Shoppers’ Patronage Behaviour with reference to Online Apparel Retailing

M. Uma Devi\(^1\), Suneel Sankala\(^2\)

\(^1\)Professor, Department of Commerce and Management Studies, Andhra University (AU), Visakhapatnam, Andhra Pradesh.

\(^2\)Asst. Professor, School of Management Studies, Sreenidhi Institute of Sciences and Technology (SNIST), Yammampet, Hyderabad, Telangana

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Abstract

Online retail growth drivers are many in number but it all depends on the extent of shopper’s traffic and choice of preference, to achieve this, online stores need to improve on its productivity by ensuring high level of conversion rate from casual visitors to patron customers. This conversion is possible by impacting the patronage behaviour using the variables within the control of the online retailers. From online shoppers’ perspective, apparel may be a risky product to buy in any one of the online shop due to the uncertainty of apparel quality and non-suitability of the various dimensions expected by the shoppers. There are various behavioural theories to explain how an individual forms his intentions, and how intentions relate to actions. Among them the most widely used is multi-attribute model developed by Fishbone and Ajzen in the year of 1975 i.e., Theory of Reasoned Action and after few years (1985, 1991) Ajzen was come up with addition of TRA i.e Theory of Planned Behaviour. The primary purpose of this research study was to identify and investigate the factors and proposed suitable model that affect on-line apparel shoppers’ store patronage behaviour. To attain these objectives, researcher used two diverse tools, i.e., SPSS & AMOS was used for dimension model analysis and structural equation model to test the anticipated hypothesized model.

Keywords: Shoppers’ Patronage Behaviour, Online Apparel Retailing, Theory of Reasoned Action, Theory of Planned Behaviour.

I. Introduction

Shim and Kotzipsulos 1992 is defined shoppers’ patronage is as a shopper’s choice behaviour that represents each and every individual’s choice for a specific store before buying. Conceptually, loyalty & patronage behaviour are closely related. In the initial days loyalty relied only on how many times the customer visited the shop (East et al 1995) and this was supported by many researchers. Other group has
suggested that the loyalty is an approach, an assessment of a product (or) service based on the potential of its attributes (Selnes 1993). Others researchers claim that both behaviour & attitude actions should be used (Jacoby and Chestnut 1978; Baldinger and Rubinson 1996; Dick and Basu 1994). Similarly patronage behaviour represents customers preference for a particular store (Shim and Kotsiopulos 1992a)[XVII]. Overall as highlighted by James et al (1975) loyalty is indicative of highest level of patronage motives. From the above discussion, it can be inferred that patronage behaviour is pre-condition of store loyalty. Thus, during the time that a particular consumer prefers to patronize a particular retailer, the retailer should ensure that the factors that impact on and prolongs consumer loyalty should be carefully monitored and managed. Hence, the present study concentrates on understanding online apparel retail shoppers’ patronage behaviour.

II. Review of Literature

A customers’ decision to revisit a particular store may involve complex decision making. The consumer evaluate a variety of stores in a detailed and comprehensive manner using different criteria. The selection of particular store based on such priorities is referred to as store patronage. Here the researcher details the literature on patronage behaviour[XVIII].

Kaul et al (2007) conducted a study on role of trust and its impact on customer intention to patronage under two conditions one is when the store has not at all visited and secondly visited the store. Hirschman (2011) It is generally observed that customers visit the store and create one image in their minds and that image slowly turns into loyal towards that particular store. Few researchers have found that compare to men, women are more frequent visitors to do online shopping (Ren and Kwan, 2009; Sener and Reeder, 2012).

Sener and Reeder (2012) Those who are living in the Urban areas they tend to have a higher intention to do online shopping (Pérez-Hernández and Sánchez-Mangas, 2011;), but few studies have broadly investigated build environment effect on online shopping. Ren and Kwan (2009) assumed that the number of people visited the store may turned into loyal to that particular store but it may not have impact on loyalty on all the customers those who visited the store. Krizek et al. (2005) tested in large US Urban areas related to environmental measures to test the frequency but none were significant.

Floh and Madlberger (2013) perceived enjoyment has impact on shoppers to visit again and again the same store and they may become patronage towards those specific online stores. Cognitive responses and emotional responses have been studied by many researchers in their study (Liu, Li, & Hu, 2013).
X. Wang, L. White and X. Chen 2015 stated that online product reviews plays a vital role to choose category, color, price, quality of the product and now e-WOM is creating robust invention to become a patronage towards specific online stores. Altaf Ahmad Dar and Shabir A Bhat (2016) in his study investigated on shopper’s attitude to know the determinants that affecting the online-purchase in retail sector. Based on TAM model the researcher identified major determinants such as self efficacy, trust, privacy, compatibility, perceived ease of use and perceived usefulness. To know the relationships between the variables researcher applied correlation and regression. Fang et al., (2016) more recent attention has focused on the provision of prior experience in shopping is most important element while doing online shopping. Mohmed et al. 2013; Xu&Paulins, 2005 when shoppers build positive opinion on online store then it tends to be loyal and patronage towards the specific online store repeatedly (Fang et al., 2016). Yi-Ching Hsieh a Hung-Chang Chiu b Yun-Chia Tang c Monle Lee (2018) researcher mainly focused on price and color have impact on patronage intention on the online shopping.

III. Research Objectives

To know the shopping orientation of online apparel shoppers’ and examine the relative importance of on-line apparel shoppers attributes in influencing Brand and Store preferences.
To analyze the influence of shoppers’ attitude towards on-line apparel shopping, subjective norms, and perceived behavioural control on intention to patronage
To examine the effect of on-line apparel shoppers’ patronage behaviour on shopping orientation.

III.i. Conceptual Framework

In exploring intention to patronage apparel online shoppers’ behaviour, the researcher in the present study adopts the behavioural theory from psychology, particularly the TPA (Theory of planned behaviour) (Ajzen 1985, 1991), which is drawn from TRA (Theory of reasoned action) (Fishbein and Ajzen 1975). Based on TRA and TPB researcher come up with the following proposed model.

IV Proposed Model

(Ajzen, 1988; Campbell, 1963; Sherman & Fazio 1983) The model posits that consumers acceptance of online patronage behavior is determined by Attitude towards shopping (ATS), subjective norms (SNS) and perceived behavioral control (PBC). An external variable incorporated in the model includes Price, Self Oriented,
Convenience, Shopping Experience, and Store Image shoppers’ of online intention to patronage. Based on TRA and TPB the following model is proposed by the researchers.

![Proposed Model](image)

**Fig.3. Proposed Model**

**IV.i Research Methodology**

| Methodology Elements                  | Methodology Description                                      |
|---------------------------------------|-------------------------------------------------------------|
| Research Nature                      | Descriptive Study                                           |
| Location                              | Hyderabad, Telangana.                                       |
| Sample Size Determination             | Glenn Sample size Table (1992)                              |
| Sample Size                           | 380 Respondents                                            |
| Source of Data                        | Primary Sources                                             |
| Sample Selection Technique            | Convenient Sample (Non – Probability)                      |
| Data Collection Techniques            | Structured Questionnaire through Google forms               |
| Measuring Scale                       | Likert 5-point rating scale                                 |
| Data Analysis Techniques              | Descriptive Statistics, Cronbach’s Alph, EFA (SPSS-23.0v), CFA (SEM using AMOS 22.0v) |
V. Hypothesis
V.i. Attitude towards shopping

According to Armstrong and Kotler 2000, suggested that the four major psychological factors like beliefs & attitude, learning perception, motivations are important factors to make a choice to buy. Consumer’s likes and dislikes are depended upon their attitudes based on the situation (Engel et al 1995; Schiffman and Kanuk 2002). Behavioural intentions and choice behavior are depends on customer attitude on different climatic situations while purchasing (Dabholkar 1994). Hence the researcher posits that, the hypothesis is as follows:

H$_1$: Attitude towards shopping has a positive effect on intention to patronage on online apparel shoppers’.

V.ii. Subjective Norms

According to the Ajzen and Fishbein 1980 the subjective norms is the precise behavioral norms that an individual sets for him/herself; what an individual believes that he/she should do. Various Studies have been found the social circumstances of online retail shopping to be an invitable factor influencing the online shopping behaviour of consumers, Bellenger and Korgaonkar 1980; Bellenger et al 1977. Hence, the hypothesis is as follows:

H$_2$: Subjective norms have a positive effect on intention to patronage on online apparel shoppers’.

V.iii. Perceived Behavioral Control

Perceived behavioural control is Individual’s opinion on performing of behaviour (easy or difficult). Mathieson 1991; Taylor and Todd 1995; Previous studies have shown that PBC accounted for considerable variance in intention, behaviour & the researchers found there is a positive relationship between PBC and intention

H$_3$: Perceived behavioural control has a positive effect on intention to patronage on online apparel shoppers’.

V.iv. Antecedents of Attitude towards Shopping

Shopping orientation is defined as the particular emphasis placed by a consumer when making shopping decisions (Sproles and Kendall 1986). Bellenger and Moschis (1982) assumed in the socialization model that patronage patterns are dependent upon shopping orientations which are formed in the social setting. Shopping orientation is more likely to be long established and enduring in nature. Also it can be characterized by multiple dimensions and valence (Laaksonen 1993). Shopping orientation is more likely to be long established and enduring in nature. Also it can be characterized by
multiple dimensions and valence (Laaksonen1993). Each dimension has different impact on attitude towards shopping and they play a critical role in the retail patronage model. In this study the researcher discusses five important dimensions i.e., price, self oriented, convenience, shopping experience and store image shopping orientation and their influence on attitude towards shopping in different apparel store categories.

V.v. Price – Shoppers

Most of the consumers are keep the price in their minds before buying any products. Creyer and Ross 1997, p.281, stated that as consumers' price consciousness increases, demand for products and that will offer the maximum benefit to cost ratio is expected to be increase. Hence it is posited that,

\[ H_4: \text{The price of apparels influences attitude towards online apparel shopping}. \]

V.vi. Self oriented - Shoppers

There is a large volume of published studies describing the role of self oriented shoppers’ motivations while doing apparel online shopping. These extensive literatures suggested that behaviour on self oriented online shopping may be explained through a single hierarchy of these factors. We therefore propose the following hypothesis:

\[ H_5: \text{The self oriented shoppers’ are influenced by their attitude towards online apparel shopping}. \]

V.vii. Convenience – Shoppers

Li et al., 2007, to save time and effort most of the shoppers’ are placing orders through online. The convenience-oriented customers are not worried about touch or feel about the products because of time constraints. Darien framed five types of shopping needs, impulse shopping, saving aggravation, spending less time in shopping, flexibility, and value to the time. Convenience shoppers’ are giving more importance to the time which may be possible through online shopping. Hence researchers come up with the hypothesis as follows.

\[ H_6: \text{The convenience shoppers’ are influenced by their attitude towards online apparel shopping}. \]

V.viii. Shopping Experience

If the shoppers’ satisfied with their online purchase he/she will patron to that particular online store. Most of the customers may get first hand information through word of mouth or e-wom regarding the products sales, quality of the product, return policy implemented by that particular store, price related discounts and more over
neighbours opinion on that store. If they get positive opinion then they will try and get satisfied with various dimensions of the product and online store then they experienced and start communicating positively through word of mouth or write positive reviews based on the store (Moschis 1976). The roger’s model 1995, described the relationship between past experience and attitude. Hence the researcher posits that,

H7: Shopping experience has a positive effect on attitude towards online apparel shopping.

V.i. Store Image

The literature on store image has highlighted several variables. Consumers may create opinion on specific stores based on their previous experiences on various items they purchased. If the quality of the product is good then the shopper may create good image on that particular store in his mind and it may become patronage towards that particular shop. Keaveney and Hunt (1992) since each modern retail stores devise strategies to develop active store image, hence it is posited that,

H8: Store image has a positive effect on attitude towards online apparel shopping.

VI. Results and Discussion

VI.i. Exploratory factors extraction model

From the below table 1 it has been revealed that number of factors to be derived. Total nine factors are loaded with Eigen value greater than 1 is 70.39%. The remaining variance is explained by other variables.

| Factor | Initial Eigen Values | Extraction Sums of Squared Loadings | Rotation Sums of Squared Loadings |
|--------|----------------------|-----------------------------------|----------------------------------|
|        | IEV | Total Percentage of Variance | Cumulative Percentage | Total | Percentage of Variance | Cumulative Percentage | Total |
| 1      | 9.612 | 28.269 | 28.269 | 9.247 | 27.196 | 27.196 | 6.665 |
| 2      | 3.494 | 10.277 | 38.546 | 3.153 | 9.273 | 36.469 | 6.769 |
| 3      | 2.955 | 8.693 | 47.239 | 2.596 | 7.636 | 44.105 | 6.130 |
| 4      | 2.573 | 7.567 | 54.806 | 2.390 | 7.030 | 51.135 | 4.196 |
| 5      | 2.198 | 6.464 | 61.270 | 1.817 | 5.345 | 56.480 | 4.245 |
| 6      | 2.024 | 5.952 | 67.222 | 1.518 | 4.464 | 60.944 | 4.419 |
| 7      | 1.670 | 4.912 | 72.134 | 1.625 | 4.780 | 65.724 | 2.246 |
| 8      | 1.444 | 4.247 | 76.381 | 1.204 | 3.542 | 69.266 | 1.515 |
| 9      | 0.758 | 2.229 | 78.610 | 1.106 | 2.815 | 70.396 | 1.341 |

Table 1. Total number of factors extracted and total variance explained in EFA model. Loadings of measured items on latent factors

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As shown in the table 2 loadings it has been clearly shown that by using exploratory factor analysis researcher got nine latent factors. All factor loadings above the minimum criteria thus it confirms the reliabilities of the constructs based on convergent and divergent validity based on measured items.

| Factor | Factor 1 | Factor 2 | Factor 3 | Factor 4 | Factor 5 | Factor 6 | Factor 7 | Factor 8 | Factor 9 |
|--------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| PR1    |          |          |          | .773     |          |          |          |          |          |
| PR2    |          |          |          | .872     |          |          |          |          |          |
| PR3    |          |          |          | .918     |          |          |          |          |          |
| PR4    |          |          |          | .862     |          |          |          |          |          |
| SOR1   |          |          |          |          |          |          | .891     |          |          |
| SOR2   |          |          |          |          |          |          | .914     |          |          |
| SOR3   |          |          |          |          |          |          | .671     |          |          |
| CO2    |          | .829     |          |          |          |          |          |          |          |
| CO3    |          | .785     |          |          |          |          |          |          |          |
| CO4    |          | .836     |          |          |          |          |          |          |          |
| CO5    |          | .844     |          |          |          |          |          |          |          |
| CO6    |          | .812     |          |          |          |          |          |          |          |
| CO7    |          | .914     |          |          |          |          |          |          |          |
| SE1    |          |          | .687     |          |          |          |          |          |          |
| SE2    |          |          | .995     |          |          |          |          |          |          |
| SE3    |          |          | .854     |          |          |          |          |          |          |
| SI1    | .817     |          |          |          |          |          |          |          |          |
| SI2    | .835     |          |          |          |          |          |          |          |          |
| SI3    | .926     |          |          |          |          |          |          |          |          |
| SI4    | .945     |          |          |          |          |          |          |          |          |
| SI5    | .853     |          |          |          |          |          |          |          |          |
| SI6    | .713     |          |          |          | .834     |          |          |          |          |
| ATS1   |          |          |          |          | .898     |          |          |          |          |
| ATS2   |          |          |          |          | .892     |          |          |          |          |
| ATS3   |          |          |          |          |          | .777     |          |          |          |
| SNS1   |          |          |          |          |          | .875     |          |          |          |
| SNS2   |          |          |          |          |          | .743     |          |          |          |
| SNS3   |          |          |          |          |          |          | .787     |          |          |
| PBC2   |          |          |          |          |          |          |          | .812     |          |
| PBC3   |          |          |          |          |          |          |          |          | .566     |
| ITP2   |          |          |          |          |          |          |          |          | .908     |
| ITP3   |          |          |          |          |          |          |          |          | .564     |
| ITP4   |          |          |          |          |          |          |          |          | .524     |
| ITP5   |          |          |          |          |          |          |          |          |          |

*Table 2. Rotated Pattern Matrix*
From the above table 2 it reveals that the nine factor components are cleanly christened shoppers’ as Price, Selforiented, Convenience, Shopping Experience, Store Image, Attitude towards Shopping, Subjective Norms, Perceived Behavioural Control and Intention to Patronage based on the statements loaded under each factor.

**VI.i. Structural Equation Modelling Analysis**

Measurement model specification and confirmatory factor analysis (CFA) results CFA was performing to review the uni-dimensionality, reliability, and validity of measures on the measurement model. To evaluate CFA there is two important approaches i.e Goodness of Fit indices and evaluate the validity & reliability of the measurement model.

**VI.iii. Goodness of fit indices**

Recommended level for regression weights of measurement items should be greater than .7 based on the results all items were above the recommended level, however, the values of CO6, CO7, SI1, SI2, SI5, SI6, ITP3, ITP4, and ITP5 were having highest values i.e., (above 20) (Randall E. Schumacker & Richard G. Lomax., 2010). The measurement model was re run after correlated this problematical items and researcher got the recommended final confirmatory factor analysis model is depicted in Figure 4.

![Figure 4 CFA model - Final](image-url)
CO6, CO7, SI1, SI2, SI5, SI6, ITP3, ITP4, and ITP5 these problematic items, after reassigning and again rerun for assess the model fit. The outcome of the model discovered that GOI were enhanced and the model revised and established a better fit to the data. The outcome of the particular measurement model after correlated of superfluous items (see Table 3) indicted the i.e GFI and RMSEA (Total Fit Measures) were 0.937 and 0.044, respectively, NFI and CFI i.e., the incremental fit measures were 0.916 and 0.962, respectively and AGFI was 0.914 i.e., the (Parsimony Fit Measure). All these measures is more than therecommended values. Apart from these indices, the ration of $\chi^2/df$ was 1.730, is the adequate verge level (i.e., $1<\chi^2/df<3$). The established GOI for the model effectively fitted the data.

| Criteria      | Absolute fit measures | Incremental fit measures | Parsimony fit measures |
|---------------|-----------------------|--------------------------|-----------------------|
|               | ($\chi^2$) | (Df) | ($\chi^2$/df) | (GFI) | (RMSEA) | (NFI) | (CFI) | (AGFI) |
| Obtained      | 840.56       | 486 | 1.730         | 0.937 | 0.044   | 0.916 | 0.962 | 0.914 |

Table.3. Revised CFA model

Standard Residual values within the desired level (+2.58, -2.58)& CR values were above 1.96. In summing up, the outcome results shown in the table 3 it has been confirmed that the model was fit to the statistics, signifying no auxiliary modification required in the model. Thus the model was established based on the uni-dimensionality.

VI.iv. Assessment of Reliability and Validity of Constructs

a. Constructs - Reliability

The results mentioned in the table 4 showed that the reliability coefficient for the online shoppers’ constructs i.e., Price (PR) was .915, Self-oriented (SOR) .873, Convenience (CO) .937, Shopping Experience (SE) .895, Store Image (SI) .943, Attitude towards Shopping (ATS) .905, Subjective Norms (SNS) .837, Perceived Behavioural Control (PBC) .776 and Intention to Patronage (ITP) .761, was above the recommended level >0.7.

Calculated results and construct reliability were shown in the table 4. Out of nine constructs the highest reliability i.e .943 is for store image and the lowest is .761 for the intention to patronage.
Construct reliability

| Constructs                         | CR    | AVE   |
|------------------------------------|-------|-------|
| ITP                                | 0.774 | 0.721 |
| PR                                 | 0.918 | 0.736 |
| SOR                                | 0.880 | 0.711 |
| CO                                 | 0.934 | 0.702 |
| SE                                 | 0.894 | 0.740 |
| SI                                 | 0.938 | 0.718 |
| ATS                                | 0.907 | 0.766 |
| SNS                                | 0.841 | 0.639 |
| PBC                                | 0.787 | 0.652 |

Table 5 Convergent validity
Rule of Thumb:
- CR should be > 0.7
- CR should be > AVE
- AVE should be > 0.5

VI.vii. Discriminate Validity

To test the discriminate validity the rule of thumb is AVE estimates should be larger than SIC estimates for each constructs. Results were shown in the following table 6.

| Constructs | AVE  | MSV  | ASV  |
|------------|------|------|------|
| ITP        | 0.721| 0.298| 0.01 |
| PR         | 0.736| 0.126| 0.05 |
| SOR        | 0.711| 0.272| 0.08 |
| CO         | 0.702| 0.230| 0.12 |
| SE         | 0.740| 0.263| 0.22 |
| SI         | 0.718| 0.272| 0.03 |
| ATS        | 0.766| 0.019| 0.01 |
| SNS        | 0.639| 0.022| 0.01 |
| PBC        | 0.787| 0.652| 0.01 |

Table 6. Discriminate validity

|          | ITP  | PR   | SOR  | CO   | SE   | SI   | ATS  | SNS  | PBC  |
|----------|------|------|------|------|------|------|------|------|------|
| ITP      |      | 0.823|      |      |      |      |      |      |      |
| PR       | 0.327|      | 0.858|      |      |      |      |      |      |
| SOR      | 0.223| 0.228|      | 0.843|      |      |      |      |      |
| CO       | 0.464| 0.231| 0.359|      | 0.838|      |      |      |      |
| SE       | 0.989| 0.355| 0.238| 0.480| 0.860|      |      |      |      |
| SI       | 0.299| 0.240| 0.522| 0.477| 0.324| 0.847|      |      |      |
| ATS      | 0.096| 0.103| 0.077| 0.038| 0.073| 0.038| 0.875|      |      |
| SNS      | 0.109| 0.094| 0.149| 0.090| 0.060| 0.144| 0.128| 0.800|      |
| PBC      | 0.101| 0.050| 0.129| 0.090| 0.076| 0.031| 0.139| 0.001| 0.808|

Table 7 Inter – construct correlations

Note: MSV should be < AVE
      ASV should be < AVE

Note: Average Variance Extracted (AVE) are showndiagonally & inter-construct squared correlations are shown in Off diagonally.

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Table 8 reveals the information relating to calculate the nomological validity of the model and the construct correlations.

| Estimate | S.E. | C.R. | P    |
|----------|------|------|------|
| PR <--> SOR | .098 | .025 | 3.870 | *** |
| PR <--> CO  | .128 | .032 | 4.011 | *** |
| PR <--> SE  | .233 | .039 | 5.907 | *** |
| PR <--> SI  | .095 | .023 | 4.147 | *** |
| PR <--> ATS | .069 | .038 | 1.826 | .068 |
| PR <--> SNS | .047 | .029 | 1.627 | .104 |
| PR <--> PBC | .012 | .015 | .846  | .397 |
| PR <--> ITP | .122 | .024 | 5.002 | *** |
| SOR <--> CO  | .140 | .024 | 5.714 | *** |
| SOR <--> SE  | .110 | .027 | 4.029 | *** |
| SOR <--> SI  | .146 | .020 | 7.313 | *** |
| SOR <--> ATS | .036 | .027 | 1.354 | .176 |
| SOR <--> SNS | .053 | .021 | 2.506 | .012 |
| SOR <--> PBC | .023 | .011 | 2.137 | .033 |
| SOR <--> ITP | .059 | .016 | 3.553 | *** |
| CO <--> SE  | .285 | .038 | 7.503 | *** |
| CO <--> SI  | .171 | .024 | 7.213 | *** |
| CO <--> ATS | .023 | .034 | .682  | .495 |
| CO <--> SNS | .041 | .026 | 1.565 | .118 |
| CO <--> PBC | .020 | .013 | 1.529 | .126 |
| CO <--> ITP | .156 | .024 | 6.424 | *** |
| SE <--> SI  | .138 | .026 | 5.403 | *** |
| SE <--> ATS | .053 | .041 | 1.300 | .194 |
| SE <--> SNS | .033 | .031 | 1.046 | .296 |
| SE <--> PBC | .021 | .016 | 1.290 | .197 |
| SE <--> ITP | .396 | .042 | 9.324 | *** |
| SI <--> ATS | .017 | .024 | .687  | .492 |
| SI <--> SNS | .047 | .019 | 2.486 | .013 |
| SI <--> PBC | .005 | .009 | .533  | .594 |
| SI <--> ITP | .072 | .016 | 4.633 | *** |
| ATS <--> SNS | .071 | .032 | 2.180 | .029 |
| ATS <--> PBC | .038 | .017 | 2.309 | .021 |
**Table 8. (Group number 1 – Default model) AMOS output – Covariance’s:**

|                | Estimate | S.E.  | C.R.  | P    |
|----------------|----------|-------|-------|------|
| ATS <-- ITP    | .039     | .024  | 1.628 | .104 |
| SNS <-- PBC    | .000     | .012  | -0.011| .991 |
| SNS <-- ITP    | .033     | .019  | 1.776 | .076 |
| ITP <-- PBC    | .015     | .009  | 1.618 | .106 |
| e8 <-- e9      | .121     | .018  | 6.908 | ***  |
| e21 <-- e22    | .058     | .010  | 5.830 | ***  |
| e17 <-- e18    | .056     | .011  | 4.898 | ***  |
| e29 <-- e30    | .090     | .027  | 3.328 | ***  |
| e30 <-- e31    | -.071    | .012  | -5.892| ***  |

**Table 9. Fit measure assessment of structural model**

|                | Absolute fit measures | Incremental fit measures | Parsimony fit measures |
|----------------|-----------------------|--------------------------|------------------------|
|                | (\( \chi^2 \)) | (Df) | (\( \chi^2 / df \)) | (GFI) | (RMSEA) | (NFI) | (CFI) | (AGFI) |
| **Criteria**   | 1<\( \chi^2 / Df <3 \) | \( \geq 0.90 \) | \( \leq 0.05 \) | \( \geq 0.90 \) | \( \geq 0.90 \) | \( \geq 0.90 \) |
| **Obtained**   | 9.30 2 5 | 1.860 | .995 | 0.048 | 0.988 | 0.994 | 0.951 |

Note: Chi-square = \( \chi^2 \); Degrees of freedom = Df; Goodness of fit index = GFI; Root mean square error of approximation = RMSEA; Normated fit index = NFI; Comparative fit index = CFI; Adjusted goodness of fit index = AGFI
The coefficient parameter estimates is another most significant part of structural model measurement. According to Hair et. al. 2006, When the (CR or t – value) critical ration is higher than 1.96 for an estimate regression weight, then the parameter coefficient value is statistically significant at the .05 levels. For eight causal paths estimates t values were above the 1.96 critical values at the significant level p ≤ .05. The t values for remaining two constructs were found statistically not significant (t value = .569, p = .569; t value = .587, p = .557). The overall structural model is depicted in Figure 5 and parameter estimates are presented in Table 10.

| Constructs                    | Estimate | S.E. | C.R. | P     |
|-------------------------------|----------|------|------|-------|
| Attitude Towards Shopping     |          |      |      |       |
| Price Shoppers’               | .084     | .063 | 4.325| ***   |
| Attitude Towards Shopping     |          |      |      |       |
| Selforiented Shoppers’         | .048     | .084 | .569 | .569  |
| Attitude Towards Shopping     |          |      |      |       |
| Convenience Shoppers’          | .011     | .075 | 3.145| .002  |
| Attitude Towards Shopping     |          |      |      |       |
| Shopping Experience           | .027     | .066 | 4.409| ***   |
| Attitude Towards Shopping     |          |      |      |       |
| Store Image                   | .018     | .055 | 7.367| ***   |
| Intention To Patronage        |          |      |      |       |
| Subjective Norms              | .063     | .026 | 2.390| .017  |
| Intention To Patronage        |          |      |      |       |
| Perceived Behavioural Control | .032     | .055 | .587 | .557  |
| Intention To Patronage        |          |      |      |       |
| Attitude Towards Shopping     | .007     | .040 | 6.352| ***   |

Table.10. Regression estimates of latent constructs

Note: Estimate = regression weight; S.E = standard error; C.R = critical ration, p = significance value. *** 0.1% level of significance (P< 0.001), ** 1% level of significance (P<0.01), * 5% level of significance (P<0.05), @ Not significant.

Outcome existing in the Table 11 indicate that the six out of eight hypothesized paths between Exogenous) and Endogenous variables were significant. For instance, the hypothesized path between Price Shoppers’ (PR) and Attitude towards Shopping (ATS) with CR value of 4.325; Similarly, paths between Shopping Experience (SE) and Attitude towards Shopping (ATS) with CR value of 4.409; Store Image (SI) and Attitude towards Shopping (ATS) with CR value of 7.367; Attitude towards
Shopping (ATS) and Intention to Patronage (ITP) with CR value of 6.532; was statistically significant (p = 0.001). Convenience Shoppers’ (CO) and Attitude towards Shopping (ATS) with CR value 3.145; Perceived Behavioral Control (PBC) and Attitude towards Shopping (ATS) with CR value 2.251; Subjective Norms (SNS) and Intention to Patronage (ITP) with CR value 2.390; were statistically significant at p =<0.05. The paths between the Selforiented Shoppers’ (SOR) and Attitude towards Shopping (ATS) with CR value .569; Perceived Behavioural Control (PBC) and Intention to Patronage (ITP) with CR value .587; t values did not exceed the minimum cut off point (>1.96) mandatory for statistical significance. Thus, these two paths were not statistically significant.

| Construct                        | Code Name | Hypotheses | Relationship | Standardized regression weights (β) | Hypotheses Supported |
|----------------------------------|-----------|------------|--------------|--------------------------------------|----------------------|
| Attitude towards shopping        | ATS       | H₁         | ATS→ITP     | 0.735                                | YES                  |
| Subjective Norms                 | SNS       | H₂         | SNS→ITP     | 0.341                                | YES                  |
| Perceived Behavioural Control    | PBC       | H₃         | PBC→ITP     | 0.009                                | NO                   |
| Price Shoppers’                  | PR        | H₄         | PR→ATS      | 0.119                                | YES                  |
| Selforiented Shoppers’           | PE        | H₅         | SOR→ATS     | 0.057                                | NO                   |
| Convenience Shoppers’            | CO        | H₆         | CO→ATS      | 0.574                                | YES                  |
| Shopping Experience              | SE        | H₇         | SE→ATS      | 0.183                                | YES                  |
| Store Image                      | SI        | H₈         | SI→ATS      | 0.182                                | YES                  |

Table.11. Hypotheses testing

The result revealed that H₁, H₂, H₄, H₆, H₇, and H₈ were statistically significant and positive. The standardized estimates for six hypothesis is (β = 0.735, 0.341, 0.119,
0.574, 0.183, 0.182, respectively) and thus showing support for these hypotheses, indicate statistical significance. Out of eight two hypotheses i.e. $H_3$ and $H_5$ having standardized estimates ($\beta = 0.009$, 0.057 respectively) were found not significant. Hence, these two hypotheses were rejected.

**Figure 5 Final Structural Models**

**VII. Conclusion**

Intention to patronage behaviour is the recognition of some important determinants of attitude towards shopping and intention to patronage. The results demonstrated that attitude towards shopping is determined by various shoppers’ orientations. Whereas intention to patronage was determined in order of importance by attitude towards shopping, subjective norms and perceived behavioural control. To ensure competitive advantage retailers need to seek bonding and lasting relationships with their loyal/patronage consumers. Retailers need to do bypositioning their online store in the minds of the consumer and entrench the irofferings with a intrinsic and extrinsic value added proposition, The key to doing this is to understand the reasons for online apparel shoppers’ patronage behaviour. Today consumers’ incorporate alternative formats and technologies(on line shopping) into their shopping habits and patterns. The study findings will add to an understanding of consumer shopping habits and emerging attitudes towards alternative shopping avenues and knowing what drives consumers’ to use these multiple avenues for obtaining apparel items could help both the online retailers’ to bettershape products and services to meet the apparel shoppers’ demands and lifestyle needs.

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VII.i. Future Research

The present study concentrated on urban shoppers’, though this is an vital segment, the present study excluded another important and huge segment, i.e., rural consumers. Therefore results of the present study cannot be generalized to rural consumers who are distinct from urban consumers. Future studies can broaden this framework to explore and comprehend consumers’ offline and online apparel store patronage behaviour among rural consumers. The researcher did not concentrate on men’s wear or women’s wear or kids wear. Since each of these markets is different in itself, the researcher cannot simplify the results of the present study to these precise market segments. In future, researchers can examine across these segments of markets and contribute to the growing literature. The researcher did not differentiate the apparel products like modern wear, ethnic wear, sportswear etc. Future study can investigate and throw light on behaviour towards such products.

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