BUFT Journal of Business & Economics (BJBE)
ISSN 2664-9942 (Print)
2025 Volume 6, Pg: 205-224
DOI: https://doi.org/10.58481/BJBE/2512

Determinants of Consumers' Online Clothing Purchase Behavior: A Study of Khulna City

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ARTICLE INFO

Article History
Received: April 04, 2025
Accepted: May 19, 2025

Keywords:
Online Shopping, Consumer Behavior, Clothes, E-commerce

JEL Classification:
M1, M4

ABSTRACT

Purpose: The research aims to determine the various factors that influence consumers' clothing buying behavior when shopping online. This study additionally determined the primary motives why internet shoppers purchase clothing online, as well as possible obstacles to Internet shopping adoption.

Methodology: The Convenience sampling method has been used for the study, and a sample of 189 consumers, in which all of the questionnaire items are graded on a 5-point Likert scale. In addition to correlation, regression, and ANOVA, SPSS was used to evaluate data.

Findings: The findings of the study offered research information for various e-commerce organizations and sectors to better their marketing efforts by adopting the factors perceived usefulness, perceived shopping attribute, perceived ease of use, perceived benefit, perceived risk, perceived trust, and website atmosphere.

Practical Implications: This research has substantial practical consequences for e-commerce organizations, particularly in the Khulna region. Top-level management should adopt the factors that will result increase in the sales of e-commerce organisations.

Value/Originality: Little emphasis has been made on the seven factors and their impact on consumer behavior discussed in the paper. Furthermore, the effect of the factors has been observed for Khulna. To close this gap, the research examined the role of the factors in the online sector in the Khulna region.

Limitations: Significant study limitations include the convenience sample method used to obtain data, limited sample size, and a focus on a specific area.

1. Introduction

The online period's advancement has widened incredible exciting options, and e-business has risen as a flawless mixture of technological innovation and marketing insight. In today's world, e-business plays an essential and important role in internet-based company methods. However, e-commerce ranks as one of the most straightforward and affordable alternatives for getting new consumers into internet-based businesses. Due to the enormous benefits of e-commerce, when it is executed successfully and

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efficiently, it offers a revolutionary method to conduct business as well as possibilities for growth. Electronic commerce represents the most recent business medium that enables the buying and selling of products as well as the delivery of services via the World Wide Web or the Internet. The technology at hand is made up of hardware devices, programs, and infrastructure for networks, with every element acting as a unique channel for linking different entrepreneurs with buyers (Chiang & Dholakia, 2003). Consumer behavior toward online shopping differs significantly from traditional marketing because of the distinctive characteristics of the products to the customer. The attraction to online shopping is that it enables consumers to explore, investigate, evaluate, and buy items from anywhere, making it simpler to buy goods such as magazines, books, household items, homes, technological devices, and, most importantly, clothing.

Shopping via the web comes with certain downfalls, such as wasting time if we do not buy stuff after searching for it on the internet; it is not possible to complete it despite an internet connection and at least one device. When we receive faulty products, the process of return, pickup, substitution, and repayment takes time. When buying online, we are unable to touch or sense the product. Purchasing sites on the internet may also charge for the shipment of products in some cases; however, delivery of goods is not available in all regions. Since a large number of buyers have unique needs and desires, as well as product demands, it is crucial for sellers on the internet to identify and understand their clients. As a consequence, it is essential to examine the variables that affect the customers' internet-based apparel buying behavior.

The study aims to determine the various forces that impact consumers' clothing buying behavior when shopping online. This study additionally determines the primary motives why internet shoppers purchase clothing online, as well as possible obstacles to Internet shopping adoption. The study's findings offer research information for various e-commerce organizations and sectors to better their marketing efforts.

The research concentrates on the factors that influence consumers' internet-based apparel purchasing behavior. Those who have access to the internet and live in Khulna are the primary audience. These samples were chosen because online consumers are technologically savvy and early adopters of online shopping. The study takes place in Khulna, and all participants were asked to answer questions about the different variables that affect their internet shopping.

The major goals in order to conduct the research are:

- To examine the impact of the ease of using online platforms on consumers’ online purchasing behavior of clothes.
- To evaluate how shopping attributes (e.g., product variety, pricing, delivery options) influence online clothing purchases.
- To analyze the role of perceived benefits in shaping consumers’ decisions to buy clothes online.
- To investigate the effect of the perceived usefulness of online shopping platforms on purchasing behavior.
- To assess the influence of perceived risk (e.g., product mismatch, payment security) on consumers’ willingness to purchase clothes online.
- To explore how perceived trust in online retailers affects consumers’ clothing purchase behavior.
- To determine the impact of webstore atmosphere (e.g., layout, visuals, interactivity) on consumers’ online clothing purchasing decisions.
- To identify the most significant factors among the above that influence consumers' online purchasing behavior of clothes in Khulna City.

There has been little research done to examine the effect that different variables have on online shopping or purchasing behavior, such as site characteristics, a sense of risk as well as the effect on purchasing behavior (Biswas & Biswas, 2004; Kubendran & Vanniarajan, 2005) . Few researches are there that look at shopping attributes and the online store environment. However, there are no concrete existing studies for Khulna. As a result, the following factors were determined in the current study: ease of use, shopping element, perceived benefit, user satisfaction, perceived risk, perceived trust, and web store environment, all of which influence online purchasing behaviors of apparel. This research is designed to complete the gap of this research and replenish the literature which exists.

Because this study is primarily concerned with Khulna, information has been gathered only from Khulna-based respondents. Samples have been collected from a handful of participants, resulting in a small sample size. The gathered information's revelation is severely limited. Since there isn't a list of survey participants, which would have allowed for random sampling, non-probability sampling has been utilized in order to obtain the samples.

2. Literature Review and Hypotheses Development

2.1 Online Consumer Behavior

Understanding consumers and their consuming process is critical for corporations and also for marketers. It results in a variety of benefits and also assists decision-makers in making the best plans and judgments. It also assists marketers in analyzing consumers and assisting regular customers in making more informed purchasing choices (Biljon & Rensburg, 2011). Marketers must adapt to changing consumer behavior and continually improve the value of their internet-based promotional products. Customers have expressed varying opinions regarding their internet-based orders; therefore, it is crucial for online businesses to determine who their true customers are actually, as well as who potential consumers are (Wortzel, 1987). Consumer-centric themes and attractions are central to online purchasing (Frederick & Webster, 1998).

2.2 Factors Influencing the Purchasing Behavior of Apparel Online

2.2.1 Perceived Ease of Using

The ease of using online shopping in comparison to traditional retail shopping relates to the ease of exploring and searching for data. According to Jarvenpaa (Jarvenpaa et al., 2000), online customers enjoy the convenience of using multiple facilities without having to visit traditional stores and spend time doing so. When purchasing goods via the Internet, ease of use is crucial (Salo & Karjaluoto, 2007).

2.2.2 Perceived Shopping Attribute

The design and layout of a website have a direct effect on the opinion of people who want to buy via the Internet. Depending on goods and services offered by such web pages, each customer analyzes numerous website attributes separately (Schultz & Bailey, 2000). Website layout and quality are essential aspects of building consumer trust and favorable purchasing intentions (ALBANIA & Kapaj, 2018). Consumers consider website design to be a key factor in determining website trustworthiness (Schultz & Bailey, 2000). As website features, effective service at all stages of online buying is crucial (Lohse & Spiller, 1998).

2.2.3 Perceived Benefit

It has a direct connection to the benefits that consumers receive when shopping via the internet (Forsythe et al., 2006). The level of happiness and benefits accessible while purchasing online are the two primary indicators of perceived benefits. The perceived benefits are based on consumers' opinions and sentiments about safe online transactions (Schlosser et al., 2000). The benefits of online purchasing are closely related to one's attitude toward purchasing goods online and their intention while shopping on the internet (Wakabayashi, 1998). The perceived benefits have been a supplementary benefit of the multiple benefits and pleasures gained through purchasing goods online (Salo & Karjaluoto, 2007).

2.2.4 Perceived Usefulness

It is described as a fact that a web-based buying site is more valuable and efficient than conventional buying techniques. It characterizes the fact as an approach that enhances an array of internet-based activities. New technologies and related offerings that provide individual assistance on an online purchasing site are regarded as an excellent indicator (Frederick & Webster, 1998).

2.2.5 Perceived Risk

Regardless of the fact that electronic transactions have grown significantly as a result of the net and corresponding technological connectivity, many people are still hesitant and opposed to utilizing the internet for purchasing and operations because of various hazards along with obstacles linked with it. Acquiring things from the web entails danger in obtaining tasks along with consequences, which results from the buyers being unsure (Spiller & Lohse, 1997). Researchers have discovered multiple types of dangers related to internet shopping purchasing behavior:

- Time Risk: It is defined as the loss of goods or parts, damaged product, or incorrectly sent items (Joshi, 2018).
- Privacy Risk: The risks associated with privacy are related to the damage, spillage, or misuse of sensitive information that is given by customers when buying through the internet (Jarvenpaa et al., 2000).
- Delivery Risk: The risk associated with quality is related to the flaws of the design, not getting what was ordered, and malfunctioning items. The risk associated with quality is additionally related to the supplied item failing to meet the actual requirements described.
- Quality Risk: The risk of time is connected to the amount of requirement of time required by an individual using the internet to look for, assess, and purchase an item using the net. Time risk is additionally related to the wastage of time, struggles, poor buying selections, and getting time when buying things from the web.

2.2.6 Perceived Trust

Trust related to the transactions is essential while shopping on the net. The trust associated with transactions involves the simple accessibility of information about goods and services, the convenience while placing orders, confirming the order, tracking the item, and the service given after selling the item (Srinivasan, 2004).

2.2.7 Web Store Atmosphere

As noted by Bhatt (Raval & Bhatt, 2020), the atmosphere of the stores is created through web space design to fulfill customers' desires. The atmospherics of the stores are important marketing methods, and this is used by the sellers of the web to raise awareness. Furthermore, it enhances purchase opportunities as well as impacts online purchasing behavior.

2.3 Hypothesis Testing

Eight hypotheses have been developed for testing based on the conceptual framework. These hypotheses are:

Table 1. *List of hypotheses*

Hypothesis	Description
Hypothesis 1 (H1):	Perceived ease of use has a positive influence on the purchase intention of clothes online among consumers
Hypothesis 2 (H2):	Perceived shopping attribute has a positive influence on the purchase intention of clothes online among consumers

Hypothesis 3 (H3):	Perceived benefit has a positive influence on the purchase intention of clothes online among consumers
Hypothesis 4 (H4):	Perceived usefulness has a positive influence on the purchase intention of clothes online among consumers
Hypothesis 5 (H5):	Perceived low level of risk has a positive influence on the purchase intention of clothes online among consumers
Hypothesis 6 (H6):	Perceived high level of trust has a positive influence on the purchase intention of clothes online among consumers
Hypothesis 7 (H7):	Webstore atmosphere has a positive influence on the purchase intention of clothes online among consumers
Hypothesis 8 (H8):	Online shopping positively affects consumers' behavior

Source: Self-elaborated, 2023

These hypotheses are tested in the next phases of the research in order to achieve the goal.

2.4 Conceptual Framework

In order to gain satisfactory outcomes, it is vital to consider two key factors while conducting research. These are the independent and dependent variables, respectively.

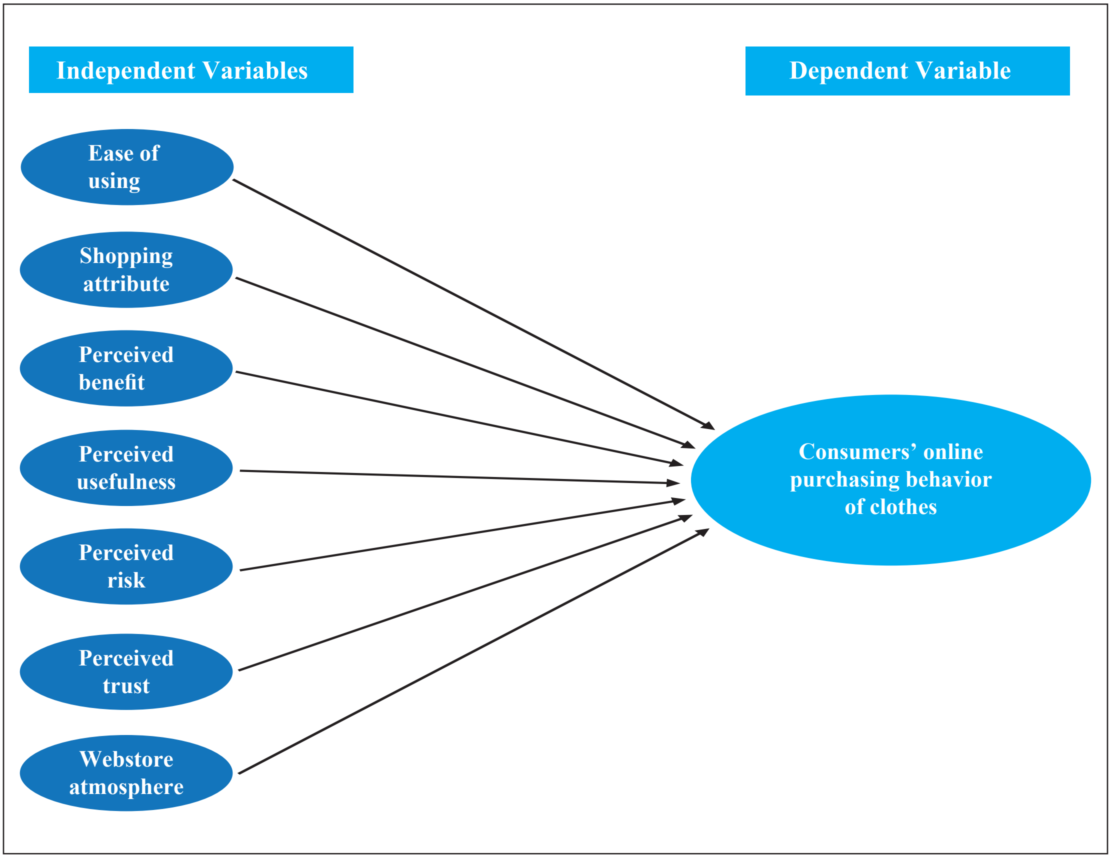

Figure 1. Conceptual Framework, Source: (Self-elaborated, 2023)

3. Methodology

3.1 Population and Sample

The study population included all young female Khulna residents who use the internet and shop for clothes online. For the purposes of the research, the population size was unknown. For the objective of the study, the samples include internet users who buy clothes online and live in Khulna. A non-probability convenient sampling method was utilized for this research. The sample size, represented by n, is determined using the Cochran formula (Jarvenpaa et al., 2000):

$$n = \frac{z^2 p(1-p)}{e^2} \qquad (1)$$

Here,
n = The size of the sample
z = The z-score associated with a level of confidence (for a confidence level of 95%, the critical value or z-score is 1.96) = 1.96
e = The margin of error = 6.8% (at 95% confidence level)
p = The sample proportion or percentage picking a response = 65%,

Based on the formula above, the sample size (n) = 189 samples.

3.2 Data Collection

To gather information from respondents, a structured questionnaire was established and utilized. There were close-ended questions in the questionnaire. Young female internet users who buy clothes online were the intended participants. A structured survey was provided to the respondents in order to collect information for the research. Participants were asked closed-ended questions for the purpose of research. The questionnaire was divided into its component parts based on the information requested. The Likert questionnaire asked respondents to rate the degree to which they agree with statements about the dependent and independent variables on a scale of 1 to 5.

3.3 Measures

A total of 40 items have been used to create the questionnaire for this investigation. Consumers' behavior and its seven factors (Ease of use, Shopping attribute, Perceived Benefit, Perceived Usefulness, Perceived Risk, Perceived Trust, and Web store atmosphere) are assessed. A group of 5 items is applied to examine ease of using in particular. One of the items, 'While staying at home, one can easily purchase clothes', is included in this measure. Shopping attribute is measured using a four-item scale, with one example item being 'Buyers can quickly compare features of different clothes in one place.' Perceived benefit is measured using four items, one of which is 'Customers can quickly compare the cost of different clothes in one place easily.' A five-point scale is used for perceived usefulness, with a typical item being 'Customers can buy clothes while maintaining their privacy.' A group of 4 items is applied to examine perceived risk in particular. One of the items, 'The online purchasing and paying process is difficult,' is included in this measure. Perceived trust is measured using a five-item scale, with one example item being 'Buyers prefer websites that protect their personal information.' Web store atmosphere is measured using six items, one of which is 'My shopping experience is enhanced by having enough spaces and tabs.' To measure the consumers' behavior, seven items are employed. An example item of consumer behavior is 'Trust in a website will increase my chances of purchasing clothes online.' Each item is rated on a 5-point Likert scale, with 'strongly disagree' (1) being the lowest and 'strongly agree' being the highest (5).

3.4 Data Analysis Technique

The study depends on quantitative data, the majority of which was generated using a structured survey questionnaire. IBM SPSS 23 is applied for statistical analysis and calculations. SPSS 23 was used to perform multiple regression analysis, descriptive statistics, correlation analysis, reliability analysis, and other analyses. Cronbach's alpha (α) was used to determine the reliability of the survey. A single dependent variable and a number of independent variables were considered when executing multiple regression analyses. In the present research, the dependent variable in a multiple regression analysis is consumers' online clothes purchasing behavior, while the independent variables are factors that influence the dependent variable. The model shows how E-Banking service elements contribute to customer satisfaction. This leads to the following equation, which serves as the basis of the mathematical model:

Consumers' behavior =

$$\alpha + ß_1 * (X_1) + ß_2 * (X_2) + ß_3 * (X_3) + ß_4 * (X_4) + ß_5 * (X_5) + ß_6 * (X_6) + ß_7 * (X_7) \quad (1)$$

Here, X_1 = Ease of Using, X_2 = Shopping Attribute, X_3 = Perceived Benefit, X_4 = Perceived Usefulness, X_5 = Perceived Risk, X_6 = Perceived Trust, X_7 = Webstore Atmosphere.

4. Results

The methodology chapter outlined a quantitative research approach, using structured questionnaires to collect data from online clothing consumers in Khulna City. Seven key independent variables—ease of use, shopping attribute, perceived benefit, perceived usefulness, perceived risk, perceived trust, and webstore atmosphere—were measured using a 5-point Likert scale, while the dependent variable was consumers' online purchasing behavior. Statistical tools, specifically correlation and multiple linear regression analysis via SPSS, were used to examine the relationships among variables. These methods ensured a systematic and objective analysis of the data. This chapter directly reflects the application of this methodology, presenting detailed regression outputs and correlation coefficients for each variable.

4.1 Reliability Analysis

From Table 1, according to the outcome of the reliability analysis, the coefficients for ease of use, considered a benefit, perceived usefulness, perceived trust, perceived risk, website environment, and consumer behavior range between 0.80 and 0.95. This means that the data set is highly reliable. Again, the shopping attribute has a coefficient α between 0.70 and 0.80. This indicates that the data set has a score that has good reliability. With regard to this, it could be justified to draw the conclusion that the data used to conduct this study is credible, as evidenced by the significance level presented using Cronbach's Alpha.

Based on the result displayed by Cronbach's Alpha, it is possible to conclude that the data that has been used in this research is reliable.

Table 2. *Reliability and validity analysis*

Variable Name	N		%		N of	Cronbach's
	Valid	Excluded	Valid	Excluded	items	Alpha
Ease of Using	189	0	100	0	5	0.838
Shopping Attribute	189	0	100	0	4	0.798
Perceived Benefit	189	0	100	0	4	0.811
Perceived Usefulness	189	0	100	0	5	0.839
Perceived Risk	189	0	100	0	4	0.875
Perceived Trust	189	0	100	0	5	0.853
Webstore Atmosphere	189	0	100	0	6	0.907
Consumers' Behavior	189	0	100	0	7	0.942

Source: Authors' Calculation

4.2 Correlation Analysis

According to experts, the value associated with r (correlation coefficient) is able to be used to determine the strength of a link. When,

- The value of r ranges from 0.10 to 0.29, indicating a weak association.
- The value of r ranges from 0.30 to 0.49, indicating a moderate association.
- The value of r is between 0.50 to 1.00, which suggests a strong relationship (Hauke and Kossowski, 2011).

Table 3. *Correlations between Ease of Using and Consumers' Behavior*

Correlations			
		Easeofusing	Consumerbehavior
Easeofusing	Pearson Correlation	1	0.988**
	Sig. (2-tailed)		0.000
	N	189	189
Consumerbehavior	Pearson Correlation	0.988**	1
	Sig. (2-tailed)	0.000	
	N	189	189
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: Authors' Calculation

The above analysis shows a strongly positive connection (r = 0.988) between ease of using and consumers' behavior. This suggests that if ease of using increased, it will positively influence consumers' behavior.

Table 4. *Correlations between Shopping Attribute and Consumers' Behavior*

Correlations			
		Shoppingattribute	Consumerbehavior
Shoppingattribute	Pearson Correlation	1	0.981**
	Sig. (2-tailed)		0.000
	N	189	189
Consumerbehavior	Pearson Correlation	0.981**	1
	Sig. (2-tailed)	0.000	
	N	189	189
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: Authors' Calculation

The above analysis shows a strongly positive connection (r = 0.981) between shopping attributes and consumers' behavior. This suggests that increased shopping attributes will positively influence consumer behavior.

Table 5. *Correlations between Perceived Benefit and Consumers' Behavior*

Correlations			
		Perceivedbenefit	Consumerbehavior
Perceivedbenefit	Pearson Correlation	1	0.989**
	Sig. (2-tailed)		0.000
	N	189	189
Consumerbehavior	Pearson Correlation	0.989**	1
	Sig. (2-tailed)	0.000	
	N	189	189
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: Authors' Calculation

The above analysis shows a strongly positive connection (r = 0.989) between perceived benefit and consumers' behavior. This suggests that if perceived benefit increases, it will positively influence consumers' behavior.

Table 6. *Correlations between Perceived Usefulness and Consumers' Behavior*

Correlations			
		Perceivedusefulness	Consumerbehavior
Perceivedusefulness	Pearson Correlation	1	0.980**
	Sig. (2-tailed)		0.000
	N	189	189
Consumerbehavior	Pearson Correlation	0.980**	1
	Sig. (2-tailed)	0.000	
	N	189	189
** Correlation is significant at the 0.01 level (2-tailed).			

Source: Authors' Calculation

The above analysis shows a strongly positive connection (r = 0.980) between perceived usefulness and consumers' behavior. This suggests that if perceived usefulness increases, it will positively influence consumers' behavior.

Table 7. *Correlations between Perceived Risk and Consumers' Behavior*

Correlations			
		Perceivedrisk	Consumerbehavior
Perceivedrisk	Pearson Correlation	1	0.935**
	Sig. (2-tailed)		0.000
	N	189	189
Consumerbehavior	Pearson Correlation	0.935**	1
	Sig. (2-tailed)	0.000	
	N	189	189
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: Authors' Calculation

The above analysis shows a strongly positive connection (r = 0.935) between perceived risk and consumers' behavior. This suggests that if perceived risk increases, it will positively influence consumers' behavior.

Table 8. *Correlations between Perceived Trust and Consumers' Behavior*

Correlations			
		Perceivedtrust	Consumerbehavior
Perceivedtrust	Pearson Correlation	1	.995**
	Sig. (2-tailed)		.000
	N	189	189
Consumerbehavior	Pearson Correlation	.995**	1
	Sig. (2-tailed)	.000	
	N	189	189
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: Authors' Calculation

The above analysis shows a strongly positive connection (r = 0.995) between perceived trust and consumers' behavior. This suggests that if perceived trust increases, it will positively influence consumers' behavior.

Table 9. *Correlations between Website Atmosphere and Consumers' Behavior*

Correlations			
		Webstoreatmosphere	Consumerbehavior
Webstoreatmosphere	Pearson Correlation	1	.989**
	Sig. (2-tailed)		.000
	N	189	189
Consumerbehavior	Pearson Correlation	.989**	1
	Sig. (2-tailed)	.000	
	N	189	189
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: Authors' Calculation

The above analysis shows a strongly positive connection (r = 0.989) between the website atmosphere and consumers' behavior. This suggests that if the website atmosphere increases, it would positively influence consumers' behavior.

Table 10. *Overall Summary of the "r" Values of all the Factors*

Factors	r - values
Ease of Using	0.988
Shopping Attribute	0.981
Perceived Benefit	0.989
Perceived Usefulness	0.980
Perceived Risk	0.935
Perceived Trust	0.995
Webstore Atmosphere	0.989

Source: Authors' Calculation

As a result, the dependent variable exhibits a high positive association with the other seven independent variables. This conclusion is drawn on the basis of the output.

4.3 Regression Analysis and Hypothesis Testing

Table 11. *ANOVA – Ease of use and Consumers Behavior*

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	113.744	1	113.744	7748.980	0.000b
	Residual	2.745	187	0.15		
	Total	116.489	188			

a. Dependent Variable: Consumerbehavior
b. Predictors: (Constant), Easeofusing

Source: Authors' Calculation

Table 12: *Coefficients – Ease of use and Consumers Behavior*

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-0.145	0.057		-2.569	0.011
	Easeofusing	1.027	0.012	0.988	88.028	0.000

a. Dependent Variable: Consumerbehavior

Source: Authors' Calculation

Since the p-value (Sig. value) is less than 0.05, the association between both of the variables used in the analysis is statistically significant. Here, the F-value is 7748.980. The t-test value from the coefficients table is 88.028, which is greater than 2, and the significance value is less than 0.05. Since the significance value (p-value) is below 0.05, the null hypothesis is not justified (rejected), and the alternative hypothesis of the study is justified.

Thus, Hypothesis 1 (H1): Perceived ease of using has a positive influence on the purchase intension of clothes online among the consumers – Justified.

Table 13. *ANOVA – Shopping attribute and Consumers' Behavior*

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	112.052	1	112.052	4722.104	.000b
	Residual	4.437	187	.024		
	Total	116.489	188			

a. Dependent Variable: Consumerbehavior

b. Predictors: (Constant), Shoppingattribute

Source: Authors' Calculation

Table 14. *Coefficients – Shopping attributes and Consumers' Behavior*

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.172	.068		2.530	.012
	Shoppingattribute	.965	.014	.981	68.718	.000

a. Dependent Variable: Consumerbehavior

Source: Authors' Calculation

Since the p-value (Sig. value) is less than 0.05, the association within both of the variables used in the analysis is statistically significant. Here, the F-value is 4722.104. The t-test value from the coefficients table is 68.718, which is greater than 2, and the significance value is less than 0.05. Since the significance value (p-value) is below 0.05, the null hypothesis is not justified (rejected), and the alternative hypothesis of the study is justified.

Thus, Hypothesis 2 (H2): Perceived shopping attribute has a positive influence on the purchase intension of clothes online among the consumers – Justified.

Table 15. *ANOVA – Perceived Benefit and Consumers' Behavior*

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	114.054	1	114.054	8758.897	.000b
	Residual	2.435	187	.013		
	Total	116.489	188			

a. Dependent Variable: Consumerbehavior
b. Predictors: (Constant), Perceivedbenefit

Source: Authors' Calculation

Table 16. *Coefficients – Perceived Benefit and Consumers' Behavior*

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.147	.053		-2.759	.006
	Perceivedbenefit	1.029	.011	.989	93.589	.000

a. Dependent Variable: Consumerbehavior

Source: Authors' Calculation

Since the p-value (Sig. value) is less than 0.05, the association within both of the variables used in the analysis is statistically significant. Here, the F-value is 8758.897. The t-test value from the coefficients table is 93.589, which is greater than 2, and the significance value is less than 0.05. Since the significance value (p-value) is below 0.05, the null hypothesis is not justified (rejected), and the alternative hypothesis of the study is justified.

Thus, Hypothesis 3 (H3): Perceived benefit has a positive influence on the purchase intention of clothes online among the consumers – Justified.

Table 17. *ANOVA – Perceived Usefulness and Consumers' Behavior*

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	111.946	1	111.946	4607.143	.000b
	Residual	4.544	187	.024		
	Total	116.489	188			

a. Dependent Variable: Consumerbehavior
b. Predictors: (Constant), Perceivedusefulness

Source: Authors' Calculation

Table 18. *Coefficients – Perceived Usefulness and Consumers' Behavior*

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.218	.068		3.201	.002
	Perceivedusefulness	.956	.014	.980	67.876	.000

a. Dependent Variable: Consumerbehavior

Source: Authors' Calculation

Since the p-value (Sig. value) is less than 0.05, the association within both of the variables used in the analysis is statistically significant. Here, the F-value is 4607.143. The t-test value from the coefficients table is 67.876, which is greater than 2, and the significance value is less than 0.05. Since the significance value (p-value) is below 0.05, the null hypothesis is not justified (rejected), and the alternative hypothesis of the study is justified.

Thus, Hypothesis 4 (H4): Perceived usefulness has a positive influence on the purchase intension of clothes online among the consumers – Justified.

Table 19: *ANOVA – Perceived Risk and Consumers' Behavior*

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	101.737	1	101.737	1289.589	.000b
	Residual	14.753	187	.079		
	Total	116.489	188			

a. Dependent Variable: Consumerbehavior
b. Predictors: (Constant), Perceivedrisk

Source: Authors' Calculation:

Table 20. *Coefficients – Perceived Risk and Consumers' Behavior*

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.005	.190		-10.560	.000
	Perceivedrisk	1.742	.049	.935	35.911	.000
a. Dependent Variable: Consumerbehavior						

Source: Authors' Calculation

Since the p-value (Sig. value) is less than 0.05, the association within both of the variables used in the analysis is statistically significant. Here, the F-value is 1289.589. The t-test value from the coefficients table is 35.911, which is greater than 2, and the significance value is less than 0.05. Since the significance value (p-value) is below 0.05, the null hypothesis is not justified (rejected), and the alternative hypothesis of the study is justified.

Thus, Hypothesis 5 (H5): Perceived low level of risk has a positive influence on the purchase intention of clothes online among the consumers – Justified.

Table 21. *ANOVA – Perceived Trust and Consumers' Behavior*

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	115.279	1	115.279	17807.216	.000b
	Residual	1.211	188	.006		
	Total	116.489	189			
a. Dependent Variable: Consumerbehavior						
b. Predictors: (Constant), Perceivedtrust						

Source: Authors' Calculation

Table 22. *Perceived Trust and Consumers' Behavior*

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.031	.036		.856	.003
	Perceivedtrust	.992	.007	.995	133.444	.000
a. Dependent Variable: Consumerbehavior						

Source: Authors' Calculation

Since the p-value (Sig. value) is less than 0.05, the association within both of the variables used in the analysis is statistically significant. Here, the F-value is 17807.216. The t-test value from the coefficients table is 133.444, which is greater than 2, and the significance value is less than 0.05. Since the significance value (p-value) is below 0.05, the null hypothesis is not justified (rejected), and the alternative hypothesis of the study is justified.

Thus, Hypothesis 6 (H6): Perceived high level of trust has a positive influence on the purchase intension of clothes online among the consumers – Justified.

Table 23. *ANOVA – Webstore Atmosphere and Consumers' Behavior*

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	113.926	1	113.926	8312.266	.000b
	Residual	2.563	188	.014		
	Total	116.489	189			

a. Dependent Variable: Consumerbehavior

b. Predictors: (Constant), Webstoreatmosphere

Source: Authors' Calculation

Table 24. *Coefficients – Webstore Atmosphere and Consumers' Behavior*

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.237	.050		4.691	.000
	Webstoreatmosphere	.953	.010	.989	91.172	.000

a. Dependent Variable: Consumerbehavior

Source: Authors' Calculation

Since the p-value (Sig. value) is less than 0.05, the association within both of the variables used in the analysis is statistically significant. Here, the F-value is 8312.266. The t-test value from the coefficients table is 91.172, which is greater than 2, and the significance value is less than 0.05. Since the significance value (p-value) is below 0.05, the null hypothesis is not justified (rejected), and the alternative hypothesis of the study is justified.

Thus, Hypothesis 7 (H7): Webstore atmosphere has a positive influence on the purchase intention of clothes online among the consumers – Justified.

Table 25. *Overall Model Summary of Regression Analysis*

Model Summary[b]									
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	.997a	.995	.995	.05826	.995	4876.919	7	181	.000

a. Predictors: (Constant), Easeofusing, Shoppingattribute, Perceivedbenefit, Perceivedusefulness, Perceivedrisk, Perceivedtrust, Webstoreatmosphere

b. Dependent Variable: Consumerbehavior

Source: Authors‘ Calculation

From the above table, the value of R is .997 and it shows a positive sign. Which means that the relationship is moderately high. Again, the "R Square" value is .995. It indicates that the change or variance in the variables that are independent might clarify 99.50% of the total variance in the variable that is dependent (consumers' behavior). In addition, this indicates that the effect of the independent variables is responsible for 99.50% of the change that occurred in the dependent variable. In light of the result, it is possible to draw the conclusion that there exists a strong connection within each of the variables that are independent as well as the variable that is dependent.

Table 26: *ANOVA*

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	115.875	7	16.554	4876.919	.000b
	Residual	.614	181	.003		
	Total	116.489	188			

a. Dependent Variable: Consumerbehavior

b. Predictors: (Constant), Easeofusing, Shoppingattribute, Perceivedbenefit, Perceivedusefulness, Perceivedrisk, Perceivedtrust, Webstoreatmosphere

Source: Authors‘ Calculation

The ANOVA results are displayed in the form of a table, and the p-value (Sig Value) is 0.00. Because this is a number less than 0.05, it suggests that each of the variables has a significant association. In addition, the F-value in the table is significant at 4876.919, which indicates that the model and the data are a strong fit for one another when it comes to explaining the positive behavior that consumers have with online shopping of clothes.

Table 27. *Coefficient of Regression Analysis*

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.106	.053		-2.010	.046		
	Easeofusing	-.293	.071	-.281	-4.117	.000	.006	160.480
	Shoppingattribute	-.041	.055	-.042	-.747	.046	.009	107.920
	Perceivedbenefit	.499	.060	.480	8.265	.000	.009	115.774
	Perceivedusefulness	-.160	.049	-.164	-3.233	.001	.011	88.352
	Perceivedrisk	.059	.029	.032	2.039	.043	.019	18.399
	Perceivedtrust	.796	.053	.798	14.957	.000	.010	97.777
	Webstoreatmosphere	.171	.044	.178	3.892	.000	.014	71.587

a. Dependent Variable: Consumerbehavior

Source: Authors‘ Calculation

The tables above shows that all the factors have a significant relationship with consumer behavior. This is because the p-value (sig value) is below 0.05 for these four variables. Here, the perceived trust variable has the highest t-value of 14.957, and it indicates that a perceived high level of trust has resulted in the most significant result in consumers’ behavior. According to the value of the VIF derived from the table of the coefficient of regression analysis, it is clear that all the values are higher than 10. It would appear that there is no multicollinearity in the variables that are considered independent in the research.

Customer satisfaction = -0.106 - 0.293*(X1) - 0.041*(X2) + 0.499*(X3) - 0.160*(X4) + 0.059*(X5) + 0.796*(X6) + 0.171*(X7) (2)

Here, X1 = An increase or decrease in ease of using will affect consumers’ behavior by an average of .293 units in the opposite direction.

X2 = An increase or decrease in shopping attributes will affect consumers’ behavior by an average of .041 units in the opposite direction.

X3 = An increase or decrease in perceived benefit will affect consumers’ behavior by an average of .499 units in the same direction

X4 = An increase or decrease in perceived usefulness will affect consumers’ behavior by an average of .160 units in the opposite direction.

X5 = An increase or decrease in perceived risk will affect consumers’ behavior by an average of .059 units in the same direction.

X6 = An increase or decrease in perceived trust will affect consumers’ behavior by an average of .796 units in the same direction.

X7 = An increase or decrease in website atmosphere will affect consumers’ behavior by an average of .171 units in the same direction.

X7 = An increase or decrease in personalization and customization will affect customer satisfaction by an average of .135 units in the same direction.

Based on this outcome, it is possible to infer that all of the variables that are independent have a considerable impact on customers' online shopping behavior. So, the last hypothesis can also be justified.

Thus, Hypothesis 8 (H8): Online shopping positively affects consumers’ behavior – Justified.

So, based on the above analysis, all the hypotheses subject to tests can be justified.

5. Discussion

The primary goal of the research is to evaluate the effect of online shopping on customer behavior. To quantify this, seven different variables of online shopping were selected as independent variables. The correlation and regression analyses together offer valuable insights into the factors influencing consumers' online purchasing behavior of clothes in Khulna. From the correlation table, perceived trust stands out as the most influential factor ($r = 0.995$), which is further confirmed in the regression analysis, where it has the highest standardized coefficient ($\beta = 0.798$, $p = 0.000$). This underscores that building consumer trust is the single most important strategy for online retailers—real-life implementations should include secure payment systems, authentic reviews, responsive customer service, and clear return policies. Similarly, perceived benefit ($r = 0.989$, $\beta = 0.480$, $p = 0.000$) and webstore atmosphere ($r = 0.989$, $\beta = 0.178$, $p = 0.000$) are both statistically significant and positively impact consumer behavior, suggesting that offering clear advantages (like discounts or free delivery) and maintaining an attractive, easy-to-navigate website are crucial to driving purchases. Interestingly, while ease of using and perceived usefulness show strong positive correlations ($r = 0.988$ and 0.980 respectively), their regression coefficients are negative ($\beta = -0.281$ and -0.164), indicating that when other factors are controlled, their standalone influence may actually detract from purchase behavior—possibly due to user frustration or overlapping effects with more dominant variables like trust and benefit. Shopping attribute has both a low regression impact ($\beta = -0.042$) and borderline significance ($p = 0.046$), making it the least important variable in practice. Perceived risk, while the lowest in correlation ($r = 0.935$), still shows a small but significant positive influence ($\beta = 0.032$, $p = 0.043$), suggesting that risk factors matter, but may not strongly deter purchases when trust and benefits are high. In real-life terms, online clothing businesses should prioritize trust-building strategies, clear value communication, and attractive website design, while also simplifying platform usability and carefully reviewing overlapping functional features to better align with consumer expectations. The results of this research demonstrate a clear image to different merchants and will assist them in understanding the precise factors covered in the current study and the influence of these aspects on consumers' behavior over online platforms.

5.1 Managerial Implications

The subsequent 7 points highlight the managerial consequences. First, according to the research's outcomes, businesses should make their websites more appealing, helpful, and easy to use, as well as provide buying characteristics that significantly influence the way customers act while purchasing goods digitally. Secondly, in order to increase customer purchasing behavior on online platforms, businesses should focus on issues such as security, safety, timely shipment, return policy, and digital shopping features. Third, businesses can establish an atmosphere for the respondents who are female to boost their buying habits through providing different advantages to women; which will entice female customers to make purchases more frequently via the web. Fourth, the upcoming elimination of multiple risks will contribute to helping organizations increase user spending habits. Fifth, businesses ought to strive towards enhancing website security using computerized verification along with secure cryptography. Sixth, businesses ought to possess an appropriate reimbursement mechanism for products and cash-on-delivery. Retailers could improve different methods of payment, particularly cash, to decrease the need for customers to give numerous credit cards and additional information. Seventh, retailers shouldn't try to make it mandatory for customers to submit confidential data, as consumers perceive this as a potential threat, resulting in negative consumer purchasing behavior.

5.2 Scope for Further Research

Regarding to the present investigation, a future research scope is provided on the basis of the research being conducted.

- The next investigation should concentrate on Bangladesh's rural areas in order to determine the key elements influencing online purchasing behavior.
- Comparative research between rural and urban regions can also assist businesses in determining the best strategy for every category of buyers.
- Further research ought to concentrate on the most often bought goods online, as well as their purchasing habits, to assist marketers in gaining more understanding and improving their purchasing behavior.
- Further research on consumers' buying intentions might assist businesses in creating different instruments in their strategy to improve their buying habits.
- Consumers' personality traits, psychological requirements, inspiration, family member role, the community, cultural upbringings, and religion all play a direct impact on their purchasing behavior. Taking this into account, additional research on the aforementioned components and their effect in consumer purchasing behavior might be discovered.
- Further research can be conducted to determine variations in personality and purchasing behavior among those who started early and those who adopted later, especially slow learners of purchasing goods online. This will assist merchants in developing a distinct approach for each of these groups.
- Marketing methods are very important in influencing consumer purchasing behavior. As a result, further investigations need to be done to establish the effect of these strategies on consumer purchasing habits.

6. Conclusion

This study identified several factors that consumers are concerned about when shopping online to identify the impact of the factors on consumers' online purchasing behavior and to identify the usefulness of adapting the factors by the e-commerce organizations. The outcomes, as mentioned above in the findings portion, give substantial support for the conceptual framework. The current study justified that a site's perceived usefulness motivates consumers to purchase items through it and is an extremely significant factor in purchasing items online. This finding correlates with existing literature, which implies that buyers' perceived usefulness influences their online purchase behavior. The results of this research provide a clear image to different merchants and will assist them in understanding the precise factors covered in the current study and the influence of these aspects on consumers' behavior over online platforms.

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