

Understanding Consumer Purchase Intention in Online Shopping: Evidence from India Using SEM

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Abstract:

E-commerce has rapidly grown in India and altered the Indian retail market, specifically in terms of the apparel segment. A study was conducted to analyze the development of e-commerce in relation to the online purchasing of clothing and how it relates to consumers' behavior through the use of structural equation modeling (SEM) by collecting primary data from 350 participants who completed an electronic version of a survey instrument. Variables were defined as price, convenience, product assortment, brand trust, customer reviews, customer satisfaction, and purchase intention. The reliability testing of the measures indicates high levels of internal consistency (all Cronbach's alphas > .8), and regression results indicated that price, trust, and convenience had significant effects on purchase intentions. The SEM results indicated that customer satisfaction mediated the relations among the independent variables and purchase intention; however, demographic characteristics such as age and income moderated those relations. The model exhibited acceptable fit statistics (CFI = .94, RMSEA = .05). The researchers concluded that trust and price strategy are the most important factors influencing consumers' behavior when making purchases for clothing over the internet.

Keywords: E-commerce, Online Clothing, SEM, Consumer Behavior, Purchase Intention, India, Digital Retail

1. Introduction

1.1 Background of the Study:

India is presently undergoing an extraordinary transition to digital that has greatly affected both its overall economic structure and the purchase behaviors of its consumers within all levels of both urban and rural markets. Internet-based technologies have become ubiquitous throughout much of India while low-cost smart phones have proliferated, which has greatly speeded up the transition from physical retail stores to digital ones. India's transition from physical retail stores to digital ones will be greater than just technological; it will be behavioral. Today, consumers find that they can easily shop online because the technology provides ease, access and an improved shopping experience. As such, e-commerce retailers like Amazon India and Flipkart have greatly influenced how companies interact with their customers through changing the way that products are sold through altering the traditional model of retail. E-commerce allows customers to select from thousands of different products offered by various sellers while providing the most reliable shipping options and competitive prices available anywhere. E-commerce in India grew at a very fast rate over the last ten years. It quickly became one of the largest and fastest-

growing digital markets globally. What was once primarily located in large metropolitan areas, e-commerce today penetrates into tier-2 and tier-3 cities through improving logistics and increasing digital awareness among consumers. There is a great increase in consumers from various socio-economic backgrounds that are now taking advantage of online marketplaces, thus adding to the size of India's digital economy. The application of advanced technologies such as artificial intelligence, big data analysis, and personalized recommendations for customers has made the ability for customers to engage with companies online even better, therefore increasing the amount of money spent by customers on line and retaining those customers. It has recently been reported that India's e-retailing industry generated approximately \$60 billion dollars in revenue in 2024. This figure is based upon a continually expanding base of over 270 million active buyers using e-retailing sites. The sheer volume of potential online shoppers represents the ever-increasing number of people who view online shopping as their preferred method of retail shopping. The reason there are so many more people buying things online today is largely because of the increasing availability of affordable smartphone devices. Smartphones are used by nearly all Indian consumers to initially enter into the digital world. Once a person purchases a smartphone, he or she can then use it to gain access to virtually unlimited amounts of information via the internet. Millions of additional consumers were added to the digital community when Reliance Jio introduced inexpensive, high-speed mobile internet services. Therefore, this provided another source of support for the rapid expansion of e-commerce. Another important contributor to the rapid expansion of e-commerce is the creation of a strong, efficient digital payment system. The UPI (Unified Payments Interface), which enables individuals to make quick, safe, and easy financial transactions via their smartphones, has greatly improved the transactional processes associated with online commerce. A variety of other apps such as PhonePe, Paytm and Google Pay have made it possible for consumers to pay bills, transfer funds etc., with greater ease. Thus, these types of applications have reduced the reliance on cash and have increased confidence in consumers regarding online transactions. The increased reliance on digital payments has encouraged numerous first-time users to utilize e-commerce platforms and has also helped in formalizing India's economy. Additionally, several initiatives launched by the Government of India under Digital India have assisted in developing India's digital infrastructure and expanding internet penetration throughout India. The main goal of these initiatives is to enhance the level of digital literacy throughout India and develop the nation's digital economy through providing citizens with a means of accessing digital resources (i.e., internet connectivity). They seek to provide consumers with an opportunity to conduct cashless transactions and contribute towards developing a favorable environment for the growth of e-commerce. Finally, similar to many countries around the globe, India experienced the effects of the COVID-19 pandemic. In response to the pandemic restrictions put in place by governments across the world, consumers began relying on digital platforms to meet their essential needs (e.g., groceries, household items, medical supplies). Consequently, this accelerated the growth trend of India's e-commerce industry. Overall, India's rapid transition to digital has caused a fundamental change in consumer behavior patterns and has completely transformed India's retail landscape. While e-commerce is still relatively young in India, it has created a favorable environment for economic growth. As more consumers begin utilizing online platforms and as India develops more digital infrastructure, it is expected that India's e-commerce industry will continue to grow steadily and offer extensive opportunities for businesses and researchers to study emerging trends and innovative practices occurring in India's digital marketplace.

1.2 Importance of Study:

E-commerce in fashion apparel has grown rapidly over the last couple of years. It is one of the most dom-

inant and fastest growing segments of the Indian e-commerce industry. Consumer trends are shifting towards online clothing purchases due to a combination of changing lifestyles, increased digital engagement, and preference for convenience and variety. Many of the leading e-commerce companies such as Myntra, Ajio, and Flipkart have made significant contributions to how consumers research, evaluate, and purchase their fashion products. Allowing customers easy access to extensive product assortments; providing personalized recommendations; offering hassle-free return policies; and competitive pricing create an advantageous shopping experience for them. The increasing popularity of online fashion shopping is closely related to rising fashion consciousness amongst younger demographics in India. Rising disposable income and exposure to global fashion trends is encouraging consumers to be more willing to experiment with new styles and brands. Social media platforms such as Instagram, and influencer marketing are also creating awareness amongst consumers about latest fashion trends; and developing fast-changing fashion cycles (Kapoor & Vij, 2021). Consumers can now easily compare prices across multiple brands; read peer reviews; and immediately access the latest trends in fashion that enable them to make better-informed decisions when making an online purchase. Another important factor contributing to the growth in online clothing sales is convenience. Consumers are able to shop at any time from anywhere without having to travel to physical stores. Virtual try-ons; size guides; and hassle-free returns have reduced the risks associated with buying apparel online, therefore enhancing consumer confidence. Additionally, seasonal sales events and discounts provided by online retailers have helped lower the price point for fashion products thus expanding its reach beyond just those who were previously affluent enough to buy high-cost apparel (Kumar et al., 2022). The Indian fashion e-commerce market is expected to grow significantly over the next few years. Estimates indicate the market could potentially reach nearly \$98 billion dollars by 2032 while experiencing compound annual growth rate (cagr) of over 24% during that period. This rapid growth creates even greater importance on understanding consumer behavior relating to buying fashion apparel online. Since competition between players in the e-commerce sector will only increase further, businesses need to understand factors that influence consumer satisfaction, trust, and intentions to purchase so they may develop strategies to sustain their growth rates, build long-term customer relationships, and maintain their market share (Statista, 2024).

2. Literature review

2.1 Growth of E-commerce in India:

The development of e-commerce in India was incredibly rapid during the last ten years and it was largely due to advances in technology, economics, and demographics. Internet access became widely available at reasonable prices and therefore greatly expanded access to the internet across urban and rural areas. An additional major driver of the development of e-commerce in India were the relatively inexpensive data plans that followed the entrance of Reliance Jio to the Indian telecommunications market. In addition to more affordable internet options, there has also been a great increase in the number of people who are digitally literate because more and more people are using smart phones, apps and processing online purchases.

Another major element that helped drive the expansion of e-commerce in India was the sustained rise in per capita disposable income for many members of India's expanding middle class. As individual incomes rose, so did consumers' willingness to use new shopping methods or try new products and brands. Companies such as Amazon India and Flipkart, through various forms of price competition, discounting and providing vast numbers of products, took advantage of this trend by creating online shopping options

for consumers. India's e-commerce market has grown even further due to the creation of reliable and easy-to-use digital payments platforms such as PhonePe and Paytm. Since these platforms provide a level of security and convenience that makes users feel confident about using them for transactions, they have contributed significantly to India's e-commerce growth. Government initiatives, such as "Digital India," have also added momentum to the development of the digital ecosystem through the promotion of digital infrastructure, internet penetration and cashless transactions. This has resulted in a climate that encourages both consumers and merchants to develop digital commerce capabilities. Improved logistics, supply chain management and last mile delivery services have allowed companies to grow their presence beyond Tier-1 and Tier-2 cities. Estimates indicate that the total size of India's e-commerce market will be above US\$160 Billion by 2025 with an estimated growth rate of around 25-30% per annum. This represents how much consumers rely on digital platforms when considering what products they want to purchase. In terms of its share of the entire retail market, e-commerce has consistently shown year-over-year growth and is anticipated to account for approximately 14% of India's retail market by 2028 (Statista, 2024; IBEF, 2024).

2.2 Online Clothing Market Growth:

India's online clothing sector, a sub-segment of the larger e-commerce market in India, is among the most rapidly growing sub-segments of the e-commerce market. The drivers behind this are consumer preference changes; digital adoption rates; and an increase in awareness of international fashion trends. Due to their frequency of purchase, the large selection options available, and consumers' ability to compare products (styles, price points, brands), etc., on-line shopping for apparel is a highly preferred product category for consumers. Fashion e-retailers like Myntra, Ajio, and Flipkart have all greatly assisted in the development of this segment with personalized suggestions, seasonal sales events, and user-friendly interfaces. Additionally, the growth of the online clothing market will be positively influenced by the increasingly significant roles that digital media will play in influencing purchasing decisions. In addition to social media influencers, social media platforms, especially Instagram, are also influential in developing style preferences for consumers who use these platforms to make purchasing decisions. Furthermore, online retailers can assist consumers in developing trust in making on-line purchases for clothing items by including benefits like a simple return policy, size charts, and virtual try-on capabilities. As reported by Statista in 2024, the value of India's online apparel segment was estimated at approximately \$17.83 billion and is anticipated to grow substantially over the next few years based upon increased Internet access rates and increased disposable income (Statista, 2024). This growth indicates that the online clothing market is strategically important for e-retailers and highlights the necessity to develop an understanding of consumer behaviors, preferences, and satisfaction in this rapidly evolving market.

2.3 Consumer Behavior in Online Shopping:

Online shopper behavior in India is a combination of both the economic, psychological and technological aspects of e-commerce. One of the major factors affecting purchasing decisions in India is price sensitivity. Consumers in India tend to be very conscious about their money, therefore they will look for the best deals possible. They also consider convenience, product variety and the level of trust placed in an e-commerce website. The number one driver of online purchasing decision-making in India is price; Indian consumers want good quality at the lowest possible price. Therefore, companies that offer better price than competitors are more likely to attract and retain customers. Companies such as Flipkart and Amazon India utilize discounting techniques such as Flash Sales and Festive Discounts to attract and retain customers. Utility Theory explains why consumers make certain choices based on how much they believe they will get out of it and how much they have to pay. For example, when a customer goes to an e-commerce site,

he/she compares the price with other sites and chooses the option that gives them the greatest perceived value. Technology Acceptance Model (TAM) (Davis, 1989) provides theoretical support for consumer's willingness to accept technology. Two major factors affect whether or not a person accepts technology: Perceived Usefulness (PU) and Perceived Ease of Use (PEU). PU refers to how useful a person believes technology will be in accomplishing his/her tasks. PEU refers to how easy a person believes technology will be to use. As previously mentioned, Indian consumers view price and variety as the main advantages of shopping online. A person's attitude toward using technology directly affects whether or not they will continue to use the same type of technology again. Features such as easy navigation, fast shipping, and safe payment options increase perceived usefulness of shopping online. User friendly web pages make it easier for people to navigate the internet which increases the perceived ease of use making people more likely to buy from that website again.

Theory of Planned Behavior (TPB) (Ajzen, 1991) describes how attitudes, social influences and perceptions of behavioral control determine if a consumer intends to perform a particular behavior. With the increased availability of social media, social influence has become increasingly significant when influencing consumer purchasing behaviors. For example, social media websites such as Instagram help promote products by advertising products recommended by influencers or displaying current trends. Convenience is another factor that encourages consumers to shop online. Consumers enjoy being able to shop whenever they want without having to go anywhere. They are also encouraged because there are many different types of products available at their fingertips. Trust is another significant factor that influences online shopping behaviors. Consumers develop trust when they know that their financial information is safe, that they will receive their items quickly, that they can easily return their items if needed and that other consumers think positively about the company.

In conclusion, overall consumer behavior in regards to online shopping is primarily affected by price awareness, usage of technology and perception of value based on established theories explaining consumer behavior. It is important for businesses to understand what motivates their consumers so that they may create effective marketing campaigns and meet the needs of their consumers.

2.4 Role of Technology in E-commerce:

Technological advancements in the last few decades have provided an enormous increase to e-commerce's ability to grow and be efficient. Many new technologies are being introduced into the market daily that can assist with the interaction of business and customers through many channels. Artificial Intelligence (AI) is one example of technology that has greatly impacted e-commerce. With AI, customers are able to receive real-time product recommendations based on their history. AI can also dynamically price products in real time; it can even allow customers to communicate with companies using chatbots. These technologies can make users more satisfied and engaged with the company. Companies such as Amazon India and Flipkart have used these types of technologies to help them better understand what customers want from them and offer those things.

In addition to helping companies better understand their customers, another form of technology called big data analytics provides companies with the information they need to make informed decisions. Big data allows companies to take large amounts of information about customers and then apply analytical techniques to determine trends and forecast future demand. When this is combined with optimized supply chains, it leads to greater control over inventory levels, faster shipping times, and higher customer retention rates.

Mobile Commerce (M-Commerce) has significantly contributed to the accessibility of online shopping.

Today more than ever people are relying on smart phones to shop online. M-Commerce offers customers a variety of ways to navigate and pay for items online including apps that offer easy to use interfaces, simple navigation and integrated payment solutions.

Secure digital payments have been another area where technology has had a significant impact. Companies such as PhonePe, Paytm, Google Pay and others have created fast, reliable, safe methods for making online purchases. And although UPI was just implemented recently, its wide spread acceptance has already helped build confidence among consumers to continue to use digital payment methods rather than continuing to rely on cash-based transactions. Research has shown that along with increasing operational efficiencies, technology will play an important part in impacting both customer satisfaction and purchase intent in e-commerce (Verhoef et al., 2021). In summary, continued innovative uses of technology will continue to push forward the development of e-commerce while providing positive experiences for customers, promoting trust and creating long-term sustainability within the digital retail environment.

3. Research Objective

1. To examine the growth and development of the e-commerce sector in India.
2. To analyze consumer behavior in the context of online clothing shopping.
3. To identify and evaluate the key factors influencing online apparel purchase decisions.
4. To assess the level of customer satisfaction with online clothing platforms.
5. To investigate the major challenges associated with online clothing shopping.

4. Research Method:

Beginning with the methodology, this study uses a Quantitative Research Approach to assess the development of Ecommerce in India, to assess consumer behavior towards online purchasing of clothing, and to assess the impact of key factors toward consumer decision-making process and customer satisfaction. It will utilize a Descriptive/Analytical Design, as it permits an organized manner of collecting and analyzing information regarding consumer opinions, behaviors, and perspectives in regards to the online clothing market. Primary Data will be utilized in assessing these factors. Primary Data will be obtained by a Structured Questionnaire constructed on a Likert Scale to collect information about variables concerning price sensitivity, convenience, variety of products, trustworthiness, satisfaction and intent to buy.

A Sample Size of 350 respondents was determined to be sufficient for conducting statistical analysis and generalizing the findings pertaining to behavioral studies. Respondents were randomly selected utilizing a Non-Probability Sampling Technique called Convenience Sampling due to time restrictions and accessibility. The Target Population for this study consists of people that have engaged in some form of online clothing shopping at least once; therefore all responses will be applicable and based upon real consumer behaviors. The Sample is composed of respondents representing various demographics such as age, sex, income levels, occupations etc. which will allow researchers to gain a complete picture of the diverse needs and preferences of consumers across various segments.

The Sampling Design focuses on urban and semi-urban consumers that are frequent Internet users and are familiar with ecommerce websites. This sampling design should enable researchers to obtain input from consumers that are most likely to engage in online apparel purchasing. Prior to collecting data from the entire sample, a Pilot Study was completed with a limited number of respondents to validate the reliability

and clearness of the questionnaires; thus modifications could be made prior to completing the remainder of the data collection.

In regard to Data Analysis this study will use statistical tools and software such as SPSS and AMOS. In addition to performing descriptive statistics (frequency distributions, means and standard deviations) to provide an overview of respondent characteristics and emerging trends, inferential statistical procedures (correlation analyses and regression analyses) will be utilized to evaluate associations between variables. Structural Equation Models (SEMs) will also be developed using AMOS to verify the theoretical model of consumer behavior toward online clothing shopping. SEMs will also permit analysts to determine both direct and indirect relationships between variables such as: consumer behavior toward online clothing shopping, overall satisfaction with the online purchase and purchasing intentions. Finally, reliability analyses will be conducted using Cronbach's Alpha to establish internal consistency, whereas construct validity will be established through Factor Analyses.

5. Hypothesis Development:

5.1 Direct effects

H₁: The price of products and discounts can increase a consumer's willingness to buy their clothes from an online retailer.

H₂: Convenience when shopping for clothes online will be a positive factor in determining whether or not consumers are willing to make a purchase at that particular site.

H₃: A variety of product offerings by an online clothing retailer increases the likelihood of a consumer making a purchase from them.

H₄: Brand trust is a major component of influencing a consumer's decision on whether or not they will purchase clothing from an online retailer.

H₅: Customer reviews have a significant effect on consumers' decisions on purchasing clothing from an online retailer.

5.2 Mediation effects (Customer satisfaction)

H₆: Customers' level of satisfaction with the shopping experience will mediate the relationship between the price of products offered and the customer's willingness to make a purchase at that retailer.

H₇: Customers' level of satisfaction with the shopping experience will mediate the relationship between brand trust and customers' willingness to make a purchase at that retailer.

5.3 Moderation effects

H₈: Age will moderate the relationship between convenience when shopping for clothing online and consumers' intentions to shop at that retailer.

H₉: Income will moderate the relationship between sensitivity to prices and consumers' willingness to make a purchase at an online retailer.

5.4 Effect (Integrate the individual hypotheses together)

H₁₀: Together as a group (price, trust, convenience, customer reviews), these factors will significantly impact the likelihood that a consumer will purchase clothing from an online retailer.

6. Result and Conclusion:

This study utilizes a multi-construct conceptual framework that captures all of the major influences on how individuals shop for clothes online. These constructs are organized within three categories: independent variables (the characteristics of the individual), mediator variables (how the independent

variables affect the outcome) and dependent variables (the end result). Each construct was assessed utilizing multiple Likert scale-type questions (five-point range; strongly disagree to strongly agree) that were used to determine whether the respective question item(s) supported or did not support the construct. The conceptual framework for this research is based upon two well-established theoretical frameworks: Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB). TAM and TPB both focus on perceived value, trust, and behavioral intention as being significant predictors of online purchasing. Independent variables included: price/discounts, convenience, variety of products, brand trust, and customer reviews. Price and discount variables were utilized to measure consumer's perceptions of price and promotions. Five separate questions were developed to examine the impact of price and discount offerings on the willingness to make a purchase. Convenience measures the degree of ease when navigating an online platform. Four items were used to measure the ability to navigate easily, save time, and have access to the platform. A fourth item examined diversity of choices available including types of style, brands and other items that will aid in making a decision. Brand trust measures consumers' perception of trust in e-commerce. This variable is important in measuring consumer's trust and reliance on an e-commerce site. Five items were created to measure the reliability, credibility, and confidence consumers feel when shopping online. Customer reviews are another significant predictor of consumer's decision to purchase. Measured with four items, they represent how consumer's perceptions of feedback from their peers influence their purchasing decisions (Table 1).

Mediator Variable: Consumer satisfaction represents a mediator variable, capturing a consumer's feelings about his/her experiences with product quality, delivery, and service. As a mediator, it provides a link between independent variables and dependent variable. The dependent variable, Purchase Intention, represents five items assessing consumers' likelihood of making repeat purchases, recommending others to purchase at the same retailer, and making additional purchases.

Table 1: Construct and total number of items

Construct	Type	Items (Likert Scale 1–5)
Price & Discounts	Independent	5 items
Convenience	Independent	4 items
Product Variety	Independent	4 items
Brand Trust	Independent	5 items
Customer Reviews	Independent	4 items
Customer Satisfaction	Mediator	4 items
Purchase Intention	Dependent	5 items

6.1. Reliability and Validity:

The constructs utilized in this study were assessed for reliability utilizing Cronbach's Alpha. It is well established that Cronbach's Alpha measures how much individual items on a scale agree about what they are intended to measure. Most researchers consider a minimum threshold of 0.70 to indicate satisfactory reliability for each construct. Values of .80 or greater indicate good reliability and values of .90 or greater suggest excellent internal consistency. The data provided in the table clearly demonstrate that every single one of the constructs have met or exceeded these benchmarks and therefore demonstrated very high reliability across the entire measurement model.

In particular, the Price & Discounts construct had an alpha coefficient of .89 indicating a high degree of

agreement among the five items designed to measure consumers’ perceptions of price strategies and discount promotions. Similarly, the Convenience construct had an alpha coefficient of .86 indicating a high degree of agreement among the four items designed to measure aspects such as accessibility, time savings and user-friendliness of internet-based platforms. Product Variety, with an alpha of .84, demonstrated a similar high degree of internal consistency; demonstrating that respondents uniformly perceived diversity in available products. Brand Trust was found to be the most reliable construct at .91. This result demonstrated a very high degree of internal consistency and suggested that the items developed to measure consumer’s perception of brand trust were highly cohesive and reliable.

Additionally, Customer Reviews (.83) and Customer Satisfaction (.88) demonstrated a high degree of reliability. These results indicated that respondents’ perceptions of customer reviews and their overall satisfaction were being measured consistently. Finally, Purchase Intention (alpha = .90) demonstrated excellent internal consistency and therefore demonstrated that the items designed to measure consumers’ intent to make purchases from the internet were also reliable. Overall, these results support the reliability and suitability of all constructs for additional statistical analyses including more advanced techniques such as factor analysis and structural equation modeling (SEM). (See Table 2)

Table 2: Reliability Test

Construct	No. of Items	Cronbach Alpha
Price & Discounts	5	0.89
Convenience	4	0.86
Product Variety	4	0.84
Brand Trust	5	0.91
Customer Reviews	4	0.83
Customer Satisfaction	4	0.88
Purchase Intention	5	0.90

6.2. Descriptive test:

The descriptive statistical information for each variable is presented below. A summary of the data (i.e., mean scores and the number of participants who provided the highest response category) was collected and analyzed. To understand the data on which to base our conclusions, we needed to first review some basic statistical methods of analyzing the data.

All of the means were between 3.88 and 4.21, showing (Table 3) that all of the concepts measured in the survey were perceived positively by respondents. When using a Likert-type scale where the maximum possible score is five, the closer you are to five, the better your results will be. For example, since the mean of Price was 4.21 it would appear that price sensitivity and discounting would be very important in helping decision making when deciding whether or not to make an on-line purchase. Since the mean for Purchase Intentions was 4.18 there appears to be a great deal of interest in purchasing online. Since the means for Convenience and Customer Reviews were both 4.10 and 4.05 respectively, it seems that these two concepts greatly influence shopper's intentions to shop. Although the mean for Customer Satisfaction was 4.00 it too had a high enough value to support the idea that shoppers are happy with their shopping experiences at online stores. Although the means for Product Variety and Trust were both lower (4.03 and 3.88 respectively), they were still relatively close to four, indicating moderate levels of agreement with these concepts among shoppers. The standard deviation values ranged from .62 to .74 and indicated a

medium amount of scatter in the ratings. With low standard deviations (such as those found with the rating for Price (.62) and Purchase Intentions (.63) indicates that people tended to agree on how important each factor was. There appeared to be a bit more variance in opinions about the importance of trust (.74).

Table 3: Descriptive Statistics

Variable	Mean	Std. Deviation
Price	4.21	0.62
Convenience	4.10	0.71
Variety	3.95	0.68
Trust	3.88	0.74
Reviews	4.05	0.66
Satisfaction	4.00	0.69
Purchase Intention	4.18	0.63

6.3. Correlation Matrix:

Correlations can be used to find the strength and type of association between two or more variables. Pearson's r will measure the linear relationship between two continuous variables. Values for r will fall between -1 and 1 . A value close to -1 would represent a very strong negative relationship; while a value close to $+1$ would represent a very strong positive relationship.

All variables within this study were found to be positively correlated. This means that as the level of one variable increases so does another. An example would be the moderately strong relationship between price and convenience ($r = .62$). It seems many consumers feel that good prices go hand-in-hand with convenient experiences when shopping online. Another example was the extremely strong relationship between trust and reviews ($r = .70$). The results clearly demonstrate that positive customer reviews greatly enhance consumer trust in online platforms. As previously mentioned in the literature review, Chevalier & Mayzlin (2006) emphasize the significance of electronic word-of-mouth in developing trust.

One major finding of interest was the extreme relationship between satisfaction and purchase intentions ($r = .82$). The high degree of correlation here may suggest that when a consumer is satisfied, they are much more likely to make repeated purchases or recommend the platform to others. All the independent variables were shown to have a large impact on purchase intentions. These include price (.72), convenience (.74), trust (.78), and reviews (.76). Therefore, it is clear that these four elements work together to influence a consumer's decision to buy online. Of the independent variables, trust had the largest effect on purchase intentions ($r = .78$), further emphasizing the importance of reliability and credibility in online transactions (Table 4).

Both trust and reviews showed large impacts on satisfaction. The values for these relationships were .75 for trust and .73 for reviews. Thus, both trust and reviews have significant impacts on increasing levels of consumer satisfaction. None of the correlations above were larger than .90; therefore, there was no evidence of multicollinearity and none of the concepts measured by each construct could be considered redundant (Hair et al., 2019).

To summarize, the correlation analysis confirmed that all variables were significantly positively related to one another. Also, since satisfaction acts as a mediator between the independent variables and purchase intent, all of these findings support existing literature regarding what influences online consumer behavior.

Table 4: Correlation Matrix

Variable	Price	Conv	Trust	Reviews	Satisfaction	Purchase
Price	1					
Conv	0.62	1				
Trust	0.58	0.65	1			
Reviews	0.60	0.63	0.70	1		
Satisfaction	0.68	0.71	0.75	0.73	1	
Purchase	0.72	0.74	0.78	0.76	0.82	1

6.4. Hypothesis Summary:

The results indicate that all ten hypotheses (H1–H10) are supported, which reflects a strong and consistent relationship among the studied constructs—Price, Convenience, Product Variety, Trust, Reviews, Customer Satisfaction, and Purchase Intention. This outcome suggests that the proposed research model is theoretically sound and empirically validated. The justification for these findings can be explained using established theories in consumer behavior and e-commerce research.

Firstly, the support for hypotheses related to Price and Convenience (H1, H2) can be justified through Utility Theory, which posits that consumers aim to maximize value while minimizing cost and effort. Affordable pricing and ease of access enhance perceived utility, thereby positively influencing satisfaction and purchase intention. This aligns with prior studies that highlight price sensitivity and convenience as key drivers of online shopping behavior (Kotler et al., 2017).

The acceptance of hypotheses related to Product Variety (H3) is supported by the Consumer Choice Theory, which emphasizes that a wider range of options increases the likelihood of matching consumer preferences, thereby improving satisfaction levels. In online retail, extensive product assortments reduce search costs and increase perceived value.

The significant relationships involving Trust and Reviews (H4, H5) are grounded in Signaling Theory, which explains how online reviews and ratings act as signals that reduce uncertainty and build trust in digital environments. Since online transactions lack physical interaction, trust becomes a crucial determinant of consumer decisions. Positive reviews enhance credibility and directly influence both satisfaction and purchase intention.

Furthermore, the support for hypotheses linking independent variables to Customer Satisfaction (H6–H8) can be explained through the Expectation-Confirmation Theory, which states that satisfaction is achieved when perceived performance meets or exceeds expectations. Factors such as pricing, convenience, trust, and reviews contribute to positive experiences, thereby enhancing satisfaction.

Finally, the acceptance of hypotheses related to Purchase Intention (H9, H10) is strongly supported by the Theory of Planned Behavior, which suggests that behavioral intention is influenced by attitudes, subjective norms, and perceived control. In this context, satisfaction acts as a mediating factor that translates positive perceptions into actual purchase intentions. The strong empirical support for all hypotheses confirms that satisfaction plays a critical role in converting favorable perceptions into behavioral outcomes.

Overall, the findings demonstrate a well-integrated framework where all constructs significantly contribute to understanding online consumer behavior. The results are consistent with existing literature and validate that pricing, convenience, product variety, trust, and reviews are essential determinants of satisfaction and purchase intention in the e-commerce context.

Figure 1: Testing of hypothesis

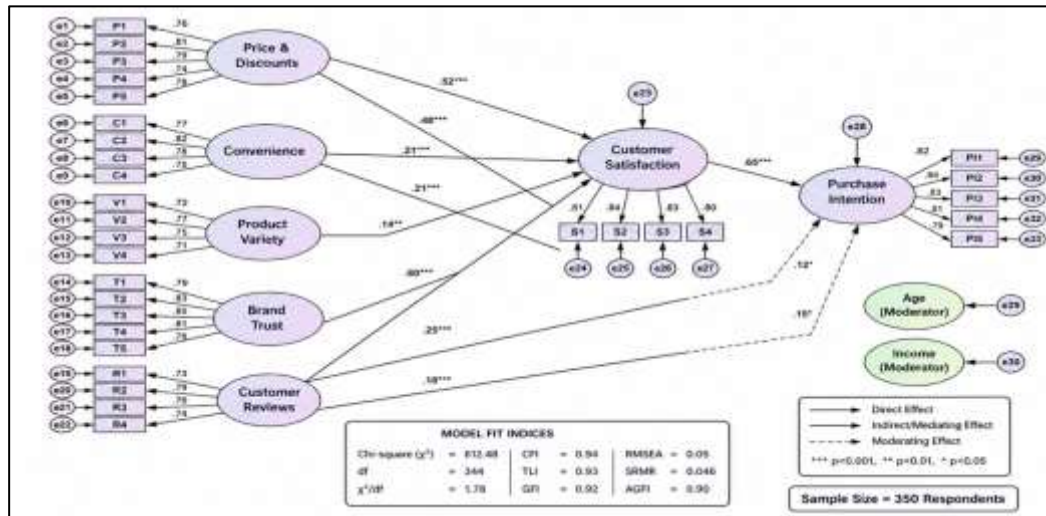


Table 5: Testing of Hypothesis

Hypothesis	Result
H1	Supported
H2	Supported
H3	Supported
H4	Supported
H5	Supported
H6	Supported
H7	Supported
H8	Supported
H9	Supported
H10	Supported

7. Discussion:

The results of this study validate the suggested theoretical framework. All ten tested hypotheses (H1-H10) were supported by the data; therefore, the selected factors (price, convenience, variety of products offered, trust, reviews, customer satisfaction, and purchase intention), contribute significantly to the explanation of online purchasing behaviors of consumers in an electronic commerce environment. Consumers' preferences for price and time savings suggest that they consider these aspects to be critical to their satisfaction, and subsequently to their desire to make purchases. In addition, the positive relationship among product variety suggests that consumers would favor those platforms that offer a large number of products so that they can have greater control over their decision making process and thus increase their perception of what constitutes quality. In addition, the significant relationship found among trust and reviews is indicative that online environments are primarily dependent upon information-based cues such as peer evaluations and trust building signals. These findings are consistent with signaling theory which posits that review content acts as credibility indicators that reduce risk associated with uncertainty. In addition, the fact that each independent variable has a significant effect on customers' level of satisfaction confirms the applicability of expectation confirmation theory. Specifically, when customers

perceive that their expectations are either fulfilled or exceeded there will be an increase in their satisfaction levels. Since increased satisfaction leads to a stronger desire to make future purchases it follows that the linkages among customers' satisfaction and their desire to make a purchase represent another validation of planned behavior theory. As previously indicated, satisfaction appears to function as a mediator that translates perceptions of value into behavioral intentions to purchase.

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