a number of consumption contexts.

E- Customer Satisfaction

Fornell (1992) and Anderson, Fornell, and Lehmann (1994) defined customer satisfaction as a positive evaluation of performance on the basis of all past experiences. Customer retention and loyalty have been closely associated with satisfaction over the years by numerous studies (e.g., LaBarbera and Mazursky, 1983; Newman and Werbel, 1973; Rust and Zahorik, 1993). It has the ability to affect favorable customer responses which has generated an extensive body of literature regarding its antecedents, conceptualization and consequences (e.g., Fournier and Mick, 1999; Oliver, 1997; Yi, 1990). Though there has been considerable progress to what we define as 'satisfaction' yet the literature remains ambiguous. Oliver (1999) analyzes many of these definitions as inadequate and names them as process definitions: it aims at what the customer does to attain satisfaction instead of stressing upon the psychological aspects. This approach seems to reduce the emotional aspects of the satisfaction construct (Fournier

and Mick, 1999). Thus, Oliver (1999) defines satisfaction as “pleasurable fulfillment” acknowledging the cognitive aspect of satisfaction in which consumers’ goals, needs and desires are required to be fulfilled.

An emotional response is created when an individual evaluates all past experiences from patronizing a retailer which is called retail satisfaction (Westbrook, 1981). It has been proved by past studies that satisfaction in an online environment is driven by comfortability, design of the site and other retailing factors like product information and product offerings (Szymanski and Hise, 2000). Previous researches reveal that several significant factors (expectations, performance, equity, and affect) may influence customer satisfaction. Most of the past empirical studies have shown a positive relationship between satisfaction and expectations (Oliver, 1980; Swan & Trawick, 1981; Bearden & Teel, (1983). Furthermore, numerous scholars pointed out that performance is positively related to customer satisfaction judgments (Churchill & Surprenant, (1982); Oliver & DeSarbo, (1988); Cronin & Taylor, (1992); Halstead, Hartman & Schmidt, (1994). Third, Oliver (1997) argued that equity judgments are an important factor for customers to evaluate the fairness or rightness in reference to what others receive.

On-Line Shopping

There are many issues addressed in online shopping which includes many consumers’ characteristics which are demographic and psychographic in nature. ‘Cox & Rich (1964); Cunningham & Cunningham (1973); Gillet (1970); Lumpkin & Hawes (1985); motivation (Gillet, 1970); perceived risks Locander & Hermann; Reynolds (1972); self-esteem [Cox & Rich; Cunningham & Cunningham; Gillet; Hermann and Locander (1979); Reynolds (1974)]; how to reduce perceived risks involved in catalog shopping through information search [Hermann and Locander; Gillet; Roselius (1974); Seitz (1988)]; and the use of information sources to make purchase decisions [Martin (1971); Davis (1987); Shim & Drake (1988); Seitz]. The history of research on in-home shopping can be traced through the development of direct marketing strategies (Lumpkin & Hawes). Shim and Drake (1990) studied purchase intention mail order purchasing of clothing in mail orders, focusing on consumers’ beliefs about, and attitudes. Product information, services and its quality significantly contributes in customer-marketers relationship according to past studies [Korner & Zimmermann (2000); Selz, (1998); Berthon et al (1996); Geissler (2001)].

Based on their functional strategies, retailers offer different store attributes for satisfying identified customers

(Ko, 1995). Similarly, the selection of one store over the other can be done using different criteria by the consumers [Schiffman, Dash & Dillon, (1977); Hansen & Deutscher (1977-1978)].

Many researchers agreed that total online sales and number of online shoppers still lag behind the traditional retailing due to lack of ease of navigating and website interfaces [Jarvenpaa and Todd (1997); Novak & Chatterjee (1995); Baty & Lee (1995); Hoffman; Lohse & Spiller (1998); Ridgon (1996). Swaminathan, Rao and Lepkowska-White (1999) observed that the website is readily inspected by the consumers while making purchase decisions and, thus, a website’s design plays an important role in online transaction.

Factors Affecting Online Consumer Behavior

- a. Consumer Factors in Online Shopping
- b. Online Product Specific Factors
- c. Technology Acceptance Factors
- d. Behavioral Factors from Theory of Planned Behavior (TPB)

Various Shopper’s categorization related to products, has been developed by researchers [Bellenger & Korgaonkar (1980); Darden & Reynolds (1971); Gutman & Mills (1982); Lumpkin (1985); Lumpkin, Hawes, & Darden (1986); Moye (1998); Shim & Kotsiopoulos (1993)].

Different patterns of shopping behaviors have been observed in customers with divergent shopping orientation [Gutman & Mills; Hawkins et al. (1989)], [Bellenger, Robertson, & Greenberg, (1977); Lumpkin; Shim & Kotsiopoulos (1992)]. Different buying Patterns are also observed related to “The use of information sources” [Hawkins et al.; Lumpkin; Moschis (1976)] as well as different psychographic traits and demographic attributes (Darden & Howell, 1987).

Apparel shopping behavior is identified to have been predicted by Consumer characteristics [Cassill & Darke (1987); Shim & Drake (1988)]. Similarly, further research reveals that consumers’ demographic and psychographic characteristics are also significant indicators of customers’ shopping behavior for in-home shopping (Berkowitz, Walton & Walker (1979); Cox & Rich (1964); Cunningham & Cunningham (1973); Gillet (1970); Lumpkin & Hawes (1985); Shim & Drake (1990)]. Prediction of in-home shopping purchase decisions also gets facilitated by previous shopping experience [Jasper & Ouellette (1994); Shim & Drake; Shim et al. (2001)].



Table 1: A Summary of Consumer Characteristics related to Online Shopping

Characteristics Studied	Customer Characteristics	Studies	Major Findings
Demographics	Gender	Alreck and Settle, 2002 Brown et al, 2003 Donthu and Gracia, 1999 Slyke et al, 2002 Stafford et al, 2004 Harris, 2003 korgaonkar and Wolin, 1999 Levy, 1999 Li et al, 1999 Rodgers and Harris, 2003	The findings revealed that men make more online purchases in comparison to women and women have more sense of web apprehension.
	Age	Stafford et al, 2004 Bhatnagar and Ghose, 2004b Bellman et al, 1999 Bhatnagar et al, 2000 Donthu and Gracia, 1999 Joines et al, 2003 Li et al, 1999 Rohm and Swaminathan, 2004	The findings of all mentioned studies has given mix results
	Income	Li et al, 1999 Susskind, 2004 Bagchi and Mahmood, 2004 Korgaonkar and wolin, 1999 Donth and Gracia, 1999	The results highlighted that influencesonline customershopping tendencies.
	Education	Stafford et al, 2004 Park et al, 2004 Shiu and Dawson, 2002 Chau et al, 2002	The findings has observed that culture plays an important role in context of online shopping.it is also proved that consumers from an individualistic culture do more online shopping than collectivistic culture.
Normative Beliefs		Limayem et al, 200p	The study revealed that social influence for online media recommendation on shopping is mixed.
Internet Experience	Frequency of usage	Bhatnagar and Ghose, 2004b Bhatnagar et al, 2000 Cho 2004 Jarvenpaa Todd, 1997 Jarvenpaa and Tractinsky, 1999 Liao and Cheung, 2001 Nysveen and Pedersen, 2004 Park, 2002	All the mentioned studies gave mixed results, but most of the study proposed thatperceived product risk is negatively related to internet usage.
	Comfort with the Internet	Mauldin and Arunachalam, 2002	The studies revealed that comfort level has positive relation with online shopping
Online Shopping Experience	Flow	Hoffman and Novak, 1996, Mathwick and Rigdon, 2004 Novak et al, 2000	Mentioned studies gave mixed results
	Emotion	Huang, 2003 Lynch and Beck, 2001 Wolfinbarger and Gilly, 2001 Xia, 2002	Studies proposed that there is a positive influence of positive emotions on online shopping

Psychological perception	Risk Perception	<p>Bhatnagar and Ghose, 2004 Bhatnagar et al, 2000 Featherman, and Pavlou, 2003 Garbarino and Strabilevitz, 2004 Huang et al, 2004 Jarvenpaa and Todd, 1997 Jarvenpaa and Tractinsky, 1999 Jarvenpaa and Tractinsky 1999; 2003 Kolsaker et al, 2004 Joines et al, 2003 Kolsaker et al, 2004 Liang Jin-Shiang, 1998 Liao and Cheung, 2001 Park et al, 2004 Pavlou, 2003 Pires et al, 2004</p>	Results showed that perceived risk and online shopping intention negatively related.
	Perception of Benefit	<p>Chen et al, 2002 Limayem et al, 2000 Pavlou, 2003</p>	Findings showed that perceived usefulness positively influences the online purchase intention
	Frequency of online purchases	<p>Brown et al, 2003 Cho, 2004 Moe and Pader, 2004 Park and Jun, 2003; Yang and Lester, 2004</p>	The findings exhibited that frequency of purchase is positively related to online shopping tendencies
	Satisfaction from Past Transactions	<p>Cho, 2004 Devaraj et al, 2002 Koivumi, 2001 Pires et al, 2004</p>	The result displayed that is positively related to online shopping tendencies is linked positively to past satisfaction level.
Personal Characteristics	Innovativeness	<p>Citrin et al, 2000 Donthu and Garcia, 1999 Goldsmith, 2001 Goldsmith, 2002 Limayem et al, 2000 Sin and Tse, 2002</p>	The result exhibited that personal innovativeness directly and indirectly influences the online shopping intention
Shopping orientation		<p>Donthu and Garcia, 1999 Korgaonkar and Wolin 1999 Li et.al, 1999 Swaminathan et al, 1999</p>	The findings unveiled that convenience and recreation drive online shoppers
Shopping motivations		<p>Childers et al, 2001 Joines et al, 2003 Johnson et al, 2004 Solomon, 1999 Novak et.al, 2000 Wolfinbarger and Gill, 2001</p>	Results demonstrated that motivational factors significantly influences the online shopping experiential

Source: Adapted from Zhou et al., 2007



Customer characteristics constitute rather constant variables in a customer's profile whereas, marketer has no control on them [Li. H. Kuo, C. & Rusell M. G. (1999), Miyazaki, A. D. & Fernandez A. (2001), Rodgers S. & Harris M. A. (2011), Zhou L., Dai L. & Zhang, D. (2007)].

b. Online Product Specific Factors.

b. (1) Apparel Product Attributes

The physical examination of clothing items by customers for size, style, color etc as displayed in the traditional department stores, enable customers to inspect and examine every item (Colborne, 1996). In-store shoppers physically inspect the fit, color, fabric, style, and overall appearance of the garment Eckman et al. (1990). Price, style, quality, color, fabric, brand name, country origin etc have been considered frequently used clothing criteria in past researches [Cassill & Drake (1987); Davis (1987); Eckman, Damhorst & Kadolph (1990); Workman (1990)].

b. (2) Apparel Appearance

Color, fashionability, style and detailed image picture, are some of the facets that constitute customers' perception of apparel appearance. The accuracy of apparel color on screen is an issue which causes hesitation for online shoppers (Khakimdjanova & Park, 2005).

b. (3) Apparel Comfort

The nature of a fabric's surface as perceived by customer by virtue of sight or touch by hand is the way a fiber feels to the sense of touch (Kadolph, 2007). Fabrics which will be in direct contact with the skin is supposed to have a softer hand as opposed to the fabrics that may not come in contact with the skin (Kadolph, 1998, p. 30). The understanding of the fiber content, fabric texture, fabric weight in relation to the fiber, and style of apparel product constitute the significant ingredients responsible for the perception of the apparel comfort Mi Jung Kim (2007).

b. (4) Price

Product cost considered to be a significant facet of price and therefore an important parameter in marketing literature. Some consumers prefer buying products on the influence of price whereas others may give greater value to the quality (Beneke & Carter, 2015).

c. Technology Acceptance Factors

Technology Acceptance Model (TAM), established by Davis (1989), is widely considered the most validated model for predicting the degree of consumer technology acceptance. The TAM model adopts the causal chain of "beliefs \square attitude

\square intention \square behavior" as described in Theory of Reasoned Action (Fishbein & Ajzen, 1975). TAM establishes a causal relationship between ease of use and perceived usefulness. User's acceptance or rejection of technical systems has been consistently explained by TAM [Chen & Wells (1999); Hausman & Siekpe (2009); Song and Zinkhan (2003)].

TAM's model has been criticized on the ground that the constructs do not fully reflect the specific and exact impact of technological and its application factors, that alters user's acceptance of the technology [Moon and Kim (2001), Venkatesh et. al (2000); Vijayasathy (2004)]. Therefore, a more robust model is put in place combining the original features of TAM together with additional explanatory variables like perceived risk & privacy/security which are often combined besides the ease of use and usefulness constructs. Thus, this study also attempts to do the same.

c. (1) Perception of Ease of Use

Efficiency and time-savings increase a consumer's perception of technological ease of use, Davis (1989). Enjoyment and playfulness, which mean the easier the system is to use, the more enjoyable it is which may also be associated to Consumer perception of ease-of-use. Perceived ease of use which stimulates consumers to continue with his use of a website becomes an inherently entertaining experience (Skadberg & Kimmel, 2004). The above examined constructs of Convenience Motivation and Information Search are inherent features for Ease of Use.

c. (2) Perceived Usefulness

Consumer's feelings that a system's function can assist his or her performance when operating the technical system, is all about perceived usefulness. Consumer's perception about the ease of use eventually leads to perceived usefulness. In other words, Consumers' formulation of attitude toward perceived usefulness of a technical system is very significant (Davis, 1989). Both the TAM and TRA (Theory of Reasoned Action) separately or a combination of the two are often used in researches related to online buying behavior, indicating the significant relationship between consumer attitude and purchase intention [Chen & Wells (1999); Hausman & Siekpe (2009)].

c. (3) Perceived Risk

The concept of Risk has been defined and explained in the context of consumer behavior in many ways. Cox E Rich (1964) defined perceived risk as the quantity issues in purchase situation. Murray (1991) defined the perceived risk as lack of certainty perceived by the customers for losses or gains during a particular transaction. Past literature has considered it as a multi-faceted component which involves physical risk,

financial risk, social risk, risk of loss of time, performance risk etc. (Jacoby and Kalpan, 1972; Peter and Tarpey, 1975; Garner, 1986; Shiffman and Kanuk, 1994; Brooker, 1984; Mitchell, 1992). It is defined as the probability of loss which is determined by shoppers in anticipating an online purchase (Forsythe and Shi, 2003). Perceived Risk constitutes a key factor in understanding consumer purchase behavior (Stone and Gronhavg, 1993). The present study considers perceived risk as a precursor of satisfaction

Behavioral Factors from Theory of Planned Behavior (TPB)

Theory of planned behavior is designed to predict human behavior. In present context, the human behavior is predicted in context of e-shopping of apparels. The model observes that people tend to perform behaviour that are favorable and tend to avoid behavior that is unfavorable (Fishbein and Ajzen, 1975). As per TPB, behavioral intention precedes actual behavior. It is defined as a person's willingness of displaying behavior of interest and basically it has 3 variables:

1. Attitude (Ab)
2. Subjective Norms (SNb)
3. Perceived behavioral control (PB Cb)

d (1) Attitude towards apparel on line Shopping

Attitude is defined as a learned predisposition required responding in a consistently in a favorable or unfavorable manner (Fishbein and Ajzen, 1975). Chen and Wells (1999) found that attitude toward a website can predict consumers' predispositions to respond to its offerings favorably or unfavorably. Their research findings indicate the positive relationship among attitude and perceived usefulness towards websites [Chen et al., 2002; Hausman & Siekpe (2009)].

Consumer's future shopping behavior can be best predicted by his/her attitude much more significantly like no other construct [Engel, Blackwell & Miniard (1995)]. Attitude is often seen as a vital behavior shaping variable. Information search behavior [Duncan & Olshavsky (1982); Klein (1998); Martineau (1958)], Behavioral intention [Evans, Christiansen & Gill (1996); Fishbein & Ajzen (1975); Shim & Drake (1990); Shim et al. (2001)] and the selection of a Brand or store [Arrondo et al. (2002); Dick & Basu (1994); Summers & Wozniak (1991)] are also influenced by attitude.

d (2) Subjective Norm

The External environment consisting of social norms, cultural differences, and value expectation gives birth to

one's normative beliefs and motivations which in turn formulate consumers' subjective norm. In Ajzen and Fishbein's (1975) original model, behavioral beliefs and evaluation of alternative outcomes were the only variables, sufficient to predict behavioral intention. In later models, however, it was suggested that another set of beliefs, labeled subjective norms, be included as predictive of intention [Ajzen & Fishbein (1977); Fishbein (1980)].

d (3) Perceived behavioral control

Perceived behavior control is an individual's confidence about his/her ability to perform the behavior based on the presence or absence of the said resources and opportunities. Customer's behavioral control is one of the three predictive components of behavioral intention [Ajzen (1975); Ajzen (1988); Ajzen & Fishbein (1980)], Self-efficacy (Lin, 2008; Wang et al, 2006), trustworthiness (Gauzente, 2004; Zhang and Tang, 2006); security (Zailani et al, 2008), computer and internet access (Shim et al, 2001), user's experience (Nysveen et al, 2005) and site accessibility (Cao and Mokhtarian, 2007). These are all behavioral control factors which impact online shopping behavior.

d (4) Purchase Decision

A mixture of rational and emotional motivation prompt consumer's purchase decision online shopping in general and apparel purchase in particular. In most cases, shopping has been considered as providing both hedonic value through emotional responses during experience (Bloch and Bruce, 1984) and the utilitarian value achieved through proper product-acquisition (Bloch & Richins, 1983). Satisfaction or Dissatisfaction, are the only two possibilities of while undertaking a purchase transaction with a limited amount of knowledge regarding the product and its set of attributes (Kadolph, 1998). The factors like product brand, cost, fabric, size, or ineffective distribution, channel selection, and cognitive factors whereas including product image and appearance of the product on consumer's body and distribution channel atmosphere constitute the psychological factors [Cassill & Drake (1987); Davis (1987); Eckman et al. (1990); Hsu & Burns, (2002)]. Prior researches have reported a significant correlation between the intention and behavior [Ajzen (1991); Sheppard, Hartwick & Warshaw (1988)].

Methodology

A total of 166 research papers were downloaded and among them 74 papers were found to be relevant for the study pertaining to customer satisfaction and loyalty. The sources that were used for downloading the relevant studies included Google Scholar, Emerald Publications, Sage Publications, Taylor & Francis and Elsevier. The keywords that were used to access the reports included Loyalty, Satisfaction and Online apparel purchases. The 74 relevant papers were



comprehensively reviewed to analyze the country of study, the year of study, selection of constructs and variables, the measurement models for Online apparel purchases and also the statistical tools used.

Table 2: Summary of Studies on Online Purchase/Online Apparel Purchase.

Scholars (Year)	Country	Unit of Analysis/Size	Predictor	Online Shopping Dimensions	Method of Analysis
Fredrik Allen Volk, 1994	USA	Online Shopper, 292	Behavioral Intention, Purchase Intention	Experience & Internet Consumer Behavior	TRA, Pearson's Test, Regression Analysis
Hira Cho, 2001	USA	Online Customers, 300	Behavioral Intention/ Attitude towards using customized Systems	Complexity, Perceived Usefulness, Ease of Use, Intent Exposure, Perceived Safety, Propensity.	Descriptive Study, SEM, CFA
Hui Zhang, 2002	China	Students, 400	Customer Attitude, Customer Loyalty	Technology Factors ,Service Factors ,Product Factors, Sales Promotion	Mean Square Error of Approximation (RMSEA),
Patricia Taylor Warrington, 2002	USA	3,112 online customers of a U.S. based company	E-Shopping Loyalty	Perceived E-Shopping Satisfaction, Perceived Merchandise Quality, Receptivity to E-Shopping Technology	Validity & Reliability Testing, EFA, CFA, SEM-LISREL-8-3
Ji Hye Park, 2002	USA	Online Shopper, 62	Purchase Intention	Product Presentation	Experimental Design, MANNOVA, Descriptive Analysis/ ANNOVA
Yoo-Kyoung Seock, 2003	USA	Students, 414	Intention to Purchase at favorite clothing Website	Clothing Shopping Orientation, Previous Online Shopping Experience ,Clothing Website Chanel, Attitude toward Clothing Website, Relative Importance of Intention to search information, Characteristics of Clothing Website,	MANNOVA, Path Model, T-Test/VIF. Varimax Inflation Factor
Eun Young Kim; Youn-Kyung, Kim, 2003	USA	,Students 303	Online Purchase Intention Gender ,Age, Income	Interactivity, Transaction Cost, Education, No of Children, Site Design, Incentive	LISREL 8, AGFI, SEM, CFI, RMR
Syong Kin, et el, 2004	US female online	298	Satisfaction	Website Quality, Trust, Web Appearance Transactional Quality, Response Time	EFA, CFA, Chi Square Test
Ronald E Goldsmith, 2004	USA	Online Shopper, 608	Personalized Marketing	Attitude	Interview based, Descriptive Analysis, Axis Factor Analysis.
Soyoung Kim, 2004	USA	Online Shopper, 273	Satisfaction	Website Quality, Web Appearance, Entertainment/Trust, Response Time/Fit to Task, Transactional Quality	Regression Analysis, Alfa-Coefficients, Varimax-Rotation.
Jihyum Kim, 2004	USA	560	Behavioral Intention	Perceived Product Risk, Perceived Product Quality, Perceived Product Sacrifice, Perceived Service Quality	T-Test ,SEM, EFA/ CFA, Co-Relation/ GFI, RFI, Descriptive Analysis, AGFI

Tortsakul Yomnak, 2005	Amman, Jordan	Students, 352	Loyalty Intention	Flexibility, Efficiency, Ease of Navigation, Reliability, Responsiveness, Accesses, Security, Price, Personalization, Assurance, Trust, Site Aesthetics	EFA/CFA, Varitax Rotation, Simple Regression.
Yonghai Hou, 2005	USA	Online Shopper, 357	Quality, Customer Loyalty, Service	Assurance, Relibility, Empathy. Tangibles, Usefulness/Convenience, Ease of Use, Enjoyment, Responsiveness, Financial, Product, Social Time	RMSEA, /Chi Sq Test, SEM, ANNOVA, MANNOVA, Path Model
Yun Wang, 2006	Taiwan and U.S.	Online Customers, 410 for U.S. and 353 for Taiwan	Purchase Intention, Purchase Response	Subjective Norms, Apparel Shopping Attitude, Emotional Response, Apparel Sopping Attitude, Need for Cognition, Apparel Purchase Behavior	Bivariate Co-relation Analysis, Regression Analysis, MONOVAS
MinYoung Lee, 2006	Mexico	256	Purchase Intention towards US Brand	Brand Consciousness, Normative Influence	RMSEA, SEM, CFI, AMOS-5-0
Mi Jung Kim 2007	USA	Online Shopper, 29 Interviews	Purchase Decision	Apparel Image, Apparel Comfort, Apparel Fit, Apparel Quality, Fabric Characteristics, Price, Country of Origin, Return Policy, Shopping & Handling	Regression Analysis, Descriptive Analysis, Interview Data Analysis.
Kiseol Yang, 2007	USA	Students, 107	Attitude	Alternate Information, Interactivity, Virtual Experience	SEM, Factor Analysis, Multiple Regression
HyumHwa Lee, et al, 2007	USA mid-west	Online Shopper, 181	Satisfaction	Search Behavior, Shopping Orientations, Purchase Behavior	Regression Analysis, Factor Analysis
Grace T.R.Lin et al, 2008	Taiwan	Online Customers, 221	Specific Hold up cost	Perceived Usefulness, Perceived Ease of Use, Website Quality.	Factor Analysis, Descriptive Study.
Nadim Jahagir et al, 2008	Bangladesh	Students, 227	Customer Adaptation/ Attitude	perceived usefulness, perceived ease of	The Comparative Fit Index (CFI), Goodness of Fit Index
Jung HwanKim, 2008	USA	Online Shopper, 220	Intention to Revisit	Amount of Information	EFA/CFA, MANOVA, Chi sq Test, RMSEA, SEM
Vidushi Samdhir et al, 2009	USA & India	70 people from India and 73 from United States	Performance	Price, Variety, Brand Value Security, Awareness	EFA/CFA/SEM
Zuichilis Lee, 2010	United States	ComScore Web-Behavior Panel. The data contains the transaction information and website visitation of 50000 households From all 50 states.	Intention to Purchase, Attitude towards Website.	Service Attitude, Efficiency, Fulfillment, Intention to Search For information, Systems Availability, Perceived Attractiveness of Website, Informativeness.	Structural Equation Model-LISREL, CFA, EFA



KI-Han Chung, et al, 2011	South Korea	Students, 300	E-Word of Mouth	Site Design , Informativeness, Security, Communication of Online Retailing.	SEM, Path Analysis
Boudhyan Gangulli et. el, 2010	India & USA	Students, 376 & 206	Purchase Intention	Information Design, Visual/Navigating Design	AMOS, Path Analysis, RMSEA, CFI/FI, Regression Analysis.
Artee Aggarwal, Pradip Manjrekar, 2010	Mumbai, India	Students, 195	preference of retail formats	Income, Age, Satisfaction Level,	Descriptive Studies
Maktoba Omar, Ian Bathgate, 2011	China	Students, 300	Customer Satisfaction	Convenience, Product Preference, Customer Service, Security Concerns, Web site Sensory Stimulation, Web site Social Issues	EFA/CFA,SEM
Sejgin Ha, Lestie Stoel, 2011	USA	Online Customers, 298	E-Shopping Quality	E-Shopping Satisfaction, E-Shopping Intention	EFA, CFA, Discriminant Analysis, SEM
Arpita Khare et al, 2011	India	Students, 325	Purchase Intention	Attitude, Information Search,, Shopping motives(Hedonic /Utilitarian)	Reliability Testing, Regression Analysis
Anjad.A. Abu Salem, 2011	Jordan	Online Shopper, 1007	Customer Loyalty	Reputation Building Skills, Consumer decision making Inventory, Problem Solving Skills, Verbal & Non-Verbal Communication Skills, Customer Service Culture Skills.	,Experimental Design, SEM/EFA/CFA
Marges Delafrez,et al, 2011	Malaysia	Online Shopper, 460	Purchase Intention	Demographics, Utilitarian/ Hedonic Orientations, Customer Perceived Benefit, Behavioral Control.	Path Analysis, Chi Square Test, Estimation Coefficients
Feeroz Shah Decosta, 2011	Malaysia	College Students, 400	consumers Purchasing Apparel Online	Access Convenience ,Search Convenience, Transaction Convenience	EFA/CFA/SEM
Raja Gopal, 2011	Mexico	College Students, 217	Brand Loyalty	Media Advertising, Brand/ Personalization, Social/ Cultural/Life Style/ Value, Consumer Culture. Economic Advance & Product Attractiveness	SEM, EFA, CFA, RMSEA, Chi Sq, Comparative Fit Index
Mbayong NA, 2011	Cameroon., Yaounde, Douala and Buca	Student, 108	users' acceptance of online shopping	Personal innovativeness of information technology, Internet self-efficacy, perceived web security and privacy concerns, innovativeness of information technology, internet self-efficacy, perceived web security and privacy concerns	Descriptive analysis, Validity and reliability test, One Way ANOVA,SEM
Talal Al-maghrabi, 2011	Saudi Arabia	Student, 465	Perceived Site Quality	Perceived Usefulness, Customer Trust, perceived Usefulness, Social Pressure, Enjoyment,	Exploratory Factor Analysis (EFA),A structural equation model (SEM),goodness-of-fit indices, Invariance Analysis.

Jiyoung Cha, 2011	USA	Online Shoppers, 350	Intention to Purchase Real Items, Intention to Purchase Virtual Items	Perceived Usefulness, Trust, perceived Usefulness, Enjoyment, Perceived Security, Subjective norms, Flow, Innovativeness, Gender.	Multiple Regressions, Variance Inflation Factor (VIF)
Susan Rose, Moira Clark et al, 2012	USA and Europe,	Online Customers, 220	Online Repurchase Intention	Telepresence Challenge, Ease of Use, Skill, Interactive Speed, Aesthetics, Perceived Benefits.	SEM, Partial Least Square, Validity Test R2
Ing Long Wk, 2012	Taiwan	Online Customers, 1000	Intention to Complain	Distributive Justice, Procedural Justice, Expectation/Confirmation, Perceived Usefulness, Trust	SEM, Chi Square Test, Goodness of Fit
Maria Delarosa, 2012	Indonesia	Online Shopper, 208	On-Line Customer Loyalty	Website Design, Information Quality, Product Variation, Transactional Ability, Response, Security, Privacy, Delivery, Payment System, Customer Service	EFA, CFA, T-Test
Kanwal Gurleen, 2012	Punjab, India	Online Shopper, 400	Adoption/ NonAdoption of on-line Shopping	Demographic, Price, Security/Privacy, Safety	KMO, Barletts Test of Sphericity, Rotational Component Matrix, Factor Analysis
Richa Dhaiya, 2012	Delhi, Mumbai, Chennai, Hyderabad and Bangalore, India	Online Shopper, 580	Shopping Parameters of Consumers	Demographics	ANNOVA
Jayendra Sinha & Jiyeon Kim, 2012	Varanasi & Delhi	Student, 287	online buying behavior	Financial/Product /Convenience/Delivery/Return-policy/Technology Specific Innovativeness Risk, Subjective Norm, Attitude/, Perceived Behavioral Control.	Principal Component Analysis (PCA) using Varimax Rotation, Kaiser Normalization
Mohammad Hossein et al, 2012	Iran	Online Shopper, 200	Attitude, Online Shopping behavior,	Perceived Risks, Subjective Norms, Perceived Behavioral Control, Perceived Risks, Return Policy, Service infrastructural variables	Durbin-Watson test, Regression Analysis
Harris.S.Tahi, 2013	USA	Students/500	Satisfaction	Customer Satisfaction/ Decision, Loyalty, Word of Mouth.	Experimental Design-Test, Descriptive Analysis
Brent Coker, 2013	Australia	Online Shopper, 170	Loyalty, Refrel Likelihood	Ease of Use, Product Availability, Ease of Search/Load Speed, Visual Appeal/Trust, Information Quality, Information Relevancy.	SEM, Chi Square Test
Abu Basan et al, 2013	Delhi & NCR.	Online Shopper, 250	E-Satisfaction & E-Loyalty	Perceived Risk, Emotional Status	EFA/CFA/SEM
Koushiki Choudhury, 2013	Kolkata	3000, Customers in six major Banks	Purchase Intention, Online Shopping	Service Quality	Factor Analysis, Regression Analysis, Analytical R2
Y. Masoud, 2013	Jordan	395	Online Shopping Behavior	Financial/Product / Delivery/ information security/perceived time/ perceived social risk	Descriptive Analysis.



Aishath Sheneen Ibrahim, 2013	Malasiya	Students, 238	Attitude, Behavioral Intention, System Use	Subjective norms Subjective norms (SN), previous purchase experience (PPE) and perceived risk (PR)	Factor Analysis, Reliability Analysis
Prof. Nehal A. Shah, et al, 2013	Ahmadamad, Gujrat	Student, 150	On-Line Shopping	Reason for Purchasing Online, Challenges / Problem/Purpose / Frequency/Types of Products/Security/ Amount spent/Preference for product information ,Price /expectation regarding e-tailing,	Descriptive Study
Pedro Acosta et al, 2014	web sites in Spain	Online Shopper, 1396	Purchase Intention	Information Overload, ,Information Disorganization	Experimental procedure ,CFA, Chi Sq Test, Hermon One Factor Test
Ritu Srivastava, 2014	India	Students, 90	Repurchase Intention	Eservice Quality	Regression, Path Model.
Shim Yuan Hung, 2014	Taiwan	Online Shopper, 377	Customer Satisfaction	Marketing Factors ,Online shopping Attitude, Perceived Risk, Impulse Purchase, Perceived Convenience, Information Quality, Service Quality, System Quality	Reliability Testing, SEM, AVE, Barrison & Kenoving, Regression Analysis, KMO, Pearsons C0-Relation,
Bo Dai, 2014	USA	College Students, 2,500	Online Purchase Intention Perceived Product Risk	Perception of Product Risk, Perception of Financial Risk, Perception of Privacy Risk.	SEM/EFA/CFA, Varimax Rotation, Factor Analysis
E liane Crislone et al, 2014	Southern Brazil	Online Shoppers, 306	Loyalty Intention	BRQ (Love, Self Connection Brand Exposure(BehaviouralInte rdence,Committment,i rrationalsensory,Affective) inimacy,Purchase Quality)	Descriptive Analysis, SEM, Factor, Analysis
Al-Azzam, Abdel Fattah Mahmoud, 2014	Jordan	Student, 500	online purchasing behavior	Attitude, Perceived Behavioral Control, Trust, Perceived usefulness (PU),Perceived ease of use (PEOU),	Factor Analysis, Reliability Analysis, Descriptive Analysis ,Regression Analysis
Dr. Renuka Sharma et al, 2014	Punjab	Students, 120	Consumer Buying Behavior	Experience of Using Internet/ Information Search/Products Preference/Time Saving/ Security/Product Information/customer Service/Cost/Speed/ Security/Privacy/ Personalization.	Descriptive Study
Renuka Sharma, Kiran Mehta, Shashank Sharma, 2014	Punjab	Students, 120	Buying Behavior	Time Saving, Money Saving ,Convenience, Product Search, Security, Reputation, Options ,Product Information, Product Range, Speed, Website Interface	Descriptive Study
Shihyu Chou, 2014	Taiwan	Students, 482	E-Trust, E-Loyalty	Perceived Delivery Efficiency, Website Design, Privacy , Security - Satisfaction	Descriptive Study
T. Sabri Erdil, 2015	Turkey	150, Online Customers.	Store Image/ Purchase Decision	Price Image, Brand Image, Perceived Risk.	EFA, Regression Analysis

Mungyao Hu et al, 2015	China	Students,100	Repurchase Intention	Expectations, Perceived Performance	EFA,ANNOVA
Gersson Jonlumi, 2015	Brazil	429	Satisfaction / Loyalty	Service, Assesibility, Speed, Fault Recovery, Buying Reliability, Service & Site Flexibility, Site Interaction/Feedback	Barletts Test, Varimax Rotation, Skewness ,Kurtoris
Shubam Goswami, 2015	India	Students, 350	Appareal Selection/Purchase	Quality/Brand/ Fashion/Hedonic/Value Consciousness, Social Influence, ,Brand Loyalty	EFA/CFA/SEM
Sammer Kulkarni,et al, 2015	Mumbai, Thiruvananthapuram & Jaipur, India	Students, 450	Product Purchase Online	Demographics, Buying Motivation, Pre-exposure of Products	EFA/CFA,Descriptive Analysis
Sandeep Arya . Sandeep Srivastava, 2015	India	Students, 484	E-Service quality/ E-Satisfaction / E Loyalty.	Responsiveness, Contact interactivity, Convenience, Customization, Number of peers.	Structural Equation Modeling (SEM), System of regression Eqs..
Hana Šuster Erjavec, FCBS Slovenia, 2015	Slovenia	Students, 352	Customer Satisfaction/ Loyalty	manifest and latent variables	Correlation Analysis and Regression Analysis, Factor Analysis
Helia Goncalvis, Maria Palma et al, 2016	Portugal	Tourists, 3144, Focus Group Interview	E-Customer Loyalty	Online Routine, Website Image, Online Knowledge Innovativeness, Website Knowledge	CFA,EFA, Descriptive Analysis
Chechen Liaw,et al, 2016	Taiwan	Online Customers, 268	Prior Loyalty Repurchase Intention	Search Effort, Confirmation, Alternate Attractiveness	CFA,EFA,SEM
Fairouz Aldhmour, 2016	Jordan	Student, 300	Product Involvement and Intention	Perceived Ease of use (PEOU),Perceived usefulness (PU). Subjective Norms (SN). (Attitude) and Product Involvement (PI)	chi square (χ^2), comparative fit index (CFI),Reliability Test.
Yogesh.k.Diwedi, et al, 2017	Jordan	Online Customers, 310	3D Quality, User Satisfaction,	3D-Information Quality,3D-System Quality,3D-Authenticity,3D-Enjoyment,Attitude towards Website/perceived Product	CFA,EFA,SEM
Jinggno Wang et al, 2017	United States &its territories made in 2004.	50,000 households from residents of all 50 states	Customer visit to stores with Product offering in the Target Product Category Expertise Product or Search Product	Product Specific Effort, Customer Prior Internet Exposure, Internet Speed/ Price Comparison.	Experimental Design ,Monte Carlo Method, Markov Chain
Peeter Gloor,et al, 2017	USA	Online Customers, 176	Customer Satisfaction	Degree of Connectivity/ Degree of Interactivity, Use of Language	Multilevel Modeling
Thui Soung ,Hanh Phanet et al, 2017	UK	Online Shoppers,600	Repurchase Intention, Word of Mouth, Willingness to pay more	Product Imagination, Website Attributes ,Ease of Use, Prepare Stage, Purchase Stage, Ease of check out, Security Assurance, Post Purchase Stage, Ease of Return	CFA,EFA,P-Value, Chi Square Test

Source: Prepared by Researchers.

{EFA is Exploratory Factor Analysis, CFA is Confirmatory Factor Analysis, SEM is Structured Equation Modeling,RMSEAMean Square Error of Approximation, CFI isThe Comparative Fit Index}.

**Table 3: Summary of Online Purchase/Online Apparel Purchase Factors**

Factor Studied	Antecedents Factors	Surveyed Studies	Industry
Purchase Intention, Purchase Response	Subjective Norms, Apparel Shopping Attitude, Emotional Response, Apparel Shopping Attitude, Need for Cognition	Yun Wang, 2006	Apparel
Intention to Purchase, Attitude towards Website	Service Attitude, Efficiency, Fulfillment, Intention to Search For information, Systems Availability, Perceived Activeness of Website, Informativeness.	Zuichilis Lee, 2010	Online Shopping
Satisfaction	Customer Decision making, Word of Mouth	Harris.S.Tahir, 2013	Online Shopping
Behavioral Intention/ Attitude towards using customized Systems	Complexity, Perceived Usefulness, Ease of Use, Intent Exposure, Perceived Safety, Propensity	Hira Cho, 2001	Apparel
Customer Satisfaction	Convenience, Product Preference, Customer Service, Security Concerns, Web site Sensory Stimulation, Web site Social Issues	Maktoba Omar, Ian Bathgate, 2011	Internet Marketing
Online Repurchase Intention	Tele presence Challenge, Ease of Use, Skill, Interactive Speed, Aesthetics, Perceived Benefits.	Susan Rose, Moira Clark et al, 2012	Retail Marketing
Experience Product or Search Product	Product Specific Effort, Customer Prior Internet Exposure, Internet Speed/Price Comparison.	Jinggno Wang et al, 2017	Online Shopping
Repurchase Intention, Word of Mouth, Willingness to pay more	Product Imagination, Website Attributes, Ease of Use, Prepare Stage, Purchase Stage, Ease of check out, Security Assurance, Post Purchase Stage, Ease of Return	Thui Soung, Hanh Phanet et al, 2017	Online Shopping
Customer Adaptation/ Attitude	Perceived usefulness, perceived ease of use.	Nadim Jahagir et.al, 2008	Electronic Banking
Customer Attitude, Customer Loyalty	Technology Factors, Service Factors, Product Factors, Sales Promotion	Hui Zhang, 2002	Online Shopping
On-Line Customer Loyalty	Website Design, Information Quality, Product Variation, Transactional Ability, Response, Security, Privacy, Delivery, Payment System, Customer Service	Maria Delarosa, 2012	Online Shopping
Loyalty, Refrel Likelihood	Ease of Use, Product Availability, Ease of Search/ Load Speed, Visual Appeal/Trust, Information Quality, Information Relevancy.	Brent Coker, 2013	Online Shopping
Repurchase Intention	Expectations, Perceived Performance	Mungyao Hu et al, 2015	Online Shopping
Purchase Intention	Attitude, Information Search, Shopping motives(Hedonic /Utilitarian)	Arpita Khare et al.2011	Online Shopping
E-Satisfaction & E-Loyalty	Perceived Risk, Emotional Status	Abu Basan et al, 2013	Online Shopping
Intention to Purchase at favourite clothing Website	Apparel Image, Apparel Comfort, Apparel Fit, Apparel Quality, Fabric Characteristics, Price, Country of Origin, Return Policy, Shopping & Handling	Mi Jung Kim, 2007	Apparel
Customer Satisfaction, (Overall/Functional/ Transactional),	Clothing Shopping Orientation, Previous Online Shopping Experience, Clothing Website Chanel, Attitude toward Clothing Website, Relative Importance of Intention to search information, Characteristics of Clothing Website,	Yoo-Kyoung Seock, 2003	Clothing Website
Repurchase Intention	Eservice Quality	Ritu Srivastava, 2014	Online Retail
Satisfaction	Website Quality, Web Appearance, Entertainment/ Trust, Response Time/Fit to Task, Transactional Quality	Soyoung Kim, 2004	Apparel Retailers: WWebsite
Behavioral Intention, Purchase Intention	Experience & Internet Consumer Behavior	Fredrik AllenVolk, 1994	Online Shopping
Satisfaction /Loyalty	Service, Accessibility, Speed, Fault Recovery, Buying Reliability, Service & Site Flexibility, Site Interaction/Feedback	Gersson Jonlumi, 2015	Online Retail

Apparel Selection/ Purchase	Quality/Brand/Fashion/Hedonic/Value Consciousness, Social Influence, Brand Loyalty	Shubam Goswami, 2015	Apparel
Behavioral Intention	Perceived Product Risk, Perceived Product Quality, Perceived Product Sacrifice, Perceived Service Quality	Jihyum Kim, 2004	Apparel
Customer Satisfaction	Marketing Factors, Online shopping Attitude, Perceived Risk, Impulse Purchase, Perceived Convenience, Information Quality, Service Quality, System Quality	Shim Yuan Hung, 2014	Online Stores
Purchase Intention	Demographics, Utilitarian/Hedonic Orientations, Customer Perceived Benefit, Behavioral Control.	Marges Delafrez, et al, 2011	Online Shopping
Online Purchase Intention	Interactivity, Transaction Cost, Education, Site Design, Incentive	Eun Young Kim, Youn-Kyung, Kim, 2003	Online Clothing Products
Attitude	Alternate Information, Interactivity, Virtual Experience	Kiseol Yang, 2007	Internet Apparel Shopping
Satisfaction	Search Behavior, Shopping Orientations, Purchase Behavior	HyumHwa Lee, et al, 2007	Online Shopping
Actual Online Apparel purchase	Access Convenience, Search Convenience, Transaction Convenience	Feeroz Shah Decosta, 2011	Online Apparel purchase
Attitude, Behavioral Intention, System Use	Subjective norms, Subjective norms (SN), previous purchase experience (PPE) and perceived risk (PR)	Aishath Sheneen Ibrahim, 2014	Online Shopping
Online Purchasing Behavior	Attitude, Perceived Behavioral Control, Trust, Perceived usefulness (PU), Perceived ease of use (PEOU),	Al-Azzam, Abdel Fattah Mahmoud, 2014	Online Shopping
Intention to Purchase Real Items, Intention to Purchase Virtual Items	Perceived Usefulness, Trust, perceived Usefulness, Enjoyment, Perceived security, subjective norms, Flow, Innovativeness, Gender.	Jiyoung Cha, 2011	Real and Virtual Items
Online Buying Behavior	Financial/Product /Convenience/Delivery/Return-policy/Technology Specific Innovativeness Risk, Subjective Norm, Attitude/, Perceived Behavioral Control	Jayendra Sinha& Jiyeon Kim, 2012	Online Products
Attitude, Online Shopping Behavior	Perceived risks, Subjective Norms, Perceived Behavioral Control, Perceived Risks, Return Policy, Service infrastructural variables	Mohammad Hossain et al, 2012	Online Shopping
Online Shopping Behavior	Reason for Purchasing Online, Challenges /Problem/Purpose /Frequency/Types of Products/Security/ Amount spent/Preference for product information, Price /expectation regarding e-tailing,	Prof. Nehal A. Shah, et al, 2013	On-Line Shopping
Consumer Buying Behavior	Experience of Using Internet/ Information Search/ Products Preference/Time saving/Security/Product Information/customer Service/Cost/Speed/Security/Privacy/Personalization.	Dr. Renuka Sharma et al, 2014	Online Shopping
Buying Behavior	Time saving, Money Saving, Convenience, Product Search, Security, Reputation, Options, Product Information, Product Range, Speed, Website Interface	Renuka Sharma, Kiran Mehta, Shashank Sharma, 2014	Online Shopping
E-Service quality/ E-Satisfaction/E Loyalty.	Responsiveness, Contact interactivity, Convenience, Customization, Number of peers.	Sandeep Arya, Sandeep Srivastava, 2015.	Online Shopping
Customer Satisfaction/ Loyalty	manifest and latent variables	Hana Šuster Erjavec, FCBS, 2015	Part Time Academic Courses

Source: Prepared by Researchers



Analysis and Results

Among the 166 relevant research papers, in 74 studies (around 90 percent), structured instruments were used based on the constructs from previous studies. Most of the studies considered TAM, TPB, or combination of both as a measurement model for satisfaction and or loyalty. The break-up of secondary sources were studies pertains to Doctoral Dissertations (18), Electronic Consumers / International Journal Electronic Business(4), Journal of Fashion Marketing/ Journal of Fashion Marketing and Management(6), International Journal of Bank Marketing, / Commerce(2), Journal of Information Management / Online Information Review (2), African Journal of Business Management (3), International Journal of Management & Information Technology/Search Information & Management/ Internet Research, / Journal of Information Systems and Technology Management(6), European Journal of Business and Management/ Journal of Management & Business Studies(6), Journal of Quality and Service Sciences(2), Journal of Retailing and Consumer Services /Advances in Consumer Research Journal of Electronic Commerce Research(17), Australian Journal of Basic and Applied Sciences(1), European Journal of Marketing/ Journal of Accounting & Marketing/, International Journal of Marketing Studies/Marketing Intelligence & Planning-(6), International Research Journal of Engineering and Technology Journal of Management & Business Studies/ GIT-Journal of Engineering and Technology(5), Journal of Service Management/ International Journal of Commerce/ Journal of Internet Commerce/ Journal of Electronic Commerce Research Journal of Retailing (8).

Conclusion

A dynamic frame work has been developed to comprehend the antecedents of e-consumer customer satisfaction in two stages, supported by the theory of reasoned action [Ajzen & Fishbein (1980), Fishbein & Ajzen (1975)] family of theories. The study has examined the antecedents of Loyalty, Customer Satisfaction, Purchase Intention, Actual Purchase Apparel Attributes, and Technological Variables along with social factors and consumer traits. The study also indicates the social factors significantly influence the behavior of the consumers. We argue that attitudes drive e-consumer behavioral intentions, eventually resulting into actual purchases. Significant contribution of our reference framework is the synthesis of specific product characteristics (Apparel Attributes) with various customer characteristics and Technology acceptance factors, culminating into an integrated review of literature, in the context of online apparel purchase.

Limitations

Research is needed to reveal into how various constructs

might be (or not) in play depending upon the prior experience, site familiarity and/or site purchasing experience of consumers. Also product and or culture specific studies are required to be undertaken. It has been noticed that most of the studies appear to concentrate on single countries, therefore, cross cultural adjustments pertaining to introduction of deletion of constructs play a pivotal role in influencing consumer responses (Davis et al., 2008). We believe that our conceptual Literature review may put forth a reference framework for academic researchers, e-retailers, policy-makers and practitioners.

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Annexure 1

Submission Date	Submission Id	Word Count	Character Count
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ORIGINALITY REPORT			
10% SIMILARITY INDEX	% INTERNET SOURCES	10% PUBLICATIONS	% STUDENT PAPERS
PRIMARY SOURCES			
1	Charles Dennis, Bill Merrilees, Chanaka Jayawardhena, Len Tiu Wright. "E-consumer behaviour", <i>European Journal of Marketing</i> , 2009 Publication	1%	
2	"Handbook of Strategic e-Business Management", Springer Nature, 2014 Publication	1%	
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4	Asad Ahmad, Obaidur Rahman, Mohammed Naved Khan. "Exploring the role of website quality and hedonism in the formation of e-satisfaction and e-loyalty", <i>Journal of Research in Interactive Marketing</i> , 2017 Publication	<1%	
5	Adeola Omobola Opesade, Omotola A. Fabowale. "Predictors of Nigeria's Premier University Undergraduate Students' Online Shopping Adoption", <i>International Journal of Online Marketing</i> , 2018 Publication	<1%	
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Reviewers Comments



Reviewer's Comment 1

The paper has reviewed 74 papers, which is quite a large number. The study is being a rich addition to existing literature.

Reviewer's Comment 2

The paper is crafted in a structured manner. Introduction itself defines the need and objective of the study.

Reviewer's Comment 3

Summary of the studies presented in the tabular form make the manuscript easily understandable.

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