"Impact of E-commerce's Return Policies on Consumer Purchasing Behavior"
A study with reference to Apparel Industry in selected E-commerce Businesses
(In select metropolitan cities of India)

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Submitted by

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“Impact of E-commerce’s Return Policies on Consumer Purchasing Behavior”

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(In select metropolitan cities of India)

DECLARATION

I hereby declare that the dissertation titled "IMPACT OF ECOMMERCE'S RETURN POLICIES ON CONSUMER PURCHASING BEHAVIOR", A STUDY WITH REFERENFCE TO APPAREL INDUSTRY IN SELECTED E-COMMERCE BUSINESSES (IN SELECCT METROPOLITAN CITIES OF INDIA) submitted for the Award of Doctor of Philosophy in Management, at Dr. D.Y. Patil University, Navi Mumbai is my original work and the dissertation has not formed the basis for the award of any degree, associateship, fellowship or any other similar titles.

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Date: **Ms Sarika Omkar Punekar**

Place: Navi Mumbai **(Enrollment Number : DYP-PHD-14610001)**

CERTIFICATE

This is to certify that the thesis entitled "Impact of E-commerce's Return Policies on Consumer Purchasing behavior", A study with reference to Apparel Industry in selected E-commerce Businesses (In select metropolitan cities of India) and submitted by Ms. Sarika Omkar Punekar is a bonafide research work for the award of the Doctor of Philosophy in Management at D Y Patil University, Navi Mumbai, during the year (2014-17). In partial fulfillment of the requirements for the award of the Degree of Doctor of Philosophy in Management and the thesis has not formed the basis for the award previously of any degree, diploma, associate ship, fellowship or any other similar title of any University or institution.

Place: Navi Mumbai

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LIST OF ABBREVATIONS

2G	Second Generation
3G	Third Generation
4G	Fourth Generation
APAC	Asia Pacific
ASSOCHAM	The Associated Chambers of Commerce of India
B - B	Business to Business
B – C	Business to Consumer
B - G	Business to Government
CAGR	Compound Annual Growth Rate
CD	Compact Disk
COD	Cash on Delivery
EC	Electronic Commerce
EDI	Electronic Data Interchange
EFT	Electronic Fund Transfer
FDI	Foreign Direct Investment
GDP	Gross Domestic Product
GMV	Gross Merchandise Value
IBEF	India Brand Equity Foundation
IDCA	India Direct Selling Association
IMAI	Internet and Mobile Association of India
IMRB	Indian Market Research Bureau
ITES	Information Technology Enabled Services
MC	Mobile Commerce
PDA	Personal Digital Assistant
PwC	Price Waterhouse Coopers
RMG	Ready Made Garments
SKU	Stock Keeping Unit
VAT	Value Added Tax

EXECUTIVE

SUMMARY

EXECUTIVE SUMMARY

Over the years E-commerce industry has grown into multi-billion industry. The progress of E-commerce has had a noteworthy effect in the development of merchandise. Assortments of items are made available to shoppers by means of the electronic methods for business dealings broadly named as B to C exchanges. The progress of E-commerce has made a significant impact in the movement of goods. Varieties of products are made accessible to consumers via the electronic means of business dealings widely termed as B to C transactions. The evolution of E-commerce has a considerable brunt on the sales of all kinds of products. The wide ranges of products like electronics, fashion products, home decors, Medicines, grocery items, books, CDs etc with different features, styles, hues and sizes which are available to the consumers cover the entire demographics. The cheapest and a convenient mode to buy such products which is catching up the vibes of youngsters and busy class today is internet via online shopping. The existence of multiple E-commerce businesses has incepted the oscillations with different cost for a different brand in the behavior of consumers.

The Indian government's aggressive Digital India extend and the modernization of India is additionally influencing the eCommerce division. The Digital India extend expects to offer a one-stop search for taxpayer supported organizations that will have the cell phone as the foundation of its conveyance instrument .Indian E-commerce business has grown up extensively due to Large percentage of population has easy access to internet, a recent introduction of 3G and 4G connection, explosive growth of Smartphone, rising standard of living, Availability and convenience of getting much wider product range compared to

what is available at brick and mortar retailers, cost competitive advantage and evolution of various websites. As bringing the internet and broadband to remote corners of the country is giving rise to an increase e-commerce trade. The Indian government is keen to develop its distribution channel and other eCommerce related services as a major revenue model going ahead. Digital India and Modernization of India, both these projects will have significant impact on increasing the reach of eCommerce in coming years.

E-commerce is gradually attracting customers from Tier 2 and 3 cities, where people have limited access to brands but have high aspirations. PwC reports says according to E-commerce companies, these cities have seen a 30% to 50% rise in transactions in the year 2013. As Connecting to consumers have become very easy for E-commerce companies due to flawless distribution channels. A properly managed forward and backward distribution channel can help an organization in lowering the costs, increasing the sales, prompt deliveries; enhance reputation in the market, greater competitive edge, and in improving the customer confidence and level of satisfaction. With increase competition among E-commerce companies, the responsibility doesn't get over just after delivering a product to consumer; they also have to think about defective products that are returned by the consumers back to the company. For the customer satisfaction and retention, companies have started giving more importance to reverse logistics and it has become essential part of supply chain. The effective return operations can enhance the consumer perception of product quality, help minimizing the purchase risks and it boosts reputation by incorporating good corporate citizenship. The returned products of handled efficiently and expeditiously can reinsert into forward supply chain to reduce the further costs. This can

create additional revenue, reduce operating costs and minimize the opportunity costs of writing off defective or out of date products.

Consumers play an important role in online shopping. The expanding utilization of internet by the youthful era in India gives a rising prospect to online retailers. On the off chance that online retailers know the variables influencing Indian youthful purchaser's purchasing conduct, the relationship between these elements and online shoppers. Online retailers have full potential to convert potential customers into dynamic ones. The four key measurements of web shopping are the site outline, site dependability, client administration and the trust, these elements affect the buyer's impression in internet shopping. With the growing preferences and increasing internet penetration for E-shopping, India will most likely to generate $100 billion online retail revenue out of which $35 billion will be through fashion e-commerce in the year 2020. Based on a recent Google research, the company's director for e-commerce and online, Nitin Bawankule, every third shopping search on Google is fashion-related and the queries on fashion are growing at 66 percent year-on-year. The country is set to witness 500 internet users along with 300 smart phone users by the end of 2018.

Apparel is one of the basic necessities of human civilization along with food, water and shelter. The Apparel Industry reflects people's lifestyles and shows their social and economic status. The Apparel and Textile industry is India's second largest industry after IT Industry. At present, it is amongst the fastest growing industry segment and is also the second largest foreign exchange earner for the country. India has an abundant supply of cotton and man-made fiber, a well-established production base, availability of cheap and skilled labor and creative designers. Besides, the Governments liberalization on FDI and

export policies also nurtures the growth of apparel industry in India. India is considered as a best alternative for sourcing of apparel industry next to China by the global business giants. Today, with increasing needs, ever changing consumer expectations as per standard of living, and increasing level of competition, rapid technology obsolescence etc, and Apparel industry is becoming more prone to controllable and uncontrollable risks.

In addition, with the escalating demand with the accessories makes the Indian apparel market lucrative. The apparel market has undergone series of changes and opportunities. The challenges related with these opportunities are the indicators of the nations of upcoming apparel market. The attractive range of products, better brands, constant deals and discounts, price category and Return policies and the convenience of shopping from home made the consumers addict to this mode. This made the apparel industry make its presence felt in a short period of time. The future looks bright for online clothing, especially; the rise in Indian women shoppers and youngsters coupled by the huge demand for trendy clothes will continue to fuel this segment.

Late years have seen a surprising change in the way India Shops and exchanges. E-business has taken the world of Retail by tempest and enraptured the creative ability of a whole era of business visionaries, with E-trade wanders with different business and business models. As per the report published by PwC and ASSOCHAM, the division has grown three times in four years to about 12.6 billion USD in 2013.

It has been observed that several relationships exist in online selling environment. In order to cater these online buyers with best possible discounts and wide range of products this often leads to disappointments for all the parties involved. The products can be returned due to incorrect size or color, wrong delivery, defective or damaged product, quality issue,

poor packaging etc. Having a strong merchandise Returns motivates trust in purchasers and shows you're focused on customer benefits and satisfaction. Despite the fact that the customer isn't happy with the returned buy, taking care of the arrival professionally will guarantee their proceeded with support.

The consumers are confident when the purchase is guarded with a feature of returning the goods in case it does not satisfy the needs of the consumer. The return policy boosts the risk bearing ability of purchasing the product online. The online apparel sector is dominated by the consumers by E-shopping services. However, the majority of the consumers are not aware about the return policies of the goods shipped via E-medium. However, the booming apparel market comes not without challenges. When the consumer buys apparel online and his/her expectation is not met, creates a lacuna between the relationship of consumer and E-commerce websites. This gap can be bridged by incepting different policies which are in the favor of the consumers whereby.

As per E-commerce expert Shweta Singh “Consumer satisfaction and the risk associated play a critical role in the buying behavior. In addition, delivery bundles, not keeping the guarantee of convenient conveyance, wasteful production network and logistics administration and poor buyer administration are progressing issues that should be tended to through legitimate utilization of innovation. Lastly, retailers ought to acknowledge it likewise takes human inventiveness to locate the correct blend of innovation and individuals that will bring more prominent productivity and maintainability in this area."

When the consumer buys apparel online and his/her expectation is not met, creates a lacuna between the relationship of consumer and E-commerce websites. This gap can be bridged by incepting different easy to understand and lenient Return policies which are in the favor

of the consumers. The Impact of Easy, customer friendly and lenient return policy can secure long term retention, consumer loyalty and can also attract other consumers. This eventually will help E-commerce businesses to increase the profitability.

The nation has likewise seen an expansion in the shopper use on clothing. People have turned out to be more cognizant with respect to their outerwear and will spend more on the array. The rising population alongside the expansion in the discretionary cashflow of the consumers has prompted the increment in the consumption in the attire segment. Factors like the changing outline designs, creating purchaser class and rising urbanization have provoked the improvement in the attire business. Extending retail entrance, creating organization class and the growing offer of the modeler wear have will be the drivers for advancement. However, the current return policies which are provided by select E-commerce businesses are very limited and very much restrictive. Hence the consumer retention rate is very less. The policies which can convert the dissatisfied consumers are ignored. The study focuses on one such parameter like Return Policies of E-commerce and Consumer Purchasing behaviour.

The objective of this research is to study the consumer's purchasing behavior due to Return policy experiences of E-commerce's Apparel sector. The study also identifies the various

Return policy options given by E-commerce businesses to consumers and whether consumers are satisfied with those options, what are the factors which effect on consumer online apparel purchasing behavior and its impact on profitability of E-commerce businesses. The study is limited to 4 metropolitan cities of India, Mumbai, Pune, Delhi and Bangalore and a sample size of 450 due to time constraint. For this research 5 top E-commerce websites who deal with Apparel sector have been considered i.e Amazon,

Flipkart, Lime road, Jabong and Myntra. The basis of these websites selection is "SiliconIndia.news, Problab technologies Pvt Ltd, infoCreeds.com. To find out the relationship between the various demographic variables and Online purchasing behavior Chi Square test was used. The questionnaire consists of Demographic factors like Age, Income, Occupation, Gender etc. Level of Awareness on Return Policies, level of satisfaction etc. The research instruments used are questionnaire and interviews. Appropriate Statistical tools including Chi-Square Test, t-test, ANOVA wherever applicable have been applied to draw logical conclusions from the data.

This experimental study examined the online return policies and its influence on Consumer buying attributes and also its impact on the apparel buyer decisions, results of the study revealed that since online products do not give physical touch of any product there are high chances that delivered product may not appear as it was displayed on the website hence consumer have a choice of returning that product. Return policy includes refund/cashback options, replacement of that product or exchange of that product. So the apparel online stores should give more importance to apparel buying attributes to attract and appeal the consumers, and also the promotional programme also should be done aggressively and appropriately.

The study also recommends apparel E-commerce players, to consider the factors viz. outsourcing the return management processes, designing virtual gallery, strong visualization of description of apparel products from a customer point of view, mentioning universal size with clear return policy options etc. These basic factors will fundamentally contribute to the success of Apparel E-commerce industry in India.

CHAPTER 1

INTRODUCTION

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1.1 Meaning and concept of E-commerce:

As showed by the distribution head of International Journal of Electronic Commerce, Vladimir Zwass, Electronic commerce is sharing business information, keeping up business affiliations and sorting out business trades by frameworks for media correspondences structure's. Electronic commerce, in like manner indicated as E-commerce is considered by Oxford Dictionary (2012) as " business exchanges facilitated electronically on the Internet". Another definition made by Financial Times (2012) as a procuring and offering action over the Internet. To whole up E-commerce can be depicted as the procuring, offering and trading of stock and endeavors through an electronic medium (the Internet) by affiliations, consumers and assorted social events with no physical contact and trade. Some exceptional definitions of E-commerce which as appeared by changed indications and the media radiate an impression of being: Electronic Commerce (EC) is the place business trades occur through pass on trades frameworks, especially the Internet. It in addition depicts the buying and offering of things, affiliations, and information by techniques for PC frameworks including the Internet Electronic commerce is about cooperating and establishing consumer relations electronically. Online business, internet business, or electronic commerce is defined as the direct of a financial trade by electronic means. Hardware Commerce is a philosophy of current business era, which addresses the need of business affiliations, sellers and consumers to diminish cost and overhaul the method for things and attempts while developing the speed of transport. E-commerce is paperfree transactions of business using the following means:

Electronic Data Exchange (EDI)

Electronic Mail (e-mail)

Electronic Bulletin Boards

Electronic Fund Transfer (EFT)

Other Network-based technologies

Declining broadband enrollment costs, and the dispatch of 4G organization have transformed into the primary impulses of E-commerce in the country. From acquiring essential supplies to furniture, from apparel to adornments, and fabulousness things and jewels to ticketing – E-commerce has hugely drawn in the Indian purchaser. Electronic business has a severe impact by the utility of clustering usages. Viz, Electronic mail, E-carts and the reports which are available on internet as well. This conjugates tow trade activities – opertations and their implimentations, focusing on an example of a spam which consumer receives on respective mails. More links now endeavor to appeal consumers clearly electronic, using gadgets, for instance, propelled coupons, web based systems administration exhibiting and concentrated on takes note.

There are two terms which are used interchangeably E-commerce and E-business. But there are various authors who have pointed out a difference between E-commerce and E-business. E-commerce mentions to parts of online business including trades among consumers, consumers, business partners and merchants. Whereas E-business incorporates these elements, but additionally incorporates operations that are taken care of inside the business itself. arrangement of an electronic inventory, online installment, conveyance following, stock administration, Return administration and so forth. Web based business gives diverse sorts of business exchanges; Business to Business (B-B); Business to Consumer (B-C); Business to Government (B – G); Consumer to consumer (C-C); and portable commerce (M-commerce).

B2B Internet based business portrays the Electronic commerce between organizations at the level of makers, wholesalers, and retailers rather than amongst organizations and the overall population or governments. An organization's done item is regularly the after effect of various B2B exchanges that help make a store network and outfit it with the merchandise and materials expected to fabricate that item. B2C web based business is frequently utilized synonymously with web based shopping or online retail, it likewise traverses developing classes, for example, paid online administrations or paid substance.

Internet business gives different components like Non-Cash Payments, 24x7 Service accessibility, Advertising/Marketing, Improved Sales, Support, give pre-deals and post-deals help to give better administrations to consumers, Inventory Management, Communication change as E-commerce gives approaches to speedier, productive, solid correspondence with consumers and accomplices.

1.2 Consumer's online purchasing behavior:

As the research aims to study the impact of Return Policies provided by various E-commerce businesses on consumer's apparel purchasing behavior. E-Commerce and E-business have extended the speed and comfort with which business can be executed, achieving phenomenal competition among online vendors. To remain commonsense, E-associations must fit in with creating propels, continually incorporate new structures and satisfy a wide arrangement of shoppers. The shopper's purchasing behavior / conduct is decision procedures and demonstrations of individuals required in purchasing and utilizing items and administrations. There are extensive quantities of people on the web and they all are potential consumers of E-commerce business. Since there are such an assortment of providers, the most basic thing for E-commerce organizations is to grasp what are

consumer needs and needs in this engaged business condition. Consumer shopping practices are affected by different factors, for instance, culture, social class, references, associations, family, age, marital status etc hence they show particular consumer practices. These refinements are seen more specific when it is considered between two differing shopper bunches. Purchaser's attributes are similarly measured by Kotler and Armstrong (2010) in their research focused that shoppers get motivated form several advertisements and the offers. In addition to this they also mentioned that social attributes play a sihgniificant role in their buyijng behavior. It is very essential to analyze the buying behavior of consumer as consumers ‘responses to an organization’s marketing technique greatly affects the organizations achievement. And marketers can better anticipate how buyers will react to showcasing techniques. The consumers’ purchasing decisions are affected by three factors; personal, psychological and social. It also determined by level of involvement in purchase decision, importance and intensity to buy a particular product in particular situation and this motivates him/her to seek for more information about that product. Consumer buying behavior is divided in four types: consumer who cost products/services frequently and he/she needs very little search and effort for making buying decision is known as Routine Response. At the point when shopper discover data about new brand or class in a commonplace classification, the item is purchased every so often and which requires direct measure of research and endeavors before purchasing that item is known as Limited Decision Making. Expansive Decision Making requires Complex high affiliation, new, exorbitant and also sporadically obtained things. Abnormal state of budgetary/execution/mental risk.

1.3 Supply Chain logistics and the need for enabling E-commerce:

Competition is often seen in each field recently, and also the manufacturing world isn't completely different. Firms persistently look for more up to date and latest opportunities and defects inside the framework with the goal that they are regularly handled. Supply chain management is a critical part in any assembling firm, since it includes the best utilization of man, machine, material and different assets. Reverse supply chain might be a minor a piece of the whole arrangement of an association. As it manages the items that are being sent back to the producer by the consumer with various reasons.

The distribution center provides much of the consumer experience, in E-commerce. The ability to effectively manage these processes, including the increasing product returns flow, is a challenge that, if addressed properly, offers consumers major competitive advantages. From the moment, the online order is placed to when it is picked, packed, and shipped, every step in the process must be handled efficiently, consistently, and cost-effectively.

The importance of supply chain and logistics management in todays' highly competitive and dynamically changing world of E-commerce cannot be overstated. On the battlefield of omni-channel marketing and distribution, the one thing we know for certain is that there will be winners and losers. The greater part of that is great in theory, yet not all that easy to deal with in application. Enabling consumers to personalize their merchandise at the moment of purchase fabricates feelings of ownership and item steadfastness and gives company a competitive advantage over those selling comparative items.

The capacity of E-commerce permits geophysical obstructions to disappear, and making consumers and organizations potential recipients. Foreign business trades can happen through the web. Web based business is recognizable for its proficiency to come business

to acquaint and to life structures trade whenever and wherever. Consumers or business complex in E-commerce as purchasers or merchants envision on Internet-based innovation in conformity to accomplish their trades. Along these lines, trading hindrances and trading costs may move.

Other analyst expressed that E-commerce need to consider the foundation of distribution center focuses in remote nations, to make high productivity of the collaborations framework, enhance purchaser's satisfaction, and in addition can pick up shopper's certainty. In E-commerce exercises, Supply chain arrange and calculated collaborations are two most critical parts should be considered. Nevertheless, the ascent of E-commerce has given a more sound and feasible technique for passing on the upsides of the new strategic system. Generally, cross-borders collaborations require around few week’s time round.

Clearly, organizations had been disturbed by the dump between the focal points which fabricating system progression has and the responses for pass on those preferences. In view of this low effectiveness of the creation organize benefit, shopper satisfaction will be enormously diminished. Some specialist determined that joining E-commerce skill and IT setup could well upgrade association's general business worth. Online business can join all amongst organizations and intra-organizations limits, inducing that the three streams (physical stream, budgetary stream and information stream) of the stock system could be similarly impacted by E-commerce.

Moreover, E-commerce has a more refined level of impact on supply chains; Firstly, the execution hole can be wiped out since affiliations can perceive gaps between various levels of supply chains by electronic strategies for game plans; Secondly, in this way of E-commerce rise, new capacities such acknowledging ERP systems, similar to SAP ERP,

Xero, or Megaventory, have helped relationship to regulate operations with consumers and suppliers. For the information streams, E-commerce enhanced the most outrageous of information managing than affiliations used to have, and for the budgetary streams, E-commerce grants relationship to have more profitable portion and settlement courses of action. The affections on physical streams improved the technique for thing and stock advancement level for affiliations. Thirdly, improvement affiliations would keep contributing on new E-commerce programming courses of action as they are expecting theory return. At long last, E-commerce gives affiliations a more gainful and practical approach to manage coordinate with each other inside the stock system. Fourthly, E-commerce would grasp various parts of issues that affiliations may feel hard to change. One of the most important aspects of good supply chain strategy, which has been ignored by many companies for many years is the logistic process of dealing with the flow of returning products, items, materials from consumers. While forward logistic is about orderly pressed containers recoil wrapped onto all around arranged beds and moved out to stores and consumers along pre-set courses, Reverse Logistic is naturally more intricate— and now and again even untidy. The fluctuation of properties and terms encompassing everything makes numerous potential manners: come back to maker, exchange to another store, revamp, repackage/re-pack, sell, dismantle and reuse, reuse, give, or outright discard.

1.4 Retail Reverse Logistics:

Retail Reverse Logistic has generally been set low inside the Supply Chain Process, yet over the rise of E-commerce industry it is as of now increasing a great deal more consideration as it has coordinate effect on consumer loyalty, consumer maintenance, net revenues, organizations' ecological picture and corporate social obligation. As indicated by

the European Working Group on Reverse Logistics (2004), Reverse Logistics is: "The way toward arranging, executing, and monitoring streams of Raw materials, in-process stock, and completed products, from an assembling, conveyance or utilize indicate a state of improvement or purpose of legitimate transfer". Reverse strategic calls for business returns, wrong conveyances, guarantees, repairs and restoration and end-of-life returns. Retailers for the most part don't have vigorous and sparing reverse supply forms, and don't have the adaptability to proactively oversee returns. The employment more often than not falls on the purchaser, as they are considered in charge of pressing up the conveyed arrange, shipping it back, and catching up with the distributer for standing. Retailers are typically not able to explore data to quantify slants in what stock was being sent back, or set up its distribution center earlier time for an outsized volume of profits.

As the concept of reverse logistics has gained acceptance, though, companies have woken up to a startling statistic, as per the research report, Dave Blanchard, “Product returns cost U.S. manufacturers and retailers $100 billion every year in lost sales, transportation, handling, processing and disposal”. Which means consumer returns can reduce a manufacturer's profitability by an average of 3.8%.” Reverse Logistics is really perceived as a cost driver as it is an equation of various costs:

Processing cost + Logistics cost + credit/replacement cost + asset depreciation cost = Total reverse logistic cost.

Return management is a broader concept under Supply chain management’s Reverse Logistic. Return management incorporates all exercises identified with Return stream, reverse logistics, compelling gate keeping and returns shirking. It incorporates the customary strategic exercises of transportation and stock management; however it centers

movements to getting item once again from consumers instead of moving item to consumer.

Apparel businesses have started to handle that vital reverse supply management will outsized affect general operations. "Returns are a dark gap—consumers are left to their own particular gadgets, and firms don't get information proactively concerning item coming back to their distribution center," says eating apple Dampier, bad habit executive for Newgistics, a profits arrangements provider in capital of Texas, Texas. "For apparel organizations, particularly, developing E-commerce business operations implies that they have to give careful consideration to the present technique." A neighborly to-utilize interface has happened to noteworthy significance for potential consumers to make the essential buy, and an incredible consumer benefit (counting returns strategy) has incontestable to be successful for past consumers to make another buy.

Fleischmann et al (2004) in his research concluded that basics of Reverse Logistics can be analyzed on the four viewpoints: *Why are things being returned? What is being returned? Who is executing reverse logistics activities? Why do companies get involved in reverse logistics?*

Consumers usually send back the purchased items for various reasons. Things may be returned because of physical damage, some of them are returned in the fact that the consumers are unhappy and out with the handiness of the thing (desires or expecations not met), sometimes consumers return things since they find an option thing with better convenience after they have made the buy, now and again consumers abuse the arrival approach and return it with no reason. These are quite recently a portion of the genuine purposes behind the returns of a purchased items by maximum consumers.

In various nations consumers are legitimately qualified for give back the thing and enactment expresses that the organizations are in charge of recovery too. In addition, now and again organizations themselves take part in recovery activities to keep or make a perfect and green picture. Many organizations assume liability for the protected exchange or reusing of their things to guard up the earth. Frequently organizations get included in recovery and reusing undertakings and turn make mindfulness among their consumers as well.

Aberdeen's report examination shows that producers normally utilize at least one of four innovation answers for bolster their reverse logistics endeavors: consumer relationship management frameworks, benefit management frameworks, transportation management frameworks and guarantee claims handling frameworks.

1.5 Impact of Return Policy Management on consumer Purchasing behavior:

It’s also necessary to learn that consumers want the return to be simple, fast and convenient.

A lot of online stores do their best to compel the buying process as single and as efficient as possible. But what a lot of online e-tailers fail to respect is what happens next. What happens when a consumer necessarily to return a extend they buy? This process is regular as critical as the actual shopping meet, and arguably even weightier. Because consumers do not think about how easy the buying experience is when they strait to constrain a return. What they think about, and the memorial that they carry over with them, is the experience that they had after making the purchase. If returns are difficult and cumbersome to the consumers, they bury that website and switch to other website. Clearly stated e-tailer's return arrangement process assumes a central role in consumers' acquiring decisions. An e-tailer could have the most wonderfully planned site, moving

internet organizing endeavors and consistent bite the dust involvement, however without buyer-friendly returns, those endeavors are undermined. Returns are a bit of the shopping exercise, and any mistake related with this procedure will leave a persisting, circuitous impact on the consumer. As online shopping develops, e-tailer's return policies need to develop alongside it. In modern scenario, post purchase process in e-commerce is most essential so that the reverse logistics remains as column for the devotion of the projects.

1.6 E-commerce Fashion Sector:

The retail fashion industry is a steady business with continually changing styles and ever-introduce consumer's request. While supercenters and megastores ruled the past two decades, an ever increasing number of consumers are scanning for change. They're looking for a more tranquil and shopper neighborly shopping knowledge.On-line fashion is rising because the quickest growing class in India's booming e-trade market, backed via financial aid, boost generation as well as advertising and marketing dexterity. At the identical time, the entry of big powerhouses along with Tata institution, Aditya Birla institution, and Reliance Industries, among others is likewise shaking up the phase, main to greater consolidation, which until these days has been ruled via smaller businesses along with Myntra.com and Jabong.com. The way ahead for e-commerce and for fashion e-tailing is consolidation, believe experts. For instance, in 2014, Jabong was among the two top online fashion retailers in India, competing closely with Myntra. However, over the last two years, the company has lost steam. On the other hand, Myntra continued to get a massive funding infusion from Flipkart.

As per Sarma from McKeinsey's Mumbai "Indian apparel market is expected to develop well — and faster than the overall economy because of awareness of Western brands and

greater numbers of Indian consumers who will spend beyond fundamental needs and on a broader set of events and furthermore a developing movement towards Western and easygoing wear."Younger style consumers without problems use a spectrum of digital structures to get facts on traits, alternate studies inside those consumer journeys, social media plays a key position. Digital channels no longer best serve to provide pre-buy statistics; they have got emerge as standalone transaction structures. commonly thanks to mobile gadgets, international online apparel and shoe retailing is growing at a rate three times that of the marketplace normal. Consumer expectations are growing because of the fact that on-line sites are 24/7, have maximum SKUs in inventory, characteristic intuitive web page navigation, often have no-questions-requested returns policies, and provide decreased expenses and purchasing excitement capabilities like each day deals and auctions. While consumers do find their way into brick-and-mortar shops, they're armed with on line research and are extra stressful than ever.

1.7 Return Policies of E-commerce's Apparel Sector:

The rise of E-commerce is certainly one of the most important reasons for classic and nearby apparel becoming present day. It's important to know that various range of apparel products are in demands due to many exclusive styles of younger audiences that can be sorted by using e-trade portals. There are young adults who're exploring distinct styles of patterns and are more open to experimenting with exceptional clothing.

Today's shopper requests adaptability, straightforwardness and convineince. As internet shopping develops, retailer's arrival approaches need to advance close by it. Online consumers don't have the tactile aptitude of seeing, touching and, most basically, fitting partner degree thing before they get. With ecommerce, it's reasonable to arrange the wrong

size or understand that the shading or material isn’t what was normal. Thus, the conduct and motivations of web customers are exceptionally astounding. Rather than going to store to buy a thing, they require those garments return to them. online customers as a general rule buy various pants, shoes, shirts, dresses, and so on. They select one, then remand those they don't require with merciful merchandise exchanges they get things with the goal of making a call from the comfort of their own living arrangement. Amazon and Zappos have flourished by accepting liberal returns approaches that consumers trust. For sure, Zappos - which offers free two-way sending and a 365-day returns methodology - found that its consumers with the most elevated return rate are in like manner its best consumers. In order to cater these never ending demanding online consumers, E-commerce businesses often offer best possible discounts and wide range of products which often leads to disappointments for all the parties involved. Since the product cannot be physically seen in online sale, the products can be returned due to incorrect size or color, wrong delivery, defective or damaged product, quality issue, poor packaging etc.

CHAPTER 2
REVIEW OF LITERATURE
&
GAP ANALYSIS

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CHAPTER 2

REVIEW OF LITERATURE AND GAP ANALYSIS

This section starts with the literature review with the concept of the Return policies of electronic commerce, Apparel sector and continue with online purchasing behavior of consumers. Particularly, inside the last segments of the 20th century with quick alterations inside the records era, PCs have turned into a key a piece of the life. With the propensities inside the records and verbal trade innovation over these years, portable workstation structure's abilities have developed out of the blue and close-by systems have end up being a group that associates the majority of the PC frameworks in the global, the Internet. In the records innovation, the Internet has ended up being progressively indispensable. 20th century has been an innovation that, social, budgetary and political changes have happened. This section starts with the literature review with the concept of the Return policies of electronic commerce, Apparel sector and continue with online purchasing behavior of consumers. Alongside the globalism, vanish of the geographical boundries, technological improvements and unavoidable passing to the actualities society has profoundly influenced and changed the contemporary controls of the monetary manager universal. Many Return policies of E-commerce business are analyzed. Consumer behavior apsects are reflected with a reference to the distinguishing evidences of several attributes.

2.1 E-commerce:

International and national Studies on E-commerce

Many research experts concluded that emergence of Mobile commerce has a potential space in future. An ever increasing number of individuals will get to the Internet through tablets and Smartphones. Organizations will contribute on the versatile headways for a superior client encounter soon; in the coming years. The limit with respect to a buyer to customize and alter shopping background will be invited with open hands. Organizations will contend on costs, with a mass acquiring and ready to offer at a less expensive rate. Keeping in mind the end goal to show signs of improvement comprehension of the Indian market, *Sokrati (2017)* have directed an exploration on 100+ retailer consumers, through 1.4+ million buys, from more than 2+ million trades. This audit is exceptional in its revelations about the affecting Indian E-Commerce industry including purchaser's perfectives. The survey reasoned that men in India shop 3 times more than ladies. Cash down is the more favored installment decision in india and 60 % online buys occur amidst business hours.

Asit Ranjan Mishra and Mihir Dalal (March, 2016) in their article in livemint mentioned that Government has permitted 100% Foreign Direct Investment (FDI) in online retail of stock and ventures under the “Marketplace model” through the modified course, looking to legitimize existing organizations of web based business organizations working in India. The commercial center model of online business organizations is permitted to give support administrations to merchants on their stage, for instance, warehousing, logistics, arrange satisfaction, call focus and installment gathering. The new approach moreover orders such E-commerce organizations to show contact points of interest of the venders on the web.

The certification/assurance of things or administrations sold online will in like manner be borne by the dealers, not the web based business affiliation.

Ms. Shweta Singh (2015), highlighted the report generated by (IAMAI) and IMRB (Indian Market Research Bureau), the report says soon India will become second largest online user base after China. The report also stated, 'India has the 3rd largest internet user base on the planet yet it was estimated that by December 2015. While internet in India took more than a decade to move from 10 million to 100 million and 3 years from 100 to 200 million, it took only a year to move from 300 to 400 million users. China has more than 600 million internet users.

Mr Aldrida Costa, a creator, Indian online seller (Sep 2015), highlighted the report released by AMAI, just 14% of Indian E-users shop online compared with 30-35% in Brazil and Russia, while China has a 55% transformation rate. Contrasted with the other three nations, the ticket size of online trades in India is about 70% lower. Indians still wanted to buy higher esteem things, for instance, gems, jewelry and machines from the store as they got a kick out of the chance to touch and feel the thing before getting.

Over the period of time extensive ubiquity of E-retailing has created great challenges and opportunities. An essential challenge is to balance the choice between blocks and-mortar and E-truck. *Li, Zhaolin (Erick) Lu, Qiang; Talebian (2015),* have developed a framework for selecting the appropriate circulation channel given assortment, logistics and consumer characteristics. The block mortar retail model needs visual merchandising, physical presence of items and other processes whereas the online retail model, accepts order online and deliver items offline.

As per the review conducted by *"Worldwide Retail E-commerce index" (2015)*, 39 million (3.9 cr) or under 3% of India's masses have ever bought something on the web, a rate which

is underneath nations like Saudi Arab and Ireland, which are extensively littler nations. The good thing is that India saw one of the most elevated improvement in e-commerce portion. As per the report published by *PwC (2015),* E-commerce in India, Accelerating development, Mobile commerce influenced the e-commerce activities. With different mobile applications being developed by most eCommerce websites, smartphones are increasingly replacing PCs for online shopping. Mobile commerce has taken a lead to acquire consumer's procurement as well as building consumer steadfastness for different brands.

Kirthika Nelson (July 2014), stated that as indicated by a recent Forrester research, 16% of India's aggregate populace of 1.28 billion use online methods for shopping. Unlike developed countries where PC penetration rates have driven Internet reception, faster mobile penetration is helping bolster the Indian Internet populace, because of the development of "mobile-just" Internet users over the previous two decades. Research moreover compared the weakening financials of physical system and e-tail counterpart over the previous 3 years with the quick development to conclude that online is the approach, in the future. Considering that, at an aggregate level, working and net edges of organizations, for instance, Shoppers Stop, Cantabil, Kewal Kiran, Provogue, and Trent have all exhibited a declining pattern this may be a figure that should be considered important. *Comscore.com (2014),* reports highlighted that the web based business market is relied upon to reach to 125 US$ billion by 2024. According to *Forrester Research*, a free innovation and statistical surveying firm, only 16% of India's total people was online in 2013 and of the online clients only 14% or 28 million were online purchasers. India, in this way, was still in a beginning or youthful phase of development of online retail spending.

China was in rising stage at half, though Japan (69%), Australia (57%) and South Korea (70%) were in develop organize.

Mr Shahan P (2013), stated that the Indian E-business market apparently expands enormously. While the India's retail showcase figure was $470 billion in 2011 and is required to rise likewise as $850 Billion by 2020. With more than 10 million online customers, furthermore they see an improvement rate of 30% expansion. 3 billion in 2011 and hoping to ascend to $125 to $250 billion by 2024-25. In this way, the India's e-taking after market made offers of $600 Million in 2011 and is expecting $70 Billion by 2020. As per *Mr Jonathan D Caplan, President and Chief government, Genesco restriction*, "India includes a youthful, knowing and skilled populace, core consumers. It's a dreadfully sensible market. we have a tendency to selected to be in Asian nation before China,"

The relevant information asn the associated growth of tehe consumers using online services has shown a remarkable progress, consequently, the covalent between the tow parties is thoroughly developed. *Shaw (2006).* As per *Gummesson and Polese's* argument *(2009)*

Buyers can request for expected products and additionally vendors can fulfill his requirements. 'The ascent of these new information and communication developments and of Internet consumers, has showed another publicizing reality' *Xavier and Pereira, (2006).*

The criticalness of the engaged power and pervasiveness has come over frontal zone and affiliations' appreciation of competition has changed definitely. Nowadays associations use E-commerce channels to talk with consumers and to addition high ground, *Lee and Lin (2005)*. Online business help associations to redesign their definitive coordination and decreasing trade costs for the buyer gatherings, *Subramanian and Shaw, (2002). Burke, R.R. (2002)* highlighted that a faith of a conusmers play a critical role in development of

an organization and it increses its market share as it follows the Business to Consumer model, moreover the statement also holds true that more is the consumer base, high is the net profit. Moreover, *Astute and Morrison (2000)* communicated that online business helps relationship to get to unnecessarily various buyers and merchants. *Rowley (2000)* and

Maignan – Lukas' examination (1997), believed that the cyber crimes which are related to monetary transactions have to demotivated the consumers who carry out online shopping.

Solomon (1998), mentioned in the research that evaluation of the systems is a result of consumer's satisfaction to purchase various goods online. Business to purchaser online business practices generally called e-retailing, occur among affiliations and the consumers. Online business is basically one greater instrument for retail associations offering things by using electronic advancements to accomplish their consumers and besides giving conveyance organizations. The accomplishment of this range in a general sense in light of trust issue *Lee and Turban, (2001).*

2.2 Return Policies:

International and National studies on Return policies:

UT Dallas doctoral candidate Ryan Freling (2016), in his review tested the supposition that all arrival arrangements influence buys and returns in a comparable way. It proposed case is not same with each retailer, as retailers have a tendency to force confinements to deter returns or offer tolerance to energize buys by controlling five merchandise exchange components: time, cash, exertion, degree and trade. A review found that Lenient merchandise exchanges prompted expanded buys. He additionally found a littler constructive outcome, yet at the same time importance of strategy mercy on returns. The arrival arrangement tolerance ought to rely on upon the retailer's destinations. In the event

that a retailer needs to animate buys, offering more permissive money related approaches and low-exertion arrangements might be successful. He additionally said the cost of merchandise exchange influences the main issue of e-tailers income.

Narayan Janakiraman et al (2016), in his exploration thinks about 5 essential variables which differed in merchandise exchanges to make them pretty much tolerant. i.e money related tolerance, effort mercy, time mercy, trade mercy and degree mercy. The review found that offering the full discount of the item (financial mercy) or making returns simpler (effort mercy) work best in motivating consumers to buy the item. In any case, the attention ought to be on attempting to decrease the quantity of profits, then offering additional time and not tolerating returns on reduced things is more successful. Promote, since the cash returned back to the consumer is frequently not as much as everything forked over all required funds, down to the last cent, triggers a bigger number of profits than trade installments paid out part. Besides, investigation of his examination concentrate likewise appeared alongside financial hazard, it is additionally hard to request that consumers hold receipts or round out a shape for return. The following trouble was thinking about the normal restocking charges, an expense on returns that means something negative for the sum the buyer gets back. At last, stores that sold solid items forced more money related and exertion limitations than stores than sold non-sturdy items.

Ms Pooja Vishant, (June 2016), in her article highlighted on the loopholes in Amazon's arrival strategy as the whole weight is given on vender's shoulder. The article said that as amazon, does not confirm if the item is harmed/surrendered. They simply acknowledge open box things and return it back to merchant. Amazon doesn't check the item being returned. The claim has been open for 3 months with no activity. She additionally reasoned

that all commercial centers ought to check the bundles from consumers before tolerating comes back to guarantee the correct item is being sent back. Generally, merchants will keep on incurring gigantic misfortunes. High-ticket items like cell phones can suck away whole month's benefit.

Keith Philips, president and CEO, Voxware (2015) conducted a research and the research proved that, the majority of the time, consumers return products due to retailer errors. Frequent errors in the supply chain not only increases the distribution.

Lantz et al. (2013) concluded that components like enactment and rivalry regularly constrain e-retailers to offer free returns despite the fact that such offers presumably would not have been beneficial something else.

Based on the research done by *Eric T. Anderson* et *al (2010*), retailers by changing their current merchandise exchanges can gauge the gross and net request and figure expected changes in net benefit. Retailers can compute more precise value flexibilities by joining changes to their net request when returns are permitted. Merchandise exchange model can help retailers to streamline their profits arrangements for individual consumers and in addition crosswise over item classes and obtaining modes, for example, online versus in stores.

Chargebacks911 have concentrated on 9 noteworthy and regular purposes behind giving back the item obtained on the web. i.e consumers purchases the wrong thing, the bought item is did not require anymore, the item did not coordinate its depiction given on the web, the consumer wasn't comfortable with the item, a blessing obtained was mistaken, the consumer didn't need the thing, the item was harmed upon entry, the vendor delivered the wrong thing and critically consumer takes part in closet.

This clarifies why firms put resources into sending advertising correspondences, concerning their arrival approach and different administrations, to present and forthcoming consumers, to build consumers' mindfulness and uplift consumers' enthusiasm for buying items from the firm *Petersen et al., (2009) and Su (2009)* showed that over 70% of online consumers consider merchandise exchanges before settling on buy choices. The familiarity with merchandise exchanges, for example, return remuneration, can clearly empower buyer request and correspondingly increment deals. *Nook et al. (2006)*, for instance, appeared in their field concentrate that consumers who encounter a free-based item return will probably buy more than a consumer who encounters an expense based item return.

E-return administrations have been distinguished as the concentration motion for e-retailers endeavoring to enhance their administrations, where consumers relate e-return administrations with high caliber after deals benefits and saw esteem. *Parasuraman et al., (2005).*

It feels extraordinary to consider web based shopping as an alternative with no dangers. Especially in the apparel fragment, consumers routinely address about the right size, shading and blend of things. Tolerant return conditions are a welcome to mastermind the thing in different sizes and tints, to make a point to have asked for the sensible clothing. These revelations incite to the supposition that the consumer is likely going to purchase extensively more from that site, since he or she is content with giving back anything that does not fit his or her needs, *Reinartz et al., (2002)*

Retailers along these lines find that obviously imparting their profits arrangement will give a flag to consumers about the more immaterial parts of the item and administration quality, most likely prompting expanded deals *Wood, (2001).*

2.3 Apparel sector:

International and national studies on online apparel sector:

According to the *ASSOCHAM* report since Indian consumers are associated 24x7 through their advanced cells, tablets and other cell phones which is prompting a slow development of web based business into portable commerce and there is an issue of comfort which likewise prompts hasty purchasing. The perusing patterns, which have comprehensively moved from the desktop to cell phones in India, internet shopping is additionally anticipated that would take action accordingly, as one out of three consumers right now makes exchanges through mobiles in Tier-1 and Tier-2 urban areas. In 2015, 78 for every penny of shopping questions were made through cell phones, contrasted with 46 for each penny in 2013.

The most elevated development rate was found in the apparel portion, just about 69.5 for each penny over a year ago took after by electronic things by 62 for every penny, infant mind items at 53 for every penny, excellence and individual care items at 52 for every penny and home decorations at 49 for every penny. The most imperative contributing variable to the fast development of computerized commerce in India is the expansion in the utilization of cell phones. As per the report, the one of the driving elements for the internet shopping is the age profile of the consumers who are youthful, between 15-35 years. This fragment is very net keen and appreciates doing new sort of shopping background, for all intents and purposes from their work area best in office, portable workstations at home or even Android-based telephones. As indicated by the latest report by Technopak, Indian Textile and Apparel Compendium 2010, the household textile and apparel feature measure in 2009 was Rs. 218570 crore (US $ 47bn) and is depended upon

to create at the rate of 11% CAGR to accomplish Rs. It is observed that the general size of textile and apparel industry, including the household market and shares, is starting at now assessed at Rs. 656000 crore (US $ 140 bn) by 2020. 1032000 crore (US $ 220 bn) by 2020, with a CAGR of 11%. 327000 crore (US $ 70 bn).

Economic Times article (2014) "Bata, Fabindia and Evok going for the arrangement to take advantage of web based shopping fever" A number of shop retailers and strip shopping center administrators are getting a handle on a "click and Gather" strategy where customers purchase things on the web yet take developments from physical framework in an offer to join the electronic shopping free for all. Infiniti Mall in Mumbai, for example, is wearing down an electronic business thought where its tenants are asked to give around 10% markdown to online shoppers, yet the buyers must visit the stores to take movement. Decent Retail, which works strip malls in six urban ranges the country over, also, is tackling a near model. The move comes when a growing number of Indian buyers are moving a not too bad bit of their shopping to electronic business players, for instance, Flipkart, Amazon and Snapdeal.Respondents from time to time buy accommodating pieces of clothing on web as demonstrated by *Napompech, (2014) and Zuroni Md. et.al* think the parts affecting consumer's manners towards ecommerce purchases through electronic shopping states that ladies clothing and lace where supported by 38% of the respondents. 41% of people respond to inspiration buying while the rest did not. Correspondingly, ladies apparel and additional items will most likely be acquired in view of entrepreneurial obtaining. Wolfinbarger and Gilly30 contemplated that 90% of the online consumers slant toward online clothing shopping to refrain from shopping impediment or undesirable weight from arrangements partners or sidekick or youths. As demonstrated by *Ngai et al. (2014),* the

clothing store organize fuses three stages, the material creator, apparel maker and retailer. The clothing business experiences rapidly changing consumer ask for with respect to style of the apparel being made. Price has been accounted for to be an urgent buy integral variable for apparel. Besides online consumers are probably going to see that costs of items in online shops are frequently lower than physical stores. Rebates are said to affect dress acquired through internet business. The early online consumers from India were affected by elements, for example, value, brand, quality and site not at all like their USA early online consumer partners who were more impacted to shop because of cost and rebates as indicated by *Gehrt et. al. (2012).*

Workman and Cho (2012) announced that men and ladies contrast in form cognizant shopping yet, they don't vary in the imprudent, quality, brand or value angles identified with internet shopping. Apparel industry is compelled to bring new items into the market at short interims because of high shopper desires. *Yi et al., 2011.*

Agrawal, Mohan Sandhir, Vidushi Gupta, Gaurav (2010), concluded that "Rising Profile of Online Apparel Shoppers in India" Online shopping is most basic nowadays in the created world particularly in the USA. Despite the fact that quickly rising, web based shopping in the creating nations especially in India is yet to end up plainly solid and differentiated. Towards exploring the rising profile and distinguishing contrasts between the American and Indian online consumers, this review reported an overview and a few other exact tests. The review uncovered a tremendous potential for changing over Indian in-store consumers into online purchasers. This review encouraged retailers and brands in extending their nearness and effect however online entryways.

Jones, Christie, Soyoung Kim, (2009) in their study analyzed the impact of retail brand trust, disconnected support, apparel association, and site quality on online clothing shopping goal for youthful female US consumers. This review additionally inspected the impact of retail brand trust, disconnected support, dress association and two elements of site quality on online clothing shopping goal. Moreover, they discovered that Off-line support was the most grounded indicator of web based shopping aim. Suggestions for multi-channel clothing retailers were examined in light of these discoveries.

The article distributed by *Cowart, Kelly O., Ronald E. Goldsmith, (2007)* researched the variables which supported online based apparel usage. Using Consumer Styles Inventory, the survey found that segments like brand mindfulness, quality and plan discernment, check faithfulness, absence of alert and greedy shopping engage the online apparel shopping.

The article published in *Business Today (2007),*" Internet's 10 Best Shops, gave the data on the 10 best online stores in India. It referred to that the "Individual Shopper" device of Style Feeder Company helps one to shop and limit buys. Web based business Company offers an online group focused apparel store. The examination shopping webpage of PriceForSure.COM organization offers presents online lists, video transfers, liveWeb TV, and closeout capacities.

Factors affecting clothing purchases are style, quality, brand and the availability of wide range of brand and clothes diversity which were found to be positively related to online purchase by *Sondhi and Singhvi, (2006).*

Lee, Eun-Jung, Park Jung Kun Park, Jung Kun (2005), "Online administration personalization for clothing shopping." This review investigated the elements of online

administration personalization in the online apparel retailing setting, as to consumers' real web based shopping exercises, this review exhibited the elements of online administration personalization with regards to online apparel retailing. Additionally, demonstrated the that consumer web based shopping encounters may effect on their online administration personalization states of mind. Hypothetical and administrative ramifications are likewise talked about with respect to online administration management. In view of the outcomes, Internet-based apparel retailers may profit by creating different sorts of personalization administrations by improving shopping expectations of their consumers, specifically, of the individuals who are faithful to the retailers.

Goldsmith and Fynn (2004) found that daring purchaser and customary list purchasers were more disposed towards online apparel buy. Mark nature and past involvement with internet shopping was observed to be a vital component for apparel buy done on the web. *Kim (2004)* expressed that the apparent qualities of internet shopping comprised of four variables: exchange cost, motivating force, website plan and intelligence impacted shopping conduct significantly. Existing reviews call attention to that there are a few components affecting the online buy aim like trust, hazard, web involvement, shopping introduction, web based shopping background, shopping inspiration, social qualities and social impact. Each or a blend of these components particularly add to online buy expectations.

Cowart, Kelly O. Goldsmith, Ronald E. (2001)," in their examination inferred that the impact of purchaser basic leadership styles on online clothing utilization by undergrads". Apparel buys constitute one of the quickest developing fragments of internet business. Therefore, there are solid hypothetical and administrative motivations to better

comprehend shopper qualities related with purchasing apparel on the web. This paper researched motivations for online clothing use, utilizing the Consumer Styles Inventory. There are various factors associated with online clothing shopping like quality awareness, Product awareness, indulgent shopping and brand certainty. But with all these factors Value affectability was contrarily related with web based spending.

Research concerning online apparel shopping incorporates the elements that propel and restrain such shopping, the quality and fulfillment of the garments sites. Elements that hinder web based apparel shopping incorporate the failure to attempt on garments and worries about Visa security and trouble in evaluating the nature of the items. Elements that rouse internet apparel shopping incorporate the accommodation, fun, and briskness of purchasing on the web. The individuals who have past web shopping knowledge, the individuals who know about the brands, and who look for data online will probably make garments buys on the web**.**

2.4 Consumer Apparel purchasing behavior:

Keith, Voxware (2015) expressed that arrival strategies unquestionably have costs, however it has extreme effect consumer loyalty, consumer steadfastness, and at last, main concerns. Web based shopping and shopper desires will just keep on increasing. No question, the ideal opportunity for retailers to enhance their distribution centers with wearable innovation like voice programming is presently. Without hands voice programming has demonstrated to altogether lessen distribution center picking blunders, so retailers can promptly get the correct item to the ideal individual and keep those reliable consumers cheerful.

The review led by *Chargeback911*, expressed that arrival arrangements are troublesome for shopper and in addition retailers. In any case, the arrival sweet spot can really expand the consumer steadfastness towards site. The review expressed that what are the fundamental mistakes submitted by dealers while expressing merchandise exchanges which makes negative effect of consumer loyalty and their acquiring conduct. i.e the e-rear don't uncover contact data, Consumer's inquiries go unanswered, Consumer benefit hours are excessively prohibitive, Interactive voice reaction telephone frameworks that limit human-to-human connections are off-putting, Cancelation and merchandise exchanges are excessively prohibitive, which influence the buyer steadfastness.

Khare and Rakesh (2014) concentrated on the internet shopping conduct of both male and female Indian understudies and presume that male understudies were more positive and open towards web based shopping. Comfort and speed of requesting influence online buy. Conveyance time deferral ought to be repaid with unconditional presents and further rebate. Since pictures offer online items, practical pictures from various edges must be given. there is a critical need to reproduce the customary shopping background onto web based shopping knowledge to draw in potential Indian online consumer

M. Krishnakumar (2013), research results showed that the store qualities progression and reference social occasions are the basic estimations of garments obtaining conduct. buyer qualities, reference packs, store properties, progression and product attributes. the apparel shopping behavior of Indian consumers through five estimations.

To update through perception of Gen Y consumers, the research broke down the effect of shape affiliation and saw experiential regard on Gen Y consumer’s retail buying conduct.

Sullivan, Pauline et al (2012,) said that regardless of Generation Y, consumer’s colossal

part as a pioneer in the market, it is logically striving for retailers to understand these consumers\' lead and mind explore.

As per Sarkar (2011), a fruitful internet promoting must concentrate on expanding the hedonic estimation of the destinations and offer stricter security to the people utilizing their card for installment. Consumer buy goals expanded with website architecture, unwavering quality/security, responsiveness and general administration nature of the online entryways. Consumers feel more serious hazard for purchasing clothing items online because of powerlessness to completely inspect the item on the web and the generous variety in the qualities of apparel conveyed.

In the apparel area, there are numourous national and international brands entering in with many private barnds. After sustenance and foodstuffs part, apparel is major retail area as the usage of apparel is moreover broad in volume. There are various prominent factors which has impact on customer's obtaining behavior and the author has focused on cognizance and perceiving the basic determinant components affecting the buyer buying conduct towards attire, *Krishna, C. V.. (2011)* furthermore he said that as numerous apparel companies are joining the retail sectors, Indian retail sector is expanding. Likewise the market leaders in retail industries which are concern with a business of apparels. The measurement point has no relation between the buyer's preferences towards the same.

J. Sinha (2010) The amount of people involved with various online activities is growing every day. While the amount of online consumers is extending, it is not in respect to that of physical consumers. Explore has endeavored to clear up the disturbing execution of online shopping when appeared differently in relation to the physical shopping outline.

Lahiri, Isita et al (2010), in their review recognized that there are various elements of the consumer's purchasing behavior which is influenced by retail apparel portion.

N. Sumathi et al (2010), addressed in t heir studies that prequesite of specific character in the apparel has a contributory impact on the influence of conusmer's purchasing behavior as well as their desire to get acquainted with the market leading brands. Quality and energetic regard are the other essential markers of the purchase objective. *Rajagopal (2010),* focused on the elements of customer lead and its effect on purchase desires towards configuration apparel in the Indian market. The results found that socio-social and personality factors which relates to viewpoints of the purchase opinion among consumers.

Jinhee Nam (2007), in their research reviewed that the self-governing living inhabitants were contemplated concerning style awareness, information sources and shopping habits. Jinhee Nam has considered youth and female consumers to study the reaction of apparel shopping. The study gained the review that apparels are purchased for enjoyment or need, however less for similitude. *Radha Krishna and Shylajan (2007)* projected and studied a model and they also considered the effect of various visual merchandising techniques consumer's regular purchasing behavior towards checked apparel items. In any case, conspicuous confirmation of factors, nearness of which revels consumers to go for sorted out retail garments brands are still left unturned. As indicated by *Cowart and Goldsmith (2007)* quality, mark, form, libertine shopping, lack of caution and brand dependability affected internet shopping conduct design.

A review was led by *Memon (2006),* to study the post purchase impact of private brands on apparel retailing. In his study he has considered two retail outlets Westside and Pantaloons in Ahmedabad city and recognized the hypothesis that people are set up to

change over to various brands if comparative workplaces are open. A study on shopper's purchasing behavior examines the numerous processes which focuses on how consumer chooses the product which is secure, which has utility and it fulfills the necessisities. Learning of consumer conduct straightforwardly influences showcasing technique, *Anderson et al, (2005).*

Gupta (2004), examined the variables impacting the decision of private name in departmental stores of Hyderabad for two item classes - handled nourishment and toiletries.

J.H and Lennon et all (2004), assessed in their research that impact of TV on apparel shopping and inspiration acquiring and found results that there is a positive association between drive obtaining and TV program introduction on apparel shopping. Buyer lead is the examination of the systems included when individuals or social affairs, select, purchase, use or dispose of things, organizations, considerations or experiences to satisfy needs and longings, *Michael R. Soloman et all (2004).*

Kim et al (2003), analyzed the behavioral objectives model of internet searching for apparel and the survey comes to fruition maintained Fishbein's behavioral points exhibited in deciding behavioral objective to scan for dress on the web and the result showed positive relationship among perspective and subjective principles incorporates that behavioral point is not a component of self-ruling game plan of attitudinal and institutionalizing elements however of a course of action of relationship between these variables. The disclosures of this audit recommend that however the effect of perspective and subjective principles are not proportionate in their results for behavioral desires both are basic markers of consumer's shopping conduct in the particular setting of online searching for apparel

Abel Stephen (2003), in his paper spoke about the research that addressed the internet business outline and related purchaser behavior. Organizations have recognized and conjectured on noteworthy themes going from Web usability, exhibiting channels and diverse segments influencing online obtaining conduct. Regardless of the way that researchers have focused on what appear to be differing parts of online obtaining conduct, their surveys may be gave off an impression of being interrelated and dependent, even to the level of revealing creates whereupon web business, to the extent future arrangement and research, could be developed. The progression of Electornic business has affected not quite recently the business focus through the help of the replacing of stock and ventures, furthermore human direct in light of the frameworks of online organizations.

Christy M. K. Cheung et al. (2002), analyzed the web shopping conduct under Various settings consistently. This proposed framework not simply outfits with a solid point of view of online shopper lead, also fills in as a remarkable run for researchers. In context of this, give a complete review of the composition and propose an investigation structure with three key building pieces (point, gathering, and continuation) so as to research the online purchaser lead purposely. Regardless of the way that researchers from a grouping of business requests have increased gigantic ground over the span of late years, the degree of these audits is to some degree wide, the surveys show up respectably isolated and no uniting speculative model is found in this investigation go. As indicated *by Frank R. Kardes (2002),* consumer conduct is the investigation of human or purchaser reacts to items, administrations and the advertising of items and administrations. The idea of purchaser conduct is that generally individuals purchase items not for what they do but rather for what they remain for. Shopper's behavior has been inspected as it gives the calculated

structure and vital deduction for completing fruitful division of business sectors *Schiffman and Kanuk (2000).*

The general population who utilize the Internet as a common mechanical get together what's more, or the general population who have additional time starved bolster shopping on the Internet. In setting for the web based retail channel, it is necessary to appreciate the purchaser's perspective, point and direct in light of the web gaining hone. In addition, who are additional time obliged tends to purchase online more once in a while. *Swaminathan et al (1999),* refered merchant qualities, security of exchanges, substance for affirmation and shopper qualities as sections affecting electronic trade. *Bellman, Lohse and Johnson (1999),* looked at the relationship among economics, particular qualities, and viewpoints towards web shopping. These producers find that individuals who have a more wired way of life.

Isita and Pradip (1996) did a review on variables impacting buy of apparel from sorted out retail outlets. The regular change in ways of life with changing design inclination of consumers is bolstered by the more up to date retail offerings originating from the sorted out retailers, where clothing gets most extreme significance. Keeping these changing aspects in view, this review makes an endeavor to distinguish the variables of the consumers' purchasing conduct that is affected by retail apparel portion, and to evaluate the significance of each of them to consumers in choosing clothing from composed retail outlets. There are many reviews done at worldwide level on behavioral part of consumers with regards to retail promoting. *Decision Robert (1999)* did a review on the distinctions in shopping propensities for men and ladies. The review found that ladies are the essential consumers in the United States. Contrasts with respect to the issue of where to shop and

contrasts in purchasing blessings are found amongst men and ladies. That implies ladies need to do a ton of juggling to fit in their shopping. They don't linger in light of offers, on the grounds that the climate turns warm, or whatever other reason savants make. Really, ladies begin shopping sooner than men yet complete similarly as late on the grounds that they have such a great amount to do. Men and ladies likewise vary with respect to where they shop. Ladies are well on the way to shop at markdown retail establishments for endowments.

The different variables affecting individuals' shopping conduct have been seen by *Berry (1996)*. The creator did a review on Retail disappointment. However, in spite of hyper rivalry in many markets, a few retailers are performing admirably. What they have in like manner is convincing an incentive for consumers made through a heap of advantages that exceeds shopping troubles. Retailers who offer a predominant stock combination, reasonable costs, regard for consumers, time and vitality reserve funds, and fun can induce the kind of dedication that secures their future. *Sproles and Kendall (1986)* built up a model to conceptualize buyer's essential authority lead with eight customer mental presentation components viz., hairsplitting perception, check mindfulness, peculiarity and shape discernment, careless and impolite purchaser, perplexed by over choice shopper, incessant and stamp reliable purchaser, recreational and hedonic shopping awareness, and cost and regard comprehension.

2.5 Online apparel returns policies and Consumer behavior:

As per Venakatesh Peddi, Principal, IDG Ventures India, there are three drivers of e-retail in India today: expanding interest for optimistic and way of life items by the developing white collar class. The absence of retail foundation, particularly in semi-urban districts and

Developing computerized mindfulness and solace with executing on the web. Today, greater brands are not dithered by poor dissemination organize as posting on any national e-retail can guarantee the contact the client remaining at the remote corner of the nation.

According to the overview directed by *comScore and UPS* 63% of American consumers check the Return plan prior making a purchase and 48% would prefer shopping more with retailers that offer bother free returns. These courses of action might have a great deal more essential impact on overall consumers. The report additionally specified Consumers have been prepared to be more mindful with regards to purchasing on the web. Not exclusively are they bringing about the extra transporting costs, however they likewise are not ready to associate with their buy face to face as they would in a physical shop. A bother free returns, discounts, and trades approach demonstrates that the ecommerce business remain by their item, and pride themselves on a stellar consumer benefit understanding.

Dr. Mehmet Sekip et al (2016) in their examination "Balancing Strategic Purchase Deferrals: The Impact of Online Retailers" concentrated that how merchandise exchanges can affect shopper decision and online retailers' primary concern. In his exploration, he has concentrated many variables like buyer conduct, item valuing, and stock control and the intricate interchange among these and merchandise exchanges. He recognized the way that indulgent merchandise exchanges enhance consumers' valuation of the item and makes them more inclined to buy it. While adaptable merchandise exchanges instigate more returns that must be exchanged at the leeway time frame. As much as consumers love the possibility of simple returns, for retailers, it is a twofold edged sword.

Online vender *Mr Mayank Bhatia (April, 2016)* expressed that for his organization returns were as high as 25%. Still there was no chance merchandise exchanges can be surrendered.

He additionally expressed that if E-commerce organizations don't permit returns, it resembles bouncing out of the skillet and into the fire. He specified that modules for installment, returns and requests are made to help the vender to offer and pick up shopper consideration.

Online item return measurements report created by *Readycloud* Consumer Relationship Management programming, helpful, bother free returns influences web based business' main concern. As per *Comscoreover* 63% of consumers read the online item returns approach before making a buy. 81% of consumers need an advantageous returns arrangement that is without bother with no arrival shipping cost, UPS. Around 33% of all items requested online are returned by consumers, so understanding that profits are a piece of the purchasing procedure is imperative, *WSJ According to CNBC* report, when free returns are offered, buys can be expanded by up to 357%. At the point when return shipping, expenses are charged, 81% of consumers are more averse to make a future buy, Upstream Commerce.

Rakesh Sareen (2015), originator of Abhishti, a ladies' dress image stressed that profits are justifiable as a purchaser doesn't get the 'touch and feel' understanding while at the same time shopping on the web. As consumer purchases the item without touching the texture or understanding the size. Indeed, even subsequent to giving all the detail in the portrayal, the consumer still would not comprehend the item unless they touch and feel it. On the off chance that the consumer is indicating confidence in acquired items, mark, without really having it then it's E-commerce organization's commitment to do likewise for them. This 2-way road constructs relationship and trust among consumers.

Purchaser returns are in writing frequently saw as a negative part of working together. *Hjort et al. (2013)*, in any case, trusted that the most gainful consumer is a rehash consumer who as often as possible returns merchandise. Past writing on the issue shows that most associations must manage item returns *Huscroft et al. (2013)*. Notwithstanding, there is restricted writing on the effect of e-consumers' apparent clothing merchandise exchanges and saw quality, mastery, unwavering quality of data on apparel sites. Particularly, with respect to how business' clothing merchandise exchange and consumers' view of site quality particularly influence consumers' requests and returns. Explore on the basic intentions and impression of e-consumers' conduct is consequently important. The outcomes will most likely incorporate particular information, which can be used to green the store network and to enhance the execution and benefit of online shops other than.

Lantz et al. (2013) explored genuine e-consumer behavioral reactions to free conveyance and free returns. The aftereffects of this review propose that a merciful merchandise exchange was observed to be related with expanded request recurrence and expanded likelihood of profits. *Powers et al. (2013)* found that learning of liberal merchandise exchanges supports returns, as the liberal strategies make returns simpler to fulfill.

Because of the mercy of clothing merchandise exchanges the potential for consumers acquiring pieces of clothing with no goal to keep them is a conspicuous risk in online business. It is likely that offering liberal return conditions urge consumers to arrange effortlessly, not mindfully. Proof was likewise found that merciful conveyance and returns strategies appear to fortify (r)e-tail getting conduct *Hjort et al., (2012)*. Whenever consumers, because of the familiarity with a free-based item return, will probably buy progressively and frequently, the outcome is that the recurrence of profits will increment

as well. Notwithstanding, when a consumer knows about costs that will be charged by each arrival and the level of push to experience to authorize an e-return is high, he will likely do his best to arrange the coveted item in one go and attempt to dodge returns.

The familiarity with the capacity of returning pieces of clothing to the online retailer for a full discount, will along these lines most likely impact the recurrence of apparel returns.

Kang et al. (2009) found that thought of merchandise exchanges was emphatically identified with clothing return conduct.

Consumers' apparel buy conduct relies on upon the apparent sought after clothing merchandise exchange and on consumers' aims and inclinations. Consumers, who feel certain and happy with the gave return conditions, effectively choose to make online buys. They don't encounter any hazard and tend to make unconstrained, unreflective buys. The outcome of neglectful, prompt buys in any case, is that they as often as possible outcome in lament and choices to return.

2.6 Gap Analysis:

In the current competitive era most of the organizations focuses on the level of consumer satisfaction associated with the delivery and the after sales services, as more the consumer satisfaction level more is the sales and market share. It's clear that e-tailers need to concentrate on enhancing their multichannel satisfaction procedures, and a standout amongst the most critical parts of a frictionless consumer experience is the returns procedure. Return policy has become a factor of competitive value. The growing competition in e-Business to Consumer commerce almost forces e-retailers to provide generous e-return conditions. Today's consumer needs and expects a consistent shopping knowledge, and retailers that give a straightforward and proficient returns process will be

in front of the opposition. Retailers can moreover utilize progressed prescient investigation to increase important purchaser and item bits of knowledge. Through these bits of knowledge, retailers are then ready to enhance their quality gauges and operations and satisfaction forms, concentrating on guaranteeing long haul associations with their consumers. By concentrating on all parts of the consumer encounter, retailers can go far to guarantee long haul gainfulness, mark mindfulness, and their remaining in a dynamic and focused retail industry.

Many researchers have focused on the features of the various products & services and its relation towards consumer satisfaction, awareness, perception and knowledge. However, there is no study on Return policies and consumers behaviour in India which plays a significant role in growth and development of the organization. The study is an attempt to analyse the impact of Return policies on Consumer Purchasing behaviour in selected cosmopolitan cities of India viz Mumbai, Pune, Delhi and Bangalore. .

CHAPTER 3
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CHAPTER 3

OBJECTIVES OF THE STUDY, HYPOTHESIS & RESEARCH METHODOLOGY

3.1 Research Problem:

At every point of time, due to increased penetration of internet and smartphone, every individual has become potential consumer for a company who deal with online business. and with increased technological infrastructure, demand for products have also increased tremendously. Understanding and analyzing, and meeting consumer's demand has become fundamental duty of every E-commerce business around the globe. As the online retailing is modern medium of shopping, it is important to analyze the consumer purchasing behavior with respect to different strategies adopted by E-commerce business to be competitive in market. The research study focuses on the consumer purchasing behavioral pattern on apparels and its influence on E-Commerce industry. The research helps the participants to understand the following:

Does lenient and Easy to understand return policies attract consumer's attention? Does it effect on consumers' Apparel purchasing pattern?

What is result of the interaction of Return policies and purchasing behavior for the E-commerce business?

Can these two variables effect on E-commerce's business?

What is the level of awareness and satisfaction of existing return policies among consumers?

3.2 Objectives of the study:

The aim research is to study the concept of Return polices, its role in Ecommerce businesses and various benefits associated with it and its impact on consumer Purchasing behavior in Ecommerce businesses.

1. To understand the level of awareness of Return Policy among consumers
2. To study and analyze the impact of Return Policy on Apparel purchasing behavior of consumers
3. To study the level of satisfaction of Return Policy among consumers
4. To analyze the impact of easy and lenient return policies of Return policies on select E-commerce business
5. To understand the relation between Return policy options knowledge of E-commerce business and consumer behavior

3.3 Hypothesis:

H_{01}: There is no significant awareness of Return Polices among consumers

H_{11}: There is significant awareness of Return Polices among consumers

H_{02}: There is no significant impact of Return policies on E-commerce business

H_{12}: There is significant impact of Return Policies on E-commerce business

H_{03}: There is no significant impact of Return policies on consumer's Apparel Purchasing behavior

H_{13}: There is significant impact of Return Policies on consumer's Apparel Purchasing behavior

H_{04}: There is no significant association between the level of satisfaction of apparel Return Policies and demographic factors

H_{14}: There is significant association between the level of satisfaction of apparel Return Policies and demographic factors

H_{05}: There is no significant relation between awareness of various return policy options (knowledge of return policy options) of select E-commerce Business and consumers purchasing behavior.

H_{15}: There is a significant relation between awareness of various return policy options (knowledge of return policy options) of select E-commerce Business and consumers purchasing behavior.

3.4 Research Methodology:

Research Methodology illustrates the way of the research has been conducted by presenting the methodologies and theories used. Research methodology involves the outline for the study to be conducted. It comprises of Research design, Sampling design, data collection tools, the process of data collection and the interpretation of the data.

3.4.1 Research Design:

The research design has an exploratory as well as descriptive component. The exploratory research was based on interviews with E-commerce professionals who are online apparel providers. Secondary data was collected from various national and international journals, research papers, magazines, industry reports, newspaper articles and search engines.

In order to collect primary data survey method was used to investigate Return policies and it impact on consumer behaviors and purchasing decisions. Overview as questionnaire is decided for this research. Studies are a sort of research which are more unbending than interviews. They are normally used to accumulate thoughts from a huge populace. Every respondent is made a request to react to a similar arrangement of inquiries, it gives a proficient method for gathering reactions from an extensive example before quantitative examination (Saunders et al., 2009). The questionnaire was set up as self-directed and distributed electronically utilizing the Internet, Internet-interceded questionnaires. Since the way of the questionnaire help to achieve a substantial populace, Internet-intervened questionnaire makes that above and beyond and it was conceivable to achieve more respondents. After finalizing the questionnaire, before the distribution of them, the questionnaire presented to 45 participants to test it. Pilot test provided to receive suggestions from respondents to enhance the questionnaire. The survey was conducted on a sample of 500 respondents who have experienced E-commerce's return policies. Total

500 questionnaires have been sent to respondents out of which only 452 were valid questionnaires. But for further analysis only 450 questionnaires have been considered.

3.4.2 Sample size:

The sample size used for the study was calculated using the formula. The stratified sampling was used in the study.

Consider z = 1.96 (it is standard for 95% level of confidence)

Standard deviation calculated from pilot study = 10.5

Margin of error = 1.00

$$n = \left[\frac{z_{\alpha/2}\sigma}{E} \right]^2$$

Sample size = (1.96 * 10.5 / 1)^2 = 424 (425 rounded)

Minimum requirement of data is of 424 respondents which is rounded to 425 respondents. Whereas total 450 respondents for this study.

3.4.3 Sampling Design:

Since this study is totally focused on Return Polices of E-commerce businesses of Apparel Sector and Consumer purchasing behavior. The sample frame consisted of consumers who have bought apparels online and experienced Return policy. Consumers from selected cosmopolitan cities of India like Mumbai, Pune, Delhi and Bangalore.

City	**Population (as on 2011)**	**Sample size**
Mumbai	12,478,447	150
Pune	3,115,431	40
Delhi	11,007,835	135
Bangalore	8,425,970	100
Total	**3,50,27,683**	**425**

3.4.4 Pilot study and Reliability:

A pilot study was conducted after collecting the data from 45 respondents who have experienced Online apparel shopping and return policies. Reliability tests were conducted on the sample in the pilot test. The Cronbach Alpha test of reliability is applied. The score of alpha value obtained is 0.702, indicates that the Questionnaire is valid and reliable.

3.4.5 Questionnaire Design:

Data collection was done with the help of a questionnaire. The questionnaire was comprised of demographic factors of various respondents who have experienced E-commerce's return policies, various reasons for returning the apparels, online shopping behavior, and possible risks involved in returning the apparels. It also contained attitudinal scaled questions such as awareness level, satisfaction level, action associated to returning the apparels using likert scale and some multiple-choice questions.

The questionnaire was prepared taking the following parameters into consideration:

1. Awareness about E-commerce services
2. Awareness about Return policies
3. Satisfaction level about Return policy experience
4. Preference for return policy options like Cash back, Coupons, points redemption, Product exchange etc
5. Reasons for returning the apparels
6. The actions associated with returning process
7. Impact of Return policies on purchasing behavior

Different types of questions were asked in the questionnaire to find out the result of this study. The examined variables were of different types; opinion, behavior, attributes and knowledge.

In the questionnaire, *1st six questions (1 to 6)* explain the demographic information of the respondents like age, gender, education, marital status, occupation, annual income etc. Further, 4 *questions (7 to 10)* explain the online shopping usage of the respondents. These questions were intended to understand the online shopping behavior of respondent towards category of products and websites e.g items purchased online in the past, preferred websites etc.

Since for this research online apparel sector is been considered; *Question number 11* explain the preferred websites used by the respondents for apparel shopping. *Question number 12 to 14*allowed to understand the respondent's apparel shopping behavior like frequency of online apparel shopping, amount spent on online apparel shopping and type of apparels purchased online.

To analyze the respondent's purchasing behavior, it's important to understand the problem they face in the shopping process. *Question number 15* reveals the information about problems faced by respondent's before and after online shopping.

As the focus of this research is to understand the consumer purchasing behavior due to apparel return policies of select E-commerce business, it is mandatory to understand the awareness about clear return policies, experience of return policies and return policy options among respondents. *Question number 16 to 20* reveals the information about Return policy awareness and clarity in return policy and options available for respondents while returning the products purchased online.

The consumer purchasing behavior depends on how easy and lenient return policies offered by E-commerce vendors. As consumer, do not get physical touch of any product sold online. And hence there is high probability that product will be returned to online vendor. To understand for what all reasons purchased apparels were returned by respondents, whether they faced any difficulty while returning those apparels, the risks involved in returning apparels etc*21 to 26 questions* were asked.

E-commerce companies always try to retain their consumers and attract more consumers by providing satisfactory services to them. As the impact of the consumer's satisfaction level effect on their business. To understand the impact of easy and lenient return polices and also adverse impact of cumbersome return policies is studied through *question number 27 and 28*.

3.4.6 Tools used of data collection:

3.4.6a Personal Interview Method:

The personal interview conducted was structured and unstructured and was used for exploratory research, problem definition, Questionnaire designing and interpretation of qualitative research outcomes. This approach was adopted to overcome the time constraint since all the respondents were executives in companies holding crucial positions and having limited time to spare. In conducting these interviews a structured interview approach was used to avoid wastage of time.

3.4.6b Questionnaire Method:

Through literature survey, discussions with academics and industry experts, a questionnaire was designed using likert scale. The questionnaire dealt with demographic

details of the respondents like gender, age, income, occupation, education, marital status, online shopping expenditure etc. followed by the statements using Likert scale to measure awareness about Return policies, satisfaction level of various return options given, purchasing behavioral pattern and to measure the preference for Online shopping websites. The questionnaire was circulated to the Consumers from selected cosmopolitan cities of India like Mumbai, Pune, Delhi and Bangalore. As the internet penetration rate is very high in these cities. Which is favorable for E-shopping.

3.4.7 Statistical tools for Data Analysis:

The Data analysis was done using SPSS software. The statistical tools used for data analysis includes Percentage, Cross tabulation, Regression, Chi square test. To test the significance of awareness of return policy of respondents of different age group ANOVA is obtained and F- Test is applied. To find out the relationship between the various demographic variables and Online purchasing behavior Chi Square test was used. The questionnaire consists of Demographic factors like Age, Income, Occupation, Gender etc. Level of Awareness on Return Policies, level of satisfaction etc

3.4.8 Limitations of the study:

The study has been focused on only one segment of the E-commerce market viz. Apparel Purchase. The other segments like Jewelry, foot wares etc have not been considered. The study has been done in select cities like Mumbai, Pune, Bangalore and Delhi, other tier 1, 2, and 3 cities have not been considered.

CHAPTER 4

APPAREL INDUSTRY

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CHAPTER 4

APPAREL INDUSTRY

4.1 APPAREL INDUSTRY: AN OVERVIEW

The Apparel Industry has seen amazing changes in the past couple of years. The Garment Manufacturing Industry and the Garment Companies in created countries are by and by constantly on a post for shabby and practical dress generation. The overall shape apparel industry is a champion among the most fundamental regions of the economy to the extent hypothesis, salary, trade and business time wherever all through the world. Apparel industry has short thing life cycles, enormous thing grouping, precarious and unconventional demand, long and immovable supply shapes. The dress and apparel industry produces completed apparel things utilizing both normal and counterfeit crude material like cotton, silk, wool, lenin, polyester, rayon, lycra and denim. The fundamental parts peddled in apparel industry consolidate kids pieces of clothing, men's items of clothing, dress for women, marriage wear, men's wedding wear and close attire. The business has been in a move over the span of the latest 20 years because of significant solidification in retail, Increasing usage of Electronic commerce in retail, and discount exchange. The finish of overall charge partitions has incited a move towards straightforwardness countries having strong and developed Clothing Industry especially the Asian countries.

As the online fashion retailing industry is growing. Different regions have jumped up in the previous couple of years to ensure their share of a to a great degree satisfying retail pie. This resistance has in like manner realized nearly nothing and huge attempts improving to

endeavor and stay before a savage pack. This section is moreover pulling in capital. As demonstrated by a paper appropriated by Technopak, a consultancy firm (2013), titled 'Apparel E-following in India', the $130-million apparel "e-retailing space" in the country has pulled in endeavors worth $70 million, or 40% of the total financing Indian online retailers got in the previous two years. there are to be sure numerous business visionaries who are excited about the portion which offers high style and attire brands on the web. Offering an organization that spotlights on any of these could help such dares to get that edge. It routinely incorporates an enthusiasm for logistics, yet there is constantly the option of starting pretty much nothing and becoming later. The growth of apparel industry is shown in the following figure.

Source: Ministry of Textile

Figure: 4.1

4.2 GLOBAL APPAREL INDUSTRY:

Despite the current overall money related downturn, the overall apparel industry continues creating at a strong rate and this, joined with the nonattendance of trading costs for consumers and great thing partition, infers that opposition inside the business is near direct. The apparel business is of marvelous essentialness to the economy with respect to trade, work, wander and pay wherever all through the world. This particular industry has short thing life cycles, boundless thing partition and is depicted by inconceivable pace of intrigue change consolidated with rather long and resolute supply frames.

In reality, even dug in brands need to endeavor to keep up their share of the market. Consumers are asking for more adaptable wear with more broad handiness, which suggests retailers continue making new styles of apparel for men and women. Apparel industry speaks to a dynamic segment in the worldwide exchange. The execution of Asia-pacific locales like China, India, Hong Kong, Philippines, Indonesia, and Bangladesh in the apparel division is dumbfounding. China is the biggest producer and exporter of apparels.

India's piece of clothing fare division has developed significantly since the end of quantities. Worldwide exporters take a gander at Turkey, South Korea and Mexico as interchange markets to China. Because of a bounce back in FDI, Indonesian market has a sound pace. Notwithstanding the opposition from China and India, Bangladesh execution is discernible in the post-standard period. Philippines apparel trades have a decent market in USA. Solidification through mergers and acquisitions makes open doors for economies of scale. Shopper knows about the present form inclines through current medias like TV and Internet. New business methodologies are received by the apparel producers to upgrade

exchange. The business is relied upon and evaluated to develop by a wide margin and create a lot of income and work in a worldwide viewpoint.

Rising government focus and great plans is provoking improvement in the materials and dress industry. The Ministry of Textiles is enabling endeavors through growing base on arrangements, for instance, Technology Up-degree Fund Scheme (TUFS). To propel clothing conveys, 12 zones have been embraced by the organization to set up garments parks for admissions. As indicated by the twelfth Five Year Plan, the Government courses of action to give a budgetary support of US$ 4.25 billion to materials. Encouraged commerce with ASEAN countries and proposed simultaneousness with European Union will in like manner help bolster conveys. The legislature has amplified the obligation downside office on every textile item and expanded rates now and again for one year to lift trades in the area. The administration is additionally wanting to lead roadshows to advance the nation's textiles in non-conventional markets like South America, Russia and select nations in West Asia.

The normal Indian purchaser who shops online decides to in view of "expanding time-poverty, evolving way of life style, accommodation and adaptability of shopping and very importantly alternative of free home conveyance," as per the Technopark paper.

Real Trends in Apparel and Clothing:

Overall piece of attire costs are regarded at more than US$310 billion a year, of which the world's fundamental 15 apparel exporters speak to more than 80%.

China keeps on working up its material and clothing exchanges hate of the re-weight of norms by the United States, Europe and some other making countries till December 2008 as a short-lived shield measure on tolls from China. The pickup is a direct result of the

system of China to divert its apparel rebate objectives from US and EU to other Asian countries. Making countries in Asia continue developing their Textile Garment Industry on account of their insignificant exertion era. Beside China, the certifiable gainers of the post-standard period are India, Bangladesh, Cambodia and Vietnam. India is the second most supported country after China for material and apparel sourcing. The rising of passages in India is a direct result of a couple of components like unlimited wellsprings of rough materials, low work costs, business endeavor and plan capacities of Indian traders, changes in the ways to deal with open up Indian economy to the outside world et cetera. Bangladesh has created as a key player in RMG part (Ready Made Garment Industry). 76% of its total material and pieces of clothing convey benefit begins from the clothing business. The focal segment behind this is bounteous and poor work drive open here. Turkey and Brazil are the creating markets for wander by dress creators and dealers. One of the essential beneficiaries of the material and apparel exchanges dese drop in US imports from China is Vietnam. In the essential quarter of 2008, offers of Vietnamese attire and dresses in the US market were up by over 30%. Cambodia's bit of dress industry is continuing to pull in new budgetary authorities and augmentation its piece of attire tolls. This is a direct result of EU and US confinements on China and moreover because of its positive 'sweat-shop free' reputation on work rules. It is the ninth greatest supplier to the American market. Its pieces of attire tolls to the EU are in like manner rising.

4.3 INDIAN APPAREL INDUSTRY:

The Textile and apparel industry can be completely parceled into two parts - yarn and fiber, and completed textures and garments (apparel). India speaks to ~14 per penny of the world's making of material strands and yarns (greatest producer of jute, second greatest

creator of silk and cotton, and third greatest in cellulosic fiber). India has the most important wait restrain (tallying hand looms) with 63 for each penny of the world's bit of the pie.

The family unit material and attire industry in India is assessed to accomplish US$ 141 billion by 2021 from US$ 67 billion in 2014. Extended invasion of made retail, great economics, and rising compensation levels are most likely going to drive enthusiasm for materials. India is the world's second greatest exporter of materials and clothing.

Material and dress conveys from India are depended upon to augmentation to US$ 82 billion by 2021. Readymade bits of garments remain the greatest supporter of total material and clothing conveys from India, contributing 40 for each penny to total material and dress exchanges. Cotton and man-made materials were the other critical contributors with shares of 31 for each penny and 16 for every penny, independently. The material and apparel portion is a standout amongst the most settled ventures in India. As showed by the Indian Brand Equity Foundation (IBEF) it is the close-by linkage of the material business to cultivating (for unrefined materials, for instance, cotton) and the old culture and traditions of the country, to the extent materials, that make the Indian materials division unique conversely with comparative endeavors of various countries.

The Indian material industry is assessed around 108 billion dollars and is depended upon to accomplish 223 billion dollars by 2021. This industry uses more than 45 million people direct, and 60 million people by suggestion. It Indian Textile Industry contributes about 5 for every penny to India's (GDP), and 14 for each penny to general Index of Industrial Production (IIP). The material business is also one of the greatest adds to India's charge with around 13.5 percent of the country's total admission of 42.2 billion dollars.

As per the report also stated that the textile sector has seen a spurt in speculation amid the most recent five years. The sector pulled in Foreign Direct Investment (FDI) worth US$ 2.41 billion during April 2000 to December 2016. There have been major investments which changed the Indian textile market. Like Raymond Group has marked a Memorandum of Understanding (MoU) with Maharashtra government for setting up a textile assembling plant with a speculation of ₹1,400 crore (US$ 208.76 million) in Maharashtra's Amravati area. They have also cooperated with Khadi and Village Industries Commission (KVIC) to offer Khadi-checked readymade articles of clothing and texture in KVIC and Raymond outlets crosswise over India. Max Fashion, a piece of Dubai based Landmark Group, plans to grow its business system to 400 stores in 120 urban communities by contributing ₹ 400 crore (US$ 60 million) in the following 4 years. Trident Group, one of the main producers and exporters of terry towel, home textile, yarn and paper in India, has gone into an organization with French firm Lagardere Active Group, to dispatch a superior scope of home textiles under the prestigious French way of life brand Elle Décor in India. Dependence Industries Ltd (RIL) arrangements to go into a joint wander (JV) with China-based Shandong Ruyi Science and Technology Group Co. The JV will use RIL's current textile business and conveyance arrange in India and Ruyi' s cutting edge innovation and its worldwide reach. Many E-commerce companies have banded together with India Post to mutually take a shot at bringing a huge number of weavers and craftsman through its site. Welspun India Ltd (WIL), some portion of the Welspun Group has divulged its new turning office at Anjar, Gujarat - the biggest under one rooftop in India. The extension extends mirrors the ethos of the Government of Gujarat's current 'Homestead Factory-Fabric-Fashion-Foreign' Textile Policy, which is gone for reinforcing

the whole textile esteem chain. The Indian government has come up with various export promotional strategies for the textile sector. It has likewise permitted 100 percent FDI in the Indian textiles division under the programmed course.

The key activities declared in the Union Budget 2017-18 to support the textiles division are as follows:

Urge new business visionaries to put resources into areas, for example, knitwear by expanding assignment of assets to Mudra Bank from ₹1,36,000 crore (US$ 20.4 billion) to ₹2,44,000 crore (US$ 36.6 billion).

The Government of India arrangements to present a super bundle for the powerloom area, which will incorporate social welfare plans, protection cover, group advancement, and upgradation of out of date weaving machines, with tax cuts and advertising support, which is required to enhance the status of energy linger weavers in the nation. The Ministry of Textiles has signed Memorandum of understanding (MoU) with 20 E-commerce business organizations, which aimed at giving a stage to craftsmans and weavers in various handloom and workmanship bunches the nation over for offering their items straightforwardly to the consumer.

The Union Minister for Textiles initiated Meghalaya's first-since forever apparel and piece of clothing making focus to make work openings in the locale. The Union Minister for Textiles likewise specified Meghalaya has been authorized ₹ 32 crore (US$ 4.8 million) for advancement of handlooms. The Government of India has also declared a large number of work cordial changes aimed at creating around 11.1 million jobs in apparel and made-ups divisions, and expanding textile fares to US$ 32.8 billion and venture of ₹ 80,630 crore (US$ 12.09 billion) in the following three years. The Clothing Manufacturers' Association

of India (CMAI) has signed MOU with China Chamber of Commerce for Import and Export of Textiles (CCCT) to investigate potential regions of common co-operation for expanding apparel exports.

The Government of India has begun advancement of its 'India Handloom' activity via web-based networking media/Social media like Facebook, Twitter and Instagram with a view to interface with consumers, particularly youth, to advance fantastic handloom items.

4.4 FUTURE OF APPAREL SECTOR:

The worldwide apparel market is continually changing, endeavoring to adjust to consumer patterns and new innovation that will permit the consumers shopping knowledge to be more pleasant and ergonomic. Apparel makers now focus more on the promoting and marking of their items. A marked item offers itself in the market. Less exertion is expected to advance a marked item as the buyer incline now a day is inclining towards securing marked things. A few firms look for converging with different firms to support in the aggressive market. Some different firms, aside from generation likewise move into different capacities like, warehousing, entering the retail showcase and so forth. Computer aided designs have additionally accommodating in circling new and most recent designs over the globe. These progressions in innovation and adaptable techniques of the apparel ventures empower them to meet the developing rivalry and offer in vogue pieces of clothing at a worthy cost.

As per the report generated by India Brand Equity Foundation, March 2017, The future for the Indian textile industry looks encouraging, floated by both solid household utilization and in addition trade request. With consumerism and discretionary cashflow on the ascent, the retail part has encountered a fast development in the previous decade with the passage of a few global players like Marks and Spencer, Guess and Next into the Indian market.

The sorted-out apparel fragment is relied upon to develop at a Compound Annual Growth Rate (CAGR) of more than 13 for each penny over a 10-year time frame.

The Indian cotton textile industry is relied upon to feature a steady development in FY2017-18, bolstered by stable info costs, sound limit use and enduring local demand. The Textile Garment Industry is gathered in the hands of vast retail firms who search for couple of merchants with mass requests and in this manner, decide on vertically incorporated organizations. Henceforth, there is a requirement for incorporating the operations from turning to clothing making by the sourcing nations with a specific end goal to pick up preferred standpoint from the changed situation. Both, the exchange abilities and delicate aptitudes, viz., outline capacities, textile innovation, management and arranging aptitudes will likewise be critical determinants.

India's Garment industry is an efficient endeavor and is likewise best in the world. The clothing industry constitutes planners, producers, exporters, providers, stockists, and wholesalers. Indian industry has bended out a specialty in the worldwide markets and earned a notoriety for its sturdiness, quality and magnificence. today's changing buyer inclinations, purchasing marked apparel and form embellishments, real blast in retail industry, individuals shopping at divisions and rebate stores, shopping centers and E-commerce sites with rising discretionary cashflow, government strategy concentrated on quick track textile fare development and goal-oriented objectives have made a few venture openings in India.

In future, the elements that will influence the ascent or fall of the Clothing Industry of sourcing nations incorporate work models, levy inclinations, access to textiles and supplies, political and monetary soundness among others. With the expansion sought after for

execution apparel, the divisions like Industrial Clothing and Sports Wear will encounter development and because of the expanded design cognizance all inclusive, form apparel will likewise observe an upward pattern.

CHAPTER 5
CONSUMER'S PURCHASING BEHAVIOUR

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CHAPTER 5
CONSUMER'S PURCHASING BEHAVIOUR

Walters (1974), expressed that "A consumer is a person who buys, has the ability to purchase, merchandise and ventures offered available to be purchased by promoting establishments with a specific end goal to fulfill individual or family unit needs, needs, or longings." He additionally clarified the lead of consumer as: "The procedure whereby people figure out if, what, when, where, how, and from whom to buy products and enterprises." Schiffman and Kanuk (1997: 648) clarify consumer purchasing as: "The behavior that consumers show in searching, obtaining, utilizing, assessing, and discarding items, administrations, and thoughts." According to Schiffman and Kanuk (1997: 6-7), there are two sorts of consumers; Personal and Organizational consumers. Individual consumers buy items and administrations for individual or family unit intrigue or as a gift to another person. Individual consumers, in this manner, purchasing for ending utilization. Hierarchical consumers then again buy items and administrations to run a machine, in close productive and non-helpful associations, government associations and foundations.

Consumer Purchasing behavior is the mix of a consumer's states of mind, inclinations, and basic leadership prepare when the consumer is acting in the commercial center to buy a decent or administration. The standard behavioral model of consumer buy basic leadership is issue distinguishing proof, data investigate, assessment, buy, and post-buy assessment. Four agent sorts of consumer practices when making a handle incorporate complex purchasing, periodic purchasing, cacophony diminishing purchasing, and assortment looking for purchasing.

The variable "consumer’s satisfaction' additionally assumes an interceding part. While seeing positive internet shopping background feelings like happiness, loving and fulfillment emerge, due to website quality, with results for consumers' more buy and less return conduct. Negative internet shopping encounters prompt to the ascent of feelings like disappointment, frustration and disappointment, likewise with outcomes for consumers' not so much buy but rather more return conduct. The variable "consumers satisfaction' goes about as a middle person, which speaks to the generative instrument through which the central free factor 'saw quality (validity, aptitude, dependability) of sites of online apparel shops' can impact the needy factors 'e-consumers' clothing buy conduct' and 'e-consumers' apparel return conduct'.

In this manner, e-consumers' apparel buy conduct and e-consumers' clothing return conduct can be anticipated and clarified by seen apparel return policy, by saw site quality and by the interceding variable "consumer’s" fulfillment'. The needy variable 'e-consumers' clothing return conduct', can likewise be fractional anticipated and clarified by the interceding variable "consumers" apparel buy conduct', while controlling for e-consumers' apparent return policy.

5.1 Consumer behavior for online shopping:

Consumer purchasing behavior is the entirety of a consumer's attitudes, preferences, intentions, and decisions regarding the consumer's behavior in the marketplace when acquiring an item or service. Families, friends, sororities, city and professional associations. Any gathering that affects a person's attitude and behavior. Consumer purchase decision process: Behind the visible demonstration of making a purchase, lies a decision that must be investigated. The purchase decision process is the stages a buyer

passes through in settling on choices about which items and services to purchase. There are five stages of consumer behavior: (i) problem recognition (ii) data search (iii) alternative evaluation (iv) purchase decision (v) post purchase behavior. Culture likewise determines what is acceptable with item advertising. Culture determines what people wear, eat, reside and travel. Social values in the US are great health, education, independence and freedom. In American culture time shortage is a developing problem. IE change in meals. Enormous effect on international marketing. Consumer behavior denotes to the emotional and mental process and the observable behavior of consumers amid search of item, acquiring process and post utilization of a product or service. Consumer behavior includes investigation of how people purchase, what they purchase, when they purchase and why they purchase. It mergers the elements from Psychology, Sociology, Sociopsychology, Anthropology and Economics. (Bhattacharya, C.B. &Sen, S., 2003).

5.1.1 Consumer's attitude towards online shopping:

Consumer's mentalities toward internet shopping have picked up a lot of consideration in the exact writing. It is trusted that buyer states of mind will influence aim to shop on the web and in the long run whether an exchange is made. It alludes to The buyer's acknowledgment of the Internet as a shopping channel and Consumer mentalities toward a particular Internet store i.e engagement in shopping sites. Usually, shopping online is measured by buyer's readiness to purchase and to return for extra buys and it adds to consumer's dependability and loyalty. Consumer's expectation to shop online is decidedly connected with state of mind towards Internet purchasing, and impacts their basic leadership and acquiring conduct. There is proof of complementary impact between expectation to shop on the web and consumer loyalty.

5.1.2 Consumer's online shopping decision making:

Web based shopping incorporates information seeking, correlation of choices, and decision making. The outcomes bearing on this element straightforwardly impact purchaser's shopping behavior or conduct. Furthermore, there gives off an impression of being an effect on consumer's satisfaction. Potential consumers seem to utilize a two-arrange prepare in achieving buy choices. At first, consumers commonly screen a huge arrangement of items keeping in mind the end goal to recognize a subset of promising choices that seems to address their issues. They then assess the subset in more noteworthy profundity, performing relative examinations crosswise over items in view of some attractive properties and settle on a buy choice.

5.2 Attributes of consumer behavior for return policies:

Returns have become both an ordinary piece of the shopping process and business as common for retailers, representing a little over 8 percent of retail sales. When it comes to returns, disappointment isn't the main driver—other components, for example, buyer's remorse, are consumer driven. Another driver of returns is the way that consumers don't generally evaluate the item (e.g., attempting on the item) before purchase. While computerized purchases lend themselves to post-purchase evaluation, several interviewees (especially females) indicated a preference for attempting on an apparel item at home instead of in a store—regardless of the nature of the store dressing room. As consumers abstain from dressing rooms, they increasingly view time spent shopping inside a store as an expense rather than an investment.

However, it is not simply apparel that is experiencing exceptional yield rates and retailers are at any rate incompletely responsible. As a response to the competitive environment, numerous retailers promote liberal return policies—unlimited return windows and "no questions asked"— trying to lure consumers and accelerate purchases.9 Consequently, the barriers are disintegrating, both in terms of return polices themselves and the social standards pertaining to returning merchandise. Many researches, recommendations and reviews, and returns are toppling conventional shopping and empowering consumers at each phase of the purchase process. Astute retailers, thusly, are creating opportunities to resonate in the hearts and brains of their consumers.

5.3 A new paradigm shift of consumer purchasing behavior w. r to decision making:

One thing needs to be highlighted is that consumer behavior does not end with purchase of merchandise or service, but rather additionally post purchase activities are included in consumer behavior. A consumer takes decisions based on numerous criteria. However, the triggers of consumer purchases happen much before the genuine purchase itself. This is where marketing has its impact. Marketing and Advertising hope to change or affect the consumer purchasing behavior, so that the consumer prefers purchasing the result of an organization he is well aware of (and one which has been well marketed).

However, in the event that we need to take a gander at the consumer purchasing behavior of the 21st century, we have to acknowledge that consumerism is assuming a noteworthy role in their decision making. The consumers are getting used to their regular brands and they barely move from these brands. In like manner, there are three levels of involvement of a consumer towards the purchase of a brand. Depending on these levels of involvement,

consumer purchasing behavior may shift. Everything begins when a consumer realizes a need or a problem.

5.4 Consumer buying behavior: Online apparels:

To be a successful seller of items and services, associations need to understand consumer needs and behavior and draft their marketing strategies to incorporate such behavioral needs of consumers. The Indian economy has become over the most recent 10 years with new employments created in the ITES sector, Biomedical, Automotive engineering, Apparel assembling and Civil engineering. The development is emphatically led by Information Technology Enabled Services (ITES); this is supported by the education sector with increase in the number of students enrolling for higher education and large numbers of students graduating every year in this way creating a large pool of technical and managerial manpower. The regular workers people segment has developed since the economic development and it has benefited middle class and upper middle class people. Due to the increase in the number of working people and considerable raise in income, spending power has increased over the years, and especially the youthful Indians in the age of 15 – 25 like to shop more.

Apparel is a very typical item category due to its high perceivability. People will often make suspicions about a person's self-concept essentially on the premise of his/her garments (Soloman and Rabolt, 1999). Self-concept is a dynamic structure that changes as indicated by the nature of the social environment or circumstance (Banister and Hogg, 2006). Consumers will change their utilization behavior based on a current change in their self-concepts (Banister and Hogg, 2006). The typical nature of dress as a visual expression

of self-concept can incorporate different apparel styles, brands, retailer outlets and memberships specifically subcultures (Soloman and Rabolt, 1999).

5.5 Relation between Return Policies of E-commerce Business and Consumer buying behavior

Returns are tedious and a foundation of web based business. Rather than attempting to battle returns, organization can hold onto them as a chance to learn, enhance, and offer a moment to-none understanding for their consumers. Negative return encounters can rapidly indicate a large number of dollars of lost future deals. Consumers that need to pay for their own particular returns won't return to business as well as they'll be vocal about it, as well. A consumer-friendly merchandise exchange and a consistent path for consumers to trigger returns, organization have effectively constructed mark confide in—a key fixing to bringing the deal to a close and developing their business. Eventually, they will probably hold the consumers and mellow the pass up giving a predominant return involvement. As e-commerce continues to develop, so do the competition and expectations from consumers. To meet these challenges, e-tailers need to become more streamlined and understand the behavior of their consumers. A glad consumer is a rehash consumer. Also, for reasons unknown, a great deal of that joy relies on upon organization's profits approach. In the event that consumers don't care for online business' arrival approach, they'll likely lose the deal to an organization that offers a shopper neighborly merchandise exchange. When attempting to identify "great" consumers, managers often ignore those who return items, or may even consider those consumers non-ideal, decreasing the resources devoted to them. In the long haul, however, acceptable item return experiences can really create a valuable

long haul consumer whose commitments far outweigh the associated costs, as per a new review in the Journal of Marketing Research.

CHAPTER 6

E-COMMERCE

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CHAPTER 6
E-COMMERCE

6.1 Overview of E-commerce:

E-commerce (Electronic Commerce or EC) is the obtaining and selling of merchandise and enterprises, or the transmitting of assets or data, over an electronic network, essentially the internet. The E-commerce transactions for selling of clothes, shoes, books, ticket booking, hotel booking etc. E-commerce transactions do not just take place between Conusmer and business but it can be between businesses, households, people, governments and other open or private affiliations. The term e-tail is likewise sometimes used in reference to value-based processes for online shopping.

As Suvishesh Valsan, Assistant Vice President, Research, JLL India says: "India is currently witnessing a wave of reforms the extent that retailers are concerned. Whether its opening-up of foreign direct investment (FDI) for single-brand retailers, the presentation of level-playing rules in the e-commerce sector or several states contemplating a round the clock retail strategy, there are a large group of changes coming." The progress of E-commerce has made a huge effect in the movement of merchandise. Varieties of items are made accessible to consumers by means of the electronic means of business dealings widely termed as Business to Consumers exchanges. Technology has been the main impetus behind the Indian e-commerce revolution. Smartphone penetration is at record-breaking high and internet connectivity is likewise on the rise in an economy where income levels have demonstrated a steady, if unspectacular rise. More people are heading online to shop: the Indian e-commerce industry generated $17.5 billion sales in 2015, with a right

around eight-overlap development since 2012. The overall share of e-commerce in Indian retail is expected to bounce from 2 percent to 10 percent by 2019. The evolution of E-commerce considerably affects the sales of a wide range of items. The wide scopes of items like hardware, design items, home stylistic layouts, solutions, basic need things, books, CDs and so forth with various elements, styles, tones and sizes which are at present accessible to an extensive variety of consumers cover the whole socioeconomics. The least expensive and a helpful mode to buy such things which is compensating for lost time the vibes of adolescents and involved class today is web through web based shopping. The presence of numerous E-commerce organizations has incepted the movements with various

cost for an alternate brand in the conduct of consumers.

Figure 6.1

According to Nandan Nilekani, Indian technocrat and billionaire co-founder of Infosys, "India is the last big thing in e-commerce." U.S. firms like Amazon and Ebay have battled

against Chinese firms like Alibaba in China, while all the while keeping the Chinese under control down home in the U.S.

Web based business has changed ordinary shopping past affirmation. It is such an incredible measure of superior to anything whatever other strategy for shopping that it has as of now pulled in a various a huge part of E-commerce-significant others. If a few years back E-commerce was a famous expression, now it has turned into the request of the day. Individuals appear to shop for all intents and purposes wherever – at their working environments in the midst of lunch times, in surge hour when there is nothing else to do aside from switch on their convenient workstations and start surfing.

Internet business today picked up so much noticeable quality since its basic advances are developing at goliath impression. We are even offered to "feel" the thing with a 3D mouse to better comprehend its shape, size and surface. Why go some place out when you ought to just require a framework, pick the transportation course, set up your feet and hold up till the request is conveyed perfect to your gateway track?

Online business today offers so much luxury that even acknowledged stores have officially exceptional the alert. Yet, every one guarantee that it is far for an E-commerce to reimburse "square and-solid" stores, it has each likelihood to occur later on. Internet business which we are seeing now gets such an incredible measure of enterprise into our lives that it is appreciated by the entire online gathering.

Internet business now has a few impediments anyway they say “that feelings of dread each fence ought to never go a birding”. A huge amount of consumers do persevere minuses since they trust the online world and need it to be a superior place. Web based business now reflects what is been made at the very day break of electronic commerce.

6.2 Global scenario of E-commerce Industry:

The world-wide e-commerce mart is highly competitive because of the personality of many large established players. Intense rivalry prevails in this market where the vendors oppose in terms of product cast, recompense, delivery and reward options, return policies, and interest and propose. To increase their profit margins and extend their geographic person, vendors are making investments in plot, designing, and developing their benefit and acquiring new gamester. The solid proposition of the established vendors and far-reaching break-even periods will restrict the ingress of recent libertine in the market over the predicted period.

The huge shift in E-commerce growth towards Asia has weighty ramifications for E-commerce brands. To take advantage of the trends they'll need to go international with their E-commerce- something easier said than done. The beauty of E-commerce is you don't needs emergency any physical infrastructure to start cell to a new country. With marine rank cheap, international surrender becoming trite and websites making borders increasingly irrelevant, it's not as hard as it once was to batter into new countries and sell. However, that should not bid complacency. Well translated websites, strategies in note with provincial expectations and the use of no VAT exhort to subsidize delivery charged are all of accurate importance.

Retail E-commerce sales in North America will retire 15.6% this year to stretch $423.34 billion, maintaining the region’s condition as the Earth’s second largest sectional E-commerce bazaar. The region will see congruous double-digit vegetation through 2020, breeze by increased spending from existing digital buyers, expanse into new categories such as grocery, and growth m-commerce sales.

The lengthening data available to marketers has massively increased their ability to slice consumers over the past few years, but increased talent doesn't instantly translate into increased effectiveness. Sometimes marketers can get too caught up in marketing sound and buzzwords and patting each other on the back, and decline to see what the consumer really sees. Building participation enables a crew to have a dialogue with their consumers in a way that goes beyond just selling product – if they trust you they are more likely to muse that your motives are beneficial to them. Community-supported retail executives share their view on how community is alter how they obtain and retain loyal consumers, swarm-fountain merchandising and other means to collision their international E-commerce strategies. Vendors in the fair are switching from website platforms to app-only services owing to the increase in online workshop transactions through mobile apps. Shifting to app-only can be a risky plight for vendors as many underdeveloped countries, such as Africa, India, and South Korea countenance momentous issues of internet connectivity, which restricts the consumers from an online strive. The e-familiarity vendors are advent up with a lighter conversion of the apps that work even with lingering internet connectivity. They are focusing to uncover spillikin versions of their mobile sites that support browsing even at moderate internet connectivity likely Google, Facebook, and LinkedIn.

Technavio's market research analyst predicts the planetary e-commerce market to wax steadily and post an impressive CAGR of more than 19% by 2020. One of the mayor factors contributing to the growth of the e-interchange market is the distinct cast in several product segments such as electronic gadgets, garments, books, and cosmetics. These categories in the e-commerce websites are methodically updated with latest offerings, which not only

draw new consumers but also retains consumer fealty. Also, these shopping websites allow consumers to make multiple payment options through credit and debit cards, electronic wallets, shining banking, brass on freeing (COD), and crypto currency. To withstand the growing jealousy in the traffic and defend buyer allegiance, several e-commerce companies are inducing incentives like free tonnage to consumers. They are also proffering hassle-free traffic and return policies to extend their brand thesis. Among all geographies, APAC will be the fastest ontogeny province in the e-commerce bazaar amid the forecast period due to the increasing internet penetration and acquiring government of the mean division populace. The regional vendors rule the region's market and restrict the influence of foreign gamester, thereby keeping up the revenue generation. With the developing reception of brilliant devices and latest computerized technologies, the station is anticipated to develop at a tremendous CAGR of more than 25% over the next four years. There is tremendous amount of growth has been noticed recently in E-commerce businesses. The growth show that online business is flourishing and taking a greater cut of the general retail sector and is getting to be noticeably far quicker than retail deals in coming years. (Internet Retailer, 2011). Forrester's reports built up that in the United States web based business came to $200 billion income in 2011 which equivalents to 9% of the total retail deals. In addition, in UK online business take 10% of total deals and comprehensive electronic retailing achieves 15% to 20% of total deals (Rigby, 2011). Along these lines, organizations are thinking about web based web based business vital which offers ascend to deals. The Asia-Pacific locale is as of now the biggest E-Commerce showcase on the planet, outflanking Europe. While China keeps on driving the race, the Indian E-Commerce Industry isn't far behind. As demonstrated by a report by Forrester, India is set to wind up plainly the

quickest creating market in the Asia-Pacific district with a normal improvement rate of more than 57% between 2012-2016.

6.3 Indian scenario of E-commerce Industry:

Indian E-commerce business has grown up extensively due to the large percentage of population which has easy access to an internet, a current presentation of 3G and 4G association, touchy development of Smartphone, rising way of life, accessibility and accommodation of getting significantly more extensive item go contrasted with what is accessible at the physical retailers, cost upper hand and advancement of different sites. Throughout the years, E-commerce industry has developed into multi-billion industry. With the creating inclinations and expanding web infiltration for E-shopping, India will well while in transit to produce $100 billion online retail income out of which $35 billion will be through plan web based business in the year 2020. In light of a current Google examine, Industry Director-E-commerce and Media, Google India, Nitin Bawankule, (2015) each third shopping seek on Google is frame related and the inquiries on form are creating at 66 percent year-on-year.

As demonstrated by Google India, there were 35 million online customers in India in 2014 Q1 and were relied upon to cross 100 million stamp by end of year 2016. Gadgets and Apparel are the huge supporters as far as deals. 6 billion, the e-retail fragment was worth US$2. India's internet business market was worth about $3. 8 billion in 2009, in 2013 it expanded up to $12. 3 billion; Wikipedia.

Figure 6.2

According to the report created by India Brand Equity Foundation (IBEF), February 2017, "The Indian retail industry has created as a standout amongst the most dynamic and snappy paced businesses because of the passage of various new players. It speaks to more than 10% of the country's GDP and around 8% of the business.

Further, India's web based business market is required to achieve US$ 220 billion as far as Gross Merchandise Value (GMV) and 530 million customers by 2025, drove by speedier speeds on dependable telecom systems, quicker determination of online administrations and better assortment and furthermore accommodation. India's Business to Business (B2B) internet business market is relied upon to achieve US$ 700 billion by 2020. Indian online business deals are required to achieve US$ 120 billion by 2020 from US$ 30 billion in FY2016. India's retail market is required to achieve US$ 1 trillion by 2020 from US$ 600 billion in 2015, because of increment in pay, urbanization and attitudinal developments of consumers. There are elite measures about advancement of Indian online business markets.

According to a joint report by India Direct Selling Association (IDSA) and PHD, India's immediate offering industry is relied upon to achieve a size of Rs 23,654 crore (US$ 3. Online retail is relied upon to be at standard with the physical stores in the following five years. India is relied upon to end up plainly the world\'s speediest creating E-Commerce showcase, driven by strong interest in the division and brisk increment in the quantity of web clients. While the general retail market is relied upon to create at 12%, present day exchange would grow twice as fast at 20% for every annum and standard exchange at 10%. 51 billion) by FY2019-20.

In India, E-following can create to US$ 76 billion dollars by 2021. This would be possible if a significant bit of India's nation populace is also brought under the wrinkle of the Internet, and has permission to online shopping. E-retailers moreover need to confer confide in online consumers with affect transport of stock, refunds for mass purchases, movement of significant worth items, et cetera. The Indian buyer market is set to accomplish a substitute look. Progresses that guide in directing stock, getting bargains data, envisioning demand and making customized energizing to reduction time-to market are presumably going to get observable quality. According to the report worldwide installments firm Worldpay, December 2016, The Indian online business market is set to outperform the US and transform into the second greatest on the planet in less than two decades, conflicting with China for the numero position. The report said the electronic business market is depended upon to grow exponentially with creating markets driving the charge –particularly India, where the bit is foreseen to create by 28 for every penny for consistently from 2016 to 2020. The report additionally included that India will be the

world's biggest E-commerce advertise by 2034 because of enormous web infiltration, take-up of cell phones, increment in populace and attention to E-commerce organizations. There is tremendous increase in young people between age of group of 25-35years shopping via online by using smartphones and this is expected to continue in coming years. India is a tremendous E-Commerce commercial center now with each age amass easily executing on the web – all the more frequently leaning toward shopping on the web as opposed to going by disconnected stores for a scope of decisions and offers. Internet business industry is developing at an astonishing rate in India and is relied upon to represent 1.61% of the worldwide GDP by 2018.

6.4 Factor affecting Indian E-commerce Growth:

Indian ecommerce has sprouted into an intense industry. The latest couple of years have seen enormous advancement in the quantity of online clients and their shopping requests. Here is an entire record of India's ecommerce example of overcoming adversity and fundamental assumes that concentrations to its future improvement. This colossal improvement and drifting looking affinities have brought a surge of later on-line firms that have made a focused air. the eye grabbing advancements, enticing offers and discounts, free gifts, unlimited arrangements destinations, straightforward return & trade and a lot of such accomplishments square measure the consequences of this era rivalry. This enormous advancement and drifting seeking penchants have brought a surge of later on-line firms that have made an aggressive environment. The eye getting advancements, enticing offers and refunds, free enrichments, unlimited arrangements locales, straightforward return & trade and a lot of such accomplishments square measure the aftereffects of this era rivalry. Various financial specialists, specialists and scientists follow

back its root to the online execution in India however there are other a few factors also, similar to increment in Internet control, the inflow of an extensive measure of installment decisions with charge & Mastercards, Smartphone infiltration and so forth.

6.4.1 Commercial Factors:

Less expensive Rates - The size on that ecommerce works is enormous so merchants can supply pleasant refunds and cut costs. It energizes a financial plan watchful purchaser and the self-assertive consumers.

Propelled Logistics - Advanced giving plans have made the conveyance strategy less demanding and faster making the general population an impressive measure of energized with respect to on-line trades. Retailers are sufficiently succeeding in achieving the doorsteps prior secure.

Section particular improvement - The most basic impact in Indian on-line trades have been made by the travel business. Around seventy fifth of it's incorporated by lodgings booking, air ticketing, escape bundles and so forth.

Web Progression - Internet may be a place that licenses clients to search out, look at and investigate things that satisfy their longings. The less expensive rates of net have extensively added to drifting E-commerce.

Cell phones business on rise - The expansion in cell phones and tablets request has pushed the cost down. The market is certain to wind up noticeably much more than 8000 new cell phones are being sold each day. The tablet market is assessed to have sold one million just in 2013.

6.4.2 Technical Factor

The Faster and available web - Advancement in New media innovation has helped the availability that progressively bolsters the Consumers' needs. Snappy access to 3G and 4G has helped E-commerce dealers to pull ahead in business as well.

Cell phones propelled innovation - The extra innovatively progressed Smartphones have venture up in light of the fact that the greatest promoter of e-shopping pattern and raised the net deals figure up. the advantage they convey makes the net looking skill pleasant for benefactors.

Amplifying versatility - A report uncovered by Ernst and Young expresses that 4G and cell phone insurgency in Asian country goes to change the substance of media reach in India. India is asserted to claim one billion remote endorsers, as of May 2012, this broadening quality has made a condition of illicit relationships wherever achieving bowed on country Republic of India isn't a trouble any more.

Speedier and less expensive Broadband – 2G, 3G and 4G improvement chain has made a few netizens in India. Individual's region unit found to possess discovered the favor of remaining on-line and that is a positive sign for ecommerce utilization.

6.4.3 Demographic Factors

Purchaser state of mind - The accomplishment of ecommerce stages has increased the trusts of Indian consumers in on-line shopping. They have created an inspirational standpoint towards on-line commercial center that backings ecommerce business.

"On the web" turns "onlife" today - Virtually every action happens on-line of late, regardless of whether it's requesting nourishment, mailing a colleague, watching out work or booking a ticket. the normal time spent per has expanded enormously.

Ascend in salary - It's impressively extra to the present ocean change. The spending power has expanded and other individuals are eager to appreciates more web based shopping.

PC aptitude rate - With general change in training rate, the quantity of people arranged to PCs is furthermore expanding. Taught people are believed to be a considerable measure of dynamic in on-line buy than the less instructed bunch.

6.4.4 Social Factor

Impact of Social Media - The social siege on web is pushing the web business by making the customer savvier. Brands are beating any issues with its potential supporters through these systems.

Changing style - Urbanization has adjusted the best approach to manage life and individuals' wishes. According to world relationship, around 30% India's masses lives in urban ranges and besides the shopping wishes of urban individuals are very higher than commonplace ones.

Globalization-Development on exchange, economy, correspondence grounds have prompted a state where individuals think all around and act reliably.

Energetic people - India incorporates an essential segment of youngsters that is apparently to prevail in sixty fourth by 2020. Henceforth, more youthful era is that the key issue behind this vast improvement. With most youthful eras creating specialized school shrewd the eldest of families too are urged to investigate net.

Item offering - The bigger piece of those on-line stores includes apparel and diverse stock which individuals don't feel troubled to pay on.

Media Reach - FM, TV and outside reach in individuals' lives may be a central explanation behind Indian consumers' creating incline towards on-line looking. It impacts their searching for propensities to a phenomenal live.

Digitalization - The condition of National advancement and everything being digitalized is summoning certainty and interest in individuals to go on-line for fulfilling their schedule.

6.4.5 Other factors:

Time Saver – On-line commercial center is looked upon as an advantageous decision once it includes spare time. There's no compelling reason to take exceptional excursion of a clamoring calendar and continue running from want to buy to seek out the best. Everything is fundamentally a tick away which suits the railroad line culture of India.

Cash on Delivery (COD) – The COD accommodation may be a blending issue that gave soak push to on-line commerce. In most of the nations as their charge/Mastercards zone unit additional being utilized. In India, many individuals still feel reluctant to share their MasterCard information on the web; thusly, Cash on conveyance is the favored and advantageous decision.

Conveyance and Return strategies – The plan of home conveyance and different decisions snared for Return and trades have developed the shopper base in India.

Unlimited decisions – Indian consumers have simple access to decisions served by changed Ecommerce. These determinations have spoilt them abundantly and made them subject to line shopping sites.

6.5 E-commerce: A Business strategy:

The concepts of e-commerce and e-market have revolutionized the style industry in a couple of way. Today there is a great demand in consumer so that immediate response utilizing the toll-free number, informal organizations and visit system increases the correspondence between the E-commerce website and consumers. In the greater part of the cases, contact shapes become the main route for the consumer service. Creating confidence is the fundamental role for the great consumer service with the goal that it is convenient for developing the business. This is particularly valid if organizations wish to create, broaden their deals, and achieve consumers they won't not have come to some time recently. E-commerce locales empowers organizations of all sizes to achieve their objective scope of consumers without being physically present. In today's focused business world, having an online nearness is more basic than at whatever time ago. Since the ascent of the Internet in the mid to late 1990s, organizations have recorded their things and administrations accessible to be acquired on the web. Individuals have gotten on, and many appreciate the advantages and simplicity of having the capacity to peruse for things on internet business commercial centers from the comfort of their own homes. In actuality, ecommerce promoting has turned out to be more basic than at whatever time in late memory for organizations to stay above water. Really, organizations can lose consumers or income by not keeping up an online nearness.

6.6 Fashion E-commerce:

Today, with increasing needs, ever changing consumer expectations as per standard of living, and increasing level of competition, rapid technology obsolescence etc, and Apparel industry is becoming more prone to controllable and uncontrollable risks.

Source: Google India, track.in (onlinesellertips.com)

Figure 6.3

Apparel industry undertakes a critical role in developing a nation's economy in terms of revenue generation and creation of employment. The business is undergoing an intense change due to worldwide sourcing and abnormal state of price competition. Favorable demographic components, rise in disposable incomes, change in consumer behavior and a significant move towards branded apparel has resulted in a positive development in the worldwide apparel market. In addition, with the escalating demand with the accessories makes the Indian apparel market lucrative. The apparel market has undergone series of changes and opportunities. The challenges related with these opportunities are the

indicators of the nations of upcoming apparel market. The attractive range of products, better brands, constant deals and discounts, price category and Return policies and the convenience of shopping from home made the consumers addict to this mode. This made the apparel industry make its presence felt in a short period of time. Research has proved that clothing sales on e-commerce portals have soared past the expectation at the same time as surpassing the income of all other classes. B2C growth analysis reviews from around the arena, in particular India, have proven that the impact of the Internet in dictating purchases and shaping income patterns has increased extensively. The market share of commodity distribution in e-tailing as per the report published in 2015 by CRISI, IAMAI, PwC analysis and Industry experts is shown in the following figure.

Source: *Crsil, IAMAI, PwC analysis and Industry experts*

Figure 6.4

As per Internet and Mobile Association of India Research in total E-commerce market Apparel and accessories constitutes for 30% market share. India is seeing an increase in fashion sector because of the presence of on line purchasing portals with international

market. Initially clothing was utilized to shield the human body from ecological conditions. Later on, as the wheels of time began turning, new patterns rose and assembling of chic articles of clothing appeared. Apparel industry produces completed the process of garments, like kid's pieces of clothing, men and women dress, and other personal clothing.

Producing clothes is a standout amongst the most sought after organizations today. Trends go back and forth, especially in the design world. Keeping in mind the end goal to stay focused, clothing makers look to grow their business in different ways. Components, for example, short item life cycle, unstable designs, flighty market patterns and motivation buy nature of the consumer are to be given most extreme significance by the producers to support themselves in the clothing fragment.

Increase in Indian women shoppers and youngsters coupled by the huge demand for trendy clothes, the future look bright for online clothing. It has been observed that several relationships exist in online selling environment. In India, e-trade portals have boosted sales of local apparel. Right from unique variants of ethnic wedding dresses to standard costumes, the onset of purchasing inside the digital age has brought India's handicraft heritage into the limelight**.**

6.7 E-commerce potential in metropolitan cities:

As a developing economy, India displays a potential market for web based shopping. Web based business organizations are battling to set up themselves in the Indian market. Erratic and complex naming of formats and villas implies a complicated physical address structure in India. The convenience of buying products online, literacy rate of cities, internet savvy population, home delivery services, changing consumer lifestyles are the major reasons which are supported by the younger population base of India, have given a boost to the e-

commerce business in metropolitan cities. The battle for matchless quality among these web based business organizations has come to the following stage, with expanding interest for web based shopping in rustic India. Keeping in mind the end goal to appear this open door E-trade firms like Amazon, e-Bay, Flipkart and Snapdeal are presently concentrating on extending business in residential communities and rustic parts of the nation as it appears an immense open door for these organizations.

6.8 Future of E-commerce:

Along these lines winning future pattern of E-commerce will be the impact of Internet deals and advancement. Similarly, the propensity will proceed, along many individuals are detained by work and family unit obligations, while Internet spares a tremendous measure of time and offers opportunity to pick things at the best costs. To interest more consumer's e-bounty proprietors will have not solely to build the quantity of accessible advantage, yet to give watchful thought to such components looking like alluring outline, ease of use, engaging items introduction, they ought to perfectly utilize late innovations for their organizations to wax parts of E-commerce future. The "add up to quality" extent of E-commerce is in like manner befitting increasingly clear, as the Internet has barred geological component from the market. Exhibit day Internet deals progressed is the foundation for glorious E-commerce forward. Deals volumes of on-line stores are more than equivalent with those of "piece and-concrete" once. To survive, merchant ought to conform enthusiastically to the new plan. In this way, it doesn't make a difference any longer whether your plan is situated in New York or London or in a little burgh. Effective E-commerce will turn into an idea completely indistinguishable from the web, since e-

shopping is winding up plainly more outstanding and basic. In the meantime, extreme conflict in the circle of E-commerce administrations will hone their advancement. E-retail holds monstrous guarantee for future. Its retail experience will be unmistakably not quite the same as block and mortar with the progression of innovation. It's a piece of retail development that no retailer can deny. The segment is youthful, the business is making up for lost time quick and the space is swarmed with players who are too new.

CHAPTER 7

RETURN POLICY MANAGEMENT

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CHAPTER 7

RETURN POLICY MANAGEMENT

7.1 Return Policy-A Strategic Initiative

With the increase in E-commerce business transactions, varieties products are being offered by companies to stay competitive in this market. Companies value the consumer than the sale. Application of reverse logistics can make e-commerce businesses more focused, on the grounds that intensity additionally makes an interpretation of into the capacity to make and manage predominant aggressive execution (Porter, 1986). Return policies in an E-commerce environment is very challenging as it simply does not concentrate on need of consumers but rather additionally limiting the cost and effect of returns on organization since it has a very huge effect on benefits. Effective returns management can improve an organization's benefit, enhance consumer relationships, and be an essential piece of an integrated production network management strategy. Proper returns strategies can invigorate relationship with key consumers. It can also provide extra means of positively affecting your company's money related performance and building stronger relationships with key consumers. Be that as it may, not pondering the reverse stream of items could mean missing essential opportunities for controlling organization through extreme times. In the current economic climate, it's hard enough to manage the forward stream of items to consumers. Furnishing consumers with more and better return arrangement data can maintain a strategic distance from unwanted returns and discourage baseless returns.

7.2 SUPPLY CHAIN MANAGEMENT:

Logistics normally suggests practices that occur inside the breaking points of a single affiliation and supply ties insinuate frameworks of associations that collaborate and encourage their exercises to pass on a thing to promote. It\'s called logistic and supply chain management and it incorporates those planned activities that offer thing available to be purchased to people in general and make satisfied consumers. An inventory network is the related arrangement of individuals, affiliations, resources, activities and advances required in the manufacture and offer of a thing or organization. Inside the affiliation, the store organize suggests a broad assortment of pragmatic domains. Moreover, regular logistics focuses its thought on activities, for instance, acquisition, apportionment, upkeep, and stock management. A stock system starts with the transport of rough material from a supplier to a producer, and terminations with the movement of the finished thing or organization to the end purchaser. The best E-commerce businesses around the world are finding an able new wellspring of high ground.

With such an extensive number of spots along the creation arrange that can incorporate a motivating force through efficiencies or lose an impetus through extended costs, real SCM can manufacture salaries, reduce costs and impact an association\'s principle concern. These consolidate Supply Chain Management-related activities, for instance, inbound and outbound transportation, warehousing, and stock control. SCM manages each touch motivation behind an association’s thing or organization, from initial creation to decisive arrangement. Sourcing, procurement, and supply management fall under the stock system umbrella, also. Deciding, creation masterminding and arranging, orchestrate get ready, and

customer advantage all are a bit of the system as well. Fundamentally, it furthermore exemplifies the information structures so essential to screen these activities.

Source: www.googleimages.com

Figure 7.1

SCM is the element streamlining of a business's supply-side activities to lift buyer regard and get a high ground in the business focus. SCM speaks to an effort by suppliers to make and complete supply chains that are as compelling and calm as could be normal considering the present situation. Supply chains cover everything from era, to thing change, to the information systems anticipated that would organize these attempts. SCM attempts to halfway control or association the creation, shipment and movement of a thing. By managing the store arrange, associations can cut wealth costs and pass on things to the customer faster. An inventory network management system can lessen the cost and multifaceted nature of the gathering method, particularly for a producer that uses various portion parts. An apparel creator, for example, will move unrefined materials into era at

first, for instance, surface, zippers and diverse pieces that are used to make articles of clothing. The producer then gains work costs to run mechanical assembly and perform other work using the materials. Once the things are done, they ought to package and set away until they are sold to a customer. A production network management structure can gage when materials are required and can organize era, and the system can similarly help constrain the measure of material and section parts that sit on the mechanical office floor holding up to be used as a piece of creation. This is done by keeping all the more firmly control of internal inventories, inside creation, scattering, bargains and the inventories of association vendors. SCM relies on upon the likelihood that about everything that comes to market happens as a result of the attempts of various affiliations that make up a store arrange. Regardless of the way that supply chains have existed for quite a while, most associations have similarly starting late centered around them as a regard add to their operations.

7.2.1 Forward Logistic:

The part of logistics will keep on holding an extensive wave in this division, because the achievement of a web based business is characterized by how well they serve and hold their consumers, which is the real capacity of logistics. In a marketing prudence, logistics is the management of the stream of things (physical things) between 'the purpose of root' and 'the purpose of utilization' so as to meet consumer's necessities.

Logistics incorporate numerous angles like item taking care of, creation, bundling, charging, naming, stock management, warehousing, transportation, money down, installment, item return and trade, and numerous more things. Be that as it may, the key part of logistics is to give auspicious and proficient conveyance of merchandise or items.

At the point when a consumer is fulfilled, they do visit obtaining and turn into a general consumer and furthermore wins internet business organizations more consumers for future buying.

The logistics firms additionally take assistance from unique endeavor versatility programming projects to deal with certain logistics related issues. These virtual products deal with the following issues, manage area issues, oversee stock level worries alongside bundling and satisfaction inconveniences also. Proficient logistics administrations are in charge of quicker conveyance and development for the organization, that is the reason eminent web based business organizations regularly incline toward expert logistics administrations.

Source: Googleimages.com

Figure 7.2

To profit logistics administrations, online business organizations pick outsider logistics suppliers. Be that as it may, again to stay away from any tumult from outsider logistics provider, some settled e-rears are likewise going ahead to make their own logistics transporters. The advantage of framing a possess logistics firm is that it can guarantee

speed, exactness, limit item harms and spare a great deal of cash. In any case, it ends up noticeably hard to oversee in-house logistics that is the reason online business organizations swing to outsider suppliers to deal with requests, stock, delivering and returns.

7.2.2 Reverse Logistic:

E-commerce frequently concentrates on the cycle that comes full circle in conveying merchandise to the consumers. However, there is a whole leg of the ecommerce supply chain that comes without hesitation after products are conveyed. Since the physical investigation of an item should not be possible hence there are high chances that item returns to retailer. Once a cargo shipper begins doing web based business logistics, they have a need to consider reverse logistics surprisingly. By joining new systems to improve this procedure, shippers have built consumer retention and add new income streams to the immediate business past the customary physical channel.

The reverse logistic of materials and of information starts from the consumer to the retail location. Logistics is portrayed by The Council of Logistics Management as "The route toward organizing, executing, and controlling the capable, monetarily adroit stream of rough materials, in-process stock, finished items and related information from the reason for root to the point of usage with the true objective of fitting in with buyer essentials". Starting there ahead, the choice must be done on where the things must be sent back. The qualification is that reverse logistics wraps these activities as they work in reverse.

Reverse logistics is more than reusing compartments and reusing packaging materials. Redesiging packaging to use less material, or diminishing the essentialness and defilement from transportation are basic activities, in any case they might be helper to the honest to

goodness noteworthiness of general reverse logistics. Reverse logistics furthermore fuses get ready returned stock in view of damage, general stock, restock, safeguard, audits and perilous material undertakings, obsolete equipment attitude and asset recovery. The reverse strategic fundamentally relies on upon whether the reverse stream comprises essentially of items, or principally of bundling. The developing environmental concern around the world, have forced retailers to take part in reverse logistics, for example, re-utilization of items and materials and reusing. For all intents and purposes, a large portion of the organizations manage returns of some nature as a result of issues, for example, advertising returns, harm or quality issues, overloads, renovating or remanufacturing. Taking care of profits present an awesome test for organizations, while by and large turns into a need for keeping consumers fulfillment to a specific level. Reverse logistics operations in a supply chain might be considered as a prologue to creative administrations of an organization's portfolio. They importantly affect a company's vital execution as far as market viability, and in addition, inside cost effectiveness. Through reverse logistics advancement, it might be conceivable to extend income through market development because of record customization, benefit enlargement, and enhanced consumer loyalty. Reverse logistics is nowadays turning into a range of upper hand and it gives competitive edge over other companies in the same market place.

WHEN DO YOU
RETURN YOUR PRODUCT?
SIZE MISMATCH ON DELIVERY
FAULTY PRODUCT
ORDERED ONE THING, GOT SOMETHING ELSE?
TAMPERED/IBROKEN DEFECTIVE PACKAGE
THE RETURNS PROCESS
MY ORDERS
RETURN
CREATE A RETURN REQUEST
VERIFICATION PROCESS
TAGS
PACKAGING
LABELS
ACCESSORIES
FREEBIES
KEEP EVERYTHING READY
IF A REPLACEMENT IS ORDERED :
PICKUP
DELIVERY
10 DAY
REPLACEMENT GUARANTEE (OTHER SELLERS)
FULL REFUND ISSUED
30 DAY
REPLACEMENT GUARANTEE (FLIPKART ADVANTAGE)

7.3 Defining the field of Return Policies:

The Returns Policy is the situation that covers the circumstance where a consumer needs to bring an acquired thing back and trade it for money, a substitution item, or store credit. Returns Policy covers things like the sorts of things that can be discounted, the kind of plan of action your consumer may get (discount, substitution, or repair), and who takes care of the expense of conveyance or postage for giving back the things.

A Return and Refund Policy is the situation where E-commerce businesses illuminate Rogers and Tibben-Lembke (1998) classified the retail items in a reverse logistics stream as takes after:

- Close-outs: first quality items that the retailer has decided to no longer convey;
- Buy-outs or "lifts": where one manufacturer purchases out retailers' supply of competitor's item;
- Work outs: first quality seasonal, occasion merchandise;
- Surplus: first quality overstock, overrun, marketing returns, moderate moving merchandise;
- Defective: items discovered to be defective;
- Non-Defective Defectives: items thought incorrectly to be defective;
- Salvage: damaged items
- Returns: items returned by consumers.
- Return management more often than not includes the accompanying pieces of data:
- How numerous days they have to return an item?
- How will they receive the refund (credit or replacement)?

- If you offer refunds for advanced items or in-application purchases
- Who pays for transportation to return the item?
- And so on

It's a very ground breaking strategy – if their executives essentially added up the cost of all the returned stock, it would likely seem a very expensive practice. However, the real benefit of an extensive return approach is the extra sales got by the exposure and brand perception. Numerous researchers classified return arrangement leniency as differing along five elements:

Time: Retailers more often than not indicate due dates in their arrival arrangements (e.g., a 30-day system, a 90-day approach). Approaches that give a more drawn out period of time to return things are more merciful.

Financial: Lenient merchandise exchanges consider a full discount of the whole paid for the thing, while strict arrangements consider only a section of the price tag to be discounted. Exertion: Some retailers make "bothers" for consumers returning things (e.g., requiring the primary receipt, marks or thing packaging be held). Merchandise exchanges requiring less exertion from consumers are more permissive.

Scope: Stores control things they consider "return-honorable." For instance, things acquired marked down may not be qualified for return. Approaches with a more noteworthy extent of "return-excellent" things are more permissive.

Trade: While a few retailers offer cash discounts, others offer store credit or thing trade for the returned thing. Merchandise exchanges that allow cash discounts are more tolerant.

7.4 Shift from Return Policy to Consumer retention:

In the process of Returns, benefits or utility of item purchased online change into a trouble for the consumer, the supportability or nature of the consumer relationship might be influenced. Affiliations that handle returns effectively—by working with consumers to decide advantage issues—can genuinely improve a consumer's reliability to their firm. Merchants should give careful consideration to building return policies that are consumer friendly". Said Paul Bates, VP of Information Products Group for VizRate.com. It seems odd to consider consumer as a prime calculate Return process, as a consumer doesn't have much to do with Return procedures like refurbish, restock, or resale. In any case, following consumer's movement empowers associations to manage complex circumstances in a way that conveys positive consumer experience. There may be no circumstance which is as complicated as Return policies. The firm needs to keep their consumers satisfied, and moreover they need to abstain from losing sale. Consumer retention strategies which empower the organizations to keep up a positive relationship with consumers even returns are fundamentals. Every consumer searches for fundamental services from E-commerce associations; easy accessibility of items and services, complete transparency, right sort of merchandise at opportune time and at right price, fast response and after sales services.

“A clear worded, simple, easy to understand Return polices is essential element in order retain consumers. Lenient and easy to understand Return policies doesn't simply reduce cost for an association, it likewise improves the overall consumer experience and increases the likelihood of an intermittent, low - esteem consumers as a lifetime, high value one. Following consumer movement empower businesses to deal with complex circumstances in a way that delivers positive consumer experiences. Perhaps no circumstance is as

complicated as return policies. The firm needs the consumer to be satisfied, additionally needs to abstain from losing a sale. Fortunately, there are consumer retention strategies that enable firms to keep up a positive relationship with consumers even returns are necessary.

7.5 Impact of Return Management on E-commerce business:

At the purchaser end, flawed thing returns after buy and some level of use. Such returns could exhibit quality issues that should be settled in amassing or flow. It is fundamental to comprehend these profits as fast as could be normal in light of the current situation. There are many firms who don't find any surrender in returned things. These no deformities return might be decisive of consumers not perceiving how to use the thing fittingly, not being able to genuinely present the thing, or basically finding that the thing was not what they were imagining. These profits need to re-build the thing or pass on more possibly to consumers about what's in store and how to use/present the thing. The goal is to perceive why these sorts of profits are going on and work to diminish their volume. Firms give more consideration regarding management of procedures of give back that assumed overabundance inventories, shopper returns, old inventories and regular things, that is to state, to the procedures Reverse Logistics (Srivastava and Srivastava, 2006). As it builds the requirement for information adaptability since this diminishes vulnerability of these procedures (Koste and Malhotra, 1999; Swafford, 2003). As E-commerce organizations right now works in mind boggling, changing and exceptionally focused condition firms with proactive state of mind towards Return course of action management improve the significance of Return process. The Return management and Flexibility of Information Distribution enhance various leveled execution and it infers more noteworthy impacts on adaptability and legitimate execution.

A basic and clear return approach bolsters deal, as customers will shape buys with the learning that returning them won't be an issue. On the option hand, if an intemperate number of profits made, it makes aggravation the retailer's principle concern. There's a move occurring accordingly of believability, straightforwardness and "fulfilling guarantees" are basic qualities to customers. Retailers utilize basic psychological process, feeling, and symbolism to make a first class picture which turns into the disposition of the look. That picture is relate implicit guarantee of a particular sensibly endeavoring knowledge. It's the retailer's business to substantiate that each customer touchpoint satisfies the guarantee of a store's picture, close by returns.

7. 6 Return Policies w.r.to Apparel sector of E-commerce Businesses in India:

As of June 2015, India had a web client base of around 354 million, and was relied upon to cross 500 million in 2016. Consumer tastes vary widely when it comes to fashion, and many shoppers demand a personalized touch. There is intense competition in the e-commerce exports space, and several countries are actively promoting e-commerce exports. Keeping returns a low effort experience keeps consumers coming back in the future.

Some of the big players in India's online retail market include the Amazon.com, which also runs Indian website Junglee.com, book-seller Flipkart.com, online marketplace Snapdeal.com and apparel retailer Jabong.com.

On the contrary, experts and retailers say, the online apparel category is particularly wide open for many global players, large and small, to succeed. As consumer expectations grow higher and competition fiercer, companies sell their products or services overseas through

e-commerce. E-tailers are simultaneously seeking to cut the costs and enhance the consumer experience.

There are numerous organizations who are taking activities to make mindfulness among consumers and this applies over their whole lifecycle, from perusing to checkout, delivery to returns. Be that as it may, the genuine advantage of a broad merchandise exchange is the extra deals got by the reputation and brand observation. A reasonable return, refunds and exchange policy demonstrates that the E-commerce businesses stand by their products and pride themselves on a stellar consumer service experience. While some returns are as a result of the fault of the sellers, some consumers are also mischievous. As per Wallstreet journals, the fashion enterprise receives above average products returns because a few shoppers just order a product online, check how it fits them, take peer review and return it. however, such cases are minimum. Apparel E-commerce retailers are battling with diminishing on the web returns. There are various prime purposes behind this, as well. Consumers looking for apparel are confined by an arrangement of impediments in ecommerce that are absent in the physical setting. Normal confinements include: Unable to try on the apparel, Unsure what the correct size will be, No capacity to touch and feel the item, Limited capacity to see included points of interest. The return policies which are offered by E-tailers, help consumers to reduce the risk and act as a motivation for purchases. The consumer may have many purposes behind giving back an item.

1. The consumer requested mistaken item or size
2. The consumer chose the item was not required or needed
3. No explanation behind return given

4. The item did not coordinate the portrayal on the Website or in the list

5. The item did not fit the consumer's desires

6. The organization delivered the wrong item or size

The center of the issue is the monstrous changeability in estimating starting with one brand then onto the next. A customer may be a medium in one brand, just to discover subsequent to purchasing on the web that they are an extensive in a contending brand. This implies numerous customers purchase two sizes, attempt them both on at home, and return one, or once in a while both.

7.7 Return policies: Drives new Sales:

As E-commerce becomes the preferred method of shopping for consumers, it has become essential for retailers to reshape their return policies to improve revenue streams. How companies approach and manage their ecommerce returns policy can mean that the difference in either securing long term retention and customer loyalty or losing business due to a decline in sales and customer satisfaction. As Freling placed it, "In the pre-purchase stage, consumers may consider the expenses and benefits of making a purchase. On the off chance that the return approach is lenient in scope — if a sale item can be returned — a consumer may state, 'Gracious this is on sale. It seems like a decent value. I'll get it, and if it's not the correct shading or fit, I'll return it."A science daily reports analyzed that consumers desire easy and lenient return policies, when these returns are offered and are lenient, consumers purchase more goods from a retailer. If E-commerce businesses are not offering easy and lenient return policies for their consumers, then they miss out big sale. Consumers have more options than ever before, but if online retail returns are hard, they will opt to shop somewhere else. Simple, convenient and easy to understand

return policies can drive new sales for E-commerce businesses. Offering free returns with no charges is conducive to more online business. Consumers can remain loyal to business when returns are simple and hassle-free. If the return policies provided by E-business are a hassle , consumer will not shop at that E-store. The study made by Readycloud mentioned that maximum consumers return products because of e-tailers fault. Which drive away good consumers from that company. Once a customer has made a purchase from an E-shops, usually Overlooked is the “after shopping for experience.” Online retailers visit exceptional lengths to assure that finding items, adding them to the cart and finding out are as painless, brief and smooth as viable. But what occurs if a loyal patron desires to manner a return? If they're going through a wall of textual content and a process that calls for too many steps, they're not likely buy from that e-shop.

The cost and customer disappointment related with returning thing hurt in go, for example, is absolutely avoidable—however not generally observed. Operational approaches and techniques must be created to deal with returns. Returns endorsement approaches help guarantee that compelling gatekeeping happens, that customers are credited expeditiously, and that stock perceivability is made as appropriate on time as would be prudent. Stock perceivability likewise serves to operationally arrange staffing and attitude openings in an opportune way. Deciding demeanor as ideal on time as conceivable is essential for recovering however much incentive in the item as could be expected. Item that can be exchanged ought to be re-embedded into the forward store network as quick as could be expected under the circumstances. Additionally, item that requires repair or remanufacturing ought to be recognized in order to enhance esteem recover as quick as could be expected under the circumstances. as could be expected under the circumstances.

CHAPTER 8

CASE STUDY ON

RETURN POLICIES OFFERED BY

SELECT E-COMMERCE COMPANIES

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8.1 Case study on Return policies offered by Select E-commerce companies:

E-tailers would be savvy to consider their profits arrangements and those approaches' potential impact on planned customers. Since many reviews have found that a larger piece of online customers set aside the opportunity to peruse the arrival technique before they make a buy, it's effortlessly as imperative an offering point as whatever compute caught the deal the essential spot.

Plainly, a retailer's arrival methodology expects a focal part in customers' choice to buy. An e-posterior could have the most delightfully outlined website, dynamic web based systems administration endeavors and consistent checkout encounter, yet without customer agreeable returns, those endeavors are undermined. Returns are a bit of the shopping background, and any failure related with this procedure will leave a persisting, negative impact on the consumer.

As for this review, five top E-commerce apparels have been considered who manage Apparel segments, their arrival approaches have been examined. i.e Flipkart.com, Myntra.com, Amazon.com, Limeroad.com, Jabong.com and numerous others like craftsvilla.com, Indiarush.com and so forth.

Flipkart.com:

When Indian e-commerce industry was taking baby steps, in 2007, Flipkart was launched. The company is registered in Singapore, but their headquarters are in the city of Bangalore, India. Flipkart began selling books to begin with. It soon expanded and began offering a wide variety of goods. Its products include movies, music, games, mobiles, cameras,

computers, healthcare and personal products, home appliances and electronics, stationery, perfumes, toys, apparels, and shoes. The net worth of Flipkart was valued to be as much as US$ 74,96,58,861 in June 2015.

Myntra.com:

Situated in Bengaluru, the state capital of Karnataka, Myntra is an Indian online form and way of life web-based interface. Indian Institute of Technology (IIT) former student Mukesh Bansal, Vineet Saxena and Ahsutosh Lawania established Mytnra in 2007. It began off as a customized blessing things arranged commercial center however later handed its concentration to internet exchanging over the Indian retail area, offering marked items. Today, Myntra is one of the top most favored web based shopping goals for Indian consumers, particularly for youth. In June 2015, the total assets of Myntra.com added up to US$ 6,06,44,504.

Myntra is an online marketplace for clothes and accessories for men, women and kids. It is among the leading e-commerce platforms in India for fashion and casual lifestyle products. From 2007 to 2010, it allowed consumers to personalize products, such as T-shirts, mugs, mouse pads, calendars, watches, teddy bears, pendants, wine glasses and jigsaw puzzles. After that, it shifted its focus by retailing branded apparel and moved away from personalization. It has expanded its catalogue in 2011, which included fashion and lifestyle products after tying up with a number of popular brands to retail a wide array of their latest merchandise. More than 500 leading fashion and lifestyle brands in the country, such as Nike, Adidas, Puma, Lee, Levis, Wrangler, Arrow, Jealous 21, Biba, Fabindia, US Polo and the likes are offered in the online marketplace

Amazon.com:

Amazon was started by the name Cadabra in 1994 by Jeff Bezos. It went online as amazon.com in 1995. What started out as an online bookstore today has turned out to become the largest online retailer on the planet. Amazon soon started selling everything from music CD's, software, tools, toys, sporting goods and even groceries. But Amazon's biggest invention was Kindle e-book which it launched in November 2007. At the end of 2016, Amazon India was selling more than 17 million products through their portal.

Amazon's total market share in E-commerce sector was nearly about 15% in the year 2015.

Limeroad.com:

Limeroad.com is a social shopping platform for women that offers a wide range of products right from clothing to accessories, shoes, beauty products etc. Besides fashion and apparel, LimeRoad also showcases home and kitchen products, making it more appealing for women from different walks of life. LimeRoad is a brand owned by A.M. Marketplaces Pvt. Ltd. Headquartered in Gurgaon, Haryana, India, it was founded in 2012 by Suchie Mukherjee, Prashant Malik and Ankush Mera. The objective behind creating Limeroad was to build a platform where one could find gorgeous, affordable lifestyle products in an extremely easy to discover interface. Lightspeed Venture Partners and Matrix Partners India are the key investors of Limeroad investing $2 Billion and INR 3000 Crores respectively.

Jabong.com:

Jabong is a fashion and lifestyle e-commerce portal that sells apparel, footwear, fashion accessories, beauty products, fragrances, home accessories, headquartered in Gurgaon, India, it was co-founded in December 2011 by Arun Chandra Mohan, Lakshmi Potluri and Praveen Sinha. It caters to the fashion needs of men, women and kids with products in various categories, such as bags, accessories, toys, beauty, sports goods, jewelers, and shoes and clothing. It houses more than 2,500national and international brands including several leading global fashion brands. Among its top competitors are Myntra, is an online marketplace for clothes and accessories for men, women and kids; Snapdeal, an online marketplace for mobiles, clothes, consumer electronics and other accessories; and Shopclues.com, an online marketplace for electronics, home appliances and personal care products. Today, it is one of the top e-commerce companies in India with a net worth estimated to be US$ 24,58,23,695 in June 2015.

8.2 Return policies provided by select E-commerce businesses:

A Return Policy is the agreement where company informs consumers about their policies regarding returns and refunds. These policies are basaed on following information:

How many days they have to return a product

How will they receive the refund (credit or replacement)? If

you offer refunds for digital products or in-app purchases

Who pays for shipping to return the product. Etc

Flipkart.com:

Flipkart offers 30 days return policy i.e exchange for the purchased products. All types of apparels excluding intimate wear (lingeries, shapewares, freebies, swim suits etc) can be exchanged for size and color. The product can be exchanged if the returned product is unworn, unwashed, and without stains. Along with this product consumers have to produce purchase invoice. All the tags should be attached with the product. They also demand for original packaging of the purchased product. Pick up facility is also provided by the flipkart. Flipkart do not promise refunds/cashback for every apparel, as this option is solely dependent on individual seller. No return is guaranted. If the required product is not available with the company, flipkart also gives option of converting purchased product's amount in coupons, credit points or e-wallet.

The return policy for intimate wearing is different than the other apparels. The flipkart offers 10 days replacement period for lingeries, shapewares, freebies, swim suits etc if a purchased product is delivered in damaged or defective condition. A replacement requests have to be raised by the consumer and full refund is provided by the seller. Consumers are requested to ship a product to the company. No return is guaranted.

Myntra.com:

Myntra offers upto 30 days return/exchange policy for the purchased apparels. All types of apparels excluding lingeries, shapewares, freebies, swim suits, mittens and wrist bands can be exchanged only for size. The product can be exchanged if the returned product is unused and in their original condition. Still the returns are not guaranted. Along with this product consumers have to produce purchase invoice. All the tags should be attached with the product. They also demand for original packaging of the purchased product. Pick up facility

is also provided by the Myntra, but in certain places where they do not have shipping facility available, cosnumers are expected to self-ship the product. Myntra also gives option of converting returned product's amount in cashback, coupons or e-wallet.

The return policy for intimate wearing is different than the other apparels. The myntra offers only replacement policy for lingeries, shapewares, freebies, swim suits, mittens, wrist bands etc. A replacement requests have to be raised by the consumer and pick up facility is not available for such products. Consumers are requested to ship a product to the company. No return is guaranted.

Amazon.com:

Amazon offers upto 30 days refund/replacement policy for the purchased apparels. All types of apparels excluding lingeries, shapewares, freebies, swim suits, mittens and wrist bands can be exchanged only for size. The product can be exchanged/returned if the product is unused and in its original condition. Still the returns are not guaranted. Along with this product consumers have to produce purchase invoice. All the tags should be attached with the product. They also demand for original packaging of the purchased product. Unlike all other e-commerce websites Amazon offeres Drop off facility along with Pick up facility and self shipping. In case of self shipping, the shipping charges are paid by amazon after ensuring the return as per their conditions. Amazon also gives option of converting returned product's amount in cashback, coupons or e-wallet.

The return policy for intimate wearing is different than the other apparels. The Amazon offers return policy for lingeries, shapewares, freebies, swim suits, mittens, wrist bands etc products only in case of damaged or defective products. Otherwise there is NO RETURN POLICY for such products considering the hygine and health security.

Limeroad.com:

Limeroad offers upto 7 days return/exchange policy for the purchased apparels. All types of apparels excluding lingeries, shapewares, freebies, swim suits, mittens and wrist bands can be exchanged only for size. The product can be exchanged if the returned product is unused and in their original condition. Still the returns are not guaranted. Along with this product consumers have to produce purchase invoice. All the tags should be attached with the product. They also demand for original packaging of the purchased product. Return pick up facility is also provided by Limeroad, but in certain places where they do not have shipping facility available, cosnumers are expected to self-ship the product. Limeroad also gives option of converting returned product's amount in cashback, coupons or e-wallet.

The return policy for intimate wearing is different than the other apparels. The Limeroad offers only replacement policy for lingeries, shapewares, freebies, swim suits, mittens, wrist bands etc. A replacement requests have to be raised by the consumer and pick up facility is not available for such products. Consumers are requested to ship a product to the company. No return is guaranted.

Jabong.com:

Jabong offers upto 315 days return/exchange/product cancellation policy for the purchased apparels. All types of apparels excluding lingeries, shapewares, freebies, swim suits, mittens and wrist bands can be exchanged only for size. The product can be exchanged if the returned product is unused and in their saleable condition. Still the returns are not guaranted. Along with this product consumers have to produce purchase invoice. All the tags should be attached with the product. They also demand for original packaging of the purchased product. Pick up facility is also provided by the Jabong, but in certain places

where they do not have shipping facility available, consumers are expected to self-ship the product. Shipping charges have be born by consumers. Company do not refund shipping charges. Jabong also gives option of converting returned product's amount in cashback, coupons or e-wallet. Cash back is only possible if the product is returned in 7 working days.

The return policy for intimate wearing is different than the other apparels. The Jabong has strict NO RETURN POLICY for products like lingeries, shapewares, freebies, swim suits, mittens, wrist bands etc.

8.3 Comparative analysis of Return Policies:

The comparison of all the select e-commerce website's Return policies is given in the following table: (Refer page 121)

Replacement:

The process of removing something entirely with a new one is replacement.

Exchange:

The act where one thing is given and in return another thing is received is exchange.

Company Name	Category	Period of return/exchange	Conditions	Shipping methods	Refunds/Cashback	Coupons	Credit points	E-wallet	Return Process
Flipkart.com	Apparel (Excluding Freebies, Lingerie Wash-bags, Shapewear, Socks, Stockings and Swimsuits)	to 30 days **Exchang**	The product should be unworn, unwashed, without stains, undamaged. All original tags should be attached. Invoice, original packaging is required freebies, accessories need to be returned along with the product.	Pick up shipping	Yes (As per Individual seller's policy)	Yes	Yes	Yes	No Guaranted Return
	Clothing Freebies, Lingerie Wash-bags, Shapewear, Socks, Stockings and Swimsuits	10 days **replacement***	If a received product is damaged or defective product. A replacement request can be raised and full refund will be provided by the seller once they receive the product. **Otherwise strictly No returns**	Self shipping	Yes	No	Yes	Yes	No Guaranted Return

Table 8.3a Flipkart's Return Policies

Company Name	Category	Period of return/exchange	Conditions	Shipping methods	Refunds/Cashback	Coupons	Credit points	E-wallet	Return Process
Myntra.com	Apparel (Excluding Shapewear bottoms, lingerie set, swimsuits, Mittens and Wrist bands)	Upto 30 days Exchange	All items to be returned or exchanged must be unused and in their original condition with all original tags and packaging intact (Exchange only for size)	Pick up shipping /Self shiping	Yes	Yes	No	Yes	No Guaranted Return
	Shapewear Bottoms, any Lingerie Set that includes a Brief, Swimwear, Mittens, Wrist-Bands	Can not be returned or exchanged	Due to the intimate nature, we handle returns for certain Innerwear, Sleepwear and Lingerie items differently. Only self-ship return is allowed for such items, hence pickup facility will not be available.Also, these items cannot be exchanged.	Self shipping	Yes	Yes	Yes	Yes	No Guaranted Return

Table 8.3b Myntra's Return Policies

Company Name	Category	Period of return/exchange	Conditions	Shipping methods	Refunds/Cashback	Coupons	Credit points	E-wallet	Return Process
Amazon.com	Apparel	30 days Replacement/refund	All items must be returned in their original condition, with price tags intact, user manual, warranty cards, original accessories and in the original manufacturer's box/packaging as delivered.	Return pick up/ Drop off pickup /self pick up	Yes	Yes	No	Yes	No Guaranted Return
	Shapewear Bottoms, any Lingerie Set that includes a Brief, Swimwear, Mittens, Wrist-Bands	Can not be returned or exchanged	Can be returned only in case of damaged or defective products: **otherwise No return**		No	No	Yes	Yes	No Guaranted Return

Table 8.3c Amazon's Return Policies

Company Name	Category	Period of return/exchange	Conditions	Shipping methods	Refunds/Cashback	Coupons	Credit points	E-wallet	Return Process
Limeroad.com	Apparel (Except Inner wear, Lingerie, Swimsuits, Socks)	7 days of delivery	All items to be returned or exchanged must be unused and in their original condition with all original tags and packaging intact	Return pick up/self pick up	Yes	Yes	Yes	Yes	No Guaranted Return
	Inner wear, Lingerie, Swimsuits, Socks	Can be returned only in case of damaged or defective products : **Otherwise No return**		Self pick up	No	No	No	No	No Guaranted Return

Table 8.3d Limeroad's Return Policies

Company Name	Category	Period of return/exchange	Conditions	Shipping methods	Refunds/Cashback	Coupons	Credit points	E-wallet	Return Process
Jabong.com	Apparel (Except Inner wear, Lingerie, Swimsuits, Socks)	15 days Exchange/Return/ cancelled	Product should be in saleable condition The tags should be intact and there should be original packing of the product. The item should not have been washed or damaged in any sense	Return pick up/self pick up	Yes (within 7 working days) Shipping charges will not be refunded	Yes	Yes	Yes	No Guaranted Return
	Inner wear, Lingerie, Swimsuits, Socks	Can not be returned or exchanged			No	No	No	No	No Guaranted Return

Table 8.3e Jabong's Return Policies

CHAPTER 9

DATA ANALYSIS

PART I

CHAPTER 9

DATA ANALYSIS PART I

This chapter consist of Classification of data using frequency tables and charts. Further data is analyzed using arithmetic mean and standard deviation.

9.1.1 CLASSIFICATION OF DEMOGRAPHIC FACTORS:

AGE:

Information about age of respondent is collected. Respondents are classified in to four groups according to their age. Information about classification is presented in the following table:

Age group	Number of respondents	Percent	Valid Percent	Cumulative Percent
Below 20 Yrs	146	32.4	32.4	32.4
20 to 30 Yrs	222	49.3	49.3	81.8
30 to 40 Yrs	44	9.8	9.8	91.6
40 to 50 Yrs	38	8.4	8.4	100.0
Total	**450**	**100.0**	**100.0**	

Table 9.1.1a

Above table indicate that out of total 450 respondents, 146 belong to age group "Below 20 years". Another 222 respondents belong to 20 to 30 years of age group, 44 respondents belong to 40 to 50 years of age group and 38 respondents belong to 40 to 50 years of age group. Above information is presented using pie chart as shown below.

GENDER:

Information about Gender of respondent is collected. Information about Gender classification is presented in the following table:

Gender	Frequency	Percent	Valid Percent	Cumulative Percent
Male	234	52.0	52.0	**52.0**
Female	216	48.0	48.0	**100.0**
Total	**450**	**100.0**	**100.0**	

Table 9.1.1b

Above table indicates that out of 450 respondents 234 respondents are male and 216 are female respondents.

OCCUPATION:

Information about Occupation of respondents is collected. The Category of occupation are divided in 4 parts. Information about Occupation classification is presented in the following table:

Occupation	Frequency	Percent	Valid Percent	Cumulative Percent
Self Employed	40	8.9	8.9	8.9
Employed	235	52.2	52.2	61.1
Professional	68	15.1	15.1	76.2
Student	107	23.8	23.8	100.0
Total	**450**	**100.0**	**100.0**	

Table 9.1.1c

Above table indicates that out of 450 respondents 40 respondents are self-employed, 235 are employed, 68 are professionals and 107 are students.

EDUCATION:

Information about Education of respondents is collected. The Category of Education are divided in 3 parts. Information about Education classification is presented in the following table:

Education	Frequency	Percent	Valid Percent	Cumulative Percent
12th Std and below	46	10.2	10.2	**10.2**
Graduate	162	36.0	36.0	**46.2**
Post graduate and above	242	53.8	53.8	**100.0**
Total	**450**	**100.0**	**100.0**	

Table 9.1.1d

The above table indicates that out of 450 respondents 46 respondents are 12th standard and below, 162 are graduate, and 242 are post graduate and above.

ANNUAL INCOME:

Information about Annual Income of respondents is collected. The Category of Annual income are divided in 5 parts. Information about Annual Income classification is presented in the following table:

	Frequency	Percent	Valid Percent	Cumulative Percent
Up to 2 lakhs	110	24.4	24.4	24.4
2 to 5 lakhs	131	29.1	29.1	53.6
5 to 7 lakhs	106	23.6	23.6	77.1
7 to 10lakhs	42	9.3	9.3	86.4
10 lakhs and above	61	13.6	13.6	100.0
Total	**450**	**100.0**	**100.0**	

Table 9.1.1e

The above table indicates that out of total respondents 110 respondents belong to annual income category upto 2 lakh, 131 respondents belong to 2 to 5 lakh 106 belong to 5 to 7 lakhs, 42 respondents belong to 7 to 10 lakh and above.

MARITAL STATUS:

Information about Marital Status of respondents is collected. Information about Marital Status of respondents is presented in the following table:

	Frequency	Percent	Valid Percent	Cumulative Percent
Unmarried	292	64.9	64.9	64.9
Married	158	35.1	35.1	100.0
Total	**450**	**100.0**	**100.0**	

Table 9.1.1f

The above table indicates that out of 450 respondents 292 respondents are unmarried and 158 are married.

9.2.2 ONLINE PURCHASING BEHAVIOR:

The information regarding respondents who make purchases using internet source (E-shopping) is given in the following table:

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	450	100.0	100.0	100.0
No	0	0	0	0

Table 9.2.2

The data is collected from respondents who make online purchases and hence the above table indicates that all 450 respondents are E-commerce users.

9.2.3 PRODUCTS PURCHASING PATTERN:

The information about various items/products purchase is collected to understand the purchasing pattern of respondents.

Question no	Articles	Number of respondents purchasing items	Per cent (%)
8 (a)	Books Magazines	162	36.0
8 (b)	Movies, Music& Games	65	14.4
8 (c)	Electronics, Mobiles & Computers	281	62.4
8 (d)	Home and Living	81	18
8 (e)	Fragrances, Beauty & Health	165	36.7
8 (f)	Toys, kids & baby	118	26.2
8 (g)	Apparels & Accessories	410	91.8
8 (h)	Footwear	261	58
8 (i)	Fitness, Sports and Outdoors	192	42.7
8 (j)	Watches	157	34.9
8 (k)	Daily & Grocery	59	13.1
8 (l)	Other	68	15.1

Table 9.2.3

Above responses are rated as follows.

For purchase is YES = 1

For purchase is No = 0

Using above responses mean variation score of purchase is calculated using formula given below.

$$\text{Mean score of variation in Purchase} = \frac{\text{Sum of scores of all 12 questions}}{\text{Maximum score of 12 questions}} \times 100$$

	N	Minimum	Maximum	Mean	Std. Deviation
Variation in Purchase score	450	8.33	100.00	37.3889	19.64982

Above table indicate that mean score of variation is 37.38 with standard deviation 19.64. Lowest score is 8.33 and highest score is 100.

9.2.4 PREFERED E-SHOPPING WEBSITES OF RESPONDENTS:

The data is collected to gather information about various E-commerce websites preferred by respondents.

Question No	Name of website	Number of Respondents	Percentage of respondents
9 (a)	Flipkart.com	329	73.1
9 (b)	Amazon.com	399	88.7
9 (c)	Ebay.com	28	8.2
9 (d)	Snapdeal.com	206	45.8
9 (e)	Shopclues.com	59	13.1
9 (f)	Other	138	13.1

Table 9.2.4

The above table indicates that out of 450 respondents 329 respondents prefer buying products from flipkart, 399 prefer amazon, 28 prefer Ebay, 206 prefer Snapdeal, 59 prefer Shopclues, and 138 prefer other website like Jabong, Alibaba.com, Myntra etc

9.2.5 PREFERED WEBSITES FOR APPAREL SHOPPING:

Information about preferred websites for apparel shopping is collected from respondents.

Information about various websites classification is presented in the following table:

Question No	Name of Website	Number of Respondents	Percentage of respondents
11(a)	Flipkart.com	156	34.7
11 (b)	Myntra.com	251	55.8
11 (c)	Amazon.com	212	47.1
11 (d)	Limeroad.com	133	29.6
11 (e)	Jabong.com	56	12.4
11 (f)	Any other	52	11.6

Table 9.2.5

The above table indicates that out of 450 respondents 156 respondents prefer buying apparels from Flipkart, 251 prefer Myntra, 212 prefer Amazon, 133 prefer Limeroad, 56 prefer Jabong, and other 52 prefer websites like Craftsvilla, IndiaRush, Yebhi.com etc.

9.2.6 FREQUENCY OF APPAREL SHOPPING:

Information about frequency of apparel shopping is collected from respondents.

Information about frequency is presented in the following table:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Twice a week or more**	11	2.4	2.4	2.4
	Weekly	8	1.8	1.8	4.2
	Once per two weeks	55	12.2	12.2	16.4
	Monthly	166	36.9	36.9	53.3
	Occasionally	210	46.7	46.7	100.0
	Total	**450**	**100.0**	**100.0**	

Table 9.2.6

The above table indicates that11 out of 450 respondents purchase apparels twice a week or more, 8 respondents make purchases weekly, 55 respondents make purchases once per two weeks, 166 respondents make purchases monthly and remaining 210 make it occasionally.

9.2.7 AMOUNT SPENT ON E-SHOPPING:

For the said study, another important variable is 'ONLINE PURCHASING". This variable consists of Monthly amount spent for online shopping. Following table is classification of respondents according to amount spent for online shopping.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Less than 1000**	31	6.9	6.9	6.9
	1000 to 2000	160	35.6	35.6	42.4
	2000 to 5000	159	35.3	35.3	77.8
	5000 to 10000	67	14.9	14.9	92.7
	More than 10000	33	7.3	7.3	100.0
	Total	**450**	**100.0**	**100.0**	

Table 9.2.7

The above table indicates that out of 450 respondents around 160 respondents spend 1000 to 2000 rupees on online apparel shopping, 159 respondents spend 2000 to 5000 rupees, 67 spend 5000 to 10000 and 33 respondents spend more than 10000 rupees on online apparel shopping. This information is presented using pie diagram as shown below.

9.2.8 TYPE OF APPAREL ITEMS PURCHASE:

It is also necessary to understand frequency of online shopping. Information collected for the same is classified and presented in the following table.

Question no	Types of Apparel	Number of Respondents	Percentage of respondents
14 (a)	Top-tees & Shirts	307	68.2
14 (b)	Dresses & Kurtas	189	42.0
14 (c)	Salwars & Chudidars	76	16.9
14 (d)	Trousers & Jeans	134	29.8
14 (e)	Sarees & Dress Materials	104	23.1
14 (f)	Sweaters & Jackets	73	16.2
14 (g)	Shorts & skirts	75	16.5
14 (h)	Lingerie & Nightwear	25	5.6
14 (i)	Other	30	6.7

Table 9.2.8

Above responses are rated as

follows. For purchase is YES = 1

For purchase is No = 0

Using above responses mean variation score of purchase is calculated using formula given below.

$$\text{Mean score of variation in purchase} = \frac{\text{Sum of scores of all 9 questions}}{\text{Maximum score of 9 questions}} \times 100$$

	N	Minimum	Maximum	Mean	Std. Deviation
Variation in clothing purchase score	450	.00	77.78	25.0102	13.85952
Valid N (listwise)	450				

Above table indicate that mean score of variation is 25.01 with standard deviation 13.859.

Highest score is 100.

9.2.9 PROBLEMS ASSOCIATED WITH ONLINE APPAREL SHOPPING:

The information is collected from respondents to understand the various problems associated with online apparel shopping.

Question No	Problems associated with online apparel shopping	Number of Respondents	Percentage of respondents
15 (a)	Cost of shipping /delivery charges too high	65	14.4
15 (b)	Difficult to return purchased items	220	48.9
15 (c)	Takes too long to receive deliveries	171	38.0
15 (d)	Dislike sharing payment information	40	8.9
15 (e)	Any other	61	13.6

Table 9.2.9

The above table indicates that out of 450 respondents 65 respondents think the problem associated with Online apparel shopping is Cost of shipping /delivery charges too high, 220 respondents feel it's difficult to return purchased items, 171 thinks it takes too long to receive deliveries, 40 respondents think that sharing payment information is risky.

	N	Minimum	Maximum	Mean	Std. Deviation
Problem in OS score	450	20.00	60.00	24.7556	10.05808
Valid N (listwise)	450				

Above table indicate that mean score of variation is 24.75 with standard deviation 10.058. Lowest score is 20.00 and Highest score is 60.

9.2.10 AWARENESS OF RETURN POLICIES:

To understand awareness of respondents about return policy information is collected though questionnaire. Classification of respondents according to level of awareness is presented in the following table.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Least aware**	162	36.0	36.0	36.0
	Partly aware	189	42.0	42.0	78.0
	Mostly Aware	77	17.1	17.1	95.1
	Completely Aware	22	4.9	4.9	100.0
	Total	**450**	**100.0**	**100.0**	

Table 9.2.10

Above table indicate that out of 450 respondents only 162 respondents heard of return policy but not much aware about it. There are 189 respondents who are partly aware of return policy, 77 respondents are mostly aware about return policy. There are 22 respondents are completely aware. This information is presented using bar diagram as shown below.

	N	Minimum	Maximum	Mean	Std. Deviation
Score of Awareness of Return Policies	450 450	25.00	100.00	47.7222	21.21269

Above table indicate that mean score of variation is 47.72 with standard deviation 21.21.

Lowest score is 25.00 and Highest score is 100.

9.2.11 RETURN POLICY OPTIONS:

The information is collected from respondents to check the knowledge of Return Policy Options offered by E-commerce Businesses.

Return Policy Options	Least Aware	Partly Aware	Don't Bother	Mostly Aware	Completely Aware
Cash Back	43	48	11	244	104
Coupons	84	123	60	160	23
Replacements for items	47	31	32	238	102
Point Redemption	73	126	75	129	47

Table 9.2.11

Above responses are rated as follows

Least aware = 1

Partly aware = 2

Do not bother = 3

Mostly aware = 4

Completely aware = 5

Using above responses mean variation score of purchase is calculated using formula given below.

$$\text{Mean score of variation in Awareness} = \frac{\text{Sum of scores of all 4 Options}}{\text{Maximum score of 4 Options}} \times 100$$

Descriptive Statistics:

	N	Minimum	Maximum	Mean	Std. Deviation
Knowledge of types of Return Policy options	450	16.00	80.00	52.4533	14.72083
Valid N (listwise)	450				

Above table indicate that mean score of variation is 52.45 with standard deviation 14.72

Lowest score is 16.00 and Highest score is 80

9.2.12 POINT OF REFERENCE OF RETURN POLICY:

The information is collected from respondents to check knowledge of Return policy options offered by E-commerce Business.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Before Purchase**	122	27.1	27.1	27.1
	After Purchase, if need to return	248	55.1	55.1	82.2
	Both before and after	80	17.8	17.8	100.0
	Total	**450**	**100.0**	**100.0**	

Table 9.2.12

From the above data, it is concluded that 122 respondents out of 450 look into Return policies before making online purchase, 248 respondents look into Return policies after purchase, if they need to return it and 80 respondents look into the return policies both before and after purchase.

9.2.13 CLARITY IN RETURN POLICIES:

The information in collected from respondents to understand the clarity in Terms and conditions of Return Policies. The information is tabulated below:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	331	73.6	73.6	73.6
	No	119	26.4	26.4	100.0
	Total	**450**	**100.0**	**100.0**	

Table 9.2.13

The above table indicates that out of 450 respondents 331 respondents feel that there is clarity in terms and conditions of return policies stated by E-commerce businesses whereas 119 respondents feel the return policies stated by E-tailers are not clear.

9.2.14 RETURN OF PURCHASED APPAREL ITEMS:

The information collected through respondent's states whether they have experienced return process.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	450	100.0	100.0	100.0

Table 9.2.14

The above table indicates that all 450 respondents have experienced Return Process of E-tailers.

9.2.15 REASONS FOR RETURNING THE APPARELS:

The information about reasons for returning the apparels is collected from respondents.

Question No	Reasons for returning apparels	Number of respondents	Per cent (%)
21 (a)	Wrong size	128	28.4
21 (b)	Color difference	283	62.9
21 (c)	Wrong pattern	58	12.9
21 (d)	Brand differences	25	5.6
21 (e)	Items received was not as portrayed online	203	45.1
21 (f)	Damaged or defective items	27	6.00
21 (g)	Poor packaging	15	3.3
21 (h)	Poor quality	118	26.2
21 (i)	Any other	35	7.8

Table 9.2.15

Above table indicate that maximum 283 respondents returned item for the reason 'colour difference'. It happened in most of the cases colour looks on the screen does not look exactly same that of colour of actual item.

Next main reason of return is 'Item received was not portrayed online'. There are 203 respondents who returned the goods for this reason, as the product received was not the

same as it was portrayed online. Further, 128 respondents have returned apparels due to Wrong size, 58 respondents returned due to wrong pattern, 25 respondents returned purchased apparels due brand differences, 118 respondents have returned apparels due to poor quality.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Variation in Return Policies	450	11.11	44.44	22.0225	9.83500
Valid N (listwise)	450				

Above table indicate that mean score of variation is 22.022 with standard deviation 9.83. Lowest score is 11.11 and highest score is 44.44.

9.2.16 DIFFICULTY IN RETURNING APPARELS:

The information from respondents is collected to understand the difficulty in returning the apparels purchased online.

		Frequency	Percent	Valid Percent	Cumulative Percent
	No	316	70.2	70.2	70.2
Valid	**Yes**	134	29.8	29.8	100.0
	Total	**450**	**100.0**	**100.0**	

Table 9.2.16

The above table indicates that out of 316 respondents have not faced difficulty while returning the apparels purchased online. This information is presented using Pie diagram as shown below.

9.2.17 NATURE OF RISKS INVOLVED IN RETURNING PURCHASED APPARELS:

While returning good purchased online there are some risk in respondent's mind. This information classified and presented in the following table.

Question No	Risks involved in returning apparels	Number of respondents	Per cent (%)
23 (a)	Financial Risks	321	71.33
23 (b)	Product Risks	143	31.77
23 (c)	Security Risks	38	8.44

Table 9.2.17

From the 450 respondents, 321 respondents feel that financial risk is involved, 143 respondents feel that product risks is involved and 38 respondents feel that security risk is involved.

9.2.18 TIME SPENT IN RETURNING PROCESS:

Information about time spent in returning process of respondent is collected. Information about time classification is presented in the following table:

		Frequency	Percent	Valid Percent	Cumulative Percent
	Less than a day	80	17.8	17.8	17.8
	1 to 2 days	43	9.6	9.6	27.3
	2 to 3 days	52	11.6	11.6	38.9
Valid	**3 to 5 days**	125	27.8	27.8	66.7
	More than 5 day	150	33.3	33.3	100.0
	Total	**450**	**100.0**	**100.0**	

Table 9.2.18

The above table indicates that around 80 respondents out of 450 have spent less than a day for returning the apparels, 43 respondents have spent 1 to 2 days, 125 respondents have spent 3 to 5 days and more than 150 respondents have spent more than 5 days in returning the apparels purchased online.

9.2.19 SATISFACTION LEVEL OF RETURN POLICIES:

Information about Satisfaction level of Return policies provided by E-tailers is collected from respondents. Information about satisfaction level's classification is presented in the following table:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Least satisfied**	31	6.9	6.9	6.9
	Partly satisfied	148	32.9	32.9	39.8
	Mostly satisfied	186	41.3	41.3	81.1
	Completely satisfied	85	18.9	18.9	100.0
	Total	**450**	**100.0**	**100.0**	

Table 9.2.19

The above responses are rated as follows:

Least satisfied = 1

Partly satisfied = 2

Mostly satisfied = 3

Completely satisfied = 4

	N	Minimum	Maximum	Mean	Std. Deviation
Return satisfaction wrt Time	450	25.00	100.00	68.0556	21.18030
Valid N (listwise)	450				

Above table indicate that mean score of variation is 68.05 with standard deviation 21.18.

Lowest score is 25.00 and highest score is 100.

9.2.20 ACTIONS AND DIFFICULTIES ASSOCIATED WITH RETURNING THE APPAREL PURCHSED ONLINE

The information is collected from respondents on actions associated with Returning the apparel purchased online. The classification of these actions and level difficulties are given below:

Question No	Actions	Extremely difficult	difficult	Neutral	Easy	Extremely easy
26 (a)	Paying the cost of return to shipping carrier	70	83	199	78	20
26 (b)	Going to shipping carrier to send a return item	119	155	77	60	39
26 (c)	Scheduling a pick up for return	107	87	103	105	48
26 (d)	Contacting the E-tailer to ensure they will take the return	67	123	91	122	47
26 (e)	Repackaging the item	35	116	180	105	14
26 (f)	Contacting E-tailer to check the status of the return item	60	104	89	183	14

Table 9.2.20

Above table indicate that opinion for each action of return. For first action 'Paying the cost of return to shipping carrier' opinion of respondents is recorded. 70 respondents feel that it is extremely difficult, 83 feel difficult, maximum 199 feel neutral, 78 respondents feel it is easy and only 20 respondents feel it is extremely easy.

For the second action ‘going to shipping carrier to send a return back’, 119 respondents find it extremely difficult, 155 find it difficult, 77 are neutral, 60 find it easy and 39 find it extremely easy. Another 107 respondents find it extremely difficult to manage scheduling pick up for returning their product, 123 respondents find it difficult to contact e-tailer for further follow ups. 180 respondents find Re-packaging issue before returning the product.

9.2.21 ADVERSE IMPACT OF RETURN POLICIES ON FEQUENCY OF SHOPPING:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Very low**	63	14.0	14.0	14.0
	Low	47	10.4	10.4	24.4
	Neutral	186	41.3	41.3	65.8
	High	111	24.7	24.7	90.4
	Very high	43	9.6	9.6	100.0
	Total	**450**	**100.0**	**100.0**	

Table 9.2.21

The above responses are rated as follows

Very low = 1

Low = 2

Neutral = 3

High = 4

Very High = 5

9.2.22 IMPACT OF EASY RETURN POLICIES:

Question No	Impact of easy return policies	Number of Respondents	Percentage (%)
28 (a)	Shop more often with E-tailers	272	60.4
28 (b)	Recommend to a Friend	245	54.4
28 (c)	Drop another E-tailer with a less easy return policy	43	9.6
28 (d)	Focus less on prices and more on their quality of services	141	31.3
28 (e)	All of the above	149	33.3
28 (f)	Any other	137	30.4

Table 9.2.22

The table indicates that out of 450 respondents 272 respondents would shop more often with E-tailers, 245 would recommend to their friends, 141 would focus more on the quality services and not on the prices, 149 would consider all the options.

	N	Minimum	Maximum	Mean	Std. Deviation
Impact of easy return Policy	450	16.67	66.67	36.7031	14.64335
Valid N (listwise)	450				

Above table indicate that mean score of variation is 36.70 with standard deviation 14.64.

Lowest score is 16.67 and highest score is 66.67.

CHAPTER 10

DATA ANALYSIS

PART II

CHAPTER 10

PART-2

ANALYSIS AND TESTING OF HYPOTHESIS

The Hypothesis which was formulated in the study was tested and the respective conclusions were obtained as follows.

10.1 CRONBACH'S ALPHA TEST OF RELIABILITY:

Intermediate step of analysis is to validate Cronbach's Alpha test of reliability. The alpha value is .702. All the objectives and hypothesis mentioned in the research methodology are tested and discussed in detail.

10.2 HYPOTHESIS 1: DIFFERENCE IN THE LEVEL OF AWARENESS OF RETURN POLICIES AMONG VARIOUS CONSUMERS.

For the study of above hypothesis following null hypothesis was designed and tested. Sub hypothesis has been formulated and tested for understanding the difference between awareness about return policies among consumers.

Null Hypothesis H_{01}: There is no significant difference between the level of awareness of Return policies among consumers

Alternate Hypothesis H_{11}: There is a significant difference between the level of awareness of Return policies among consumers

10.2.1 Level of awareness of Return policies among different age groups

Null Hypothesis H_{01A}: There is no significant difference in the level of awareness of Return Policies according to different age groups

Alternate Hypothesis H_{11A}: There is significant difference in the level of awareness of Return Polices according to different age groups

To test above null hypothesis ANOVA is obtained and F-test is applied. Results are as follows:

Score of Awareness of Return Policies (AGE)

	Sum of Squares	df	Mean Square	F	Sig.	Result
Between Groups	48448.626	3	16149.542	46.895	.000	Rejected
Within Groups	153591.651	446	344.376			
Total	202040.278	449				

Table 10.2.1

Above results indicate that calculated p-value is 0.000. It is less than standard p-value 0.05. Therefore F-test is rejected. Hence null hypothesis is rejected and alternate hypothesis is accepted.

CONCLUSION: There is significant difference in awareness of Return Policies according to different age groups.

To understand findings of hypothesis, mean awareness scores for each age group are obtained and presented in the following table.

Score of the level of Awareness of Return Policies (AGE)

Age group	N	Mean	Std. Deviation
Below 20 yrs	146	37.3288	14.45760
20 to 30 yrs	222	47.2973	20.55545
30 to 40 yrs	44	64.2045	21.15676
40 to 50 yrs	38	71.0526	16.97207
Total	450	47.7222	21.21269

Table 10.2.1a

Above table indicate that Mean level of awareness score of respondents of age group "below 20 years" is 37.32. Which is least among all age groups. And awareness score of respondents of age group of 40 to 50 years is 71.05 which is highest among all the age groups.

To understand significance of awareness between every two groups. POST HOC test is applied which is shown in table 10.2.1b (Annexure)

FINDINGS OF HYPOTHESIS:

1. ***There is significant difference in awareness level of Return Policies between respondents of age group "below 20 years" and respondents of age group "20 to 30 years".***
2. ***Awareness level of respondents of age group "20 to 30 years" is significantly greater.***
3. ***There is no significant difference in awareness level of Return policies between the age group of "30 to 40 years" and respondents of age group "40 to 50 years".***
4. ***There is no significant difference in awareness of Return policies between the age group of "40 to 50 years" and respondents of age group "30 to 40 years".***

10.2.2 Level of awareness of Return policies among different education levels:

Null Hypothesis H_{01B}: There is no significant difference in the level of awareness of Return Policy according to different education levels.

Alternate Hypothesis H_{11B}: There is significant difference in the level of awareness of Return Policy according to different education levels.

To test above null hypothesis ANOVA is obtained and F-test is applied. Results are as follows:

Score of Awareness of Return Policies (Education)

	Sum of Squares	df	Mean Square	F	Sig.	Result
Between Groups	10445.782	2	5222.891	12.185	.000	**Rejected**
Within Groups	191594.495	447	428.623			
Total	202040.278	449				

Table 10.2.2

Above results indicate that calculated p-value is 0.000. It is less than standard p-value 0.05. Therefore F-test is rejected. Hence null hypothesis is rejected and alternate hypothesis is accepted.

CONCLUSION: There is significant difference in the level of awareness of Return Policies according to different education level.

To understand findings of hypothesis, mean awareness scores for each education level are obtained and presented in the following table.

Score of Awareness of Return Policies (Education)

Education	N	Mean	Std. Deviation
12th std and below	46	36.4130	12.59025
Graduate	162	45.2160	17.95741
Post graduate and above	242	51.5496	23.45154
Total	450	47.7222	21.21269

Table 10.2.2a

Above table indicate that mean level of awareness score of respondents' whose education level 12th standard and below is 36.41 which is least among all education level. And mean level of awareness score of respondents' who are graduate is 45.21. The mean awareness score of respondent's whose education is post graduate and above is highest among all education levels i.e 51.54.

To understand significance of awareness between every two groups. POST HOC test is applied and results are shown in table 10.2.2b (Annexure)

FINDINGD OF HYPOTHESIS:

1. ***There is significant difference in awareness of Return Policies between all education levels of respondents.***
2. ***The awareness of respondents whose education is 12th standard and below and graduate is significantly greater.***

10.2.3 Level of awareness of Return policies among different gender:

Null Hypothesis H_{01C}: There is no significant difference in the level of awareness of Return Policy according to gender of respondents

Alternate Hypothesis H_{11C}: There is significant difference in the level of awareness of Return Policy according to gender of respondents

Score of Awareness of Return Policies (Gender)

	Sum of Squares	Df	Mean Square	F	Sig.	Result
Between Groups	11108.342	1	11108.342	26.064	.000	**Rejected**
Within Groups	190931.936	448	426.187			
Total	202040.278	449				

Table 10.2.3

Above results indicate that calculated p-value is 0.000. It is less than standard p-value 0.05. Therefore F-test is rejected. Hence null hypothesis is rejected and alternate hypothesis is accepted.

CONCLUSION: There is significant difference in awareness of Return Policies according to different Gender.

To understand findings of hypothesis, mean awareness scores for genders are obtained and presented in the following table.

Score of Awareness of Return Policy (Gender)

Gender	N	Mean	Std. Deviation
Male	234	42.9487	19.33613
Female	216	52.8935	21.97425
Total	450	47.7222	21.21269

Table 10.2.3a

Above table indicate that mean awareness score of male respondents is 42.94 and mean awareness score for female respondent is 52.89 which is significantly greater than male respondents.

FINDINGS OF HYPOTHESIS:

1. ***The level of awareness among female respondents is higher than male respondents.***

10.2.4 Level of awareness of Return policies among different occupation of respondents:

Null Hypothesis$_{H01D}$: There is no significant difference in the level of awareness of Return policies according to occupation of respondents

Alternate Hypothesis$_{H11D}$: There is significant difference in the level of awareness of Return Policies according to occupation of respondents

Score of Awareness of Return Policies (Occupation)

	Sum of Squares	Df	Mean Square	F	p-value	Result
Between Groups	46161.316	3	15387.105	44.025	.000	**Rejected**
Within Groups	155878.961	446	349.504			
Total	202040.278	449				

Table 10.2.4

Above results indicate that calculated p-value is 0.000. It is less than standard p-value 0.05. Therefore F-test is rejected. Hence null hypothesis is rejected and alternate hypothesis is accepted.

CONCLUSION: There is significant difference in awareness of Return Policies according to occupation of the respondents.

To understand findings of hypothesis, mean score for level of awareness according to occupation of respondents are obtained and presented in the following table.

Score of Awareness of Return Policies (Occupation)

Occupation	N	Mean	Std. Deviation
Self Employed	40	41.8750	19.10455
Employed	235	51.5957	20.01886
Professional	68	62.5000	22.65082
Student	107	32.0093	11.28239
Total	450	47.7222	21.21269

Table 10.2.4a

The above table indicate that the mean score of awareness of respondents as per occupation. There is significantly greater impact on professionals as the mean awareness score is 62.50. The mean awareness score among students is 32.00, which is least among all.

To understand significance of awareness between every two groups. POST HOC test is applied and results are shown in table 10.2.4b (Annexure)

FINDINGD OF HYPOTHESIS:

1. ***There is significant difference in awareness of Return Policies between all occupation groups respondents.***
2. ***There is significant level of awareness of Return policies among student category.***
3. ***There is significant level of awareness of Return policies among respondents who are self-employed.***

10.3 Hypothesis 2: Impact of easy and lenient Return Policies on E-commerce business

For the study of above hypothesis following null hypothesis was designed and tested for understanding the impact of easy and lenient apparels' return policies on E-commerce business.

NULL HYPOTHESIS H_{02}: There is no significant impact of easy and lenient Return Policies on E-commerce business

ALTERNATE HYPOTHESIS H_{12}: There is a significant impact of easy and lenient return policies on E-commerce business

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
E- commerce business	450	36.7031	14.64335	.69029

Table 10.3

To test and validate above sample statistics one sample test is applied.

One-Sample Test

	T	df	p-value	Mean Difference	Result
E-Commerce Business	53.170	449	.000	36.70313	**Rejected**

Table 10.3a

Above results indicate that calculated p-value is 0.000. it is less than standard p-value 0.05, hence the test is rejected as well as null hypothesis is rejected. Alternate hypothesis is accepted.

CONCLUSION: There is a significant impact of easy and lenient return policies on E-commerce business.

FINDINGS of hypothesis:

1. ***Easy and lenient return policies have impact on E-commerce business.***

10.4 HYPOTHESIS 3: IMPACT OF APPAREL'S RETURN POLICIES ON ONLINE PURCHASING BEHAVIOR OF CONSUMER

For the study of above hypothesis following null hypothesis was designed and tested. Sub hypothesis has been formulated and tested for understanding the impact of apparels' return policies on online purchasing behavior of consumers.

Null Hypothesis H_{03}: There is no significant impact of Return policies on consumer's Apparel purchasing behavior

Alternate Hypothesis H_{13}: There is a significant impact of Return Policies on consumer's Apparel purchasing behavior

10.4.1 Adverse impact of Return Policies on frequency of shopping among consumers.

NULL HYPOTHESIS H_{03A}: There is no adverse impact of return policies on frequency of shopping among consumers.

ALTERNATE HYPOTHESIS H_{13A}: There is an adverse impact of return policies on frequency of shopping among consumers.

Adverse impact on online shopping	Frequency of Apparel's online shopping					Total Count
	Twice a week or more	Weekly	Once per two weeks	Monthly	Occasionally	
Very low	0	0	0	52	11	63
Low	0	0	9	25	13	47
Neutral	0	0	30	48	108	186
High	11	8	16	41	35	111
Very high	0	0	0	0	43	43
Total	11	8	55	166	210	450

Table 10.4.1

To validate null hypothesis chi square test is applied.

	Value	df	p-value	Result
Pearson Chi-Square	188.609	16	.000	**Rejected**

Table 10.4.1a

Above results indicate that calculated p-value is 0.00. It is lesser than standard p-value 0.05 (5% level of significance). Hence, Chi-square test is rejected. Null hypothesis is rejected and alternate hypothesis is also accepted.

CONCLUSION: There is association between frequency of online shopping and Adverse impact of return policies.

FINDINGS of hypothesis:

1. ***Respondents who are shopping occasionally will have very high adverse impact.***
2. ***Respondents who are shopping monthly will have very low adverse impact.***
3. ***Respondents who shop occasionally will have neutral impact on shopping behavior***

10.4.2 Adverse Impact of return policies on spending habit of consumers:

NULL HYPOTHESISH$_{03B}$: There is no association between adverse impact of return policies and spending habit of consumers.

ALTERNATE HYPOTHESISH$_{13B}$: There is an association between adverse impact of return policies and spending habit of consumers.

To test the validity of Table 10.4.2 (Annexure), chi-square test is applied.

	Value	**df**	**p-value**	**Result**
Pearson Chi-Square	283.549[a]	16	.000	**Rejected**

Table 10.4.2a

Above results indicate that calculated p-value is 0.00. It is lesser than standard p-value 0.05 (5% level of significance). Hence, Chi-square test is rejected. Null hypothesis is rejected and alternate hypothesis is also accepted.

CONCLUSION: There is an association between spending intention of consumers in online shopping and adverse impact of return policies.

FINDINGS of hypothesis:

1. ***There is a high adverse impact of return policies on respondents who spend 1000 to 2000₹ monthly on online apparel shopping.***
2. ***There is very low adverse impact of return policies on respondents who spend 2000 to 5000₹ monthly on online apparel shopping.***

10.5 Hypothesis 4: Association between level of Satisfaction of return policies and demographic variables

For the study of above hypothesis following null hypothesis was designed and tested. Sub hypothesis has been formulated and tested to find out level of satisfaction among consumers about E-commerce's return policies.

Null hypothesis H_{04}: There is no association between level of Satisfaction of return policies and demographic variables.

Alternate Hypothesis H_{14}: There is an association between level of Satisfaction of return policies and demographic variables.

10.5.1 Association between level of Satisfaction of return policies and consumer's age

Null HypothesisH_{04A}: There is no association between level of Satisfaction of return policies and consumer's age

Alternative HypothesisH_{14A}: There is an association between level of Satisfaction of return policies and consumer's age

Return Policy satisfaction (AGE)

	Sum of Squares	df	Mean Square	F	Sig.	Result
Between Groups	2290.066	3	763.355	1.710	.164	
Within Groups	199133.546	446	446.488			**Accepted**
Total	201423.611	449				

Table 10.5.1

Above results indicate that calculated p-value is 0.000. It is greater than standard p-value 0.05. Therefore Null hypothesis is accepted and alternate hypothesis is rejected.

CONCLUSION: There is no association between the level of satisfaction and different age groups.

To understand findings of hypothesis, mean satisfaction scores for each age group are obtained and presented in the following table.

Return Policy satisfaction

Age group	N	Mean	Std. Deviation
Below 20 yrs	146	71.0616	15.16813
20 to 30 yrs	222	65.9910	23.25172
30 to 40 yrs	44	68.7500	27.02550
40 to 50 yrs	38	67.7632	20.05726
Total	450	68.0556	21.18030

Table 10.5.1a

Above table indicate that Mean level of satisfaction score of respondents' age group "below 20 years" is 71.06. Which is highest among all age groups. And satisfaction level among respondents' age group of 20 to 30 years is 65.99 which is least among all the age groups.

To understand significance of awareness between every two groups. POST HOC test is applied and results are shown in table 10.5.1b (Annexure)

FINDINGS OF HYPOTHESIS:

5. ***There is significant level of satisfaction between respondents of age group "below 20 years" and respondents of age group "20 to 30 years".***

6. ***There is no significant level of satisfaction of respondents of age group below 20 years and respondent's age group "30 to 40 years and 40 to 50 years".***
7. ***There is no significant level of satisfaction of respondents of age group of 30 to 40 years and all other age groups***
8. ***There is no significant level of satisfaction of respondents of age group of 40 to 50 years and all other age groups.***

10.5.2 Association between level of Satisfaction of return policies and consumer's education

Null Hypothesis H_{04B}: There is no association between level of Satisfaction of return policies and consumer's Education.

Alternative Hypothesis H_{14B}: There is an association between level of Satisfaction of return policies and consumer's Education.

Return Policy satisfaction (EDUCATION)

	Sum of Squares	Df	Mean Square	F	Sig.	Result
Between Groups	766.387	2	383.193	.854	.427	**Accepted**
Within Groups	200657.224	447	448.898			
Total	201423.611	449				

Table 10.5.2

Above results indicate that calculated p-value is 0.000. It is greater than standard p-value 0.05. Therefore, Null hypothesis is accepted and alternate hypothesis is rejected.

CONCLUSION: There is no association between the level of satisfaction and education of consumer.

To understand findings of hypothesis, mean satisfaction level for each education level are obtained and presented in the following table.

Return Policy satisfaction

Education	N	Mean	Std. Deviation
12th std and below	46	70.6522	18.48749
Graduate	162	66.5123	20.50670
Post graduate and above	242	68.5950	22.08737
Total	450	68.0556	21.18030

Table 10.5.2a

Above table indicate that mean level of satisfaction of respondents' whose education level 12th standard and below is 70.65 which is highest among all education level. And mean level of satisfaction level of respondents' who are graduate is 66.51 is least among all the education levels.

To understand significance of awareness between every two groups. POST HOC test is applied and results are shown in table 10.5.2b (Annexure)

FINDINGS OF HYPOTHESIS:

1. ***There is no significant level of satisfaction between respondent's whose education level is below 12th and all other education levels.***
2. ***There is no significant level of satisfaction between respondent's whose education level is Graduate and all other education levels.***
3. ***There is no significant level of satisfaction between respondent's whose education level is below Post graduate & above and all other education levels.***

10.5.3 Association between level of Satisfaction of return policies and consumer's gender

Null Hypothesis H_{04C}: There is no association between level of Satisfaction of return policies and consumer's Gender.

Alternative Hypothesis H_{14C}: There is an association between level of Satisfaction of return policies and consumer's Gender.

Return Policy Satisfaction (GENDER)

	Sum of Squares	df	Mean Square	F	Sig.	Result
Between Groups	556.446	1	556.446	1.241	.266	**Accepted**
Within Groups	200867.165	448	448.364			
Total	201423.611	449				

Table 10.5.3

Above results indicate that calculated p-value is 0.000. It is greater than standard p-value 0.05. Therefore, Null hypothesis is accepted and alternate hypothesis is rejected.

CONCLUSION: There is no association between the level of satisfaction and gender of consumer.

To understand findings of hypothesis, mean level of satisfaction of apparel's return policies for genders are obtained and presented in the following table.

Return Policy Satisfaction (GENDER)

Gender	N	Mean	Std. Deviation
Male	234	69.1239	18.67906
Female	216	66.8981	23.58278
Total	450	68.0556	21.18030

Table 10.5.3a

Above table indicate that mean level of satisfaction of male respondents is 69.12 which is significantly greater than mean satisfaction level of female respondent which is 66.89.

FINDINGS OF HYPOTHESIS:

1. ***The level of satisfaction among male respondents is higher than female respondents.***

10.5.4 Association between level of Satisfaction of return policies and consumer's occupation

Null Hypothesis H_{04D}: There is no association between level of Satisfaction of return policies and consumer's occupation

Alternative Hypothesis H_{14D}: There is an association between level of Satisfaction of return policies and consumer's occupation

Return Policy satisfaction (OCCUPATION)

	Sum of Squares	df	Mean Square	F	Sig.	Results
Between Groups	8839.086	3	2946.362	6.823	.000	
Within Groups	192584.525	446	431.804			**Rejected**
Total	201423.611	449				

Table 10.5.4

Above results indicate that calculated p-value is 0.000. It is less than standard p-value 0.05. Therefore F-test is rejected. Hence null hypothesis is rejected and alternate hypothesis is accepted.

CONCLUSION: There is an association between level of satisfaction of apparel return Policies and occupation of the respondents.

To understand findings of hypothesis, mean score for level of satisfaction according to occupation of respondents are obtained and presented in the table

Return Policy Satisfaction (OCCUPATION)

Occupation	N	Mean	Std. Deviation
Self Employed	40	58.1250	22.20786
Employed	235	69.0426	20.71475
Professional	68	75.3676	20.93551
Student	107	64.9533	20.27517
Total	450	68.0556	21.18030

Table 10.5.4a

The above table indicates that mean satisfaction level for apparel's return policy among professionals is 75.36, which is greater than all other occupations of respondent's. whereas the mean score for self-employed respondent's is least among all the occupation of respondents i.e 58.12.

To understand the association between every two occupational groups. POST HOC test is applied and results are shown in table 10.5.4b (Annexure)

FINDINGS OF HYPOTHESIS:

1. ***There is an association between self-employed respondents and Employed and Professionals respondents.***
2. ***There is no significant association between self-employed respondents and Students.***
3. ***There is an association between employed respondents and self-employed and Professionals respondents.***

4. ***There is no significant association between employed respondents and Student respondents.***
5. ***There is an association between professional respondents and self-employed, employed and student respondents.***
6. ***There is no significant association between student respondents and employed self-employed respondents.***
7. ***There is an association between student respondents and professional respondents.***

10.6 Hypothesis 5: To understand the relation between Return policy options (knowledge) of E-commerce business and consumers purchasing behavior

For the study of above hypothesis following null hypothesis was designed and tested. Sub hypothesis has been formulated and tested for understanding the relation between Return policy options (knowledge) of E-commerce business and consumer purchasing behavior

Null Hypothesis H_{05}: **There is no significant relation between awareness of various return policy options (knowledge of return policy options) of select E-commerce Business and consumers purchasing behavior.**

Alternate Hypothesis H_{15}: **There is a significant relation between awareness of various return policy options (knowledge of return policy options) of select E-commerce Business and consumers purchasing behavior.**

10.6.1 To understand the relation between Return policy options (knowledge) of E-commerce business and amount spent on online apparel shopping

Null Hypothesis H_{05A}: There is no significant relation between various return policy options (knowledge) and amount spent on online apparel shopping.

Alternate Hypothesis H_{15A}: There is a significant relation between various return policy options (knowledge) and amount spent on online apparel shopping.

Knowledge of Return Policy options

	Sum of Squares	df	Mean Square	F	Sig.	Result
Between Groups	11053.137	4	2763.284	14.258	.000	**Rejected**
Within Groups	86246.383	445	193.812			
Total	97299.520	449				

Table 10.6.1

Above results indicate that calculated p-value is 0.000. It is less than standard p-value 0.05. Therefore F-test is rejected. Hence null hypothesis is rejected and alternate hypothesis is accepted.

CONCLUSION: There is significant relation between various return policy options (knowledge) and amount spent on online apparel shopping.

To understand findings of hypothesis, mean scores for each age group are obtained and presented in the following table.

Knowledge of Return policy options

Amount spent	N	Mean	Std. Deviation
Less than 1000₹	31	45.55	6.506
₹1000 - 2000	160	54.90	12.633
₹2000-5000	159	54.97	14.508
₹5000 - 10000	67	42.09	14.989
More than 10000	33	56.00	18.974
Total	450	52.45	14.721

Table 10.6.1a

Above table indicate that Mean score of respondents of who spend more than 10000₹ monthly on online apparel shopping is greater than all other groups. Whereas the mean score is least for who spend 5000 - 10000₹ monthly on online apparel shopping

To understand significance of relation between every two groups. POST HOC test is applied and results are shown in Table 10.6.1a (annexure)

FINDINGS of hypothesis:

1. ***There is significant relation between knowledge of Return policy options and amount spent on online apparel shopping for the respondents who spend Less than ₹1000 and respondents who spend ₹1000 – 2000 and ₹2000 to 5000***

2. ***There is no significant relation between knowledge of Return policy options and amount spent on online apparel shopping for the respondents who spend Less than ₹1000 and respondents who spend ₹5000- 10000***
3. ***There is significant relation between knowledge of Return policy options and amount spent on online apparel shopping for the respondents who spend Less than ₹1000 and respondents who spend ₹10000 and above.***

10.6.2 To understand the relation between Return policy options (knowledge) of E-commerce business and frequency of shopping

Null hypothesis H_{05B}: There is no significant relation between various return policy options (knowledge) and frequency of shopping.

Alternate Hypothesis H_{15A}: There is a significant relation between various return policy options (knowledge) and frequency of shopping.

Knowledge of Return Policy options

	Sum of Squares	df	Mean Square	F	Sig.	Result
Between Groups	8815.087	4	2203.772	11.083	.000	**Rejected**
Within Groups	88484.433	445	198.841			
Total	97299.520	449				

Table 10.6.2

Above results indicate that calculated p-value is 0.000. It is less than standard p-value 0.05. Therefore F-test is rejected. Hence null hypothesis is rejected and alternate hypothesis is accepted.

CONCLUSION: There is significant relation between various return policy options (knowledge) and frequency of online apparel shopping.

To understand findings of hypothesis, mean scores for each age group are obtained and presented in the following table.

Knowledge of Return Policy options

Frequency of online Apparel shopping	N	Mean	Std. Deviation
Twice a week or more	11	40.00	.000
Weekly	8	76.00	.000
Once per two weeks	55	55.49	18.476
Monthly	166	49.25	15.706
Occasionally	210	53.94	11.851
Total	450	52.45	14.721

Table 10.6.2a

Above table indicate that Mean score of respondents of who shop weekly is greater than all other groups i.e 76.00. Whereas the mean score is least for respondents who shop more frequently i.e 40.00.

CHAPTER 11

FINDINGS

AND

CONCLUSION

CHAPTER 11

MAJOR FINDINGS AND CONCLUSION

The data was obtained from 4 cities of India i.e Mumbai, Pune, Bangalore and Delhi. The total questionnaire received were around 500 out of which 450 questionnaires were valid and reliable. Data was collected from 171 respondents from Mumbai, 62 from Pune, 139 from Delhi and 128 from Bangalore.

1. ***Relation between demographic variable and Awareness of Return Policies among consumer***

   Age: There is a significant difference in awareness of return policies in different age groups. Its been observed that awareness level of Return policy in young age group is more than the elderly age group. Awareness level for return policy is highest among below 20 years age group which is 87.67% whereas the awareness of return policy is found lowest in the age group of 50 years and above.

   Gender: There is a significant difference in awareness of return policies among male and female respondents. Awareness of male respondents is significantly higher (82.05%) than the awareness of female respondents.

   Occupation: There is a significant difference in awareness of return policies according to occupation. Awareness for return policies among students is higher (92.99%) in proportion followed by Employed, self-employed and professionals.

   Education:

There is a significant difference in awareness of return policies according to Education of respondents. Awareness for return policies among Undergraduates is higher (88.58%) in proportion followed by Graduates and postgraduates.

2. ***Awareness of Return policy options among consumers:***

There is a significant difference in awareness of return policy options among consumers on the basis of Cash back, Coupons, Product Replacement, Point redemption etc. The awareness level about Cash back Option was highest (92.66%) followed by Product replacement followed by redemptions and coupons.

3. ***Association between return policies and consumer purchasing behavior***

There is a significant association between Return policies and consumer Purchasing behavior on the basis of online purchasing spending score. Around 350 Respondents out of 450 were spending₹1000 to 5000 on online apparel shopping as the difficulty in returning their purchased products were higher than the respondents who were spending more than ₹5000. Major problems associated with online apparel purchasing were scheduling pick up for a return by shipping carrier, contacting the E-tailer to ensure to take the product back, contacting the E-tailer to check on the status of the return, paying the Return shipment cost etc.

4. ***Impact of lenient return policies on consumer purchasing behavior:***

There is significant impact of easy and lenient return policies on consumer behavior. 41% of respondents have said that cumbersome and time consuming return policies will not motivate them to buy any product from their website. Instead they would select other website who has easy and lenient return policies.

5. ***Impact of Return policies on Performance of E-commerce business***

There is a significant impact of Easy and Lenient Return policies on E-commerce business. 272 respondents said that Easy and lenient Return policies will allow them to shop more often with the same E-tailer as well as they could strongly recommend to their family and friends. Consumers might drop another E-tailer who provides complicated Return policies. Consumers are more concerned about the quality of services by the E-tailers in term of Return policy than the price of the product.

CONCLUSION

The eventual fate of E-Commerce is hard to anticipate. There are different portions that would develop later on like: Travel and Tourism, electronic equipment items and apparel. There are likewise some basic elements which will fundamentally contribute to the success of the E-Commerce industry in India i.e. Return guarantee, Replacement guarantee, M-Commerce managements, location based services, various payment alternative, right information, shipment choice, lawful necessity of online transactions, quick service, Terms and Conditions ought to be clear and practical, the item quality ought to be same as appeared on the entryway, 24/7 services, consumer satisfaction focus ought to be there. As more individuals are getting connected with E-commerce, the interest for focus giving E-office or digital bistro is additionally expanding.

Expanded Internet entrance, a bother free shopping condition and abnormal amounts of Net savvies see an ever-increasing number of Indians shopping on the

web. Be that as it may, in the meantime the organizations need to diminish the dangers identified with purchaser ineptitude by strategies, for example, making buy sites less demanding to explore, and presenting Internet booths, PCs and different guides in stores. The objective is not to change over all consumers to web based acquiring, but rather to demonstrate to them it's a choice. Notwithstanding above, endeavors should be taken to instruct the online purchasers on the means that should be attempted while making an online buy. In addition, the criticism of an online purchaser ought to be caught to distinguish defects in administration conveyance. This should be possible through online groups and web journals that fill in as promoting and showcasing apparatuses and a wellspring of criticism for endeavors. We found that it is a test for E-advertisers to change over low recurrence online purchasers into general purchasers through effective web composition and by tending to worries about solid execution. Along these lines, the internet retailing raises a larger number of issues than the advantages it presently offers. The nature of items offered on the web and techniques for administration conveyance are yet to be institutionalized. Till the same is done, the purchaser is at a higher danger of misrepresentation.

India contrasts from most created markets, where consumers are making the move from desktop to versatile for shopping on the web; those in the nation rather have avoided the desktop stage out and out. They are progressively getting to the web interestingly by means of cell phone, and in this manner have demonstrated an ability to make buys on their cell phones. Versatile's share of ecommerce will keep on growing over the new couple of years, representing 65.3% of all retail

ecommerce this year and 80.0% in 2020. The usage of powerful 4G arranges by versatile transporters (which is as of now in progress) will drive expanding computerized buys made by means of cell phone. What's more, the declining expenses of 4G gadgets and administration arrangements will make it significantly less demanding for consumers to research, peruse and purchase on cell phones. The quantity of computerized consumers—the individuals who peruse or inquire about items on the web yet who haven't really finished an exchange—will likewise observe their positions become over the coming years. The quantity of computerized purchasers—the individuals who finish an exchange carefully—will likewise observe a solid increment over the figure time frame.

One of the key and critical consideration in online shopping is consumer satisfaction. The apparel market is growing very quickly. Hence, the need of era is to understand the consumer psyche and proceed accordingly, This experimental study examined the online return policies and its influence on Consumer buying attributes and also its impact on the apparel buyer decisions, results of the study revealed that since online products do not give physical touch of any product there are high chances that delivered product may not appear as it was displayed on the website hence consumer have a choice of returning that product. Return policy includes refund/cashback options, replacement of that product or exchange of that product. So the apparel online stores should give more importance to apparel buying attributes to attract and appeal the consumers, and also the promotional programme also should be done aggressively and appropriately.

CHAPTER 12

RECOMMENDATIONS AND SUGGESTIONS

CHAPTER 12

RECOMMENDATIONS AND SUGGESTIONS

In contemporary scenario, after purchase process in E-Commerce is most important so that the Reverse logistics/Return management stands as pillar for the loyalty of the programs. Return management does not just involve "cost" but it also involves time and stake of E-commerce business. but most importantly, an adaptable returns strategy can help consumer loyalty and fuel expanded deals over time. By utilizing our all-around incorporated efficient supply chain, innovation and effective operations Return management can be streamlined. The findings of this study indicate that the Return policy has strong impact on E-consumers' purchasing behavior. Positively perceived return policy may balance the purchasing behavior of E-consumers.

It's very common to experience "RETURNS" in fashion industry. Especially in apparel sector where consumers buy apparels without any trials or physical touch. From this study researcher found out that the apparels get returned to e-tailer for especially delivered apparel is of wrong size, the portrayed apparel is different than the actual one, wrong pattern or color differences and this situation creates lacuna between e-tailer and consumer. As many consumers check returns policies after the purchases if at all they need it and this situation of returning purchased items consumer find it painful. To create differentiation between e-tailer and competitors, better consumer service is the key. As the consumer get associated with e-tailer before and after purchases, e-tailers have to ensure that consumer get to know everything about the Return policy and they meet with consumer's expectations as per e-tailer's promise.

By keeping, investing and focusing on the characteristics of Apparels such as size, color, pattern, brand, quality etc before delivering the products might reduce the chances of returning the apparels which in turn would increase the satisfaction level among the E-consumers. Based on the study conducted following suggestions and recommendations have been formed.

12.1 Outsourcing the Return Management:

E-tailers find it very difficult to manage return management process as the major emphasis is given on forward logistic and selling maximum products through their portals. By outsourcing the entire reverse logistic and return management to expert service centers can organized logistic operations, minimize costs of returns, enhance transparency and strengthen long-lasting relationships with your valued consumers.

As maximumattention, can be given in delivering right product and reducing the returns.

12.2 Virtual gallery:

As the online purchase is a blind purchase, e-tailers can help consumers in purchase decision making. E-tailers should build a 360^0 virtual gallery of every apparel by asking consumer about body specifications like body measurements, color preferences, skin tone etc. which will reduce the amount of product return. By giving more guidance and attention on consumer purchases returns can be reduced.

12.3 Specific and detailed description of Apparel:

As maximum returns took place due wrong size, quality of apparel, improper description of apparel etc, it is recommended that e-tailer should focus more on giving detailed description of an apparel with standard size as per location, quality of material used, type

of fitting, availability of colors and patterns etc. This would help consumer to analyze and make purchases. This can be supported by displaying maximum with high resolution images of actual apparel.

12.4Universal Size:

As per the brand size also differs. Because if which consumer cannot buy apparels of right size and which leads to returning the apparels. By keeping standard/universal size of apparels can help e-commerce companies to reduce returns to large extent.

12.5Specific time period:

In the select e-commerce businesses, this is been observed that the maximum time given for returning the product is 30 days. By making it little flexible and having customized return policies will grab attention of consumers' and will allow consumer to buy more with that e-tailer.

12.6 Clearly defining the Return policy options as per apparel conditions*:*

Returns for damaged/defective products:

As the defective products means the manufacturer's fault. In this case consumer should not held responsible and no hassles should be caused to consumers while returning the products. There should clear return policy types stated in return policy options.

Returns for wrong delivery:

If the product which is been delivered to consumer is wrong size product, color differences or physical appearance is as per specification, e-tailer should help consumer in getting it replaced immediately without making any hassles. This would win-win situations for both of them.

Return for consumer satisfaction:

At times, in order to earn consumer's attention and appreciation, returns can be accepted even after specific period. This would motivate the consumer to make instant decision making about the product purchase.

Low value products:

Returns can be waived off for products whose value is lesser than the cost of Return policies. And product value can be returned in terms of cash back, credit points etc through which consumer attention can be gained.

Non -returnable products:

There are certain apparels which cannot be returned for hygiene purpose. But the policy should state that clearly. As the selected company's policies are not clear on these non-returnable items.

12.7 Clarity in Return policy options:

The awareness should be created on existing options of Return policies with some perceived benefits like extra points of redemptions, instant cash back options, coupons with some gift vouchers, allowing consumers to replace purchased items with different product category etc. This is been observed that words like damaged items. Defective items.

12.8 Focus on Clarity:

This is being observed that, in select E-commerce websites clear return policies are not stated. Terms like exchange for few items, Replacement for few items, refund for certain items does not give clear idea about return policies and consumer do not get clarity about

return processes.E-tailer can put their return policies for purchased product in confirmation emails of purchases.

With simple and clear return policies consumer feel more certain, which can, thus, drive more buys, rehash deals and positive suggestions.

12.9 Clear communication:

While consumer's mindset cannot be changed, e-tailer should make it mandatory for consumers to read and accept the return policies of websites for apparels, both pre-and post-purchases. Which will ensure the clear communication between consumer and e-tailer. The return policies should be highlighted and continuous pop-up can be shown.

Clear communication will allow e-tailers to keep transparency in transactions.

12.10 Awareness about Return procedure:

To avoid future complications from consumers, end, it's advisable for e-tailer to create awareness about Return procedure before sale. As the study found out that maximum consumers do check return policies as and when its required.

Creating awareness about return procedures will direct consumer to return their product conveniently and eventually this will build the trust among consumers.

12.11 Maintaining professionalism during return management:

E-tailer can develop a comprehensive plan to reduce the resources spent on returns and keep consumers coming back. Even if the consumers are not happy or satisfied with their original purchase, handling the return professionally will ensure their continued patronage.

12.12 Set expectations for your consumer:

Easy and lenient return policies will certainly contribute to E-tailer's growth. Along with easy and lenient return policy e-tailer should also state their expectations about returning the purchased items like what's the procedure for a return or exchange? Does the consumer need to use your packaging or can they use their own? Do they need to include the order slip? Is there a limited time in which a return or exchange can be completed? Who pays for shipping? etc. which gives clear directions to consumers about e-tailer's expectations.

Furthermore, company can also develop a user friendly mobile app. Include zoom features and images of different angles.

CHAPTER 13

SCOPE FOR FURTHER RESEARCH

CHAPTER 13

SCOPE FOR FURTHER RESEARCH

The focus of the current research was on understanding the impact of return policies of E-commerce business on Consumer Purchasing behavior with respect to Apparel sector in select cities of India. The research was conducted on the basic of 450 respondent's feedback.

- The further search is needed with larger sample size and deeper evaluation to generalize the results.
- The study was focused on analyzing the consumer purchasing behavior, researcher can study the impact of Return policies on performance of E-commerce business.
- The study was limited to only Online Apparel sector, a researcher can extend his/her study for all other products.
- The comparative study can be conducted on various E-commerce businesses based on the Return policy option provided by them.
- Additionally, the study can be extended to the other parts of cities of India.
- The study can be conducted to compare Return policies of brick-mortar system of shopping and online shopping.

ANNEXURE

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QUESTIONNAIRE

QUESTIONNAIRE

"Impact of reverse Logistic (Return Policies) on E-commerce and its influence on consumer purchasing behavior; a study with reference to apparel sector in selected E-commerce businesses in select tier I and tier II cities of India"

Dear respondent,

This questionnaire is aimed at understanding your perception about Reverse Logistic or Return Policies of Apparel E-tailers in India .Your response will be dealt with strict confidentiality and it will be used only for academic purpose.

Please tick the appropriate boxes.

1. Age Group:

a. < 20yrs ☐ b. 20 – 30 yrs ☐ c. 30-40 yrs ☐ d. 40-50 yrs ☐

2. Gender:

a. Male ☐ b. Female ☐ c. Others ☐

3. Occupation:

a. Self Employed ☐ b. Employed ☐ c. Professional ☐ d. Student ☐

4. Education:

a. 12th Std and below ☐ b. Graduate ☐ c. Postgraduate and above ☐

5. Annual Income in ₹

a. Upto 2 lacs b. 2 – 5 lacs ☐ c. 5 – 7lacs ☐ d. 7lacs and above ☐

6. Marital Status:

a. Unmarried ☐ b. Married ☐ c. Others ☐

7. Did you make any purchase using the internet (E Tailing) in the past?

a. Yes ☐ b. No ☐

8. What items did you purchase?

a. Books, Magazines & Audible ☐ b. Movies, Music & Games ☐

c. Electronics, Mobiles & Computers ☐ d. Home and living ☐

e. Fragrances, Beauty & Health ☐ f. Toys, Kids & Baby ☐

g. Apparels & Accessories ☐ h. Footwear ☐

i. Fitness, Sports & Outdoors ☐ j. Watches ☐

k. Daily or Grocery ☐ l. Other ☐

9. Which Website you prefer to buy these items?

a. Flipkart.com ☐

b. Amazon.com ☐

c. Ebay.com ☐

d. Snapdeal.com ☐

e. Shopclues.com ☐

d. Any other, please specify_____

10. Please specify the reason for choosing this website?

_____

_____

_____

11. Which website you prefer for online Apparel shopping?

a. Flipkart.com ☐ b. Myntra.com ☐

c. Amazon.com ☐ d. Limeroad.com ☐

e. Jabong.com ☐ f. Any other

_____

12. How often do you shop Apparel online?

a. Twice a week or more ☐ b. Weekly ☐ c. Once per two weeks ☐

d. Monthly ☐ e. Occasionally ☐

13. How much do you spend on Apparel's online shopping?

a. < ₹1000 ☐ b. ₹1000 – 2000 ☐ c. ₹2000 – 5000 ☐ d. ₹5000-10000 ☐ e. > ₹10000 ☐

14. What type of clothing items do you purchase online?

a. Tops-tees and shirts ☐ b. Dresses and Kurtas ☐

c. Salwars and Chudidars ☐ d. Trousers and Jeans ☐

e. Sarees and Dress materials ☐ f. Sweaters and Jackets ☐

g. Shorts and Skirts ☐ h. Lingerie and Nightwear ☐

i. Any other _____

15. Which of the following do you think are problems associated with online purchasing of Apparels?

a. Cost of Shipping/ delivery charges too high ☐

b. Difficult to return purchased items c. ☐

Takes too long to receive deliveries d. ☐

Dislike sharing payment information ☐

e. Any other, please Specify_____

16. Are you aware of the Return policies?

a. Fully aware ☐ b. Mostly aware ☐ c. Partially aware ☐ d. Not Aware ☐

17. Which of the following Return policy options are you aware about?

1-Strongly Unaware & 5-Strongly aware	**Strongly unaware**	**Not aware**	**Don't bother**	**Aware**	**Strongly Aware**
Cash back					
Coupons					
Replacements for that item					
Point redemption					

18. When do you look in for an E-tailers return policy?

a. Before purchasing an items ☐ b. After, if need to return items ☐

c. Both, before and after ☐ d. Not at all ☐

19. Are the terms and conditions of Return policy clearly stated by E-Tailer?

a. Yes ☐ b. No ☐

20. Have you ever returned clothing items which you purchased in the past?

a. Yes ☐ b. No ☐

21. Why have you returned clothing items which you purchased in the past?

a. Wrong size ☐ b. color differences ☐ c. Wrong Pattern ☐

d. Brand Differences ☐ e. Item received was not as portrayed online ☐

f. Damaged/defective item ☐ g. Poor packaging ☐ h. Poor Quality ☐

i. Any other

_____

22. Did you face any difficulty in returning the items?

a. Yes ☐ b. No ☐

23. According to you while returning the items, What are the possible risks involved?

☐ ☐ ☐

a. Financial Risk b. Product Risk c. Security Risk

24. How much time did you spend dealing with the complete return process?

a. Less than a day ☐ b. 1-2 days ☐ c. 2-3 days ☐ d. 3-5 days ☐ e. More than 5 days ☐

25. To what extent you are satisfied with return policy of E-Tailers?

a. Least satisfied ☐ b. Partially Satisfied ☐ c. Mostly Satisfied ☐
d. Completely Satisfied ☐

26. On the scale of 1- 5, please rate the following actions often associated with returning items purchased online?

1- Extremely Difficult and 5 - Extremely Easy	**Extremely Difficult**	**Difficult**	**Neutral**	**Easy**	**Extremely Easy**
Paying the cost of return to shipping carrier					
Going to shipping carrier to send a return back					
Scheduling a pick up for a return by shipping carrier					
Contacting the E-tailer to ensure they will take the return or to get the return					
Repackaging the item					
Contacting the E-tailer to check on the status of the return					

27. Is there any adverse impact on your frequency of shopping or volume of shopping based on level of satisfaction?

a. Very high ☐ b. high ☐ c. Neutral ☐ d. Low ☐ e. Very low ☐

28. If, E-tailers offer lenient, easy to understand Return Policy, which options will you choose?

a. Shop more often with that E- ☐
tailer b. Recommend to a friend ☐
c. Drop another E-tailer with a less easy return policy ☐

d. Focus less on prices and more on their quality of services ☐

e. All of the above ☐

f. Any other _____

Thank you so much for spending your valuable time to fill this Questionnaire.

SPSS DATA SHEETS

SPSS DATA SHEETS

Score of Awareness of Return Policies(Age)

Age Group	Age Group	Mean Difference	Std. Error	p-value	Significance
Below 20 yrs	20 to 30 yrs	-9.96853	1.97737	.000	Significant
	30 to 40 yrs	-26.87578	3.19147	.000	Significant
	40 to 50 yrs	-33.72386	3.37954	.000	Significant
20 to 30 yrs	Below 20 yrs	9.96853	1.97737	.000	Significant
	30 to 40 yrs	-16.90725	3.06235	.000	Significant
	40 to 50 yrs	-23.75533	3.25788	.000	Significant
30 to 40 yrs	Below 20 yrs	26.87578	3.19147	.000	Significant
	20 to 30 yrs	16.90725	3.06235	.000	Significant
	40 to 50 yrs	-6.84809	4.10965	.096	Non-Significant
40 to 50 yrs	Below 20 yrs	33.72386	3.37954	.000	Significant
	20 to 30 yrs	23.7553	3.25788	.000	Significant
	30 to 40 yrs	6.84809	4.10965	.096	Non-Significant

Table 10.2.1b

Score of Awareness of Return Policies(Education)

Education	Education	Mean Difference (I-J)	Std. Error	Sig.	Significance
12th std and below	Graduate	-8.80301	3.45886	.011	Significant
	Post graduate and above	-15.13654	3.33002	.000	Significant
Graduate	12th std and below	8.80301	3.45886	.011	Significant
	Post graduate and above	-6.33354	2.10166	.003	Significant
Post graduate and above	12th std and below	15.13654	3.33002	.000	Significant
	Graduate	6.33354	2.10166	.003	Significant

Table 10.2.2b

Score of Awareness of Return Policies(Occupation)

Occupation	Occupation	Mean Difference (I-J)	Std. Error	Sig.	Significance
Self Employed	Employed	-9.72074*	3.19763	.003	Significant
	Professional	-20.62500*	3.72524	.000	Significant
	Student	9.86565*	3.46468	.005	Significant
Employed	Self Employed	9.72074*	3.19763	.003	Significant
	Professional	-10.90426*	2.57430	.000	Significant
	Student	19.58640*	2.18029	.000	Significant
Professional	Self Employed	20.62500*	3.72524	.000	Significant
	Employed	10.90426*	2.57430	.000	Significant
	Student	30.49065*	2.89934	.000	Significant
Student	Self Employed	-9.86565*	3.46468	.005	Significant
	Employed	-19.58640*	2.18029	.000	Significant
	Professional	-30.49065*	2.89934	.000	Significant

Table 10.2.4b

Table 10.4.2

Adverse impact on shopping		Spending habit					Total
		Less than 1000	1000 to 2000	2000 to 5000	5000 to 10000	More than 10000	
Very low	Count	0	0	49	14	0	63
	Expected Count	4.3	22.4	22.3	9.4	4.6	63.0
Low	Count	0	6	23	18	0	47
	Expected Count	3.2	16.7	16.6	7.0	3.4	47.0
Neutral	Count	11	87	53	35	0	186
	Expected Count	12.8	66.1	65.7	27.7	13.6	186.0
High	Count	20	32	26	0	33	111
	Expected Count	7.6	39.5	39.2	16.5	8.1	111.0
Very high	Count	0	35	8	0	0	43
	Expected Count	3.0	15.3	15.2	6.4	3.2	43.0
Total	Count	31	160	159	67	33	450
	Expected Count	31.0	160.0	159.0	67.0	33.0	450.0

Age group	Age group	Mean Difference (I-J)	Std. Error	Sig.	Result
Below 20 yrs	20 to 30 yrs	5.07065	2.25152	.025	Significant
	30 to 40 yrs	2.31164	3.63395	.525	Non - Significant
	40 to 50 yrs	3.29849	3.84809	.392	Non – Significant
20 to 30 yrs	Below 20 yrs	-5.07065	2.25152	.025	Significant
	30 to 40 yrs	-2.75901	3.48693	.429	Non – Significant
	40 to 50 yrs	-1.77217	3.70957	.633	Non – Significant
30 to 40 yrs	Below 20 yrs	-2.31164	3.63395	.525	Non – Significant
	20 to 30 yrs	2.75901	3.48693	.429	Non – Significant
	40 to 50 yrs	.98684	4.67944	.833	Non – Significant
40 to 50 yrs	Below 20 yrs	-3.29849	3.84809	.392	Non - Significant
	20 to 30 yrs	1.77217	3.70957	.633	Non - Significant
	30 to 40 yrs	-.98684	4.67944	.833	Non - Significant

Table 10.5.1b

Education	Education	Mean Difference (I-J)	Std. Error	Sig.	Significant
12th std and below	Graduate	4.13983	3.53972	.243	Non Significance
	Post graduate and above	2.05713	3.40787	.546	Non Significance
Graduate	12th std and below	-4.13983	3.53972	.243	Non Significance
	Post graduate and above	-2.08270	2.15080	.333	Non Significance
Post graduate and above	12th std and below	-2.05713	3.40787	.546	Non Significance
	Graduate	2.08270	2.15080	.333	Non Significance
Education	**Education**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**Significant**
12th std and below	Graduate	4.13983	3.53972	.243	Non Significance
	Post graduate and above	2.05713	3.40787	.546	Non Significance
Graduate	12th std and below	-4.13983	3.53972	.243	Non Significance
	Post graduate and above	-2.08270	2.15080	.333	Non Significance
Post graduate and above	12th std and below	-2.05713	3.40787	.546	Non Significance
	Graduate	2.08270	2.15080	.333	Non Significance

Table 10.5.2b

Occupation	Occupation	Mean Difference (I-J)	Std. Error	p-value	Significance
Self Employed	**Employed**	-10.91755*	3.55423	.002	Significant
	Professional	-17.24265*	4.14067	.000	Significant
	Student	-6.82827	3.85106	.077	Non-Significant
Employed	**Self Employed**	10.91755*	3.55423	.002	Significant
	Professional	-6.32509*	2.86138	.028	Significant
	Student	4.08928	2.42343	.092	Non-Significant
Professional	**Self Employed**	17.24265*	4.14067	.000	Significant
	Employed	6.32509*	2.86138	.028	Significant
	Student	10.41438*	3.22267	.001	Significant
Student	**Self Employed**	6.82827	3.85106	.077	Non- Significant
	Employed	-4.08928	2.42343	.092	Non – Significant
	Professional	-10.41438*	3.22267	.001	Significant

Table 10.5.4b

Score of knowledge of Return policy options

Amount spent Monthly	Amount spent Monthly	Mean Difference (I-J)	Std. Error	Sig.	Result
Less than 1000₹	₹1000 - 2000	-9.352*	2.732	.001	Significant
	₹2000 - 5000	-9.420*	2.733	.001	Significant
	₹5000 - 10000	3.459	3.024	.253	Non-Significant
	More than ₹10000	-10.452*	3.482	.003	Significant
₹1000 - 2000	Less than 1000₹	9.352*	2.732	.001	Significant
	₹2000-5000	-.069	1.559	.965	Non-Significant
	₹5000 - 10000	12.810*	2.026	.000	Significant
	More than 10000₹	-1.100	2.662	.680	Non-Significant
₹2000-5000	Less than 1000₹	9.420*	2.733	.001	Significant
	₹1000 - 2000	.069	1.559	.965	Non-Significant
	₹5000 - 10000	12.879*	2.028	.000	Significant
	More than 10000₹	-1.031	2.663	.699	Non-Significant
₹5000 - 10000	Less than 1000₹	-3.459	3.024	.253	Non-Significant
	₹1000 - 2000	-12.810*	2.026	.000	Significant
	₹2000-5000	-12.879*	2.028	.000	Significant
	More than 10000₹	-13.910*	2.961	.000	Significant
More than 10000₹	Less than 1000₹	10.452*	3.482	.003	Significant
	₹1000 - 2000	1.100	2.662	.680	Non-Significant
	₹2000-5000	1.031	2.663	.699	Non-Significant
	₹5000 - 10000	13.910*	2.961	.000	Significant

Table 10.6.1a

Score of knowledge of Return policy options

Frequency of online apparel shopping	Frequency of online apparel shopping	Mean Difference (I-J)	Std. Error	Sig.	Result
Twice per week or more	Weekly	-36.000*	6.552	.000	Significant
	Once per two weeks	-15.491*	4.657	.001	Significant
	Monthly	-9.253*	4.390	.036	Non-Significant
	Occasionally	-13.943*	4.362	.001	Significant
Weekly	Twice per week or more	36.000*	6.552	.000	Significant
	Once per two weeks	20.509*	5.336	.000	Significant
	Monthly	26.747*	5.104	.000	Significant
	Occasionally	22.057*	5.080	.000	Significant
Once per two weeks	Twice per week or more	15.491*	4.657	.001	Significant
	Weekly	-20.509*	5.336	.000	Significant
	Monthly	6.238*	2.194	.005	Significant
	Occasionally	1.548	2.136	.469	Non-Significant
Monthly	Twice per week or more	9.253*	4.390	.036	Non-Significant
	Weekly	-26.747*	5.104	.000	Significant
	Once per two weeks	-6.238*	2.194	.005	Significant
	Occasionally	-4.690*	1.464	.001	Significant
Occasionally	Twice per week or more	13.943*	4.362	.001	Significant
	Weekly	-22.057*	5.080	.000	Significant
	Once per two weeks	-1.548	2.136	.469	Non Significant
	Monthly	4.690*	1.464	.001	Significant

Table 10.6.2b