A conceptual framework of e-fashion shopping intent

E Kempen
*Department of Life and
Consumer Sciences
University of South Africa*

kempeel@unisa.ac.za

J Kasambala
*Department of Life and
Consumer Sciences
University of South Africa*

E Toerien
*Department of Life and
Consumer Sciences
University of South Africa*

ABSTRACT

Functional e-fashion shopping risks induce the reluctance to e-fashion shop that directly influences the intention to shop for fashion online. Using the Theory of Planned Behaviour as the theoretical framework, the study aimed to develop a conceptual framework of e-shopping intent by exploring attitudinal (rational and emotional) and the perceived behavioural control elements (functional risks) when e-fashion shopping for the first time. A qualitative, exploratory study was designed of which 15 purposefully chosen participants took part in a practical fashion web-site exercise followed by in-depth interviews. Content analysis of the findings revealed that consumers experienced both positive and negative emotional and rational attitudes that could act as indicators of e-fashion shopping intent. Control and lack of control were also experienced through the functional risks consumers were exposed to, that are also potential indicators of e-fashion shopping intent. The newly proposed conceptual framework related to the TPB for e-fashion consumers is discussed. These findings are useful to e-retailers when developing e-fashion shopping websites if reduction in e-fashion shopping functional risk is to be addressed which may positively influence the intent to shop online. The study has identified the functional risks e-shoppers have control over when shopping for fashion online and those they do not have control over, which can assist in the development of the online offering to e-fashion shoppers.

Keywords: e-fashion shopping, theory of planned behaviour, behaviour intentions, behaviour control, attitude, functional risks, South Africa

E-shopping has gained more trade in developed countries who have highly established infrastructure through which to support internet penetration (Singla & Kumar, 2011), reaching over 75 percent of the population in these countries (Abiodun, 2013:24). In the United Kingdom alone internet users increased from 15.4 million in 2000 to 57.3 million by December, 2013, resulting in a 89.8 percent internet penetration rate. On the other hand internet users in the United States of America, grew from 95.3 million in 2000 to 268.5 million by December, 2013, resulting in a 84.2 percent internet penetration rate (Internet World Statistics, 2014a).

Contrary to this, South Africa (SA) has been slower than other developing countries in growing the e-shopping market (KPMG South Africa, 2013) with e-shopping only making up 2 percent of the total South African retail market (Mahlaka, 2014). This is attributed to the fact that although the growth of internet users has increased, penetration rate has remained lower than in developed countries. To illustrate, in 2008 SA had experienced the highest rate in internet users since 2001, increasing the number of users to 12.5 percent

(Goldstuck, 2009) and reaching 48.9 percent by December, 2013 (Internet World Statistics, 2014b). Due to this growth, it is now estimated that the total number of internet users in SA is currently around 14 million which could potentially include 39 percent of the e-shopping population (KPMG South Africa, 2013).

However, half of the individuals who are ready to e-shop in SA are not doing so (Goldstuck, 2014). According to Goldstuck (2014), the persistent lack of trust in online payments, the concerns about being able to exchange or return the goods and the time it takes for deliveries to arrive are just some of the barriers that hinder e-shopping. However, SA e-shopping trends are unique and different to those of developed countries. South African consumers still rely on both online shopping and retail stores to purchase goods, using websites to compare prices and then making the actual purchase in store (Rice, 2014). This implies that South African e-shoppers lack the necessary confidence to use the internet as a retail option and thus still returning to the well-known store environment.

The potential benefits of e-shopping include the vast selection of alternative products, quick access to the alternatives, low prices, convenience of anytime anywhere purchase and easy access to rich information (Ahmad, Omar & Ramayah, 2010; Liu, Burns & Hou, 2013; Singla & Kumar, 2011). While e-shopping is not a new concept in SA, it is clear that the advantages of e-shopping have not had a big enough impact on the South African consumer to overcome the fear of advancing to the e-shopper environment. In the past, the country's large land mass, poor transport logistics, lack of broadband penetration among others have also deterred e-shopping growth in SA (Rice, 2014). Considering the fact that South African consumers have become comfortable to adopt and implement leading edge technology, with most consumers having at least one social media account, using

internet banking and conducting a large part of business matters online (Motukuri 2013), it suffices to say that the next generation of South African consumers may be more susceptible to e-shopping (Wardle, 2009). Furthermore, the constant development and familiarity with the online environment as well as the growth in broadband capabilities and drop in device prices has made South African consumers realize the benefits of e-shopping (Mahlaka, 2014). Considering these facts e-shopping has the potential of becoming increasingly attractive and accessible to consumers in developing countries such as South Africa.

In addition, the Internet has worldwide also emerged as a persuasive channel for selling apparel products (Jang & Burns, 2004; Ko, Salusso, Sprott & Hwang, 2007) and continually growing this potential (Goldsmith & Goldsmith, 2002; Goldsmith & Flynn, 2004; Kim & Kim, 2004; Xu & Paulins, 2005). A global survey conducted by Nielson (2010) indicated that apparel/accessories/shoes are among the most popular items purchased online (36%). The survey also revealed that 10.69% of South Africans mostly purchased clothes and accessories online (Nielsen, 2010). Therefore, e-fashion shopping has already captured a significant portion of the e-shopping market (Goldsmith & Flynn, 2004). Previously in SA, local and international designers' brands would only be stocked in boutiques (Taylor, 2014). Currently online shops such as Zando, Spree and Runway Sale among others represent a number of high fashion stores, with compelling online offerings (Tubbs & Ngubeni, 2014). These online shops act as nationwide retailers to the South African consumer which enables them to shop for local as well as international brands and have their purchases delivered to their homes anywhere in the country (Taylor, 2014). However, the fact remains that many consumers, which may include South Africans, remain reluctant to conduct e-fashion shopping in particular (Park & Stoel, 2002).

This reluctance may also be significant to the first time e-fashion shopper who has never been exposed to this retail medium before. The reluctance to e-fashion shop may be the result of various risks associated with e-fashion shopping.

It should be understood that fashion is a high involvement product (Choi & Lee, 2003) which requires shoppers to touch, feel and interact with the apparel item. The fact that consumers are unable to try on garments, feel the fabric and read information on care and content labels in the online environment (Pastore, 2000) partly creates the reluctance to e-fashion shop (Park & Stoel, 2002; Jacobs & De Klerk, 2007). According to Bhatnagar, Misra, and Rao (2000), it is the sensory requirements and interactive nature of the apparel purchase process that makes apparel a high risk item to purchase online. Therefore, to be able to understand what will encourage a South African consumer to continue the actual e-fashion shopping process irrespective of the presence of perceived risks or to return to the e-fashion shopping site, consumers' intentions have to be determined. According to Martin, Camarero and José (2011), the risks perceived during e-shopping and purchasing intention may differ among consumers from different countries. To understand the intention to e-purchase or not to e-purchase, it is useful to consider the intentional behaviour of the e-shopper.

THE THEORY OF PLANNED BEHAVIOUR

The intention based theories including the Theory of Reasoned Action (TRA) and the Theory of Planned Behaviour (TPB) are among the most popular theories used to explain e-shopping behaviour (Delafrooz, Paim & Khatibi, 2009; Xu & Paulins, 2005; Wu, 2003). Behavioural intention measures how hard an individual is willing to try, or the strength of the intended effort to perform behaviour (Cao & Mokhtarian, 2005). Generally, the stronger an individual's behavioural intention, the more likely it would be that the individual would perform a behaviour (Ajzen, 1991). More so, these theories have been highly recommended for the assessment of purchase intention for high-involvement products such as apparel (Mowen & Minor, 1998). Specifically the TPB, (Figure 1) considers the element of "perceived behavioural control" as a determinant of behavioural intention (Hansen, Jensen & Solgaard, 2004; George, 2002). It has been found that perceived behavioural control directly affects e-shopping behaviour (George, 2004).

FIGURE 1
Theory of Planned Behaviour (Ajzen, 1991)
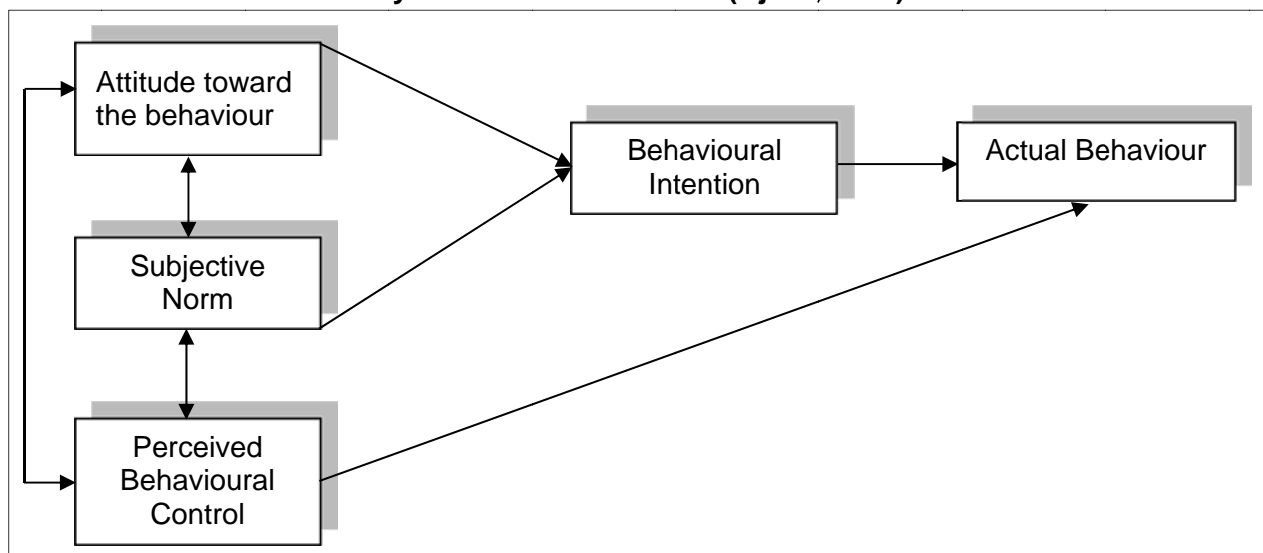
Perceived behavioural control

Perceived behavioural control refers to the perceived ease or difficulty of performing the behaviour (Ajzen, 1991). In this regard consumers with the same level of e-shopping intention and the consumer with more confidence in his/her ability to shop online, or who has positive control over functional risks associated with e-fashion shopping, is more likely to purchase online. The consumer with doubts or who experience negative control is less likely to succeed in shopping online. Thus the intention to perform a particular behaviour is dependent on the perceived level of control a consumer experiences (Maurer & Palmer, 1999). In relation to e-fashion shopping, studies have not used the behavioural control element of the TPB to explore consumers' ability to control levels of risks associated with e-fashion shopping.

A risk is defined as the consumer's willingness to pursue an action that has a reasonable likelihood of making the consumer regretful (Chu & Li, 2008). Since consumers are constantly making decisions that affect them and because the outcomes or the consequences of such decisions are often uncertain, consumers perceive these decisions as having some degree of "risk" (Naiyi, 2004) which applies to e-fashion shopping as well. An active body of research on e-shopping risks consumers perceive exists (Ko *et al*., 2007; Jacobs & De Klerk, 2007; Zhang, Tan, Xu & Tan, 2012; Masound, 2013). According to Zhou, Dai and Zhang (2007), the perceived or anticipated risks associated with e-shopping in general are defined as the shoppers' subjective belief of suffering a loss in pursuit of a desired outcome. In other words the uncertainty exists when the shopper cannot predict the consequences of their online purchase decision (Schiffman & Kanuk, 2010), thus directly influencing the consumer's intentions to e-shop (Schiffman & Kanuk, 2010; Liao & Cheung, 2001). Therefore, for the first time e-

shopper who has never used this retail environment before, risks may be a very real concern.

Perceived risks related to e-shopping comprise of several other risk categories which include; functional risk, financial risk, psychological risk, social risk and time risk (Jacobs & De Klerk, 2007; Schiffman & Kanuk, 2010; Masoud, 2013). In particular research on perceived e-fashion shopping risks has also been reported (Jacobs & De Klerk, 2007). In this instance the consumers' reluctance to e-fashion shop has been mainly due to the presence of possible functional risks (Jacobs & De Klerk, 2007:49).

Functional risk is a performance risk which is the perception that a product purchased may fail to function as originally expected (Kim, Ferrin & Rao, 2008). In the case of fashion, it is the loss incurred when the purchased apparel product does not perform as expected (Masoud, 2013). According to Jacobs and De Klerk (2007:49), the functional risk occurs during the interaction with and evaluation of the e-fashion item. An e-fashion shopper tends to consider several aspects related to the e-fashion item and apply certain actions that would assist them in making an informed decision about the e-fashion item. In this regard the visual presentation of the item is considered, a product assessment is done in terms of product quality, try-on and sensory evaluations as well as the return and exchange of the fashion item are also executed (McCormic & Livett, 2012). However, some online retailers such as Zando.co.za and Macy's.com among others have relaxed return and exchange policies which offer full refund or exchange for most items bought online any time after purchase even allowing items to be returned to stores (Goldstuck, 2014; Cho, 2010; Bustillo, 2010). According to Hanai and Oguchi (2009), it is especially the return policy information provided by online retailers that heightens the reliability of these retailers.

These are attempts by online retailers to lessen the possibility of consumers perceiving any functional risks during the e-shopping experience.

TPB also proposed that subjective norms and attitudes, (Figure 1) also have an effect on intention. In the case of e-fashion shopping, subjective norms refer to the beliefs that specific referents such as family, friends or peer group have on whether to complete the behaviour or not (Li, Mizerski, Lee & Liu, 2009), or in simple terms the influence of others on behavioural intention (Dennis, Merrilees, Jayawardhena & Wright, 2009). However, for the purpose of this study subjective norms are not included in the study design or discussions as the focus was to explore the attitudinal component in more detail, specifically in relation to e-fashion shopping and the role it has on the intention to purchase.

Attitude affecting behavioural intention

Attitude refers to the positive or negative feeling an individual has towards a particular behaviour or action (Chen, 2008). Thus describing a person's evaluations, feelings and tendencies toward an object (Parumasur & Roberts-Lombard, 2012) such as e-fashion shopping. In the TPB, attitude can be divided into three behavioural components namely; *rational* (cognition), *emotional* (affect) and *conation* (behaviour) (Schiffman & Kanuk, 2010). However in this paper, attitudes are discussed in terms of *emotional* and *rational* components as these are the two main components discussed within the TPB as the behaviour results from these components.

The rational component of an attitude consists of a consumer's beliefs about for example e-fashion shopping, that is their knowledge about it (Parumasur & Roberts-Lombard, 2012). It also refers to an individual's knowledge and perceptions that are required by a combination of direct experience with the

attitude object and information from various sources (Schiffman & Kanuk, 2010). In e-fashion this suggests that the rational component consists of a particular view or idea that the consumer has about e-fashion shopping. Meaning the relationship between intention and behaviour is based on the assumption that consumers attempt to make rational decisions based on the information available to them (Almousa, 2011). Furthermore, it also means to motivate first time e-fashion shoppers by means of logical information and arguments of why they should adopt e-fashion shopping (Huertas & Campomar, 2009). The beliefs about the outcome of the behaviour will influence behavioural intentions. This paper argues that if first time e-fashion shopper experience e-fashion shopping, the shopper will form a belief about e-fashion shopping in terms of how desirable or undesirable e-fashion shopping is.

The emotional component of an attitude is considered to be the affective component of the attitude, which primarily is evaluative in nature (Schiffman & Kanuk, 2010). According to Parumasur and Roberts-Lombard (2012), the evaluations may be general feelings developed without cognitive information or beliefs about e-fashion shopping. It may also be the result of certain evaluations of e-shopping performance on several attributes. Hence it captures the overall assessment of e-fashion shopping by the consumer and it explains the positive or negative feelings the consumer has towards e-fashion shopping. When the e-fashion shopping experience generates positive emotional evaluative thoughts, it is expected that the experience will contribute to the consumer's attitudes towards e-fashion shopping.

Although Goldsmith and Goldsmith (2002) have shown the relationship between a positive attitude and e-fashion shopping intent, rational and emotional motivations as separate components of attitude as indicators of

behavioural intent has not been explored. Therefore, the first objective of the study will be to explore both rational and emotional attitudinal indicators in an attempt to understand how and in which way these elements contribute to the intention to e-fashion shop. The second objective of the study will determine where the elements of control lie for the consumer when confronted with perceived behaviour control in the form of functional risk experiences as indicators of the intention to e-fashion shop. From these objectives, a conceptual framework indicating the attitudinal (rational and emotional) components and the control and lack of control of functional risk elements of the perceived behavioural control of the TPB, specifically with e-fashion shopping in the South African context, will be proposed.

METHOD

Research design and sampling

A qualitative exploratory study was designed as this approach was more flexible (Fouché & Delport, 2005) and allowed the researcher to understand the e-fashion shopping phenomenon better (Babbie, 2007) through data analyses across the participants (Onwuegbuzie & Leech, 2007). The exploratory design was followed to discover the possible elements that constitute behavioural intent through the explanations and clarifications offered by the participants (Mouton, 2002).

A non-probability, convenient and purposeful sampling strategy was used to identify participants with the most desirable qualities (Bless & Higson-Smith, 2000) and who best represented the research topic (Bowen, 2008). To ensure sample homogeneity inclusion criteria were set (Guest, Bunce & Johnson, 2006) that included female participants, aged between 25 and 50, who had never shopped for fashion online, nor browsed for or

purchased any apparel from the Macy's website prior to the study. Participants were teachers, from a high school, in a suburb of the greater metropolitan area of Johannesburg, which is situated in the Gauteng Province in South Africa.

Data collection

Data was collected in two phases. Phase one of the data gathering exercise consisted of a simulated e-fashion shopping experience where the participant was required to take part in a real online shopping experience except for the actual purchase of the item. The Macy's fashion site was chosen as the site has easy navigation features, such as zoom in functions; detailed description of each clothing item on the site, and also included a customer services division with a generous option-to-return policy. The shopper could also select a specific brand within the apparel category. The site included the option to down load software (Easy Web Browsing) designed as an aid for the visually impaired. It will not only magnify text when the mouse is pointed at it, but also read the magnified text out loud. These functions, that are not always available on other fashion sites, were used as criteria to select the fashion website as they were identified as perceived risks consumers experience when e-fashion shopping (Ha, Kwon & Lennon, 2007; Park & Stoel, 2002). Although macys.com did not provide back views of garments or 3D rotate function, South African fashion web-sites were found lacking in most of the criteria that the Macy's site covered and were, therefore, not found suitable for the study. Participants were requested to access the blouse category on the Macy's site in order to limit a diversity of experiences from other categories on the website. In order to facilitate the objectives of the study, the participant had to browse, familiarized herself and interact with the website adequately which is considered to be the general process a consumer would follow (Koufaris & Hampton-Sosa, 2002). The researcher

TABLE 1
Attitudinal and functional risk interview guide

Attitudinal component	Question(s) asked
Emotional category	How did you feel about the e-fashion shopping experience?
Rational category	What is your general opinion or thoughts of the e-fashion shopping experience
Functional risk	**Question(s) asked**
Visual presentation	How did you experience the presentation of the online blouse?
Product evaluation: • Product quality • Try-on • Sensory (Touch and feel experiences)	 How did you determine product quality of the blouse online? What was your impression of the fact that you could not try the blouse on? What was your impression of the fact that you could not touch, feel or handle the blouse online?
Return and exchange policies	Did you look at the return and exchange policy when you were shopping for the blouse?

observed and noted the behaviour and actions the participant exhibited while browsing the website. This concluded phase one of the research. Phase two of the research was a one-on-one in-depth interview conducted in a quiet venue with each participant directly after the website exercise. This procedure eliminated any potential forgetfulness by the participants (Koufaris & Hampton-Sosa, 2002). An interview schedule, that allowed the researcher to ask the same questions in the exact same order to all participants, was used that addressed the attitudinal components as well as the functional risks identified in the literature such as visual presentation, product evaluation which included product quality, try-on and sensory experiences and lastly the return and exchange policies. Table 1 gives an indication of the seven questions asked to address each of the above mentioned attitudinal components and functional risks. These questions were specifically developed by the researchers to address the emotional and rational categories of the attitudinal component of the TPB model as well as questions pertaining to the functional risks

experienced with which to clarify the planned behavioural feature of the TPB model. Participants were allowed to express their thoughts and impressions as a reflection of their attitudes towards online shopping as well as the functional risks experienced during the online exercise. The research continued until data saturation was achieved and no new information was extracted from any of the participants. To this effect 15 participants proved to be adequate for the study, as data replication was evident. This is in following with Greeff (2005), who states that data saturation can be used as a criterion for determining the number of participants in a qualitative study. Qualitative studies are less concerned with sampling size and rely more on sampling adequacy as the latter is important in judging the extent to which data saturation is achieved (Bowen, 2008).

All interviews were recorded and lasted for approximately 30 minutes during which short field notes were taken by the researcher. To ensure that the data gathering exercise in both phases lived up to the objectives of the study,

both phases of the research process were piloted to determine if changes to the exercise or interview schedule were required and whether participants were comfortable with the research procedures. No significant changes were required to the instruments.

Data analysis

Data analysis started with the transcription of all interviews, after which conventional qualitative content analysis, which involves the process of inductive reasoning by which themes and categories emerge from the data (Zhang & Wildemuth, 2009), was used. Content analysis was performed through means of an open coding procedure, which allows the researcher to break the data down into different parts. A process of reflexive iteration follows where the researcher examines and compares the different parts (Srivastava & Hopwood, 2009) to see where the similarities and differences in the data are, and to ask questions concerning the phenomena as revealed in the data (De Vos, 2005). This procedure follows a simple line-by-line coding of the data (Bowen, 2008) that results from a bracketing procedure the researcher applies through which words or phrases that represent the codes are identified (Harris, Collins & Hevner, 2009). Secondly, the codes were clustered into substantive categories (Bowen, 2008; Flick, 1999). Furthermore, "in vivo" codes, which are the verbal expressions of the participants (Bowen, 2008) were used to support the substantive categories. In this study the substantive categories were not predetermined but emerged out of the qualitative data. A review of theory and literature enabled the researcher to determine specific concepts or variables pertaining to the study which form the objectives of the study. Substantive categories emerging from the data are used to describe the concepts and explain consumer experiences in relation to the objectives of the study. According to Berg (2004), these inductive categories allow the researcher to

ground the categories to the data from which they are derived.
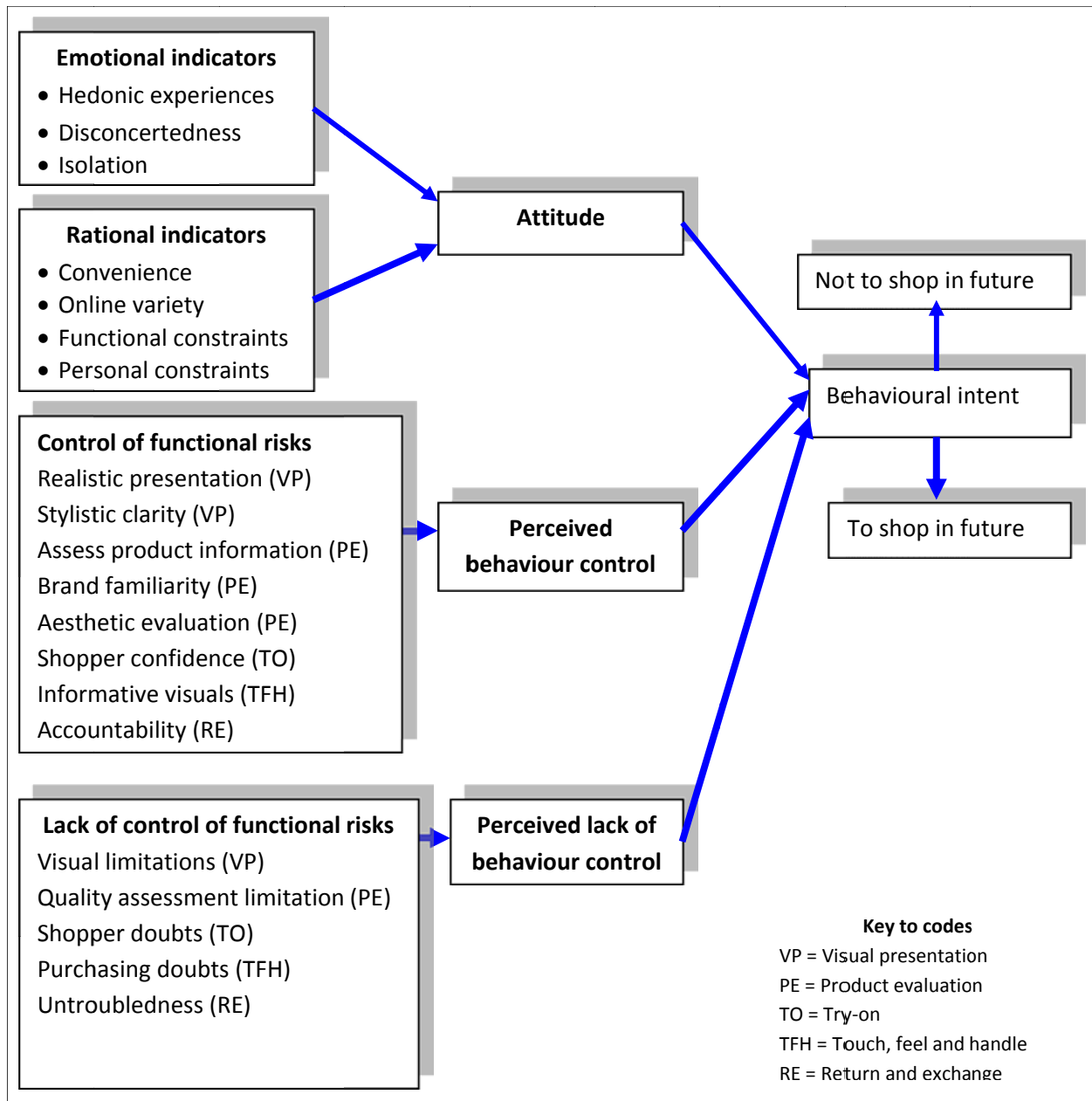
Trustworthiness of the study

Strategies of rigor were applied within the procedures used to generate the findings of the study by following the trustworthiness principles proposed by Lincoln and Guba (1985). Data credibility was achieved though the variety of experiences of the participants that contributed to the richer variation of the phenomena under study (Graneheim & Lundman, 2004). Credibility was further ensured through the selection of the most suitable meaning units in the data, from which categories were derived. Graneheim and Lundman (2004) also suggest that credibility is also ensured when representative quotations for the transcribed text is offered to illustrate the categories as offered in the findings of this study. Dependability of the data refers to the measures of ensuring that the data did not change over time nor did the interpretation of the data (Graneheim & Lundman, 2004). This was ensured through an interview guide that asked the same questions to each participant and the findings generated from the interview guide were argued by both researcher and peer researchers to establish consistent judgments about similarities and differences in the content of the data. Transferability, is considered the extent to which the findings are particular of a specific group or setting (Krefting, 1991) and was ensured through the purposefully selected sample of participants Lastly, conformability was sought by keeping all field notes and transcripts (Krefting, 1991) as a data check during analysis.

Ethical consideration

Participation was voluntarily during which participants were informed about the purpose of the study and research procedures. All information was considered confidential and no information will be made available that could identify the participant in any way.

Participants were also informed that the interview sessions would be recorded.

FIGURE 2

Conceptual framework of the e-fashion consumer's behaviour intent

Emotional indicators
- Hedonic experiences
- Disconcertedness
- Isolation

Rational indicators
- Convenience
- Online variety
- Functional constraints
- Personal constraints

Control of functional risks
Realistic presentation (VP)
Stylistic clarity (VP)
Assess product information (PE)
Brand familiarity (PE)
Aesthetic evaluation (PE)
Shopper confidence (TO)
Informative visuals (TFH)
Accountability (RE)

Lack of control of functional risks
Visual limitations (VP)
Quality assessment limitation (PE)
Shopper doubts (TO)
Purchasing doubts (TFH)
Untroubledness (RE)

Attitude

Perceived behaviour control

Perceived lack of behaviour control

Not to shop in future

Behavioural intent

To shop in future

Key to codes
VP = Visual presentation
PE = Product evaluation
TO = Try-on
TFH = Touch, feel and handle
RE = Return and exchange

FINDINGS AND DISCUSSION

Attitudinal indicators

In order to achieve objective one of this study, two components of attitudes (emotional and rational) (see Figure 2) on which the theory of planned behaviour bases behavioural intent, were explored.

Emotional component

To explore emotion the participants were asked to express how they felt about their online shopping experience. Three different subjective categories of emotional experiences were identified (Figure 2). The first category presents hedonic emotional (Figure 2) experience expressed in the pleasure related

comments most participants uttered such as ('it was fun an exciting experience'). In particular, Koufaris and Hampton-Sosa (2002) found that websites that provided value added information such as product reviews and recommendations as well as website designed to provide positive encounters to the user offered more positive and enjoyable emotional experiences. In support of this finding Jayawardhena and Wright (2009) found that the excitement experienced online was attributed to involvement during the online purchase, convenience, attributes and merchandising of the site. Goldsmith and Goldsmith (2002) suggest that this positiveness might be motivated by the positive attitude the consumer has towards the Internet in general. Mummalaneni (2005) suggests that web based retailers should put more effort into generating pleasurable online environments that hold shopper interest. However, while perceived online fun attracted more male consumers, females needed the difficulty in selecting items to be reduced and the fun of online shopping is not that important (Hansen & Jensen, 2009). Siddiqui, O'Malley, McColl and Birtwistle (2003) found that consumers rather looked for added value and greater level of interactivity online than online excitement.

The second emotional category was identified as an emotion of disconcertedness (Figure 2) that was experienced by some participants who felt e-fashion shopping could make them spend money unnecessarily and cause an addictive behaviour as found in these quotes ('dangerous, it could be addictive' or 'it can make you buy things you don't need'). The last emotional category indicated an isolatedness experienced by some participants who felt uninvolved during the e-fashion shopping experience as found in these comments ('I felt disconnected as I can't buy because I cannot fit, I worry about size' or 'bored because I cannot touch and feel'). The last emotional category of isolatedness (Figure 2) experienced by some participants, is partly

due to the fact that consumers value the social and experience aspect of shopping which e-shopping does not support (Dennis, Harris & Sandhu, 2002).

Rational component
To explore to what extent the rational part of consumers online apparel attitude would influence the consumers' intent to shop online, participants were asked to express their thoughts about this online experience. Four rationalized attitudinal categories were identified. The first category of thought relates to convenience (Figure 2) as expressed through these comments ('it is a convenient way of shopping and easier' or 'it is a time saver'; or 'good for busy people' or 'you don't have to leave home') by most participants. According to Kaufman-Scarborough and Lindquist (2002), the comments of the participants are reflective of both 'time convenience' and 'place convenience' respectively. A study conducted by Park, Nam, Choi, Lee and Lee (2009) especially found that for larger body types the convenience aspect of online shopping was the most important feature of online shopping. This confirms the findings of Teo (2002) who found that online convenience formed part of the benefits of online shopping.

Another category was online product variety (Figure 2) as found in these comments by the majority of the mixed aged group of participants ('there is a good range of stuff' or 'it is interesting to choose from a variety'). The findings are similar to the findings of Ko et al. (2007) although these authors found that specifically young Korean consumers preferred internet shopping because of incentives such as information, better assortment of diverse designs and sizes and quality. A category of functional constraints (Figure 2) was identified that limited e-fashion shopping as found in comments some of the participants expressed, such as ('you have to have a standard size to shop online' or 'you have to wait for it' or 'it's only good for stuff

with no sizes (one size fits all)'). Lastly a category of personality constraints (Figure 2) that hindered the e-fashion shopping experience such as ('I need to touch and try-on' or 'it does not appeal to me' or 'I don't want to wait, I need instant gratification' or 'I like the social aspect of shopping in a store' or 'my personality is not an online person') was also particular to most of the participants. These findings support the notion that many consumers are still not convinced of the benefits of online shopping (Teo, 2002).

Perceived behavioural control indicators

To address objective two of the study, perceived behavioural control in the form of three functional risk categories (visual presentation, product evaluation and return and exchange policies) were examined to determine the extent of control the consumer experienced when confronted with these risks. Figure 2 indicates where the participants experienced control or lack of control within each of the functional risk categories. In order to explore the level of control within the e-fashion shopping experience, the data will firstly reflect the consumers' personal experience of each of these risks after which the level of control will be examined within these experiences. Therefore, the following findings reveal the categories extracted from the comments of the participants on each of the functional risks.

Visual presentation

Ha et al. (2007) and Khakimdjanova and Park (2005) emphasize the influence visual presentation of online apparel has on reducing the uncertainty and risk of purchasing apparel online due to the lack of physical contact a consumer has with the apparel item. In order to establish the level of control the participants experienced when confronted with the visual presentation of the blouse participants were asked to evaluate how visually presentable the online blouse was. Two criteria based

categories were identified that indicated control over the risk associated with the presentation of the blouse. These are firstly the realistic presentation (Figure 2) of the apparel item online which can be found in comments such as ('the model made it appealing, you can see how it will look like on a real person' or 'it was well presented on a real body as opposed to the doll') by the majority of the participants. Recently Ha et al. (2007) found that presenting apparel on a mannequin or model presented more online information to the shopper that would enable the shopper to visualize themselves in the garment (Jasper & Quellette, 1994).

Secondly stylistic clarity (Figure 2) of the online blouse expressed through comments such as ('you could see exactly what you are getting' or 'I could easily see the style' or 'the blouse had some details at the top which made it interesting") expressed by many of the participants. A category that expressed visual limitations (Figure 2) as a lack of control expressed by most participants over the online experience was indicated through statements such as ('I could see the front, but I don't know how the back looks like, so I was limited'). According to Park and Stoel (2002) a three dimensional rotating view of an online garment may make the apparel product more real to shoppers, resulting in online purchases. Lee, Kim and Fiore (2010) also found that a 3D virtual model decreased risk perception and increased positive attitude towards the online retailer. Both of these studies indicate the advantage 3D images might have for future apparel e-shopping. Kim and Forsythe (2008, 2009) used the three sensory enabling technologies available, (2D larger view and alternative views, 3D rotation views, and simulated virtual try-on situation) but found that, although the interviewees considered virtual try-on to be fun, it did not provide them with sufficient information as it did not provide an accurate representation of how they would look in a particular garment. With these earlier virtual try-on situations, a customer had

to take her own measurements and then select, from a predetermined set of measurements, those nearest to her own. In order for virtual try-on to be really successful, a 3D body scan needs to be done (Cornell University, 2010).

Product evaluation

To explore further the control participants have when confronted with the functional risk of product evaluation of an online apparel item, it was necessary to determine the following: how product quality was assessed, what their experience of the try-on limitation and lack of sensory evaluation through means of touch, feel or handling of the apparel item online, was. From the explanations the majority of participants gave a consumer-based perspective of how online apparel quality was determined (Fiore & Damhorst, 1992) and could be inductively determined. Three categories were identified that suggest different control strategies used with which to determine quality. These control strategies are the ability to assess product information (Figure 2) which is reflected in comments such as ('the information given tells exactly what it is made of' or 'the description explains the type of material used). Lim and Dubinsky (2004) found that product information was one of the key aspects consumers used to evaluate online merchandise. To this effect, Cho, Fjermestad and Hiltz (2003) and Park and Stoel (2002) agree that online stores which sell sensory products such as apparel should deliver clearer information on the product which is more effective in satisfying the shoppers needs (Jang & Burns, 2004). According to Khakimdjanova and Park (2005), by limiting online apparel information product uncertainty may increase subsequently fueling the perceived risks associated with e-fashion shopping.

Secondly, brand familiarity (Figure 2) was used to determine apparel quality as mentioned in several of participants' quotes such as ('Macys has a reputation for quality' or 'the store has a reputation for quality'). Harridge-

March (2006) and Jasper and Quellette (1994) agree that if online shoppers have sufficient trust in an organisation or its products or brand, it may outweigh the online risk they perceive and positively influence the intention to purchase from the web site (Park & Stoel, 2005). However, Siddiqui *et al*. (2003) found that the one area fashion e-retailers were not succeeding in was to use the online environment to add value to their fashion brand.

Another control strategy used by the majority of participants was the aesthetic evaluation (Figure 2) of the appearance of the online product, apparent through comments such as ('I liked the way it looked and presented' or 'it looked good on the model'). Although not an e-shopping apparel study, Fiore and Damhorst (1992) found that aesthetic cues was one of the perceived quality indicators consumers used to determine apparel quality. However, some participants were unable to apply the control strategies to determine apparel quality. These participants experienced apparel quality assessment limitations (Figure 2) based on the inadequateness of the online system to support the required features with which to assess apparel quality. This was indicated by comments such as ('it is difficult to see the quality' or 'I can't determine the quality of the blouse' or 'you are buying blind'). These findings concur with the findings of Jacobs and De Klerk (2007) who found that participants perceived the lack of physical evaluation to assess apparel quality as one of the negative aspects of e-fashion shopping. Although it has been established that the inability to try-on apparel items bought online are a functional risk to consumers (Jacobs & De Klerk, 2007), the extent to which the e-shopper could control this experience was explored. In this instance the findings revealed that there were e-shoppers who could control the inability to try apparel on when shopping online and a group of e-shoppers who could not. For shoppers who could control this inability, their control was reliant on a

category of shopper confidence (Figure 2). This confidence was found in their personal knowledge of stylistic features that suited their body type, on which they relied. This made them less concerned with the fact that they could not try-on the online product as reflected in such comments as ('if you know the cut that suits you then you can buy online' or 'if you know your style, no need to fit"). Park *et al.* (2009) found that the large body types were likely to have unsatisfactory experiences with ready-to-wear apparel items whereas the slim body types have fewer problems with ready-to-wear apparel. This is especially important in terms of e-fashion shopping where it is not possible to determine the fit of the apparel item.

The shoppers who could not control the inability to try-on apparel online, their comments indicated that the uncontrollable experience lead to a category in the data of shopper doubt. The category of shopper doubt (Figure 2) was mainly caused by frustration ('it's frustrating not being 100% sure of the purchase') hesitation ('I am hesitant …not sure if it will look the same as the model' or 'it is a bit scary that it might not fit') and concern to purchase ('there is a concern for wasting money') as indicated in these comments. The level of control participants could exhibit within the functional risk of being unable to touch, feel or handle the online blouse was also explored. Findings suggest that some consumers could also control this inability to explore apparel through means of sensory evaluation, and other consumers could not control this risk. Consumers who could control this experience made use of informative visuals (Figure 2) to alleviate their doubts of what the apparel product would feel like as depicted in these quotes; ('I feel confident because of the information that it is cotton, I know how cotton feels like'). Consumers who could not control the lack of sensory evaluation had explicit purchasing doubts (Figure 2) due to the fact that they could not touch, feel or handle the online blouse as

expressed through these comments: ('I feel hesitant, it will keep me off buying' or 'I could only imagine … I'm not sure if it is genuine'). These findings concur with the findings of Jacobs and De Klerk (2007) who found that some participants felt the risk of buying online to be greater and would rather buy in-store where they have the opportunity to do a thorough sensory evaluation. However, Workman (2010) found that some online retailers allowed consumers to request fabric swatches, which address the lack of sensory interaction with the apparel item, thereby increasing shopper confidence in purchasing apparel online. The inclusion of sensory-oriented product information would thus be a wise addition to websites of apparel retailers (Park & Stoel, 2002).

Return and exchange policies
In exploring the control consumers had over the return and exchange policies offered by the online fashion website, the findings reflect that e-shoppers found different ways to control this risk which was related to being responsible consumers in which case the consumer took responsibility for their actions. For some consumers it was important to examine the return and exchange policy thereby knowing exactly what it stated on the site thus creating a category of accountability (Figure 2) as found in these comments ('so that when it arrives and I absolutely hate it, I must be able to return' or 'I need to know if I can return because I did not try it on or touch it'). These findings agree with Jacobs and De Klerk (2007), who found that participants were worried because they did not try-on the item before buying, that they would not be able to exchange if it did not fit. Ko *et al.* (2007) also found that over 70% of participants appeared to worry that they would not be able to exchange apparel products purchased online.
On the other hand another group of consumers did not think it important to examine the return and exchange policy as this was not something they did even when shopping in-store, creating a category of untroubledness (Figure 2) found

in these comments ('I usually do not return what I buy, so I didn't bother especially when it is from abroad' or 'it never crossed my mind' or 'I just assumed that major shops normally have return policies').

Findings related to the theory of planned behavior

Objective three of the study was to propose a framework that explains the findings in terms of the Theory of Planned Behaviour that is depicted in Figure 2 as follows. The findings suggest that the rational and emotional experiences of the consumer are particular of both positive and negative attitudinal indicators which may influence the intention to shop online. Although the findings suggest a distinction between rational and emotional elements of attitudes, Ha and Stoel (2004) found that attitude towards e-shopping in general did significantly influence the intention to e-shop. More so, Yo, Damhorst, Sapp and Laczniak (2003) found that consumers with positive attitudes towards e-fashion shopping also had greater intention to purchase apparel online of which Jayawardhena (2004) found that a positive attitude also lead to revisiting of online sites. It is thus suggested that the positive attitudinal indicators will allow the consumer to digress towards a more favourable attitude towards fashion shopping online and augment the chances of returning to e-fashion shopping. Whereas, the more negative attitudinal indicators would suggest a less favourable attitude towards e-fashion shopping with less certainty for future e-fashion shopping.

Where the functional risks of e-fashion shopping are concerned a consumer may experience both behaviour control and lack of behaviour control. The behaviour control represents the fact that the consumer perceives to have the power to use the available information to make responsible decisions about the online apparel item. Behavioural control represents positive behavioural experiences towards the functional risk. Whereas, lack of behavioural control, refers to the consumer's perception of not having the ability to manipulate information on the site in order to make responsible decisions about the apparel item. Lack of behavioural control rather refers to negative behavioural experiences occurring when exposed to the various functional risks. According to Hernandez-Ortega, Jimenez-Martinez and Martin-DeHoyos (2008), the experience of not being in control could cause anxiety and stop the consumer from purchasing products online. It is suggested that the presence of both or any of the control indicators may influence the intent to e-fashion shop online in future. The framework suggests where behavioural control is experienced the intention to shop online is greater than where the more negatively inclined lack of behavioural control is experienced.

Due to the interrelatedness of the attitudinal and perceived behavior control elements of the Theory of Planned Behaviour it is proposed that these elements should not be interpreted as independent factors but rather as interdependent and reliant upon the influence of each other. It is anticipated that no single factor will be able to give a clear indication of the intended behaviour of the consumer. Rather, the interdependency of these factors will have an influence on the behavioral intention of the consumer to shop online in future or not.

However, the study is limited by its qualitative exploratory nature that reflects the views of a restricted number of South African participants. Furthermore, only one specific fashion website was used that did not allow for comparison of online experiences across different fashion websites. This would have helped to identify consistent behavioural control within dissimilar functional risk situations. The fact that the study was limited to a specific and homogenous group of

participants may also have influenced the way in which behavioural control was experienced.

CONCLUSION

The aim of the study was to develop a conceptual framework of e-shopping intent by exploring attitudinal (rational and emotional) and perceived behavioural control elemnts (functional risks) when e-fashion shopping for the first time. The findings suggest that the emotional and rational elements of the consumer's attitude are particular of both positive (hedonic, convenience and online variety) and negative (disconcertedness, isolation, functional constraints and personal constraints) indicators that will influence the intention to shop online. It is suggested that the shopper might experience both positive and negative indicators while e-fashion shopping and that one of these indicators might outweigh the other resulting in the motivation to shop online or not. Therefore, in order for e-fashion shopping to be persuasive, retailers online must try to minimise perceived risks so as to appeal to the first time e-fashion shoppers rationally and emotionally.

Similarly within the perceived behavioural control element of the TPB, a differentiation could be made between the extent to which the consumer has control or a lack of control over the functional risks experienced while e-fashion shopping. It is suggested that these control indicators will have a negative or positive influence on behaviour intent. These findings have brought to light the fact that consumers do have some control over the functional risks that have been reported as major barriers in e-fashion shopping. The level of control is also subject to the extent to which the e-retailer manages to address the consumers' needs such as providing enough visual and text based information about the product.

The findings are pointing towards a need for a better educated South African e-fashion

consumer who is able to distinguish between different online textiles, styles, brands and product quality. Therefore, the success of future e-fashion shopping will be dependent on the level of expertise the consumer has. Furthermore, the success will be supported by other online features e-fashion shopping websites in South Africa require such as detailed descriptions, back views, 3D rotating visuals and more interactive graphics.

By implementing more user friendly online features the risks in e-fashion shopping will be greatly reduced as the emerging South African consumer engages in the online experience.
The study has limited the focus on the attitudinal and perceived behavioural control elements of the TPB. The study has identified the functional risks e-shoppers have control over when e-fashion shopping such as realistic presentation, stylistic clarity, brand familiarity and those they do not have control over such as visual limitation, quality assessment limitation. This knowledge can be used to assist in the development of the online offering to e-fashion shopper. The fact that the efficacy of subjective norms was not determined may have compromised an understanding of the effect subjective norms have on the emotional and rational attitudes emerging from the study. Therefore, the interpretation of both attitudinal and perceived behavioural control elements should be cautioned as the absence of the subjective norms should be considered when reflecting on the attitudinal element of the TPB.

Further research is required in the consumers' experience of the influence of subjective norms on the intention to e-fashion shop to understand fully the way planned behaviour evolves. Although the study was exploratory in design the findings have indicated the possibility of expanding the study to an international e-fashion shopping audience where comparative analysis could be performed. It would be imperative to determine differences between consumers'

intention to shop online from Africa and the broader European, American and Asian context as the consumer might not behave similarly to functional risks as the South African consumers. However, future online research needs to consider the influence the presence of the researcher may have when participants are required to access a website as such presence may have influenced the outcome of this study.

REFERENCES

Abiodun, A.S. (2013). Challenges militating against adoption of online shopping in retail industry in Nigeria. *Journal of Marketing Management,* 1(1):23-33.

Ajzen, I. (1991). The Theory of Planned behavior. *Organizational Behavior and Human Decision Processes,* 50:179-211.

Almousa, M. (2011). Perceived risk in apparel online shopping: a multi-dimensional perspective. *Canadian Social Science,* 7(2):23-31.

Ahmad, N., Omar, A. & Ramayah, T. (2010). Consumer lifestyles and online shopping continuance intention. *Business strategy series*, 11(4):228.

Berg, B.L. (2004). *Qualitative Research Methods for the Social Sciences*. Fifth Edition. Boston: Pearson.

Bhatnagar, A., Misra, S., & Rao, H.R. (2000). On risk, convenience and Internet shopping behavior. *Communications of the Association for Computing Machinery*, 43:98-105.

Babbie, E. (2007). *The Practice of Social Research*. Eleventh Edition. Belmont: Thomson Wadsworth.

Bless, C. & Higson-Smith, C. (2000) *Fundamentals of Social Research Methods.* Cape Town: Creda Communications.

Bowen, G.A. (2008). Naturalistic inquiry and the saturation concept: a research note. *Qualitative Research*, 8(1):137-152.

Bustillo, M. (2010). *Retailers loosen up on returns*. [WWW document]. URL http://online.wsj.com./article/SB100014 24052970203467804576042660292942 624.html (accessed on 23 March 2011).

Cao, X. & Mokhtarian, P.L. (2005). The intended and actual adoption of online purchasing: a brief review of recent literature. *Institute of Transportation Studies*, University of California: Davis.

Chen, M.F. (2008). An integrated research framework to understand consumer attitudes and purchase intentions toward genetically modified foods. *British Food Journal,* 110(6):559-579.

Cho, J. (2010). *More retailers tighten up return policies because of fraud.* [WWW document]. URL http://www.cleveland.com/buiness/inde x.ssf/2010/11/more_retailers_tighen_up _return. html. (accessed on 23 March 2011).

Cho, Y., Im, I., Fjermestad, J. & Hiltz, S.R. (2003). The impact of product category on customer dissatisfaction in cyberspace. *Business Process Management,* 9(5):635-651.

Choi, J. & Lee, K.H. (2003). Risk perception and e-shopping: a cross-cultural study. *Journal of Fashion Marketing and Management,* 7(1):49 – 64.

Cornell University. (2010). *The 3D body scanner: Virtual try-on.* [WWW document]. URL http://www.bodyscan.human.cornell .edu/scene81bb.html [accessed on 17 March 2011].

Chu, K.K. & Li, C.H. (2008). A study of the effect of risk-reduction strategies on purchase intentions in online shopping. *International Journal of Electronic Business Management,* 6(4):213-226.

Delafrooz, N., Paim, L.Hj. & Khatibi, A. (2009). Developing an instrument for measurement of attitude toward online shopping. *European Journal of Social Sciences,* 7(3):166 -177.

Dennis, C., Merrilees, B., Jayawardhena, C. & Wright, L.T. (2009). E-consumer behaviour. *European Journal of Marketing,* 43(9/10):1121-1139.

Dennis, C., Harris, L. & Sandhu, B. (2002). From bricks to clicks: understanding the e-consumer. *Qualitative Market Research*: *An International Journal,* 5(4):281-290.

De Vos, A.S. (2005). Qualitative data analysis and interpretation. In AS De Vos, H.Strydom, C.B Fouche, and C.S.L Delport,(Ed.) *Research at Grass Roots.* Third Edition, Pretoria: Van Schaik.

Fiore, A.M. & Damhorst, M.L. (1992). Intrinsic cues as predictors of perceived quality of apparel. *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*, 5:168-178.

Flick, U. (1999). *An Introduction to Qualitative Research.* London: Sage Publications.

Fouché, C.B. & Delport, C.S.L. (2005). Introduction to the research process. In AS De Vos, H.Strydom, C.B Fouche and C.S.L Delport,(Ed.) *Research at Grass Roots.* Third Edition, Pretoria: Van Schaik.

George, J.F. (2002). Influences on the intent to make internet purchases. *Internet Research: Electronic Networking Applications and Policy,* 12(2):165-180.

George, J.F. (2004).The theory of planned behavior and Internet purchasing. *Internet Research,* 14(3):198-212.

Goldsmith, R.E. & Flynn, L.R. (2004) Psychological and behavioral drivers on onlineclothing purchase. *Journal of Fashion Marketing and Management,* 8(1):84 – 95.

Goldsmith, R.E. & Goldsmith, E.B. (2002) Buying apparel over the internet. *Journal of Product and Brand Management,* 11(2):89-102.

Goldstuck, A. (2009). *Internet turnaround has begun in South Africa.* [WWW document]. Available at: http://www.worldwideworks.com. (accessed on 24 February 2009).

Goldstuck, A. (2014). *South Africans still wary of online shopping.* [WWW document]. Available at: http://www.mg.co.za/article/2014-03-26-south-african-users-still-wary-of-online-shopping. (accessed on 18 September 2014).

Graneheim, U.H. & Lundman, B. (2004). Qualitative content analysis in nursing research: concepts, procedures and measures to achieve trustworthiness, *Nurse Education Today*, 24:105-112.

Greeff, M. (2005). Information collection: Interviewing. In A.S. De Vos, H.Strydom, , C.B. Fouche and C.S.L. Delport,(Ed.) *Research at Grass Roots,* Third Edition, Pretoria: Van Schaik.

Guest, G., Bunce, A. & Johnson, L. (2006). How many interviews are enough? An experiment with data saturation and variability, *Field Methods*, 18(1):59-82.

Ha, Y., Kwon, W.S. & Lennon, S. (2007). Online visual merchandising (VMD) of apparel web sites. *Journal of Fashion Marketing and Management,* 11(4):477-493.

Ha, Y. & Stoel, L. (2004). Internet apparel shopping behaviors: the influence of general innovativeness. *International Journal of Retail & Distribution Management*, 32(8):377-385.

Hansen, T., Jensen, J.M. & Solgaard, H.S. (2004). Predicting online grocery buying intention: a comparison of the theory of reasoned action and theory of planned behaviour. *International Journal of Information Management,* 24:539-550.

Hansen, T & Jensen J.M. (2009). Shopping orientation and online shopping purchases: the role of gender and purchase situation. *European Journal of Marketing,* 43(9/10):1154-1170.

Harridge-March, S. (2006). Can the building of trust overcome consumer perceived

risks online? *Marketing Intelligence and Planning,* 24(7):746-761.

Harris, M.L., Collins, R.W. & Hevner, A.R. (2009). Control of flexible software development under uncertainty. *Information Systems Research,* 20(3):400-419.

Hanai, T. & Oguchi, T. (2009). How do consumer perceive the reliability of online shops? *Cyberpsychology: Journal of Psychosocial Research on Cyberspace*, 3(2).

Hernandez-Ortega, B., Jimenez-Martinez, J. & Martin-DeHoyos, M.J. (2008). Differences between potential, new and experienced e-customers: analysis of e-purchasing behaviour, *Internet Research*, 13(2):248-265.

Huertas, M.K.Z. & Campomar, M.C. (2009). Rational and emotional appeals in advertising of prescription medicines: study of slimming drug in Brazil. *Innovative Marketing,* 5(4):80-88.

Internet World Statistics (2014a). Top 20 countries with the highest number on internet uses. [WWW document]. Available at: http://www.internetworldstats.com/top20.htm. (accessed on 10 September 2014).

Internet World Statistics (2014b). Internet users in Africa. [WWW document]. Available at http://www.internetworldstats.com/stats1.htm. (accessed on 10 September 2014).

Jacobs, B. & De Klerk, H.M. (2007). Understanding female consumers' risks perceptions for apparel purchasing on the internet. *Journal of Family Ecology and Consumer Science,* 35: 47-58.

Jang, E. & Burns, L.D. (2004). Components of apparel retailing website. *Journal of Fashion Marketing and Management,* 8(4):375-388.

Jasper, C.R. & Quellette, S.J. (1994). Consumers' perception of risk and the purchase of apparel from catalogs.

Journal of Direct Marketing, 8(2):23-36.

Jayawardhena, C. (2004). Personal values' influence on e-shopping attitude and behaviour. *Internet Research*, 14(2):127-138.

Jayawardhena, C. & Wright, L.T. (2009). An empirical investigation into e-shopping excitement: antecedents and effects. *European Journal of Marketing*, 43(9/10):1171-1187.

Kaufman-Scarborough, C. & Lindquist, J.D. (2002). E-shopping in a multiple channel environment. *Journal of Consumer Marketing*, 19(4):333-350.

Khakimdjanova, L. & Park, J. (2005). Online visual merchandising practice of apparel e-merchants. *Journal of Retailing and Consumer Services,* 12(5):307-318.

Kim, J. & Forsythe, S. (2008). Adoption of virtual try-on technology for online apparel shopping. *Journal of Interactive Marketing,* 22(2):45-59.

Kim, D., Ferrin, D. & Rao, J. (2008). A trust-based consumer decision-making model in electronic commerce: the role of trust, perceived risk and their antecedents. *Decision Support Systems,* 44:544-564.

Kim, J. & Forsythe, S. (2009). Adoption of sensory enabling technology for online apparel shopping. *European Journal of Marketing*, 43(9/10):1101-1120.

Kim, E.Y. & Kim, Y.K. (2004). Predicting online purchase intentions for clothing products. *European Journal of Marketing*, 38(7):883-897.

Ko, S.B., Salusso, C.J., Sprott, D.E. & Hwang, C.S. (2007). Internet apparel shopping: perception of risk among South Korean female college students in the apparel major. *Journal of Korean Society of Clothing and Textiles,* 31(6):869-878.

Koufaris, M. & Hampton-Sosa, W. (2002). Consumer trust online: examining the role of the experience with the web site. *Department of Statistics and Computer InformationSystems,* May: 1-20.

KPMG South Africa. (2013). *The growth of online shopping in SA*. [WWW document]. Available at: http://www.sablog.kpmg.co.za/2013/11/growth-online-shopping-sa/. (accessed on 18 September 2014).

Krefting, L. (1991). Rigor in qualitative research: the assessment of trustworthiness. *American Journal of Occupation Therapy*, 45(3):214-222.

Lee, H.H., Kim, J. & Fiore, A. M. (2010). Affective and Cognitive Online Shopping Experience: Effects of Image Interactivity Technology and Experimenting With Appearance. *Clothing and Textiles Research Journal,* 28(2):140-154.

Li, J., Mizerski, D., Lee, A. & Liu, F. (2009). The relationship between attitude and behaviour: an empirical study in China. *Asian Pacific Journal of Marketing and Logistics,* 21(2):232-242.

Lim, H. & Dubinsky, A. J. (2004). Consumers' perceptions of e-shopping characteristics: an expectancy-value approach. *Journal of Services Marketing,* 18(7):500-513.

Lincoln, Y.S. & Guba, E.G. (1985). *Naturalistic Inquiry*. London: Sage.

Liu, X., Burns, A.C. & Hou, Y. (2013). Comparing online and in-store shopping behavior towards luxury goods. *International Journal of Retail & Distribution Management*, 41(11).

Mahlaka, R. (2014). *Online shopping: is SA ready for it*. [WWW document]. Available at: http://www.moneyweb.co.za/moneyweb-south-africa/online-shopping-is-sa-ready-for-it. (accessed on 18 September 2014).

Martin, S.S., Camarero, C. & San José, R. (2011). Dual effect of perceived risk on cross-national e-commerce. *Internet Research*, 21(1)46 – 66.

Maurer, T. J. & Palmer, J. K. (1999). Management development intentions following feedback; role of perceived outcomes, social pressures, and control. *The Journal of Management Development,* 8(9):733 – 751.

Masound, E.Y. (2013). The effect of perceived risk on online shopping in Jordan. *Journal of Business and Management,* 5(6):76-87.

McCormick, H. & Livett, C. (2012). Analysing the influence of the presentation of fashion garments on young consumers" online behaviour. *Journal of Fashion Marketing and Management,* 16(1):21-41.

Mouton, J. (2002). *Understanding Social Research.* Pretoria: Van Schaik.

Motukuri, K. (2013). *Trends in S.A's online shopping scene.* [WWW document]. Available at: http://www.fin24.com/Companies/Retail/Trends-in-SAs-online-shopping-scene-20131127. (accessed 18 September 2014).

Mowen, J.C., & Minor, M. (1998). *Consumer Behavior*. Fifth Edition, New York: Prentice-Hall.

Mummalaneni, V. (2005). An empirical investigation of Web site characteristics, consumer emotional states and on-line shopping behaviors. *Journal of Business Research*, 58:526-532.

Naiyi, Y.E. (2004). Dimensions of consumer's perceived risk in online shopping. *Journal of Electronic Science and Technology,* 2(3):177-182.

Nielsen. (2010). *Global trends in online shopping, A Nielsen Global Consumer Report June 2010*. [WWW document]. Available at http://fi.nielsen.com/site/documants/Q1 2020GOS-Online Shopping trends-FINALCLIENTREPORT-June 2010.pdf. (accessed on 29 April 2014).

Onwuegbuzie, A.J. & Leech, N.L. (2007). Sampling designs in qualitative research: making the sampling process more public. *The Qualitative Report*, 12(2):238-254.

Paramasur, S.B. and Roberts-Lombard, M. (2012). *Consumer Behaviour.* Second Edition, Cape Town: Juta and Company Ltd.

Park, J., Nam, Y., Choi, K., Lee, Y. & Lee, K.H. (2009). Apparel consumers' body type and their shopping characteristics. *Journal of Fashion Marketing and Management*, 13(3):372-393.

Park, J. & Stoel, L. (2005). Effect of brand familiarity, experience and information on online apparel purchase. *International Journal of Retail & Distribution Management*, 33(2):148-160.

Park, J.H. & Stoel, L. (2002). Apparel shopping on the internet. *Journal of Fashion Marketing and Management,* 6(2):158-176.

Pastore,M. (2000). *Online apparel shopping gaining in popularity.* [WWW document]. Available at: http://www.clickz.com/411371 (accessed on 12 June 2010).

Rice, S. (2014). *Online shopping: is SA ready for it*. [WWW document]. Available at: http://www.moneyweb.co.za/moneyweb -south-africa/online-shopping-is-sa-ready-for-it. (accessed on 18 September 2014).

Schiffman, L.G. & Kanuk, L.L. (2010). *Consumer Behavior*. New Jersey: Prentice Hall.

Siddiqui, N., O'Malley, A., McColl, J.C. & Birtwistle, G. (2003). Retailer and consumer perceptions of online fashion retailers, website design issues. *Journal of Fashion Marketing and Management,* 7(4):345-355.

Singla, B.B. & Kumar, P. (2011). E-shopping: a paradigm shift in buying behavior. *International Journal of Research in IT, Management and Engineering,* 1(2):174-189.

Srivastava, P. & Hopwood, N. (2009). A practical iterative framework for qualitative data analysis. International Journal of Qualitative Methods, 8(1):76-84.

Taylor, J. (2014). *Local is the new luxury*. [WWW document]. Available at: http://www.bizcommunity.com/article/1 96/467/111392.html. (accessed on 18 September 2014).

Teo, T.S.H. (2002). Attitudes toward online shopping and the Internet. *Behavior and Information Technology,* 21(4):259-271.

Tubbs, B. & Ngubeni, T. (2014). *Smooth upward trajectory for SA e-commerce*. [WWW document]. Available at: http://www.itweb.co.za/index.php?id=7 0515. (accessed on 18 September 2014).

Wardle, C. (2009). *E-shopping ready to boom,* [WWW document]. Available at: http://en.wikipedia.org/wiki/Online_sho pping, (accessed on 10 February, 2010).

Workman, J.E. (2010). Fashion consumer groups, gender, and need for touch. *Clothing and Textile Research Journal,* 28 (2):126-139.

Wu, S. (2003). The relationship between consumer characteristics and attitude toward online shopping. *Marketing Intelligence and Planning,* 21(1):37-44.

Xu, Y. & Paulins, V.A. (2005). College students' attitude towards shopping online for apparel products, exploring a rural versus urban campuses. *Journal of Fashion Marketing and Management,* 9(4):420-433.

Yo, E., Damhorst, M.L., Sapp, S. & Laczniak, R. (2003). Consumer adoption of the Internet: The case of apparel shopping, *Psychology & Marketing*, 20(12):1095-1118.

Zhou, L., Dai, L. & Zhang, D. (2007). Online shopping acceptance model – a survey of consumer factors in online shopping. *Journal of Electronic Commerce Research,* 8(1):41-62.

Zhang, L., Tan, W., Xu, Y. & Tan, G. (2012). Dimensions of consumers' perceived risk and their influences on online consumers' purchasing behaviour. *Communications in Information Science*

and Management Engineering, 2(7):8-14.

Zhang, Y. & Wildemuth, B.M. (2009). Qualitative analysis of content. In Wildemuth B, (Ed.) *Applications of Social Research Methods to Questions in Information and Library.* Portland: Book News.