

A study on the customer purchase psychology in the retail start-up based on Instagram and Facebook

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Abstract

Objective: The study examines new Indian apparel brands on Instagram and Facebook marketing efforts from four perspectives: Purchase Intention, Customer Psychology, Perceived Ease of Use, Consumer Trust, Fashion involvement, and Perceived Usefulness (PU).

Design/ Methodology/Approach: This research study employed purposive sampling method for data collection.

The questionnaire was shared to all the participants who are aware and experienced in online shopping on Instagram and Facebook. The data was analysed using SPSS.

Result: It has been found that Fashion Involvement is given the utmost importance by the customers.

Conclusion: The study revealed that first most used social media is Instagram and then comes Facebook. The study also found that Fashion Involvement has been the prime factor that influenced people among the respondent age group to purchase from online social media startup. The study also found that the customers of social media startups give more importance to trust and security. The study exhibits that the customers of social media startups purchasing apparels online know that there is potential risk in using the social

media platform but still they believe and they are confident that security measurements are offered by the shopping platform.

Key words:

Social Media (Instagram & Facebook) use, Purchase Intention, Customer Psychology, Perceived Ease of Use, Consumer Trust, Fashion involvement, and Perceived Usefulness (PU)

Article Classification - Research Paper

Purpose: To understand customer purchase psychology in the retail start-up based on Instagram & Facebook

Introduction:

On an average people spend one hundred forty-four minutes per day on social media out of that longer is spent on Instagram followed by Facebook. Currently, the world social network penetration rate is forty ninth (J. Clement, Feb 26,2020). Currently, there are many various industries WHO are advertising their merchandise on social media. Through social media huge businesses will increase their visibility and tiny businesses will establish their presence with or while not golf stroke abundant on Investment (Zarella, 2009). so social media has become the foremost reliable selling strategy employed by the business folks round the world (Hird 2013). Company pages are quickly changing into an outstanding selling channel, thanks to their contribution toward client engagement (Chetna et al., 2016). Facebook and Instagram pages bring a lot of mercantilism opportunities for (B2C) firms, because it will increase the online traffic (Matista, 2015). Researchers have an interest in crucial if there's any positive association in following a whole on the company purchase intentions and social media ("*Leslie et al, 2017*"). They want to know what there is to know about the relation between the number of likes and also the client behaviour (Chetna et al., 2016).

The retail industry is undergoing a change. The e-commerce players square measure improving fulfilment, whereas physical stores square measure enhancing towards a customer-centric models and experiential retail. The new path for retailing is usually developed by the rising new players within the industry.

Start-ups square measure the retail trade. They are bringing distinctive models of business and recent technology, beginning to adopt trendy consumer needs instead of attempting to revamp their own system to suit what the current and future market need.

Conceptual Framework:

This study determines Instagram and Facebook marketing efforts of new Indian clothing brands from 4 perspective Purchase Intention, Customer Psychology, Perceived Ease of Use, Consumer Trust, Fashion involvement, and Perceived Usefulness (PU).

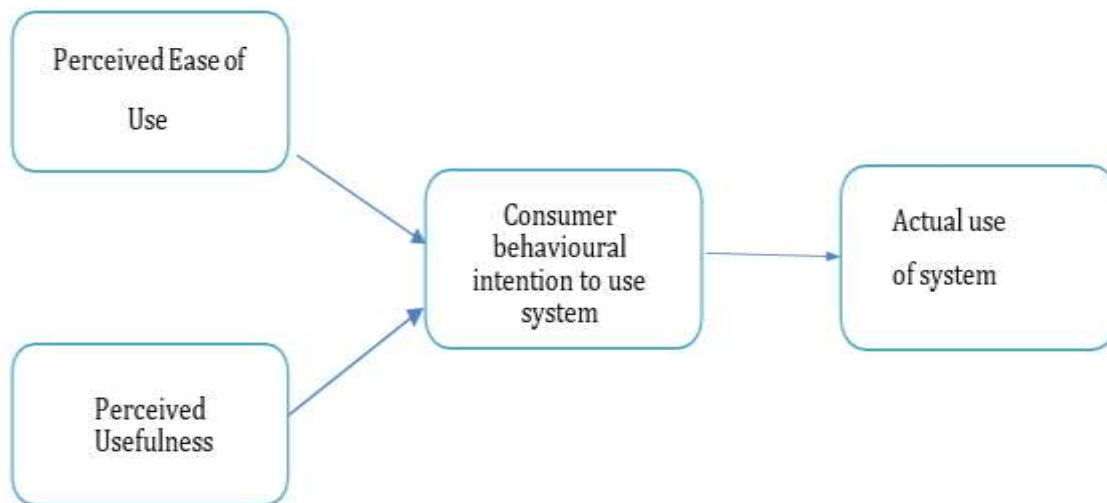
This study uses a survey to assess what engaging element the customers find in the new / emerging clothing brands on Instagram and Facebook which leads to high followers and purchase intention from these businesses.

Theoretical Background:

Technology Acceptance Model (TAM)

Technology adoption is based on one of the most important theoretical frameworks, “*Technology Acceptance Model*” (“TAM”). “*Technology Acceptance Model (TAM)*”, developed by Fred Davis in 1989, is one of the significant models of technology acceptance which suggests that the acceptance and success of a new technology adoption is based on two attitude measures: Perceived Ease of Use and Perceived usefulness. It helps in the evaluation of how people are influenced so that they can make a decision regarding the new technology adopted. “Perceived Ease of Use and Perceived Usefulness” are seen as the perceptions of the people who use the device. “Davis” (1989) defined “*Perceived Usefulness as the degree to which a person believes that using a particular system would enhance his or her job performance and Perceived Ease of Use as the degree to which a person believes that using a particular system would be*

free of effort". The TAM's aim is to forecast customer adoption and identify potential problems before consumers engage with the technology. (*"Dillon & Morris, 1996; Mohd, Ahmad, Samsudin, & Sudin, 2011"*). TAM was created with IBM Canada's help and is based on a fundamental psychological theory called as the Theory of Reasoned Action (*"TRA; Ajzen & Fishbein, 1980"*). It is seen to be the right model to check the consumer acceptance and inclination towards emerging technologies.



Literature review:

Sl.No	Author & Year	Theory	Context	Independent Variable	Dependent Variable	Data collection method, Sample size and country	Results	Future Research
1	Xu Zhao, Wenju Zhang, Weijun He, Chuanchao Huang (2009)	Service encounter theory	Online take-out platform	Logistics service mechanism	Consumer purchasing behaviour	Cross sectional survey, 450 samples and China	Logistics service is on the most important driving factors in determining customer's immediate perceived value and customer satisfaction thereby impacting consumer behaviour psychology	Recommended to study the two separate groups of samples and compare it to help the platform implement more targeted expansion strategies.
2	De Cannière, M.H., De Pelsmacker, P. & Geuens, M. (2009)	The Relationship - Quality - Behaviour Chain	Apparel retail industry	Perceived relationship quality and relationship strength	Customer buying intention and behaviour	Longitudinal survey, 634 samples and Belgium	Perceived relationship quality and relationship strength significantly impacted buying intention.	It is suggested that more research be done into developing better survey items that would

								distinguish these conceptually related but distinct constructs.
3	Jeen Su Lim, Abdulrahman Al Aali, John H.Heinrichs(2015)	-	e-retailer social media site	e-retailer's shopping site and social media site satisfaction	Consumer purchasing loyalty intention and behaviour	Cross sectional survey, 210 samples and Saudi Arabia	There are direct effects of satisfaction with the two touch points on loyalty intention and purchase	Recommended to evaluate the effect of individual shopper characteristic relationship based on the proposed touch-point satisfaction model
4	Srikanth Beldona, Khaldoon Nusair, Frederick Demicco (2009)	Technology Adoption Lifecycle	Online travel commerce	Generational cohorts	Online travel purchase behaviour	Longitudinal survey, 2,238 (in 2000) and 914 (in 2004), USA	There is significant increase found in travel purchase behaviour across two time periods, baby boomers reported the	Recommend to examine difference within baby boomers based on the family

							biggest increase in the probability of making a behaviour of travel purchase compared to Gen X and the senior segment.	life cycle context.
5	Gobinda Roy, Biplab Datta & Srabanti Mukherjee (2018)	Opportunity Motivation Ability	Indian online shoppers	Electronic word of mouth (eWOM)	Online purchase intention and behaviour	Exploratory survey, 14 experts, India	The study indicates that customers give more importance to positive or mixed neutral eWOM valences and suitable eWOM campaigns can amplify the positive effect on online purchase intention.	Recommend to explore whether the effect of valence and content will be the same for all the types of products (“search Vs. experience”)
6	Huei- Huang Kuan, Gee- Woo Bock & Vichita Vathanophas (2008)	Technology Acceptance Model	e- commerce websites	Website quality	Customer initial and Continued purchase	Cross- sectional survey, 101 samples, and Asia	The result suggests that an Internet based company should concentrate on the quality of framework to increase conversion of customer and on	Recommend to investigate the relationship between website quality and actual initial purchase

							quality of service that is provided for customer retention.	and continued purchase behaviour at e-commerce websites
7	Chiumg-Ju Liang, Hui- Ju Chen & Wen-Hung Wang (2008)	Technology Acceptance Model	Online securities corporation	Relationship marketing	Customer perception and purchase behaviour	Cross- sectional survey, 766 samples and Taiwan	Relationship marketing positively influences online customers' perceptions, then their loyalty and ultimately their actual purchase behaviour	Recommend to examine the relationship between the three relational tactics of bonding and the loyalty of customer for low versus high involvement of customers
8	Tien Wang, Ralph Keng-Jung Yeh, David C. Yen (2015)	Social identity theory	Social commerce	Customer identification	Online usage and purchasing behaviour	Cross- sectional survey, 242 samples and Taiwan	The study indicates that the identification of user has been an effective predictor to behaviour and the usage behaviour	Recommend to explore various aspects impacting social networking site construct

							affecting purchasing behaviour	
9	Lisa Y. Chen (2013)	Information systems theory	Mobile shopping system and customer satisfaction	Mobile shopping	Purchase intention	Cross- sectional survey, 217 samples and Taiwan	The study indicates that mobile system use and customer satisfaction appear to influence customer purchase intention	Recommend to compare the results of this study across countries which have performing m-shopping systems and other attributes for success of m- shopping system
10	Aanchal Agarwal and Manmohan Rahul (2018)	-	Online shopping	Perceived security and satisfaction	Consumer purchase intention	Cross- sectional survey, 500 samples and India	The study indicates that perceived security has a positive effect on satisfaction which acts as a positive mediating effect impacting consumer purchase intention	Recommend to observe which elements comprise of perceived security and its impact on purchase intention

11	Qianling Chen, Min Zhang, Xiande Zhao (2017)	Big data produced by mobile apps	The purpose of this paper is to propose a multiple method approach to elicit intelligence and value from big data by analyzing the customer behaviour in mobile app usage.	Use of big data for product development	Understand their patterns and preferences in using the functions of the mobile app.	RFM (recency, frequency, monetary) analysis, link analysis, and association rule learning. Then the researchers conducted an approach of case study to apply this to analyze the agreement data extracted from a mobile app.	Understand customer purchase behaviour patterns and preferences in using the functions of the mobile app. Such knowledge enables the developer to capture the behaviour of large pools of customers and to improve products and services by mixing and matching the functions and offering personalised promotions and marketing information.	Recommends to investigate how to combine unstructured (e.g., social media) with structured data to understand customer behaviour.
12	Jamie Carlson, Mohammad Rahman, Ranjit Voola, Natalie De (2018)	Customer engagement behaviour	How specific online- service design	Customer engagement behaviours	Customer buying behaviours	The proposed structure was empirically tested using data obtained from 654 us users of brand pages on	Shows relationships between how online- service design characteristics induce an identified set of	Recommends maximizing the content efficiency, brand page

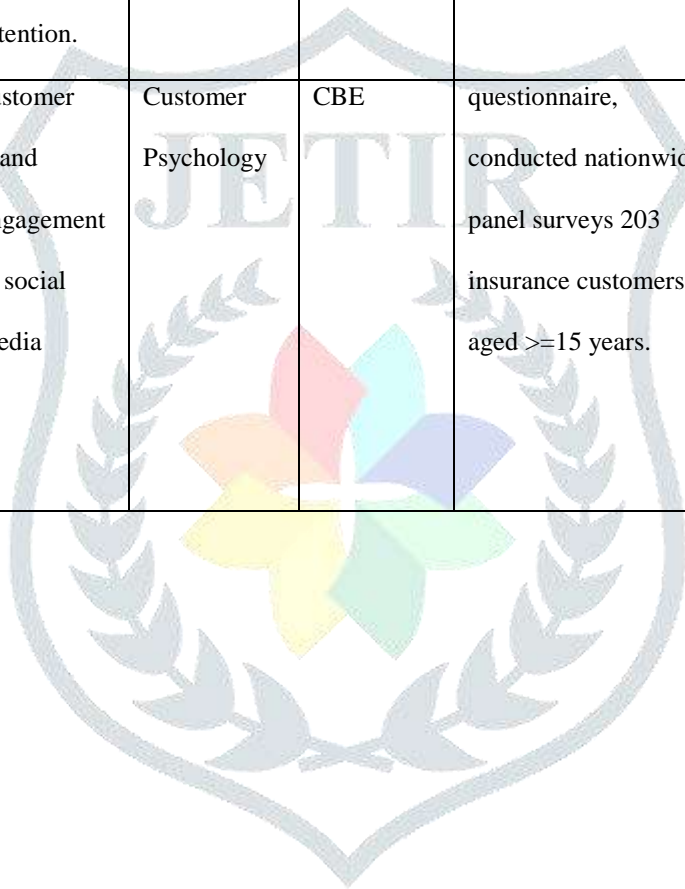
			<p>characteristics in social media brand Pages induces the customer-perceived value perception s, that stimulate feedback and collaborate intentions with customers</p>			<p>facebook via structural equation modelling.</p>	<p>customer value perceptions that influence customer feedback and collaboration intentions.</p>	<p>interactivity, sociability, and customer service quality characteristics of online services and contact the stimulants that induce learning value of brand, value of entitativity and value of hedonic.</p>
13	Fahri karakaya, nora ganim barnes (2010)	Electronic word of mouth (eWOM)	<p>Study the impact of customer care experienc es voiced online</p>	Word of mouth	Customer buying behaviours	320 consumers in the usa.	<p>Consumer opinions about customer care in socially-based web sites impact consumer opinions and consumer engagement consequently</p>	<p>Recommends to increase the number of variables that explain online consumer opinions, online</p>

							consumer choice of brand or company when making purchases.	engagement and consumer choice of brand or company.
14	Zoha Rahman, Sedigheh Moghavve mmi, Kumaran Suberaman aian, Hasmah Z., Hairul N. Bin Md Nasir, (2018)	Customer engagement behaviour and Consumer involvement theory	Identify the mediating effect of fan-page followers' engagement activities and moderating the follower's demographic profile role and level of trust on their purchase intention.	Customer purchase intention.	Followers	150 active followers from 307 fan page were identified, and 100 respondents were selected randomly for the final survey.	Fan pages will influence fan page engagement, which in turn affects purchase intention and social media connectedness. Further analysis indicates that the effect of "follow" and "engagement" on the customer purchase intention differs between gender, age, trust and income.	Recommend to focus and deep dive the unexplored researches on the subject of social media.

15	Jamie Carlson, Mohammad Rahman, Ranjit Voola, Natalie De Vries, (2018)	Theory of Social Exchange	Social media brand pages have become instrumental in enabling customers to voluntarily participate in providing feedback/i deas for improvem ent and collaborat ion	Consumer perceptions of content quality	Customer contact quality, brand page interactivit y	US data were collected via Qualtrics an online market research firm. The participants, respondents answered screening questions to a selection criteria to ensure that they had purchased their favorite brand within the past six months and were a follower of the same brand's Facebook brand page. An email invitation with a link to a survey with a brief introduction was sent to eligible participants by Qualtrics.	There is a relationship between online- service design characteristics induce an identified set of customer value perceptions that influence customer feedback and collaboration intentions.	Recommended to go beyond brand pages on Facebook USA data page to evaluate customer behaviour
16	Xia Wang; Chunling Yu; Yujie Wei (2012).	customer purchase behaviour	Word of Mouth is the powerful tool to	online advertising	Purchase intentions and brand loyalty	200 students at University Malaysia Sabah.	The online marketing communications, specifically, E- WOM, Online	Recommended to choose more sample that represent

			influence people and also can influence their buying behaviour				Communities and Online Advertisement are effective in promoting brand and product through company website and social media platforms.	Generation Y as a whole.
17	Xia Wang; Chunling Yu; Yujie Wei (2012).	Consumer socialization	Consumer learning processes and how people perform their roles as consumer	-	-	421 of them passed the screening question and took the survey and selected 292 questionnaires	There is an impact of peer communication through social media on consumer product attitudes and purchase intentions from a socialization theory perspective	Further research should investigate this impact on consumer attitudes, as well as how to reduce or eliminate negative consequences.
18	Abzari, Mehdi; Ghassemi, Reza Abachian; Vosta, Leila Nasrolahi(2014).	Theory of reasoned action	To investigate the effect of social media on	Word of mouth	Brand growth	Questionnaire, 210 Respondents, Iran	Positive word of mouth referrals has a significant impact on members' growth and they have a long-term	Recommends to choose real customers instead of Students

			customers' attitude towards brand and purchase intention.				carryover effect compared to traditional marketing activities.	
19	Solem, Birgit Andrine Apenes; Pedersen, Per Egil (2016).	repertory grid technique customer brand engagement	customer brand engagement in social media	Customer Psychology	CBE	questionnaire, conducted nationwide panel surveys 203 insurance customers aged >=15 years.	-	-



Statement of the problem:

Xu Zhao, Wenju Zhang, Weijun He, Chuanchao Huang (2009) recommended studying the two separate groups of samples and comparing them to help the platform implement more targeted expansion strategies.

“De Cannière”, “M.H., De Pelsmacker”, “P. & Geuens”, M. (2009) suggested that more research should be done on the creation of better survey items that can distinguish between these conceptually related but distinct constructs. “Jeen

Su Lim”, “Abdulrahman Al Aali”, “John H. Heinrichs” (2015) recommended to see whether individual shopper characteristics have an effect on the proposed touch-point satisfaction model relationships.

“Srikanth Beldona, Khaldoon Nusair, Frederick Demicco” (2009) recommended examining should be done depending on the family life cycle background, there are differences among baby boomers.

“Gobinda Roy, Biplab Datta & Srabanti Mukherjee” (2018) recommend to see if the effects of valence and content are the same for all product types (“search vs. experience”).

“Huei-Huang Kuan, Gee-Woo Bock & Vichita Vathanophas” (2008) recommend exploring the connection between website quality and e-commerce website initial and repeat purchases.

“Chiumg-Ju Liang, Hui-Ju Chen & Wen-Hung Wang” (2008) recommended examining the customer loyalty for low-versus high-involvement consumers and the interaction between the three emotional bonding strategies.

“Tien Wang, Ralph Keng-Jung Yeh, David C. Yen” (2015) recommend exploring various aspects impacting social networking site construction.

“Lisa Y. Chen” (2013) recommends comparing the results of this study across countries which have performed m-shopping systems and other attributes for success of m-shopping systems.

Aanchal Agarwal and Manmohan Rahul (2018) recommend observing which elements comprise perceived security and its impact on purchase intention.

Solem, Birgit Andrine Apenes; Pedersen, Per Egil (2016) recommended choosing real customers instead of students.

Xia Wang; Chunling Yu; Yujie Wei (2012) suggested that more studies should be done to see how this affects customer behaviour, as well as how to reduce or eliminate negative consequences.

Xia Wang; Chunling Yu; Yujie Wei (2012) Recommended to choose more sample that represent Generation Y as a whole. Recommended to go beyond brand pages on Facebook USA data page to evaluate customer behaviour

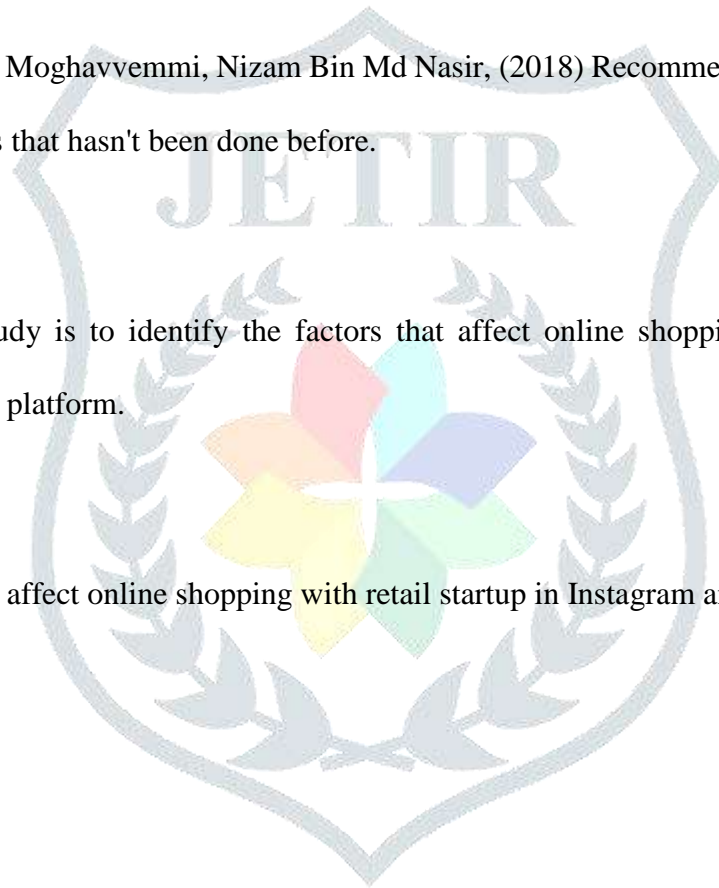
Zoha Rahman, Sedigheh Moghavvemmi, Nizam Bin Md Nasir, (2018) Recommend to focus and deep dive the social media analysis that hasn't been done before.

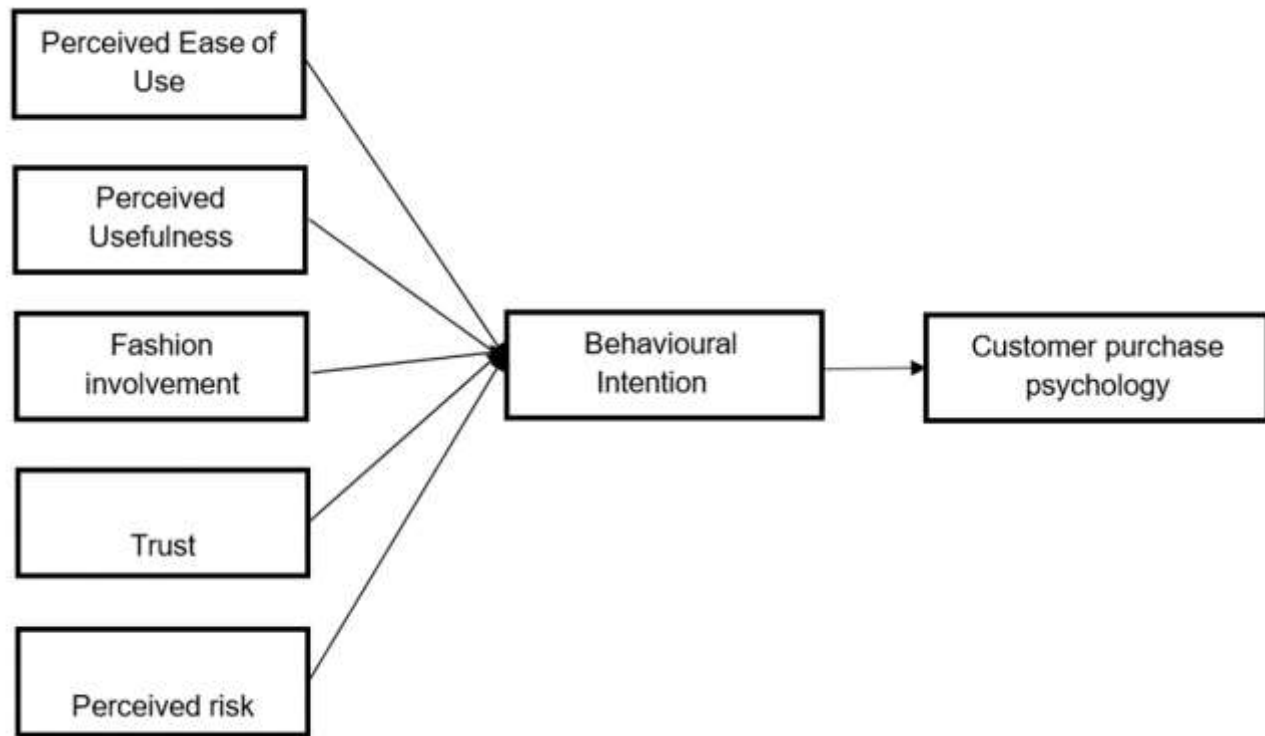
Research objective:

The objective of the study is to identify the factors that affect online shopping with retail startup in Instagram and Facebook platform.

Research Questions:

What are the factors that affect online shopping with retail startup in Instagram and Facebook platform?



Questionnaire:

Conceptual Framework

Hypothesis formulation:

Online retail shopping platform is an ecommerce page that allows customers to directly buy goods and services from the apparel retailer over the internet using the social media page on Instagram and Facebook. Consumer psychology is the study of the process involved when individuals or groups of people select, purchase, utilize, or dispose products, services, ideas, experiences to fulfill needs and desires. The decision to consume regularly is the culmination of a series of stages that incorporate need recognition, information search, evaluation of alternatives, purchase, and post purchase evaluation.

Perceived Ease of Use (PEOU):

Technology Acceptance Model, TAM, (Davis, 1989) have been developed from the theory of reasoned action (Ajzen and Fishbein, 1980). Perceived ease-of-use (PEOU) – Davis defined this as "the degree to which a person believes that using a particular system would be free from effort" (Davis 1989). It states that if the online retail shopping page is simple to use, the obstacles are overcome; however, if it is difficult

to use and the interface is confusing, no one has a favorable opinion of it. As a result, the following hypothesis is put forth:

H₀: There is no significant relationship between the “Perceived Ease of Use” (PEOU) and the purchase psychology of customer

H₁: There is significant relationship between the “Perceived Ease of Use” (PEOU) and the purchase psychology of customer

Perceived Usefulness (PU):

According to the Technology Acceptance Model (“Davis, 1989”) other factors also influence customer purchase psychology. The model considers the clear effect of the perceived usefulness (“PU”) on the customer purchase psychology. PU refers to “the degree to which a person believes that using a particular system would enhance his or her job performance” (Davis, 1989, p. 26). As a result, the following two hypotheses are proposed:

H₀: There is no significant relationship between the “perceived usefulness” (PU) and “customer purchase psychology”

H₂: There is significant relationship between the “perceived usefulness” (PU) and “customer purchase psychology”

Fashion involvement:

Fashion can be defined as, “a way of behaving that is temporarily adopted by a discernible proportion of members of a social group because that chosen behaviour is perceived to be socially appropriate for a time and situation” (“Akyol, 2010; Çınar and Çubukçu, 2009”). “It is a kind of code or language used to create symbolic meanings, transfer them to the cultural system, and help perceivers to interpret them” (“Sproles, 1985: 55”). “Fashion involvement is the motivational state of arousal or interest toward an object as stimulated by the needs, values, and desires and the extent to which that object is perceived as personally relevant” (“O’Cass, 2004; Zhang and Kim, 2013”). “Fashion involvement is an important aspect of the diffusion of innovations in a society”. Rogers (1983: 215) states that, “the main motivation for the early

adopters of technological innovations was to gain and/or maintain a social status the same as the fashion pioneers". Thus, the following hypothesis is proposed:

H0: There is no significant relationship between "fashion involvement" and "customer purchase psychology"

H3: There is significant relationship between "fashion involvement" and "customer purchase psychology"

Trust:

Trust is "the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party" ("Mayer et al., 1995, p. 715"). Trust is a critical factor in the online purchasing decision-making process, according to Nilashi et al. (2015). As a result, the following two hypotheses are proposed:

H0: There is no significant relationship between "trust" and "customer purchase psychology"

H4: There is significant relationship between "trust" and "customer purchase psychology"

Perceived Risk:

Researchers have operationalized a number of risk-related constructs to date, and it is suggested that these constructs can be combined to form a coherent theory of risk perception and management (G. R. Dowling)1994. Thus, the following hypothesis is proposed:

H0: There is no significant relationship between the "perceived risk" and "customer purchase psychology"

H5: There is significant relationship between the "perceived risk" and "customer purchase psychology"

Methodology:

A sample size of 160 respondents responded to this study. The data was collected by drafting a questionnaire and circulating it as a google forms to people. The target sample were people who mostly purchase apparel online through Instagram and Facebook, falling in the age group 20-30 years. The

questionnaire was created with taking into consideration the independent variables and trying to get details from the respondents about each of the independent variables. The source for drafting the questionnaire was from the “*Journal of Promotional Management*”. The study was done with a purpose to find out what drives the people to purchase apparels online on the social media platform and to understand the customer purchase psychology thereby, thus this type of sampling method is called as the Purposive sampling method.

Data Analysis:

Regression

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.511	.342		1.493	.138
	Perceived Usefulness	.184	.076	.159	2.412	.017
	Perceived Ease of Use	-.041	.079	-.036	-.518	.605
	Perceived Risk	.130	.083	.099	1.560	.121
	Fashion Involvement	.522	.072	.509	7.241	.000
	Trust	.226	.069	.218	3.285	.001

a. Dependent Variable: Purchase Intention

H₀: There is no significant relationship between Perceived Usefulness and customer purchase psychology

H₁: There is a significant influence/relationship/impact of Perceived Usefulness with $\beta=0.159$, t-statistics=2.412, $p<0.05$ Purchase Intention through social media.

H₀: There is a significant relationship between Perceived Ease of Use and customer purchase psychology

H2: There is no significant influence/relationship/impact of Perceived Ease of Use with $\beta = -0.36$, t-statistics = -0.518, $p > 0.05$ Purchase Intention through social media.

H0: There is no significant relationship between Perceived Risk and customer purchase psychology

H3: There is no significant influence/relationship/impact of Perceived Risk with $\beta = 0.099$, t-statistics = 1.560, $p > 0.05$ Purchase Intention through social media.

H0: There is no significant relationship between Fashion Involvement and customer purchase psychology

H4: There is a significant influence/relationship/impact of Fashion Involvement with $\beta = 0.509$, t-statistics = 7.241, $p < 0.05$ Purchase Intention through social media.

H0: There is no significant relationship between Trust and customer purchase psychology

H5: There is a significant influence/relationship/impact of Trust with $\beta = 0.218$, t-statistics = 3.285, $p < 0.05$ Purchase Intention through social media.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.713 ^a	.509	.491	.93990
a. Predictors: (Constant), Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Fashion Involvement, Trust				

The model summary shows the R-square (Coefficient of determination) value = 0.509 which indicates that the

model is having medium effect on dependent variable. As per Hair et al (2012) the R-square value ranging from 0.25-0.49 is considered as weak, 0.50-0.74 is considered as medium and > 0.75 is considered as strong effect on dependent variable.

Findings:

The following findings have been made by conducting the research.

It has been found that Fashion Involvement is given the utmost importance by the customers ($\beta= 0.509$)

It has been found Trust among the customer plays an important role ($\beta= 0.218$)

It has been found Perceived usefulness is considered by the customers ($\beta= 0.159$)

It has been found Perceived risk is a factor that the customer is not bothered about. ($\beta= 0.099$)

It has been found Perceived Ease of use is the factor the customers are least interested in. ($\beta= -0.36$)

Conclusion:

The study has brought about that to understand the customer purchase psychology in purchasing apparels from the social media startups based on Instagram and Facebook are grouped under five major factors. These are – Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Fashion Involvement and Trust. The study revealed that first most used social media is Instagram and then comes Facebook. The study also found that Fashion Involvement has been the prime factor that influenced people among the respondent age group to purchase from online social media startup. The study also found that the customers of social media startups give more importance to trust and security. The study exhibits that the customers of social media startups purchasing apparels online know that there is potential risk in using the social media platform but still they believe and they are confident that security measurements are offered by the shopping platform.

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Questionnaire:

Subject	Questions
Perceived Usefulness	Is it convenient to learn and use Online retail Startup pages
	Are Online retail Startup pages understandable and clear
	Online Retail Startup Page Services enables you to buy apparel more quickly
Perceived Ease of Use	I think that using the Online Retail Startup Page Services would make it easier for me to buy apparel
	I think that using the Online Retail Startup Page Is advantageous
	I intend to use mobile phone for shopping in future
	I would use mobile phone for shopping
Perceived Risk	I predict to use mobile phone for shopping in future
	If I get the chance. I would like to try the activities in which the others are engaged.
Fashion Involvement	I am the one who has one of the most up-to-date trends.
	Do you prefer Traditional Outfit or go with the trend?

	Is your fashion involvement Directly proportional to your budget?
Trust	Do you think Purchase/Payments made through mobile shopping app will be processed securely?
	Do you think transactions via mobile shopping app are secured?
	Privacy on mobile shopping app is well protected
	Do you have trust issues wrt product quality while purchasing from online retail pages?
	I think using retail startup pages in purchase/monetary transactions has potential risk
	I think using retail startup pages in product purchases has potential risk

