PERCEIVED ETHICS OF ONLINE APPAREL RETAILERS IN INDIA AND CONSUMER BEHAVIORAL INTENSIONS

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Abstract

Purpose – The purpose of this study is to examine the effects of consumers' perception of   Indian online apparel retailers' ethical behavior on consumer purchase and revisit intentions. While e-commerce in India has witnessed extensive growth in recent years, so has consumers' concerns regarding ethical issues surrounding online shopping. While research on ethics has made much progress in traditional retailing, ethics in online retailing is less advanced. Therefore, the current study focuses on the effect of consumers' perceived ethical behavior of online apparel retailers and whether it has an impact on their behavioral intentions.

Design/Methodology/Approach-A convenience sample of 85 online shoppers was employed to test the relationships between perceived ethics of apparel online retailers and the intention to revisit and purchase. The unit of analysis in this study is the individual consumer who had purchased at least an apparel item online in the last 4 months.

Findings- The results support a direct effect between perceived ethics and behavioral intentions. Website trust was positively related to the perceived ethics but the perceived ethics did not show a significant relation towards the attitude for the younger group of respondents. However the matured group showed a positive relationship between the Perceived ethics of the online retailer and the attitude towards the website.

Practical implications- The findings of this study support the idea that despite of having a physical distance between the apparel online retailers and customer, the perceived ethics have an effect on customers behavioral intentions which results in revisit and purchase. This suggests that online apparel vendors should invest in methods that strengthen the consumers' trust in the websites. To convey a sense of ethics of the website, websites should ensure that privacy policies are easily understood. They should endeavor in explaining clearly how customer information would be used, must offer secure payment methods, and display clearly the terms and conditions of the online transactions, fulfill the orders in the time promised, and avoid any deceptive practices and exaggerations of product characteristics.

Originality/value – Research integrating perceived ethical conduct of retailers and consumer behavior is still in the beginning, and has not explored all outcomes of perceived ethics. This project is however, the first such effort being made in the Indian apparel online industry.

Introduction

While the global retail sector has gone far beyond the traditional 'brick-and-mortar' storefront with the Internet changing the way businesses interact with consumers, e-retailing is still catching on in India. Though industry reports indicate a significant increase in online shoppers from 12 million to 19 million in a span of two years; the total transaction value is still a very minuscule percentage of the 'brick-and-mortar' sales. In 2008, online sales were just 0.06 % of the total retail sales in the country and amounted to US$ 0.23 billion whereas the UK's online retail market stood at US$ 15 billion, roughly about 3.5 % of the UK's total retail sales(*New Found Optimism in the Retail Sector: Trends for 2010, Technopack, Volume 3*).

There are many factors that point towards the potential for rapid growth of online shopping in India. With a $1.29 trillion GDP growing at an annual rate of 8.4 %, penetration of the internet, however, is comparatively lower at 6.9 % of the population in 2009 compared to the world average of 26.8 % (Internet World Stats, 2010), pointing to growth potential in the Indian market. Electronic payment in India is also steadily increasing thanks to a large young population with growing disposable incomes. The growing popularity of e-payment in India is abetted by increasing adoption of financial cards. However, the share of e –retailing of apparel in India is minimal. The more preferred categories being books, electronics, travel and utilities.

The market demand growth for Apparel sector (% real change) in India is estimated to be 8.4% in 2012 and is expected to reach 8% by 2014 as in comparison to China (11.4% in 2014).(PwC, 2011) . As per study conducted by Technopack in 2011, the e-tailing of apparels will grow almost 10 fold to nearly Rs, 7000 crores by 2015. In the last two years, the 650 crore garment e-retailing business on the internet has attracted investments worth $ 70 million,

i.e. 40% of the total funding Indian e-tailers bagged during the period. But in comparison to China and USA, India is still in a very nascent stage.

Inarguably, online and offline environments present different shopping experiences even when the same products can be purchased. A survey of 1,009 U.S. consumers conducted by Forrester Custom Consumer Research indicated that one in four consumers said they would not shop online because of Internet security concerns (Vijayan, 2005)
Internet represents a ''new environment for unethical behavior'' (Freestone et al., 2004). To begin with, a high degree of physical proximity promotes warmer and closer interpersonal relationships, whereas a low degree of physical proximity leads to psychological distance (Latane´, 1981). Since web-shopping behavior does not necessarily follow traditional consumer behavior, e-tailers face new challenges, as existing knowledge of consumer behavior cannot be directly applied to the new web-based shopping domain.

Bricks and mortar stores may be able to signal prolonged existence, and ethical behavior, by factors such as their location and their employees. Internet retailing is ''inherently limited in its ability to offer high-trust persuasive communication '' (Grewal et al., 2004, p. 707). Internet retailers can easily imitate one another so the signaling value of a sophisticated website is diminished, and consumers may find it more difficult to distinguish between ''better'' and ''worse'' retailers. Additionally, Internet transactions are carried out over a public domain. Therefore, personal and financial information that is collected can be easily stored, copied, and shared (Bush et al., 2000).

While research on ethics has made much progress in traditional retailing, ethics in online retailing is less advanced. The absence of face-to-face interaction in online transaction adds additional complexity to the understanding of behavior of the parties involved. Therefore, the purpose of the current study is to fill in these gaps and offer insights about consumers' behavioral intentions given their perception of online retailers' ethics.

Literature Review

According to the Aristotelian moral philosophy tradition, the meaning of the word "ethics" is "human actions from the point of view of their rightness or wrongness" (Gaski, 1999). The Dictionary of Marketing Communications defines ethics in marketing and marketing communications as ''the moral standards, principles, and values underlying and surrounding the marketer's efforts toward the target audience, the realm of right and wrong'' (Govoni, 2004, p. 68).

The consumers' perceptions of the ethics of an online retailer's web site generally refers to the integrity and responsibility of the company behind the web site in its attempt to deal with consumers in a secure, confidential, fair, and honest manner that ultimately protects consumers' interests (Roman, 2007). There are four main ethical dimensions in the Internet retailing context –privacy, security, non-deception, reliability.

"Privacy" dimension is related to collection of the personal information of the customers and how this information is used (Roman and Cuestas, 2008). Privacy is defined in terms of individual control over disclosure and subsequent uses of their personal information (Westin, 1967). Research by Roman (2007), tells that when consumers were asked why they refrained from buying online, consumers unanimously expressed the concern that their credit card information would be stolen while being transmitted to the seller. In fact, some participants stated that they would only purchase online when the website gave them the option to pay cash on delivery. Some consumers specified that there was a concern because they were dealing with online companies of unknown location whilst not knowing if they are legal or not. They felt that they would feel more comfortable purchasing from websites that provide contact information about the company who own the site.

"Security" is an ethical dimension that refers to the safety of the computer and credit card or financial information. Consumers consider security to be very important in purchasing via the Internet (Bart et al., 2005). Even, AMA Code of Ethics for Marketing on the Internet states that the information collected from customers should be confidential and used only for expressed purposes.

"Non-deception" conveys the behaviors about deceiving the customers. Finally, dimension refers to keeping the promises to perform a service for a certain form and by a certain time (Roman, 2007). Gardner (1975) states deception as ''It leaves the consumer with an impression or belief different from what could be expected of the consumer with reasonable knowledge, and that belief or impression is factually untrue or potentially misleading.''

''Fulfillment/Reliability'' relate to the accurate display and description of a product so that what consumers receive is what they thought they ordered, as well as the delivery of the right product within the frame promised (Wolfinbarger and Gilly, 2003).

Trust in a Website

Trust represents the consumer's willingness to accept vulnerability in an online transaction based on his/her positive expectation regarding an e-retailer (Kimery and McCord, 2002).If customers do not trust organizations within the context of process quality, their perceptions of value in doing business with the company will be weakened.

Online shoppers are willing to transfer their resources (e.g. payment information) just by relying on the retailer's promise that their private information will be treated with the utmost respect. Trust has been identified as a one of the frequently cited reasons for consumers not to shop online (Yang et al., 2009). In general, trust in the online firm and its web site is crucial for consumers to feel empowered in making decisions in the online market (Kucuk, 2009).

Researchers found that the security policies on customer privacy and system assurance relate positively to consumers' trust in online retailing (Lauer and Deng, 2007). While trust in a web site has received attention in electronic commerce in various settings, little research has examined the role of trust in the relationship between perceived ethical behavior of the online retailer (e.g. privacy, security) and consumers' behavioral intentions such as purchases and revisits. Therefore, I believe that consumers' trust towards online retailer's website will positively influence consumers' purchase intensions and revisit intensions and therefore hypothesis:

H2a: Consumers' trust in online retailers' web sites positively influence the consumers' purchase intentions.
H2b. Consumers' trust in online retailers' web sites positively influence the consumers' revisit intentions.

Attitude toward the Website
Researchers defined attitude toward the web site as a person's predisposition to respond in a favorable or unfavorable manner to web sites (Chen and Wells, 1999). By definition, "an attitude is an index of the degree to which a person likes or dislikes an object" (Ajzen and Fishbein, 1980).Some factors which affect the attitude of the customers towards web sites are based on design, webpage complexity, convenience of use, ease of access to product information, and customer service policies (Wolfinbarger and Gilly, 2003). It is believed that consumers with a more positive attitude toward the web site will be more inclined to purchase from or revisit the web site. On the other hand, consumers' negative attitude toward the web site will result in less willingness to purchase or revisit the web site in the future. I therefore hypothesize:

H3a. Consumers' attitudes toward online retailers' web sites positively influence the consumers' purchase intentions.
H3b. Consumers' attitudes toward online retailers' web sites positively influence the consumers' revisit intentions.

Behavioral Intentions
The behavioral intensions can be interrelated in two forms: what is the consumers purchase intention and what is its intention to revisit?

Purchase Intention
A behavioral intention of the consumer can be directly linked to intention to purchase from the online retailer. Intention to purchase online refers to the strength of a consumer's willingness to perform a specified purchasing behavior over the internet (Salisbury et al., 2001). Some studies have suggested that risk-reducing attributes such as a strong company reputation, well known brands, warranties, and perceived quality of products can persuade consumers to buy online (Lwin and Williams, 2006; Tan, 1999).

Revisit Intention
Intention to visit or revisit can be defined as a request made by one person in one visit to a web site (Turban et al., 2000). Similarly, visitors' brand evaluations remain a significant predictor of the desire to return to the web site. This means the more attractive the product or brand being evaluated, the more likely the return to the web site. Researchers found a significant effect of attitude toward web sites and intention to revisit web sites independent of brand related cognitions or evaluation. This suggests web site attributes can have a direct effect on intentions to return to the web site in addition to the traditional routes via brand attitudes (Karson and Fisher, 2005).

Role of Perceived Ethics of the Online Apparel Retailer on Trust of the Consumer
When consumers perceive online apparel retailers' web sites ethical, this may reduce the amount of consumers' perceived risk in the website functionality and strengthen the trust in the web sites. Consumers perceive vendors' web sites as worthy of trust in their commercial transactions, when faced with an ethical online shopping environment (Yang et al., 2009). Various researches done suggest that Security policies, privacy and order fulfillment and system assurance significantly influences consumers trust in online retailing. Thus, I hypothesize:

H1a. Consumers' positive evaluations of the ethics of online retailers' web sites positively influence consumers' trust in the online retailers' web sites.

Role of Perceived Ethics of the Online Apparel Retailer on the Attitude of the Consumer
Studies have suggested that ethics in traditional retailing have a positive link between ethics and attitudes. Yoo and Donthu (2001) asserted that security represents one of the most important quality criteria of commercial web site to influence consumer attitudes. Consumers with a more positive attitude toward the web site will be more inclined to purchase from or revisit the web site. On the other hand, consumers' negative attitude toward the web

site will result in less willingness to purchase or revisit the web site in the future. Therefore, I hypothesize a positive relationship between the perceived ethics of the online apparel retailer and the consumers' attitude towards the website.

H1b. Consumers' positive evaluations of the ethics of online retailers' web sites positively influence the consumers' attitudes toward the online retailers' web sites.

Perceived Ethics and Behavioral Intentions

Researchers found that the ethical consumers tend to make selections based on their ethical obligations and a self-identification or concern for ethics. Roman and Cuestas (2008) examined how the ethics of online retailers affects consumer behavior. They focus on the ethical issues associated with the transaction rather than social responsibility.

Researchers recognized that online retail settings differ from traditional retail settings, thus affecting how consumers make ethical evaluations. They asserted that the responsibilities of the retailer include security and confidentiality of information, fair treatment, and honest disclosures. I, thereby, hypothesis that there is a positive relationship of a retailers ethical behavior on the consumers' purchase and revisit intentions.

H1c. Consumers' positive evaluations of the ethics of online retailers' web sites positively influence the consumers' purchase intentions.
H1d. Consumers' positive evaluations of the ethics of online retailers' web sites positively influence the consumers' revisit intentions.

Method

Sample

This study employed a convenience sample of student participants. A survey instrument was administered to 85 participants using a link to an online questionnaire. The participants of this study included undergraduate and graduate students from Footwear Design and development Institute (FDDI), Noida, who had purchased apparel online in the last four months. An initial filter was deployed so that only the respondents who had purchased in the last four months were identified.

Slightly more than half of all participants were male (57.1 percent) meaning the subject pool represents both males and females well. Study participants ranged in ages from 17 to 29 years with the both the groups (17-22 years and 23-29 years) depicting an almost equal share in the study. Ethnicities were well represented in the sample and majority of the people responded had area of origin as Northern India (83.3%) followed by eastern India (7.1%), Western and Central India at 3.6% each concluded by southern India at 2.4%.

Measures

This study measured the consumers' perception of online apparel retailers in India using a scale developed by Roman, 2007. This overall measure of perceived ethics of online retailers represented the four outlined dimensions of perceived ethics: privacy, security, fulfillment and non deception and all four dimensions significantly predict overall ethics of the online retailer (Roman, 2007).

The items were used to measure ethics of the online apparel retailer (based on the four dimensions specified by Roman, 2007), consumer's trust in the website, Consumer's Attitude towards the website, and consumers' behavioral intentions as a resultant of their perceived ethics, attitude and trust in the website.

Table 1: Inter construct correlations

Factors/ Variables		Correlation Factor "r"
Online Retailers Ethics	⟶ Attitude towards the website	-0.4282
Online Retailers Ethics	⟶ Trust towards the website	+1
Online Retailers Ethics	⟶ Repurchase Intention	+1
Online Retailers Ethics	⟶ Revisit Intention	+1
Attitude towards the website	⟶ Repurchase Intention	+1
Attitude towards the website	⟶ Revisit Intention	+1
Trust towards the website	⟶ Repurchase Intention	+1
Trust towards the website	⟶ Revisit Intention	+1

(Source: Researcher's data)

Since all the factors had a correlation of +1(except one factor), this clearly brings out that there is a positive relationship between the perceived ethics of the online retailers which impacts their trust in the website and results in a positive correlation between their repurchase and revisit. This clearly brings out the fact that the hypothesis assumed for the study hold true except H1b, which is a null hypothesis.

The only factor which did not show a positive relation between the perceived ethics and other factors was that of attitude. This suggests that the ethics of the online retailers perceived by the respondents did not have any impact on the attitude. However further analysis revealed that the matured consumer group did show a positive relation to perceived ethics and attitude as compared to the consumers in the age group of 17-22 yrs.

Table 2: Correlation of various parameters of ethics with the attitude towards website for the age group 17-22 yrs.

Factors/ Variables	Correlation Factor "r"
Fulfillment ⟶ Attitude towards the website	+.87
Non deception ⟶ Attitude towards the website	+.72
Security and Privacy ⟶ Attitude towards the website	+.15
Security and Privacy ⟶ Attitude towards the website(Excluding a factor)	+.73

(Source: Researcher's data)

This can be observed that when one of the ethic factor is excluded for the calculation of the correlation of the perceived ethics towards the attitude for the website, this results in a positive correlation of +.73. The factor in question is: The retailer assures that my personal information will not be misused or shared. It seems that this age group does not mind sharing its personal information and are not particular towards their privacy online. That is why this factor has a negative impact on perceived ethics and its relation on the attitude towards the website and results in a negative relation between the two. Even a study conducted by Gupta *et al.* (2006), states that Indian consumers were found to be more willing to disclose personal information on the internet compared to US consumers.

This therefore proves that the concern for private information being misused or shared on internet is missing or minimal in the young segment of this consumer base. As the consumers mature, this concern starts reaping in thereby making the consumer more cautious of its personal information being shared or misused.

Discussion and Implications

We have started to live in a virtual world where the retailers are becoming geographically far afield from their customers. It is therefore vital for the online retailers to create customer perceived value to build long-term growth and profitability. The result of the study reveals that there are significant relationships between the perceived ethics of the e-tailer and customers buying intensions.

This study has several implications for managers of online apparel firms. The first implication, drawn is that ethical behavior on the part of the retailer is important to make consumers purchase or return to the web site. A positive evaluation of ethical behavior on part of the retailer leads to increased customer trust in the web site. This suggests that online vendors should invest in methods that not only strengthen consumers' trust in the web sites but also creates a positive attitude towards them. Online retailers must act unambiguously when describing additional charges, return policies, or situations in which the merchandise is non-refundable.

An important feature managers might want to consider is offering shoppers the option of not saving their payment information. This is especially relevant for shoppers who are privacy sensitive and more concerned with the unauthorized use or loss of their information. Another payment option which online retailers might like to consider is offering payment options like cash on delivery (COD).

Researchers suggest that the inferences of security/privacy are initially obtained from website design, when shoppers are new to a website. It also appears that initially consumer's judge security/privacy based on elements such as the professional look and feel of the website, as well as functionality of a website, and company reputation. Usable and professional sites are probably seen as having acquired greater resources and investment that inspires greater consumer trust (Jarvenpaa & Tractinsky, 1999).

One recent study showed that accurate information about product features, product warranties, avenues for customers' feedback complaints, and certification of the web sites are factors that affect online shopping confidence among Indian consumers (Kiran et al. 2008). Therefore, the managers should take this into further consideration. Research states that when a web-store offer appears more attractive in comparison with a traditional-stores offer, respondents' attitude towards web-shopping can be expected to be relatively positive. E-tailers are therefore recommended to increase the attractiveness of their web offers so as to increase the likelihood of web sales.

Researchers state that the presence of promotional offers can influence purchase decision during alternative evaluation and choice making. It is suggested that e-tailers could make more frequent use of promotional offers as marketing tools to boost sales volume (WC May, 2005).It was noted in a recent study that the websites which invest heavily in advertising and promoting themselves, the consumer had shown more acceptance to those websites as compared to others. They perceived them to be more ethical as compared to other websites in the market and also showed an inclination to revisiting and repurchasing from these sites as to those who did not indulge heavily into

such activities. It is recommended that e-tailers promote their web sites by every means, so that their web sites can become a part in consumers' consideration set whenever relevant purchases occur (Cao et al. 2005).

Research suggests that download delay in an e-Service retailer's Web application has a negative impact on consumer attitude toward that Web retailer (Rose *et al*., 2000). Another feature that I feel would positively affect the attitude towards a web site is enhanced ease of navigation through the web site. An unorganized web site would leave the shopper frustrated and the customer is most likely to switch between the web sites.

Online apparel retailers should honestly state the availability of particular merchandise and the likely ship dates. In addition, notification to customers by e-mail of the acceptance of an order, the anticipated delivery date along with phone and e-mail contacts for assistance with the product are actions that improve customer's perceptions of the online retailer's fulfillment/reliability. I, suggest companies should provide realistic information on product characteristics, size specifications and benefits.

In fact, it has been recently revealed that apparels rank in the top five product categories via online selling in the USA (Kull and Talluri, 2008). This is mainly because e-retailers are able to provide more web functions to increase revenue, such as the "virtual dressing room" and "online fit prediction.These web tools provide detailed product information to reduce the customer uncertainty about physical fit assessment and color coordination, thus, increase the customer satisfaction with the shopping experience (Lynch and Ariely, 2000; Kim and Forsythe, 2007; Kim et al., 2007a, b, c). Our online apparel retailers should look for investing and incorporating such web functions.

Managers should carefully attend to strategies that result in a potentially positive experience. A positive service experience may be the key to returning business. This is especially important since maintaining customers is more efficient than acquiring new ones.

Limitations

This study, like many any other studies, is limited by several factors that need to be addressed in any further research. First, probability sampling methods could not be used in this survey. The sample employed was composed of technically educated undergraduates and graduates, which, although appropriate for this study, may not be the population-wide representative and hence limits generalizing to a higher level. A larger sample spread over more towns and cities of India would have given greater credibility to the observed results. It would also have enabled a comparison of the consumer behavioral traits among youth residing in metropolitan Indian cities, vis-a` -vis those residing in smaller towns. Researchers in future could address these issues.

Another interesting proposition, which can be explored by the researchers, is to study how susceptibility to interpersonal influences impact shopping online, wherein the consumer might usually shop alone.

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