

## **ONLINE FASHION BRANDS CONSUMERS IN INDIA: PERCEIVED VALUE, FASHION LIFESTYLE, AND WILLINGNESS TO PAY**

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In simple words Online shopping is defined as purchasing items from Internet retailers as opposed to a shop or store or the act of purchasing products or services over the Internet. It is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Consumers find a product of interest by visiting the website of the retailer directly or by searching among alternative vendors using a shopping search engine, which displays the same product's availability and pricing at different e-retailers the process is called business to- consumer (B2C) online shopping. As of 2016, customers can shop online using a range of different computers and devices, including desktop computers, laptops, tablet computers and smart phones. It is also popular as e- shop, e-store, online store and virtual store. Earlier food, cloth and shelter were called as primary need but today one more need is added in that is "internet". Due to revolution in telecommunication sector internet has changed the way consumers shop and buy goods and services. Both domestic companies as well as MNC's have started using the Internet with an objective of cutting marketing costs and thereby reducing the price of their products in order to stay ahead in heavy competition. Companies also use the Internet to convey information, to sell the product, to take feedback and also to conduct satisfaction surveys with customers. Customers use the Internet not only to buy the product online, but also to compare prices, product features and after sale service facilities they will receive. In addition to the tremendous potential of the E-business market, the Internet provides a unique opportunity for companies to more efficiently reach existing and potential customers. The popular online retailing companies in India are Myntra, Flipkart Snapdeal, Amazon.com and e-Bay etc. The five dominant factors which influence consumer perceptions for online shopping are information, easy to use, satisfaction, security, proper utilization of available information to compare the different products.

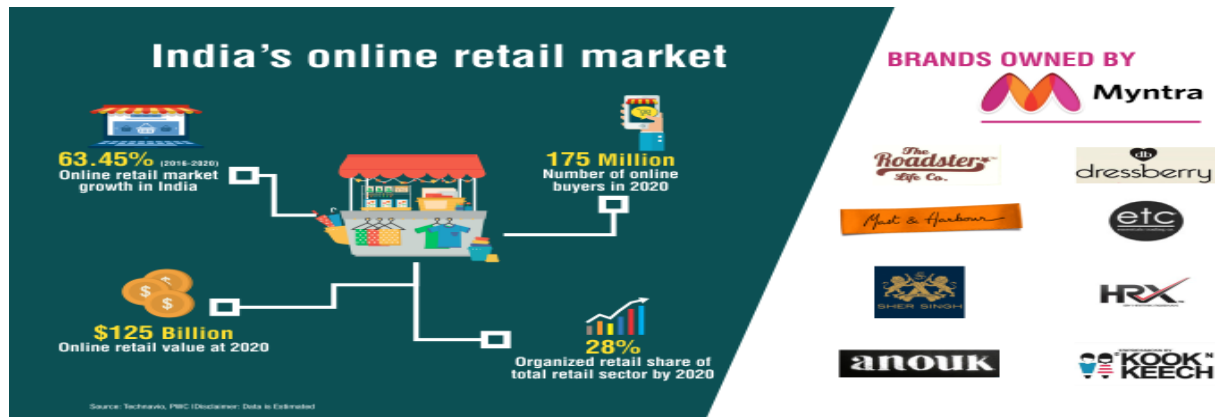
For the past few years, the Indian retail sector has been witnessing tremendous growth, and contributing significantly to the country's GDP. Though the country's retail sector is highly

unorganized, organized retailing is growing at a rapid pace to grab a considerable market share. According to our new research report, with the growth in organized retailing, the online retail segment is emerging as a new platform in the market. It is estimated that the online retail market will grow at a compound annual rate of around 39% during FY 2013 to FY 2017. The report, “Indian Online Retail Market Analysis”, finds that online retail has been growing in the country at an unprecedented rate. With the rising internet penetration and broadband availability, and growing culture of Smartphone’s and tablets, people have started buying products online. As per our study, the major reasons driving the online buying is cash-on-delivery facility, and discounts & offers provided by the online retailers. The busy lifestyle in metros is also propelling people to buy products online. On studying the latest trends and drivers, we observed how the growing sales of kids’ products and grocery are expected to boost the online retail market in India. As per our research, online retail account for less than 1% of the total retail market in India, and thus, presents a huge growth potential for international retailers.

Domestic players are also expanding their reach to the online customers. For understanding the market in a better way, we also conducted a survey on consumer behavior towards online shopping. It revealed that metros or tier-I cities have more awareness about online retailing as compared to tier-II & III cities. It was also found that electronic products are most popular among online buyers. The survey also analyzed buying habits, major reasons for online shopping, purchase preferences, and spending patterns under different price bands. The government is supporting the growth of organized retailing, and has allowed 100% FDI for single brand retail outlets, and 51% for multi-brand retail outlets. Our report provides an insight into the government policies and

regulations (cyber laws), and various industry roadblocks which will help clients understand the market structure. In order to study the competitive landscape, we have also done a SWOT analysis of major players in the Indian online retail market, including flipkart.com, snapdeal.com, and homeshop18.com. We are hopeful that this comprehensive research work will prove decisive for the clients.

## MAJOR ONLINE WEBSITES IN INDIA:



- **WILLINGNESS TO PAY FOR ONLINE FASHION BRANDS:**

The willingness of consumers to pay for products or services reflects their purchasing intentions. Consumer willingness to pay is one of the strongest indicators of brand loyalty and may be the most reasonable summary measure of overall brand equity. Perceived quality, perceived value cost and brand uniqueness may be the direct antecedents of a consumer's willingness to pay for online fashion brands.

- **FASHION LIFESTYLE:**

Lifestyles refer to the everyday behaviorally oriented facets of people. Each lifestyle type is characterized by a unique style of living that is based on a wide range of activities, interests, and opinions. A fashion lifestyle is defined as consumer's attitudes, interests, and opinions that relate to the purchase of fashion products). The concept of a fashion lifestyle is an important

dimension in fashion customer segmentation. So, Fashion lifestyles are important variables in predicting consumer shopping behavior for online fashion brands.

- **PERCEIVED BRAND VALUE:**

Brand value as the differences between consumer responses to focal brands as compared with unbranded product when both products have the same level of marketing stimuli and the same product attributes. Researchers measure perceived brand values with multiple dimensions. Vigneron and Johnson (1999) propose five perceived values that significantly affect consumer decision processes regarding prestigious brand selection, including conspicuous value, unique value, social value, emotional value, and quality value. Online fashion brands involve exclusivity, perceived quality, brand awareness and a well-known brand identity.

## **OBJECTIVE OF THE STUDY**

The Objectives behind the study are as follows:

- To analyze the factors those affects customers attitude towards online shopping in India.
- To study factors motivates customers attitude towards online shopping in India.
- To analyse the perception of consumer towards the buying intention of online fashion brands depend on fashion lifestyle and perceived value.

## **HYPOTHESIS**

Following are the hypothesis of the study:

- Intention to buy online fashion brand is positively influenced by perceived value.
- Intention to buy online fashion brand is positively influenced by fashion lifestyle.

## **Chapter 2.LITERATURE REVIEW**

This chapter will mainly discuss on the study that are done by previous research of other authors in the similar area of the present study. Throughout this chapter, there will be comprehensive discussion on theoretical and practical views of previous studies done in online fashion bands in India. This study combines factors that other studies have done that will influence the consumer's purchasing decision in online fashion brands. It includes the price attractiveness, time saving, perceived value, enjoyment and excitement, tangibility , fashion lifestyle and willingness to pay. All of these factors will contribute to the study of customer's purchasing intention for online

fashion brands in India. Benedict et al (2001) study reveals that perceptions toward online fashion brands and intention to shop online are not only affected by ease of use, usefulness, and enjoyment, but also by exogenous factors like consumer traits, situational factors, product characteristics, previous online shopping experiences, and trust in online shopping. James Lawler and Anthony Joseph Studies in the literature indicate factors of compatibility of lifestyle (Ratchford, Talukdar, & Lee, 2001), ease of use, effortlessness (Baty & Lee, 1995), fun (Goldsmith, 2000), playfulness (Liu, Armet, Capella, & Taylor, 2001), and risk. Susan Rose, Neil Hair and Moira Clark (2011) identified online purchase in particular continues to rise, as adoption and penetration levels of Internet technology continuously increase. By 2007, European Internet penetration stood at 43% of the population with a 231% usage growth year on year. In North America, penetration was at 71% of the population with 120% growth (Internet World Stats 2007). This is also evidenced by increasing levels of online sales, which in the US reached US\$128.1bn in 2007 and were projected to reach US\$165.9bn by 2009 (source: US Census Bureau 2009). Online fashion brand consumption relates to the problem of counterfeit products in India. Online fashion brands are easy and inexpensive to reproduce and are thus common targets for counterfeiting (Yoo & Lee, 2009). Counterfeiting in India is increasing, with Chinese consumers purchasing counterfeit products either intentionally or unintentionally (Zaichkowsky, 2006). Indian consumers also perceive that the sales of counterfeit products may influence the value of real Online fashion brands (Bian & Veloutsou, 2007). Researchers show that fashion lifestyles are important characteristics of consumers (Ko et al., 2007). A fashion lifestyle is defined as consumer's attitudes, interests, and opinions that relate to the purchase of fashion products (Ko, Kim, & Kwon, 2006). The concept of a fashion lifestyle is an important dimension in fashion customer segmentation. For example, Shim and Bickel (1994) outline three fashion lifestyle segments: symbolic/instrumental users, practical/conservative users, and apathetic users. In a study of the female apparel market in the US, Kim and Lee (2000) identify six dimensions of fashion lifestyles: price consciousness, fashion consciousness, information seeking, self-confidence, attitude toward local stores, and time consciousness. In addition, Ko et al. (2007) conducted a factor analysis for 13 fashion lifestyle items and outline four factors for fashion lifestyles: brand prestige, personality, practicality, and information/ fashion. Previous studies describe the significant relationships between lifestyles and traditional consumer purchase behaviors (Fullerton & Dodge, 1993; Green et al., 2006; Jih & Lee, 2004; Wells, 1974). According to research, lifestyles significantly influence consumer behavior (Fullerton & Dodge, 1993; Jih & Lee, 2004). Consumer decision making occurs in a predictable sequence that ranges from lifestyle to overt purchase behavior (Fullerton & Dodge, 1993). Fashion lifestyles are important variables in predicting consumer shopping behavior for retail products and brands (Ko et al., 2007). Researchers measure perceived brand values with multiple dimensions. Vigneron and



Johnson (1999) propose five perceived values that significantly affect consumer decision processes regarding prestigious brand selection, including conspicuous value, unique value, social value, emotional value, and quality value. Phau and Prendergast (2000) propose that luxury brands involve exclusivity, perceived quality, brand awareness and a well-known brand identity. According to Bian and Veloutsou (2007), prior counterfeit purchasing experience among consumers of Online fashion brands may be common. Counterfeiting refers to the act of producing or selling a product containing an intentional and calculated reproduction of a genuine trademark (McCarthy, 2004). “Fake” brands are available in every category of fashion brands; thus, consumers must be convinced that the “real” brand has a distinctive value if they are to purchase Onlinefashion brands (Bruce &Kratz, 2007). Counterfeiting poses a signifi- cant challenge to fashion brand firms aiming to protect their revenues.As a result, online marketers or retailers should be aware of the problems faced by the consumers while purchasing online fashion brands. Designers must take note of consumers' needs because the usability is the starting point to get the confidence and support of the consumers (Alzola et. al., 2006).

## **Chapter 3.RESEARCH METHODOLOGY**

The purpose of this chapter is to explain the research methodology and the specific method used in this study, the way in which the data was analyzed, and how the limitations and barriers that arose throughout the conduct of the research was over come. As explained in the introduction the main aim of the research was to find out whether there is need of training skills in the organization.

### **MEANING OF RESEARCH**

Research is an individual activity on intellectual investigation and is aimed at discovering, interpreting and revising human knowledge on different aspect of the world. Research can use the scientific method, but need not do so.

#### **Primary source**

- Primary data means data that has been collected from specific purpose. It means that someone collected the data from the original source first hand. Data collected in this way are primary data.
- The primary data was collected from the respondents by specific purpose. It means that someone collected the data from the original source first hand. Data collected in this ways are

primary data administrating a structured questionnaire. The other methods like observations are also used for collection of primary data.

## Secondary data

- Secondary data on the other hand which has already been passed through statistical process. The secondary data collection comprises of books, internet and report.

## Research tool (Questionnaire)

The said questionnaire was prepared on Google forms and then shown to the project guide, after approval it was spread through social networks for filling, the aid questions was used for collecting primary data for the current research. The grading system was categorized on the base of marks gained by each questions of each category.

## Analysis

The data was interpreted with the help of frequency ( for demographic)

## Data Sources:-

The study is based on both primary and secondary data'

Secondary data: Internet and research paper.

Primary data: primary data was collected through a structured questionnaire.

Research type: Descriptive.

Sample size: 130

Sampling Technique: Simple random sampling and convenient.

Tests which are used in this study are: Cronbach's Alpha (to measure reliability) and Linear regression (to understand how much the dependent variable changes with a change in one or more independent variables).

## Chapter 4. DATA ANALYSIS AND INTERPRETATION

### ANALYSIS:

Chronbach's Alpha test.

To check reliability

- Perceived value

#### Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	127	97.7
	Excluded <sup>a</sup>	3	2.3
	Total	130	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.710	12

- Fashion lifestyle

#### Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	127	97.7
	Excluded <sup>a</sup>	3	2.3
	Total	130	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.616	7



**Based on literature review following dimensions for the Constructs Perceived Brand Value have been used:**

**Perceived Brand Value**

**Utilitarian Value**

Online Brands have acceptable standard of quality.

Online fashion brands are easy to refund & exchange

Online fashion brands have consistent quality

**Emotional/Social Value**

A person who buys online fashion brands appears to be respected by others Economic Value

A person who purchase online fashion brands appears to be Educated.

A person who buy online fashion brands appears Technically sophisticated.

A person who buy online fashion brands appears financially successful

Purchasing online fashion brands is refreshing

I tend to release stress by shopping for online fashion brands

I feel good when i buy something online

**Economic Value**

I purchase online fashion brands when they are reasonably priced

I purchase online fashion brands only when they are on sale

**Based on literature review following dimensions for the Constructs Fashion Life Style have been used:**

**Information**

I tend to purchase online fashion brands because they are more into fashion

I like to shop different online brands websites.

I often read online 2 brand related books and magazines.

## Practicality

Buying online fashion brands saves me much time and effort

I think that the design style of the online fashion brands is unique and appealing to me

## Personality

I purchase online fashion brands only when necessary.(Rational Visitor)

I buy only when Online brands offer a good deal

Data gathered from the survey were analyzed. The questionnaire used in the survey was evaluated. The reliability of the instrument was checked with Chronbach's  $\alpha$  measure and was calculated for questionnaire construct. Table 1 and 2 shows the results of reliability test depicting scale is reliable as Chronbach's  $\alpha$  is and respectively for perceived value and fashion life style which is more than the required.

To test the hypothesis "Intention to buy online fashion brands is positively influenced by perceived value", regression analysis on intention to buy and perceived value is performed. Intention to buy considered as dependent variable whereas the construct perceived value is taken as independent variable and measured by the dimensions of utilitarian value, emotional/social value and economic value as independent variables.

Regression Analysis on Intention to buy online fashion brand and Perceived value.

**Table2: Buying Intention of online Fashion Brand and Perceived Value**

## Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.758 <sup>a</sup>	.574	.529	.17590	.574	12.927	10	96	.000

- a. Buying intention
- b. Predictors: (Constant), utilitarian value, emotional/social value and economic value

Table 2 provides the  $R$  and  $R^2$  values. The  $R$  value represents the simple correlation and is 0.758 (the "**R**" Column), which indicates a high degree of correlation. The  $R^2$  value (the "**R Square**" column) indicates how much of the total variation in the dependent variable, intention to buy online fashion brand, can be explained by the independent variable, perceived value. In this case, 57% can be explained, which is very large.

The next table is the **ANOVA** table, which reports how well the regression equation fits the data (i.e., predicts the dependent variable) and is shown below:

**Table 3: ANOVA on Buying Intention of online Fashion Brand and Perceived Value**  
**ANOVA<sup>a</sup>**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	4.000	10	.400	12.927	.000 <sup>b</sup>
Residual	2.970	96	.031		
Total	6.970	106			

- a. Dependent Variable: Buying intention
- b. Predictors: (Constant), a. utilitarian value, emotional/social value and economic value

This table indicates that the regression model predicts the dependent variable significantly well. How do we know this? Look at the "**Regression**" row and go to the "**Sig.**" column. This indicates the statistical significance of the regression model that was run. Here,  $p < 0.005$ , which is less than 0.05, and indicates that, overall, the regression model statistically significantly predicts the outcome variable (i.e., it is a good fit for the data).

Thus our hypothesis

**Intention to buy online fashion brand is positively influenced by perceived value is accepted.**

Now to test our hypothesis “Buying intention of online fashion brand is influenced by fashion lifestyle”. Regression analysis on Buying intention as dependent variable and Fashion lifestyle as independent variable performed.

**Table 4: Buying Intention and Fashion Lifestyle**

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.504 <sup>a</sup>	.265	.233	.20940	.365	11.592	5	101	.000

a. Buying Intention

b. Predictors: (Constant), Information Practicality and Personality

Table 4 provides the  $R$  and  $R^2$  values. The  $R$  value represents the simple correlation and is 0.504 (the "R" Column), which indicates a moderate degree of correlation. The  $R^2$  value (the "R Square" column) indicates how much of the total variation in the dependent variable, **Buying intention**, can be explained by the independent variable, Fashion Lifestyle. In this case, 26% can be explained, which is moderate.

**Table 5: Buying Intention and Fashion Lifestyle**

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.541	5	.508	11.592	.000 <sup>b</sup>
	Residual	3.429	101	.044		
	Total	5.970	106			

a. Dependent Variable: Buying Intention

b. Predictors: (Constant), Information Practicality and Personality

This table indicates that the regression model predicts the dependent variable significantly well. How do we know this? Look at the "**Regression**" row and go to the "**Sig.**" column. This indicates the statistical significance of the regression model that was run. Here,  $p < 0.005$ , which is less than 0.05, and indicates that, overall, the regression model statistically significantly predicts the outcome variable (i.e., it is a good fit for the data).

Thus our hypothesis "Buying intention of online fashion brand is influenced by fashion lifestyle" is accepted.

## Chapter 5.RESULTS AND FINDING

- Most of the respondents felt problem while conducting online purchase.
- Delay in delivery were the biggest problem that is faced by the respondents while purchasing online.
- Intention to buy online fashion brand is positively influenced by perceived value.
- Intention to buy online fashion brand is positively influenced by Fashion lifestyle.
- Perceived value have more influence on buying intention of online fashion brands as compared to fashion lifestyle on the basis of utilitarian value, emotional/social value and economic value.

## Chapter 6.CONCLUSION

The objective of the study was to know the buying intention of the customer for online fashion brands depend upon its perceived value and fashion lifestyle and which factor influence the most while purchasing online fashion brands. And after the analysis we conclude that:

1. Intention to buy online fashion brand is positively influenced by perceived value and fashion lifestyle.
2. The results of this study also suggest that the variables for practicality fashion lifestyle, perceived social/emotional value, perceived utilitarian value, and perceived economic value significantly influence the willingness of Indian consumers to pay for online fashion brands.
3. This finding indicates that consumers who assign a higher priority to the practical aspects of perceived value, such as utilitarian value, emotional/social value and economic value a greater willingness to pay for online fashion brands.
4. Perceived value have more influence on buying intention of online fashion brands as compared to fashion lifestyle on the basis of utilitarian value, emotional/social value and economic value.



## Chapter.7 RECOMMENDATIONS

1. Online fashion industry should try to reduce the problem which customer face while purchasing online fashion brands.
2. Should also focus on the distribution channel to decrease the problem of delay in delivery.
3. Online fashion industry should pay more attention towards the perceived value such as utilitarian value, emotional/social value and economic value.
4. Thus, perceived brand quality and customer service are important factors that affect the willingness of current online consumers to continue to pay for online fashion brands in the future.
5. This result suggests that fashion manufacturing retailers must satisfy Indian consumers by consistently providing high quality Online fashion brands.

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Luxury fashion brand consumers in China: Perceived value, fashion lifestyle, and willingness to pay.

## Chapter 9. ANNEXURE

Online fashion brand consumers in India: Perceived value, fashion lifestyle and willingness to pay.

Please read each question carefully and indicate your response by selecting most appropriate choice.

1. Name:-----
2. Gender:
  - ☐ Female
  - ☐ Male
3. Age:
  - ☐ Below 20
  - ☐ Between 20-30
  - ☐ Between 30-40
  - ☐ Above 40
4. Education level:
  - ☐ Bachelors degree
  - ☐ Master degree
  - ☐ Phd dergree
  - ☐ Other
5. Occupation:-----
6. Monthly Income:
  - ☐ Less than 20000
  - ☐ 20000-50000
  - ☐ 50000-100000
  - ☐ 100000-400000
  - ☐ More than 400000
7. Have you ever had Online Shopping?
  - ☐ Yes
  - ☐ No

8. How Many times did you have online shopping during last one year?
  - ☐ 1-4 times
  - ☐ 4-8 times
  - ☐ 8-12 times
  - ☐ More than 12 times
9. Have you felt any problem while conducting online purchase?
  - ☐ Yes
  - ☐ No
  - ☐ Maybe
10. If yes what kind of problem?
  - ☐ Delay in delivery
  - ☐ Cheap quality of product
  - ☐ Product damage
  - ☐ Non-delivery
11. Which is your first consideration when purchasing clothes:-
  - ☐ Taste
  - ☐ Fashion
  - ☐ Value for money
  - ☐ Good service
  - ☐ Colour and design
  - ☐ Brand Popularity
  - ☐ Good Quality
12. Online Fashion Brands have acceptable standard of quality.
  - ☐ Strongly agree
  - ☐ Agree
  - ☐ Neutral
  - ☐ Disagree
  - ☐ Strongly disagree
13. Online Fashion brands offer value for money.
  - ☐ Strongly agree
  - ☐ Agree
  - ☐ Neutral
  - ☐ Disagree

- ☐ Strongly disagree
- 14. I feel good when i buy something online
  - ☐ Strongly agree
  - ☐ Agree
  - ☐ Neutral
  - ☐ Disagree
  - ☐ Strongly disagree
- 15. I tend to release stress by shopping for online fashion brands
  - ☐ Strongly agree
  - ☐ Agree
  - ☐ Neutral
  - ☐ Disagree
  - ☐ Strongly disagree
- 16. Purchasing online fashion brands is refreshing
  - ☐ Strongly agree
  - ☐ Agree
  - ☐ Neutral
  - ☐ Disagree
  - ☐ Strongly disagree
- 17. Online fashion brands have consistent quality
  - ☐ Strongly agree
  - ☐ Agree
  - ☐ Neutral
  - ☐ Disagree
  - ☐ Strongly disagree
- 18. I often read online fashion brand related books and magazines.
  - ☐ Strongly agree
  - ☐ Agree
  - ☐ Neutral
  - ☐ Disagree
  - ☐ Strongly disagree

19. I purchase online fashion brands only when necessary.
- ☐ Strongly agree
  - ☐ Agree
  - ☐ Neutral
  - ☐ Disagree
  - ☐ Strongly disagree
20. I like to shop in many different online fashion brands websites.
- ☐ Strongly agree
  - ☐ Agree
  - ☐ Neutral
  - ☐ Disagree
  - ☐ Strongly disagree
21. Online fashion brands are easy to refund & exchange
- ☐ Strongly agree
  - ☐ Agree
  - ☐ Neutral
  - ☐ Disagree
  - ☐ Strongly disagree
22. I purchase online fashion brands only when they are on sale
- ☐ Strongly agree
  - ☐ Agree
  - ☐ Neutral
  - ☐ Disagree
  - ☐ Strongly disagree
23. I purchase online fashion brands when they are reasonably priced
- ☐ Strongly agree
  - ☐ Agree
  - ☐ Neutral
  - ☐ Disagree
  - ☐ Strongly disagree
24. I tend to purchase online fashion brands because they are more into fashion
- ☐ Strongly agree
  - ☐ Agree
  - ☐ Neutral



- ☐ Disagree
  - ☐ Strongly disagree
25. I think that the design style of the online fashion brands is unique and appealing to me
- ☐ Strongly agree
  - ☐ Agree
  - ☐ Neutral
  - ☐ Disagree
  - ☐ Strongly disagree
26. Buying online fashion brands saves me much time and effort
- ☐ Strongly agree
  - ☐ Agree
  - ☐ Neutral
  - ☐ Disagree
  - ☐ Strongly disagree
27. A person who buy online fashion brands appears financially successful
- ☐ Strongly agree
  - ☐ Agree
  - ☐ Neutral
  - ☐ Disagree
  - ☐ Strongly disagree
28. A person who buy online fashion brands appears Technically sophisticated.
- ☐ Strongly agree
  - ☐ Agree
  - ☐ Neutral
  - ☐ Disagree
  - ☐ Strongly disagree
29. A person who purchase online fashion brands appears to be Educated and Technophile.
- ☐ Strongly agree
  - ☐ Agree
  - ☐ Neutral
  - ☐ Disagree
  - ☐ Strongly disagree

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30. A person who buys online fashion brands appears to be respected by others.
- ☐ Strongly agree
  - ☐ Agree
  - ☐ Neutral
  - ☐ Disagree
  - ☐ Strongly disagree