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## Perceived Risk, Trust and Information Seeking Behavior as Antecedents of Online Apparel Buying Behavior in India: An Exploratory Study in Context of Rajasthan

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#### ABSTRACT

The growing use of social media is changing the consumer buying behavior across countries and regions. However, consumers in a developing region like Rajasthan are generally described as risk reluctant and hence the impact of social media on consumer online buying behavior is a pertinent topic of interest to marketers and researchers. Evidence of empirical research in this area is very limited. This research paper attempts to study the purchase behavior of consumers who buy apparels through the e-commerce system of social media by examining a random sample of 404 consumers from Rajasthan. Factors driving consumers to purchase online apparels through e-commerce in social media included information seeking, perceived risk, and trust. The empirical research findings through an SPSS 22 analysis suggest that there is a moderate to significant effect of social media on online apparel buying behavior in Rajasthan, with trust being the most significantly affected element followed by perceived risk and information seeking behavior.

Keywords: Social Media Buying Behavior, Apparels Retail Market, Information Seeking, Perceived Risk, Trust JEL Classifications: M30, M31, M37

### **1. INTRODUCTION**

Social media is changing the lives of people world over including Rajasthan, an area not considered to be a developed region of India. However, The Indian Online Retail Market forecast and opportunities report, 2016 suggests that shopping trends in India would change in the next few years. Hence a growing disposable income and limited time can fuel an online retail market in India, including Rajasthan. Online retail may be further nourished by the function of web 2.0 which has changed the way online buyers carry out their transactions in the world. Presently, e-commerce can be done through social media, and it enables us to reach to more potential buyers (Sin et al., 2012). Nonetheless the degree of impact of social media on consumer buyer behavior is yet to be established. Marketers need to know everything they can about consumers, i.e., what they want, what they think, how they work, how they spend their leisure time. Marketers also need to understand the personal and group influences that affect consumer

decision and how these decisions are made (Schiff Man and Kanuk, 2009). Consumers are increasingly using social media for information search for various categories of products including apparels. Hence apparel retailers are trying to create a wow feeling at every customer touch point to build a long term customer relationship by using various social media platforms.

In spite of the fact that online shopping is still in its early stages in Rajasthan, online shopping is seen as an attractive business opportunity by a number of apparel retailers. Retailers have to study the consumer behavior and make changes in order to remain profitable and flourishing in Rajasthan (Kala and Sharma, 2015). Consumers should be educated on online shopping procedures with proper steps to be followed while online shopping in Rajasthan (Upadhyay and Kaur, 2013). Little empirical research is available to the online retailers to suggest the role and importance of social media in influencing the online buyer behavior of customers in Rajasthan. This research paper aims to study the purchase behavior of customers in Rajasthan who buy apparels through the e-commerce system of social media. Factors driving consumers to purchase online apparels through e-commerce in social networks included Information seeking, perceived risk, and trust.

### 2. THEORETICAL FRAMEWORK

Consumers today are gradually utilizing technology and predominantly Social Media as an efficient means in their online shopping procedure. Social media sites such as Facebook, Twitter, You Tube, Instagram facilitate users to keep associations among themselves and others (Ellison et al., 2007) by achieving more than one task and facilitating the way of communication and sharing different information (comments, thoughts, videos and images) (Kietzmann et al., 2011). Social media have played significant role in scattering this trend more rapidly (Hennig-Thurau et al., 2010). Interacting with consumers on social media can effect in growing probable consumers and the probability of turning potential consumers into real shoppers. In addition to varying existing potential consumers into buyers, social media convince those buyers to share and promote their purchase experiences among their friends and relatives by giving their positive or negative opinions towards a purchased product (Parson, 2013). According to Indian Retail report 2014 in India, China, Japan and Australia the percentage of online buyers are increasing for about 87%, 85% (North Asia and Europe), 83% (North America), 81% (South and Latin America) and 53% (Africa and Pakistan). Jihyun and Park (2005) revealed that online purchase intention can be explained by attitude toward the offline store, attitude toward the online store, and online search intention, respectively. Cetinã et al. (2012) have also stated that companies should develop its social media component to influence the perception and behavior of the consumers as consumers are more connected with social media and their perceptions and trust on products are highly influenced by social media.

In retail sector one of the major variable which influences consumer online behavior is the demographic variables (Park and Jun, 2003). Fathima (2015) investigated and said that Most of consumers purchased online in India due to Ease of purchase, wide cost range, brand diversification along with the discount benefit. El-Ansary (2013) explained that trust, e-service quality, attitude towards online shopping and consumer demographic are the variables which affect online shopping behavior of consumers. Kim et al. (2003) discovered that price is the most important factor of the online shopping decisions.

Deshmukh and Joseph (2016) indicated in their study that in India demographic profile of customers, type of products to be purchased, online seller of the product, and the characteristics of online shopping website have positive impact on the intention and online shopping behavior of the customers. They further elaborated that online shopping is preferred by consumers due to various reasons like they can shop anytime, anywhere, and anything while comparing prices. Further the quick services of the retailers and wide spread internet has enabled consumers to shop online in India. According to Mohamed and Mobasheri (2013) overall, individuals purchase intention at social media can be explained by attitude toward social media and subjective norm. Attitude is a higher contributor. Concurrently, individuals' attitude can be explained through how they perceive the quality of interaction between buyer and seller on social media. Interaction quality is influenced by trust factor; in particular brand trust. Both trust factors, i.e., trust of Internet seller and brand trust is contributed through electronic word-of-mouth. The study of Chang and Wang (2011) confirmed that customer perceived value and e-service excellence influences customer satisfaction, and customer loyalty. Customers with a high perceived value have a stronger relationship between satisfaction and customer loyalty.

Retailers can adopt different Marketing strategies such as creating user friendly website, spread word-of-mouth, providing insurance to increase the number of consumers to shops online and reduced perceived risk factor. Besides, these e-retailers also need to focus on consumer trust level (Morad and Raman, 2015). Suki (2013) revealed that familiarity has an immense influence on consumer shopping on the Internet, followed by promotional offers. The most outstanding antecedent of online shopping is behavioral intention. Perceived ease of use, perceived usefulness, trust and enjoyment have an impact on online shopping and revisits to e-shops (Aren et al., 2013) Ipshita and Reetika (2015) said that apparel online shopping retailers have to be very precise and confident about the product description. Security and privacy policies are the attributes which are given the highest relative importance. Only Good product review on website can convert web site viewer in to customer. The results of Torben and Jan (2009) supported there is the differences in men's and women's shopping orientations and eagerness to buy apparels online. Researchers said that perceived difficulty in selecting items is an important action barrier for women online apparel shopping. While less fun considerably pretentious for men during online clothing purchases.

Apparel retailers may be able to take more appropriate actions to make apparel shopping experience less risky by better understanding of the relationships among previous online apparel shopping experience, types of risk perceptions, and purchase intentions (Dai et al, 2014). Almousa (2011) concluded that not all the considered risk constructs have the same influences on online apparel buying intention. Specifically, time and performance risks have the most significant influence followed by privacy and social risks. In his study Xiao (2010) found that perceived usefulness and perceived risk of online buying have an invariant impact on consumers online purchase intentions, while prior online shopping experience does not have an invariant effect. Yang et al. (2015) explored the elements of perceived risk and trust - the two most essential factors influencing consumer behavior of online payment. Researchers also analyzed and classify perceived risks of different nature into two categories: Systematic perceived risk and transactional perceived risk according to their different roles in affecting consumer trust.

Ju-Young and Kim (2015) said that Users who were value mindful and social browsers were more likely to use online sociable searching for the purpose of information-seeking and meant to employ in online social shopping. Park and Cho (2012) confirmed

the positive relationship between commitment to a social network online community and information seeking behavior at the community.

Akroush and Al-Debei (2015) reported that website reputation, relative advantage, perceived website image, and trust affect attitudes toward online shopping. Bilgihan (2016) revealed this fact in his study that there is the vital impact of trust in customer loyalty in online shopping. Trust is the most important antecedent of e-loyalty for young customers. They stay loyal to the brands that they trust. The results of Kim et al. (2012) revealed that perceived trust exerted a better effect than perceived price on purchase intentions for both potential and replicate customers of an online store. Urban et al. (2009) provided an overall structure of how online trust works. The site affects trust which in turn modifies customer buying behavior that lead to retailer's sales and profit success. Customers learn from their buying experience and product use. These experiences form trust and their response to the site as well as generating word of mouth communication through social networks. Jones and Kim (2010) supported that apparel retailers can increase their website consumer traffic by focusing on strengthening brand trust. The findings of Ling et al (2010) clearly explained that impulse purchase intention, quality orientation, brand orientation, online trust and prior online purchase experience are positively related with the consumer online purchase intention. Shiau and Luo (2012) found that the purpose to connect in online Apparel buying is affected collectively by consumer satisfaction, seller creativity, and trust.

### **3. RESEARCH DESIGN AND METHODOLOGY**

As the first step in the research process the researcher identified six social media sites used in Rajasthan through the desk research. The social media sites considered for the research are presented in the Table 1.

As a next step in the research process, the elements of online customer buyer behavior which are predominantly considered by retailers and marketers were identified from the literature review and as recommended by Mathwick et al. (2008) and Hassan et al. (2006) (i.e., trust and perceived risk). Researcher included the third element i.e., information seeking behavior in the study.

In next step, based on through literature review, self-administered questionnaire was developed. The questionnaire was divided in two sections. The first section of the questionnaire gathered demographic information of age, gender, income, occupation and amount spent on apparels shopping. The second section included 18 items (Table 2), assessed the respondents opinion towards factors that drive consumers online apparel shopping through e-commerce in a social network. Online shopping behavior elements considered were broadly categorized

# Table 1: Social media sites considered in the apparels retail market

Market	Social media sites considered
Apparels retail	Facebook, You Tube, Twitter, Google+, Blogs,
market	and Pinterest

as – information seeking behavior, perceived risk and trust. Respondents were asked to rate the importance of 18 items. A five point Likert was used in the questionnaire, where 5 was most important and 1 was least important (Table 2). A total of 450 questionnaires were distributed to the respondents in Rajasthan, however only 422 filled in questionnaires were received.18 questionnaires were invalid and hence were discarded. Therefore 404 valid questionnaires were eventually considered for the research study.

### **4. OBJECTIVES**

- 1. To find out the growing awareness of apparel sales promotion through social media
- 2. To explore the relationship between demographic characteristics and apparel related promotions through social media
- 3. To identifies significant relationship of Information Seeking, Perceived Risk, and Trust with online apparels buying behavior.

### **5. RESEARCH HYPOTHESIS**

- HA1: There is a significant effect of apparel sales promotions through social media on consumer awareness.
- H01: There is no significant effect of apparel sales promotions through social media on consumer awareness.
- HA2: There is a demographically significant effect of social on online apparel buying behaviour of consumers.
- H02: There is no demographically significant effect of social media on online apparel buying behaviour of consumers.
- HA3: Perceived risk, trust, information seeking behavior, have significant positive relationship with online apparel buying behavior.
- H03: Perceived risk, trust, information seeking behavior, do not have any significant positive relationship on online apparel buying behavior.

### 6. DATA ANALYSIS

The degree of relationship between aforementioned variables and social media was studied using multiple correlation analysis. After establishing the relationship between variables, their association was also analyzed using multiple regression analysis.

The internal consistency of the data was verified using Cronbach alpha and the suitability of the sample was tested using Kaiser-Meyer-Olkin (KMO) and Bartlett's test. All data has been analyzed through SPSS 22.0.

### 7. EMPIRICAL FINDINGS AND DISCUSSION

### 7.1. Demographic Profile of Samples

According to this study sample of 404 Social media users, most users were male, accounting for 74.3%; 37.4% were 18-25 years old; 51.7% had a maximum occupation level of a private company employee; 47% spend 1000-5000 per month on apparels (Table 3).

Table 2: 1	Measuring instrument for factors influencing online apparel buying behavior					
Number	Item		I	Rang	e	l
1	Before making online shopping decision, I use these social media sites to check out best deals/discounts available on branded clothes (apparels)	1	2	3	4	
2	Before making online shopping decision, I search complete information about the apparel product/brand category through these social media sites	1	2	3	4	
3	Before making online shopping decision, I use these social media sites to compare different apparel products/brands	1	2	3	4	
4	Before making online shopping decision, I use these social media sites to get a variety of information from people who have positive and negative opinion about branded clothes	1	2	3	4	
5	If I updated myself through these social media sites, I believe that there is a low financial risk in online shopping of apparels	1	2	3	4	
6	I believe that the probability of wasting of time for searching information for apparels through these social media platforms is low	1	2	3	4	
7	I believe that the probability of leaking privacy information in purchasing apparels through these social media platforms is low	1	2	3	4	
8	I believe that apparel related information provided on these social media sites are reliable	1	2	3	4	
9	I believe that friends who use these social media sites are trustworthy	1	2		4	
10	The social media sites which I use are reliable	1	2 2	3 3	4	
11	I share my good experience about online apparels shopping with my friends through these social media sites	1	2	3	4	
12	By using these social media platforms my interest in online buying of apparels have been increases	1	2	3	4	
13	Use of these social media platforms helps me to take better decisions, before purchasing apparels online	1	2 2 2	3	4	
14	After seeing apparel related advertisements on these social media sites, the probability of online searching of apparel related information is very high	1	2	3	4	
15	Purchasing apparels through these social media platforms give me lots of happiness	1	2	3	4	
16	By using these social media sites, I usually buy apparels online	1	2 2 2	3	4	
17	By using these social media sites, I usually motivate my friends to go to the site related to online apparels shopping	1	2	3	4	
			-	-		

Please use the scale to rate the importance of the following factors that you think affect your apparel buying behavior through social media (ranging from 1: Least important, 5: Most important)

I am likely to revisit the site related to online apparels shopping through these social media sites

Table 4 provides the reliability statistics which exhibit the value of Cronbach's alpha, i.e., 0.786 which indicates a high level of internal consistency among variables.

Table 5 shows that KMO measure is >0.60 (i.e., 0.861) which is satisfactory for the sample adequacy and further hypothesis test for this study. The Bartlett's test of Sphericity relates to the significance of the study and must be <0.05. Table 5 exhibit that Bartlett's test of Sphericity value is <0.05; i.e., actually 0.000 which shows significant for the study.

Hypothesis 1: The hypothesis is tested using one-way ANOVA as shown in Table 6.

Social media sites play an important role in the promotion of branded apparels. Table 6 concluded this fact that most of the participants use Facebook and they get aware about apparel sales promotions with the help of Facebook. It can also be seen that most of the participants spend their maximum time on Facebook and Facebook users are more in numbers than any other social media site. Table 6 also analyzed that most of the participants like and follow the apparel related advertisements on social media. Mostly participants are agreed that advertisement on Facebook motivate them for purchase of apparels through e-commerce channels and after noticing these advertisements mostly participants agreed that they purchase branded apparels through e-commerce channels.

Table 7 shows the output of ANOVA analysis and whether we have a statistically significant difference between our group means. The

#### Table 3: Demographic profile

Parameters	Category	Percentage
Gender	Male	74.3
	Female	25.7
	Total	100
Age	Below 18	2.0
	18-25	37.4
	26-35	35.1
	36-45	17.3
	45 above	8.2
	Total	100.0
Occupation	Private job	51.7
	Business	6.7
	Government employee	14.1
	Student	24.8
	Housewife	1.7
	Others	1.0
	Total	100.0
Monthly expenditure	Below Rs. 1000	19.8
	1000-5000	47.0
	6000-10000	15.6
	10000 and above	17.6
	Total	100.0

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1 2 3 4 5

#### **Table 4: Reliability statistics**

Cronbach's alpha	Number of Items
0.786	7

F = 17.507 and P (sig. value) = 0.000 which is < 0.05 which means that null hypothesis is rejected and study proved that there is a significant effect of the apparel sales promotions through Social

18

media on the consumer awareness. \*Above analysis found that there is a statistically significant difference between Awareness of social media users and frequency of spending their time on social media sites per day.

Table 8 showed the multiple comparisons table which contains the results of *post-hoc* tests. The Tukey *post-hoc* test has been used for conducting *post-hoc* tests on one-way ANOVA. Table 8 exhibits that there are differences between the opinions of consumers regarding their frequency of time spend with social media as P < 0.05 in all the cases.

Hypothesis 2: The hypothesis 2 is also tested using one-way ANOVA as shown in Table 9.

KMO and Bartlett's test							
Measure of sampling adequacy		0.861					
Bartlett's Test of Sphericity	Approximately	1014.961					
	Chi-square						
	Df	21					
	Sig.	0.000					

KMO: Kaiser-Meyer-Olkin

The results of Table 9 indicates that age wise (F = 2.465, P [sig. value] = 0.045) and monthly expenditure on apparels wise (F = 7.974, P [sig. value] = 0.000) there are significant effect of these social media sites on online buying behavior of apparel retail consumers. Whereas occupation (F = 0.485 and P value [sig. value] = 0.788) does not has any significant effect on purchase behavior of customers who buy apparels through the e-commerce system of social media in Rajasthan.

Hypothesis 3: The hypothesis is tested using multiple correlations as shown in Table 10.

Table 10, Figures 1 and 2 clearly demonstrated that there is significant relationship of information seeking behavior, perceived risk, and trust with online apparel buying behavior through social media. Result reveals that trust is a very important factor in case of online apparel buying behavior in e-commerce system through social media, as it has highest Pearson correlation value, i.e. 0.730 and P value is 0.000<0.05 which clearly reflect that there is a significant strong positive correlation between trust and online apparel buying behavior. Whereas perceived risk (Pearson correlation value = 0.570, P = 0.000) and information seeking behavior (Pearson

### Table 6: Cross tabulation table (factors of awareness social media sites)

			Crosstab					
Factors of awareness	Social media	Count	Strongly	Disagree	Neither agree	Agree	Strongly	Total no of
	Site		disagree		nor disagree		agree	respondents
Apparel/Clothes advertisement on	Facebook	Count	8	30	23	130	95	286
social media site								
	Twitter	Count	0	1	1	10	3	15
	You tube	Count	1	7	1	33	11	53
	Blogs	Count	0	1	0	3	3	7
	Google+	Count	1	3	1	29	5	39
	Pinterest	Count	0	0	0	3	1	4
	Total	Count	10	42	26	208	118	404
Like and follow the advertisement	Facebook	Count	11	58	20	161	36	286
on social media site								
	Twitter	Count	0	2	1	11	1	15
	You tube	Count	3	18	3	25	4	53
	Blogs	Count	0	3	0	1	3	7
	Google+	Count	1	13	3	18	4	39
	Pinterest	Count	0	0	2	2	0	4
	Total	Count	15	94	29	218	48	404
Apparel related advertisement on	Facebook	Count	10	42	41	146	47	286
social media sites motivated to								
purchase								
purchase	Twitter	Count	0	3	2	10	0	15
	You tube	Count	4	11	3	32	3	53
	Blogs	Count	0	3	0	3	1	7
	Google+	Count	1	12	1	17	8	39
	Pinterest	Count	0	0	1	3	0	4
	Total	Count	15	71	48	211	59	404
Consumers purchase apparel brands	Facebook	Count	20	63	46	124	33	286
after seen these advertisements								
	Twitter	Count	0	4	1	10	0	15
	You tube	Count	3	17	10	22	1	53
	Blogs	Count	1	2	0	3	1	7
	Google+	Count	3	15	4	12	5	39
	Pinterest	Count	0	1	1	2	0	4
	Total	Count	0 27	102	62	173	0 40	404
	10181	Count	21	102	02	1/3	40	404

correlation value = 0.536 P = 0.000) have significant moderate positive correlation with online apparel buying behavior in e-commerce system through social media.

As shown in Table 11,  $R^2$  is 0.603 which means that information seeking, perceived risk and Trust explain 60.3% of the variability with significant effect on online apparel buying behavior in e-commerce system through social media.

The F ratio in the ANOVA table tests whether the overall regression model is a good fit for the data. The Table 11 shows that the information seeking, perceived risk and trust (independent variables) statistically significantly predict the dependent variable online apparel buying behavior through social media, P is <0.05 (i.e., the regression model is a good fit of the data). Unstandardized coefficients indicate how much the dependent variable varies with an independent variable when all other independent variables are held constant.

For testing the statistical significance of each of the independent variables, t value and corresponding P value are located in the "t Sig." column which indicates significant relationship existed between Information Seeking, Perceived Risk and Trust on Online Apparel Buying Behavior through social media.

### 8. DISCUSSIONS ON THE FINDINGS OF THE STUDY

The findings of this research as statistically discussed in the above sections provide interesting insights into the role of social media in building significant relationship among information seeking behavior, perceived risk, trust and online apparel buying behavior. The research findings suggest that the social media advertisements and promotions have a significant effect on the purchase decision of online buyers in the apparel retail market.

#### Table 7: One-way ANOVA

Awareness	Sum of squares	Df	Mean square	F	Sig.
Between groups	34.975	3	11.658	17.507	0.000
Within groups	266.362	400	0.666		
Total	301.337	403			

### **Table 8: Multiple comparisons**

	Dependent variable: Awareness Tukey HSD							
(I) USM1	Mean difference (I-J)	Standard error	Sig.	95% Confid	ence interval			
				Lower bound	Upper bound			
<1 h								
1-2 h	-0.38600*	0.09847	0.001	-0.6400	-0.1320			
2-3 h	-0.79930*	0.11861	0.000	-01.1053	-0.4933			
More than 3 h in a day	-0.58026*	0.12716	0.000	-0.9083	-0.2522			
1-2 hours								
<1 h	0.38600*	0.09847	0.001	0.1320	0.6400			
2-3 h	-0.41330*	0.11994	0.004	-0.7227	-0.1039			
More than 3 h in a day	-0.19426	0.12841	0.031	-0.5255	0.1370			
2-3 h								
<1 h	0.79930*	0.11861	0.000	0.4933	1.1053			
1-2 h	0.41330*	0.11994	0.004	0.1039	0.7227			
More than 3 h in a day	0.21904	0.14443	0.028	-0.1536	0.5916			
More than 3 h in a day								
<1 h	0.58026*	0.12716	0.000	0.2522	0.9083			
1-2 h	0.19426	0.12841	0.031	-0.1370	0.5255			
2-3 h	-0.21904	0.14443	0.028	-0.5916	0.1536			

\*The mean difference is significant at the 0.05 level

#### Table 9: One-way ANOVA

Demographic variables		Consumer buying behavior					
	Sum of squares	Df	Mean square	F	Significant	accepted/rejected	
Age							
Between groups	7.340	4	1.835	2.465	0.045	Rejected	
Within groups	297.026	399	0.744				
Total	304.367	403					
Occupation							
Between groups	1.841	5	0.368	0.485	0.788	Accepted	
Within groups	302.525	398	0.760			·	
Total	304.367	403					
Monthly expenditure							
Between groups	17.176	3	5.725	7.974	0.000	Rejected	
Within groups	287.191	400	0.718			-	
Total	304.367	403					

Specifically Facebook is influencing a larger number of consumers in Rajasthan. The findings of the research can provide a useful insight to the apparel retailers who plan their promotions through social media i.e., the apparel retailers can plan their promotion mix. The findings of the research suggest that trust is the most important factor for online shopping of apparels in Rajasthan. The finding is consistent with the findings of Akroush and Al-Debei (2015) and El-Ansary (2013) who have also indicated that trust in an important factor that affects online shopping behavior, The

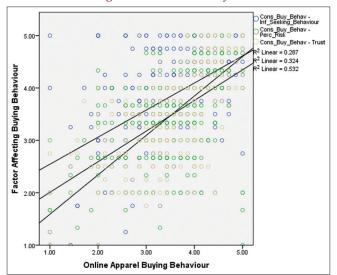
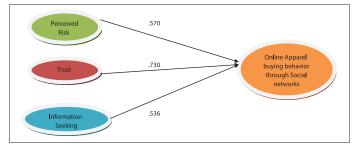


Figure 1: Correlation analysis

#### Figure 2: Conceptual research model



#### Table 10: Multiple correlation analysis

Correlations								
Online apparel	Information	Perceived	Trust					
buying behavior	seeking behavior	risk						
Pearson correlation	0.536**	0.570**	0.730**					
Sig. (2-tailed)	0.000	0.000	0.000					
Ν	404	404	404					

\*\*Correlation is significant at the 0.05 level (2-tailed)

#### Table 11: Multiple regression analyses

findings are also coherent with the study by Bilgihan (2016) where he suggests that Trust is the most important antecedent of e-loyalty for young customers.

The research findings indicates that perceived risk and information seeking behavior also plays a significant role in online buying behavior, however their impact is less significant than the element of trust.

Hence the findings of the research study are not only consistent with the findings of the earlier research on similar areas but also provide additional insights for the area under study. The apparel retailers in Rajasthan can design their social media promotions keeping in mind that these promotions should build trust among the online consumers who may perceive risk in buying online apparels. Furthermore consumers seek information from social media to take their buying decisions and thus the social media promotions should be informative in addition to being persuasive.

### 9. LIMITATIONS

The research was conducted in the Rajasthan region and does not allow for generalization of the findings of the research to other regions. In addition the research findings may vary with the change in demographics of the respondents as the use of social media and online buying can vary largely with the demographics. Furthermore social media is growing in its role and importance in the day today life of individuals and hence the findings of the research are only indicative of the present day situation. Social media may have a bigger role to play in the days to come.

### **10. CONCLUSIONS**

Social media, especially Facebook, significantly affects the online buying behavior for apparel retail in Rajasthan. The three major elements of online buying behavior, perceived risk, trust, and information seeking behavior have a significant influence on online apparel buyer behavior in the Rajasthan region. However the research study suggests that trust plays the most crucial role in online apparel buyer behavior followed by information seeking behavior and perceived risk. Trust is usually assumed to be an imperative prerequisite for people's adoption of electronic services (Beldad et al., 2010) In a developing region like Rajasthan where individuals are generally described as risk reluctant, the level of trust is critical in determining the attitude of an individual towards online apparel shopping.

Dependent variable	Independent variable	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	F sig.	Unstandardized coefficient (B)	t Sig.
Online apparel buying behavior	Model Information seeking behavior	0.776ª	0.603	0.600	0.000	0.295 0.217	0.043 0.000
	Perceived risk Trust					0.177 0.514	0.000 0.000

<sup>a</sup>Predictors: (Constant), information seeking behavior, perceived risk, trust. <sup>b</sup>Dependent Variable: Online apparel buying behavior

The findings of the research study can assist apparel online retailers of Rajasthan to plan their social media promotion mix to influence the customers.

### **11. SCOPE OF FUTURE RESEARCH**

The study was limited to the region of Rajasthan only and hence a study may be undertaken in other regions of the country to understand the effect and influence of social media on online buying behavior in different geographical regions. The study hence may suggest the most lucrative geographical area for online retailers.

A further research on industries other than apparel retail can also be considered to find out the industry most influenced and affected by social media for online purchase.

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