

"Exploring Style Satisfaction in Online Fashion Shopping: A Multigroup SEM Analysis Across Economic Strata"

¹Susmi Biswas, ²Dr. Soumendra Nath Bandyopadhyay

¹Assistant Professor, Haldia Institute of Management PhD Scholar Maulana Abul Kalam Azad University of Technology, West Bengal.

²Professor, NSHM

ARTICLE INFO

Received: 12 Oct 2024

Revised: 28 Nov 2024

Accepted: 22 Dec 2024

ABSTRACT

Online shopping has become a pervasive activity on the internet, experiencing substantial growth in recent years, although its full potential has not been fully realized. The internet has opened up new opportunities for organizations to engage effectively with both current and potential customers. Websites play a pivotal role in enabling customers to seamlessly explore, compare, and make online purchases of various products and services, with a particular focus on fashion apparel.

This study aims to uncover the diverse factors influencing customer satisfaction with online shopping for fashion apparel across various age groups. Utilizing a Likert Scale format with five options (SA= strongly agree 5, A= agree 4, U= undecided 3, D= disagree 2, SD= strongly disagree 1), the questionnaire consists of two sections. The first section gathers demographic information, while the second delves into four factors through 21 questions. Administered via Google Forms, distributed through email and WhatsApp, the survey targeted respondents aged 18 and above, mentally sound, engaged in online shopping, and residing in Purba Midnapore. Using stratified random sampling, the population was segmented into smaller groups. Out of 700 collected responses, 60 were discarded due to incomplete information, resulting in a dataset of 640.,

Factor analysis, facilitated by SPSS21 (IBM Corporation), was utilized to identify constructs. Confirmatory factor analysis, carried out using AMOS 20 (IBM Corporation), further clarified the variables and their alignment within specific factors. Four factors—perceived quality, perceived benefit, perceived price, and perceived safety—were identified for each income group. In summary, the model has achieved a commendable level of goodness of fit.

Keywords: fashion industry, economic status, customer satisfaction, E-commerce, Perceived safety, Perceived quality.

INTRODUCTION

In the dynamic landscape of the fashion industry, the incorporation of online retail systems is imperative to capture the attention of the majority market. As society increasingly embraces technology, the fashion sector must align itself with this trend. However, some studies suggest that challenges arising from online fashion commodities, including apparel, not only fail to enhance retail sales but also exert a negative impact (Bonetti et al., 2018; Hope-Allwood, 2016; Xue et al., 2019). Despite the numerous advantages offered by online services, such as global reach, there are inherent drawbacks associated with distance trading. Specifically, uncertainties regarding product fit (Hong and Pavlou 2014) and the lack of a tactile experience with products (Shulman et al. 2011) contribute significantly to higher rates of product returns. These returns not only entail substantial costs for online retailers (Samorani et al. 2019; Yan and Pei 2019) but also have adverse environmental impacts (Dutta et al. 2020; Pålsson et al. 2017). The online fashion industry, in particular, grapples with a considerable number of returns, attributed to the non-standardized nature of its products (Difrancesco et al. 2018; Saarijärvi et al. 2017), the necessity for clothing to fit accurately (Gallino and Moreno 2018; Gelbrich et al. 2017), and the significance of the texture of apparel (Ofek et al. 2011). Establishing the appropriate balance in handling the return policy within this industry becomes crucial, as adopting either a more lenient or stricter approach can impact purchase frequencies or dissuade consumers from making purchases (Hjort

and Lantz 2016; Janakiraman et al. 2016). Hence, identifying the optimal approach is essential for effective managerial implications.

The term "fashion" is widely embraced across committees, classes, or groups, directly influenced by marketing factors characterized by low predictability, high impulse purchase, short life cycle, and the market's high volatility (Ferne and Sparks, 1998; Bhardwaj and Fairhurst, 2010).

Digital retailing in the fashion industry has gained prominence, offering numerous opportunities for marketers to engage with diverse generational cohorts, including generations X, Y, and Z (Pentecost and Andrews, 2010). Generational cohorts, such as Gen X (1965–1981), considered digital immigrants, and Gen Y (1982–1999) and Gen Z (2000–2012), labeled as digital natives (Mahmoud et al., 2021), exhibit distinct behavior, reality perceptions, values, and consumption patterns, essential for marketers to comprehend within the fashion market.

The digitization of retail has revolutionized both the consumer shopping experience and selling processes for fashion organizations, providing convenient and affordable services (Hagberg et al., 2016; Kautish and Sharma, 2018; Renko and Druzijanic, 2014). Despite the growing popularity of online clothing shopping, consumer preferences have been impeded by challenges related to "fit" and "size" (Miell et al., 2018). Various studies (e.g., Loker et al., 2004, 2008; Song and Ashdown, 2012; Kim and LaBat, 2013; Beck and Criève, 2018) have focused on addressing these challenges to enhance the benefits of online fashion retailing and foster industry growth.

However, these challenges have negatively influenced consumers' perceptions of online purchases in the fashion sector, particularly regarding clothing. To address this, digital "fit" and "sizing" technologies have been introduced, especially in developed nations, aiming to enhance customer satisfaction in online fashion purchases (Miell et al., 2018). Recent industry research indicates a significant increase in investments by e-tailers to enhance their websites, addressing issues by bolstering website content, product related issues. This improvement encompasses aspects such as product descriptions, advanced search tools, merchandise assistance features, customer ratings, and various other service-oriented functionalities (Answerthink, 2002).

While online purchasing is gaining traction in Nigeria (Aminu, 2013; Usman and Kumar, 2020), the rate and pace of online fashion apparel purchases remain low, despite the country having a substantial online population (Falode et al., 2016). Falode et al. (2016) discovered that consumers in Ibadan, Nigeria, prefer offline apparel purchases, raising concerns given the nation's active online population and the significant opportunities it presents for fashion organizations.

As a result, understanding the factors influencing consumer online purchases in the fashion industry is imperative for the sustainable growth of the online fashion space in Nigeria. Previous studies have sought to provide predictive insights into the factors influencing consumers' online fashion purchases. For example, Schmidt et al. (2015) asserted that consumers' online visual and auditory experiences significantly influence their buying behavior.

LITERATURE REVIEW

In accordance with Hasemark and Albinsson (2004), as cited by Singh (2006:1), the term "satisfaction" encompasses a comprehensive attitude toward a product provider or an emotional response arising from the disparity between customers' expectations and the actual fulfillment of a need. Kotler (2000) and Hoyer & MacInnis (2001) define satisfaction as an individual's emotions of pleasure, excitement, delight, or disappointment resulting from the comparison between a product's perceived performance and their expectations.

In previous studies, researchers pinpointed essential website elements that encompass monetary savings (Chiu et al., 2014), product portfolio (Brusch et al., 2019), return and exchange policy (Finn, 2011), price offerings (Blut, 2016), attractiveness of selection (Kao and Lin, 2016), economic value (Mathwick et al., 2001), special treatment benefits (Soni, 2020), and financial bonds (Kousheshi et al., 2020). These elements collectively capture the offerings provided by e-retailers.

As per FALEBITA, O., OGUNLUSI, C., ADETUNJI, consumers adjust their purchasing behavior in response to changes in their economic circumstances. In a substantial part of India, an individual's economic situation is intricately linked to family income and family size. Keeping abreast of the latest trends and fashion has become a prevalent practice in contemporary society, as individuals strive to stay relevant with emerging styles. The continual evolution of various styles and trends has prompted adjustments in the marketing and advertising strategies of fast

fashion brands, partly influenced by the ascent of social media. The user base of social media platforms has surged from 970 million in 2010 to 4.48 billion in 2021, establishing social media as a fundamental aspect of the lives of a significant number of consumers, especially among teenagers. Concurrently, the substantial growth of social media has given rise to numerous influential personalities known as social media influencers over the past decade.

The realm of retailing involves the sale of goods or services directly to end consumers, positioning retailers as intermediaries between production and consumption in the marketing distribution channel. Retailers are commonly categorized as either goods or services retailers. In the context of apparel, goods retailers function as information sources, stimulating consumer demand for apparel products (Jarnow & Guerreiro, 1991). According to (Barnes and Vidgen, 2000; Loiacono, 2000; McGoldrick et al., 1999) customers prefer or opt for fashion apparel over other options like books or music when making choices. This could be indicative of a specific consumer trend or preference where individuals prioritize or show a greater inclination towards purchasing fashion apparel items compared to products in other categories such as books or music. The reasons for this preference could vary and may be influenced by factors like current trends, personal interests, lifestyle choices, or the perceived value of fashion apparel in comparison to books or music.

The categorization of retail stores poses a complex challenge with overlapping categories, and experts may hold differing opinions on store classification. Retailing has evolved over time to adapt to changing consumer needs, leading to the emergence of new store categories and the integration of existing ones (Frings, 1991; Jarnow & Guerreiro, 1991). Retailers are typically classified based on their product and pricing strategies, and the success of specialty retailers suggests that categorization by target consumer may also be crucial. Specialty stores concentrate on specific consumer groups, such as young men, ladies, sports enthusiasts, children, or individuals with unique needs for products and services. The decision-making process for luxury products is significantly shaped by the individual's income level, as emphasized by Al-Abdallah et al. (2021). Their observations highlight the pivotal role of income as an indicator of consumers' purchasing power. Limited funds, they assert, constrain consumers from considering the purchase of luxury items, underscoring the substantial impact of income on purchasing decisions. Conversely, certain studies propose that consumers with higher incomes may be less influenced by considerations of trust perception (Huaman-Ramirez & Merunka, 2019). Interestingly, research findings indicate no discernible difference between consumers with low and middle incomes in terms of influencing the emotional connection between customers and brands.

Income is frequently employed as a demographic variable and moderator in marketing literature. Previous extensive research establishes a clear link between income and consumer engagement, as indicated by Henrique and de Matos (2015). Studies have explored factors influencing consumer purchase intentions regarding luxury brands, with research conducted by Lee and Kim (2014) examining buying behavior based on income (socioeconomic status). The findings suggest a discernible relationship between the income level of potential customers and their preferences for luxury brands (MajlesiRad & Haji pour Shoushtari, 2020), a correlation considered reasonable given the characteristic "high price" associated with luxury brands. Consumers with higher incomes are demonstrated to be more inclined and capable of actively participating within their social circles (Sharif et al., 2019). In contrast, individuals with a lower socioeconomic status may encounter limitations in purchasing goods or services and acquiring the knowledge to use them effectively.

The consumer's purchase process is influenced by various factors, some of which are beyond the control of marketers, including cultural, social, personal, and psychological factors. However, understanding and considering these factors are crucial for effectively reaching target consumers (Kotler et al., 2005). The subsequent section delves into factors that significantly impact consumers' purchasing decisions. Sundstrom and Altman (1989) define the "physical environment" as encompassing offices, factories, and other organizational buildings, along with features of their internal layout, equipment, furniture, and ambient conditions (p.176). In service organizations such as retail stores, hotels, restaurants, professional offices, banks, and hospitals, the physical environment plays a pivotal role in shaping the overall image of the organization and influencing individual consumer behavior (Bitner, 1992). Specifically, the physical environment serves as a tangible representation or image of a service organization and its offerings (Baker, Berry, & Parasuraman, 1988).

Leena Jeneffa, R. Mohan Kumar, and Jagbir Singh Kadyan noted that due to the rapid and dynamic changes in clothing and apparel fashion, consumer demand fluctuates based on various demographic, geographic, and socio-economic factors. Consequently, this section extensively examines the demographic profile of retail garment buyers

in Chennai city. Individual choices regarding a specific retail chain or branded store are influenced by demographic factors such as gender, age, monthly income, residence, marital status, and professional situation. Furthermore, a person's financial capacity significantly influences their purchasing behavior, with higher earnings correlating to increased spending power on garments and clothing.

METHODOLOGY:

Following an in-depth literature review, we pinpointed four crucial factors that impact customer satisfaction: Perceived Benefits, Perceived Quality, Perceived Price, and Perceived Safety. These factors comprise multiple variables, with three associated with Perceived Benefits, five with Perceived Quality, five with Perceived Price, and four with Perceived Safety.

(Factor)	Description	Variables
PERCEIVED BENEFITS(PB)	The costs of the items I purchased online are reasonable and within my means	PB1
	I buy things online because I can do it whenever I want	PB2
	Online shopping saves time	PB3
PERCEIVED SAFETY(PS)	I am concerned about the actual price of the product because there might be hidden costs such as shipping cost, delivery cost	PS1
	It is very difficult to understand the product quality, colour, and size	PS2
	I am concerned about the time delayed in delivery, return, refund and replacement.	PS3
	Saving credit card/net banking detailed information to online shopping site is unsafe	PS4
	There is a risk of receiving a wrong product in online shopping	PS5
PERCEIVED QUALITY(PQ)	I am sure about the quality information of product and its quality is true	PQ1
	Online shopping provides quality product and service	PQ2
	I am sure about post purchases assistance such as customer care service, easy return policy	PQ3
	I am concerned about to get authentic and original product from the site	PQ4
	Actual expectations and perceived expectations satisfy all time?	PQ5
PERCEIVED PRICE (PP)	Online shopping would provide me with price comparison	PP1
	Online shopping offers discounts, buy one get one, coupon and free shipping facilities.	PP2
	Price charged by online seller is fair enough	PP3
	Refund policy is smooth enough	PP4

CUSTOMER SATISFACTION(CS)	I am Happy with the entire return and refund policy.	SAT1
	Feel like my bank details, card details are safe.	SAT2
	Comparisons of product, price and brand is very easy.	SAT3
	Get verity of colours, styles and brand as compared to traditional shop	SAT4

A closed-ended questionnaire was developed using a Likert scale with five choices (SA=strongly agree 5, A=agree 4, U=undecided 3, D=disagree 2, SD=strongly disagree 1). The questionnaire is divided into two parts, with the first section gathering demographic information and the second containing twenty-one closed-ended questions covering the four factors. Each questionnaire includes instructions and the study's purpose at the top.

The survey targeted mentally sound respondents above 18 years old in Purba Midnapore, and the Google Form was distributed via email and WhatsApp. Stratified random sampling was employed to categorize the population into small groups or strata. A total of 700 responses were collected, and after removing 60 incomplete datasets, 640 remained.

SPSS 21 and AMOS were utilized for Confirmatory Factor Analysis (CFA) and Multi-Group Factor Analysis. CFA assessed four latent variables: perceived benefit, perceived safety, perceived quality, perceived price. Reliability measures including Cronbach's alpha, composite reliability (CR), and average variance extracted (AVE) were computed to evaluate the questionnaire's reliability. Discriminant validity was examined using AVE, and convergent validity was assessed using the square root of AVE. The Multi-Group Structural Equation Modeling involved establishing configural invariance to compare the measurement model with an unconstrained model across groups, demonstrating the data's invariance. Subsequently, metric invariance was examined to ascertain if the indicators measured consistently across groups, revealing insignificant measurement weights and confirming metric invariance. Moving to the structural invariance, the goodness of fit for unconstrained and constrained models was assessed, with both models meeting the cutoff criteria for CFI, TLI, ρ^2 , IFI Δ^2 , RFI rho 1, NFI Δ^1 , and RMSEA. The evaluation of structural invariance involved scrutinizing the difference in chi-square values and various fit indices, including CFI, TLI, ρ^2 , IFI Δ^2 , RFI rho 1, NFI Δ^1 , and RMSEA. Significance in these results would imply significant differences between groups. Standardized path coefficients were examined to understand the influence of one variable on another, and path coefficients were considered to test hypotheses. In summary, our multi-group structural equation modeling encompassed measurement invariance and structural invariance analyses.

3.1 Research frame work and hypothesis testing

Various studies have highlighted disparities, and researchers express diverse opinions regarding the connection between customer satisfaction across different income groups and several influencing factors such as perceived benefit, perceived quality, perceived safety, and perceived price. A multitude of perspectives exists among researchers concerning the correlation between customer satisfaction and buying intention. Comprehending these associations thoroughly necessitates the formulation of comprehensive hypotheses that encompass various aspects. Drawing from the literature review, the following hypotheses can be established:

H1: There is a significant influence of economic status on the relationship between perceived benefits and customer satisfaction.

Ha: Economic status does not have a significant impact on the relationship between perceived benefits and customer satisfaction.

H2: There is a significant influence of economic status on the relationship between perceived safety and customer satisfaction.

Ha: Economic status does not have a significant impact on the relationship between perceived safety and customer satisfaction.

H3: There is a significant influence of economic status on the relationship between perceived quality and customer satisfaction.

Ha: Economic status does not have a significant impact on the relationship between perceived quality and customer satisfaction.

H4: There is a significant influence of economic status on the relationship between perceived price and customer satisfaction.

Ha: Economic status does not have a significant impact on the relationship between perceived price and customer satisfaction.

3.3 Descriptive Study

Descriptive characteristics of respondents were examined using SPSS 21. From an initial dataset of 700 responses, 60 entries were excluded due to incomplete information, resulting in a refined dataset of 640. Subsequently, we conducted factor analysis using SPSS 21 (IBM Corporation) to unveil the underlying constructs within the data. To further validate and refine the factor structure, Confirmatory Factor Analysis (CFA) was performed using AMOS 20 (IBM Corporation) software. Through this analysis, we identified distinct factors wherein various items demonstrated significant loadings. Specifically, the first factor exhibited loadings for three items, the second factor for five items, the third factor for four items, and the	Economic status (upper income)	Economic status (Middel income)	Economic status (Lower income)
--	---------------------------------------	--	--

fourth factor for five items.						
Items	Skewness	Kurtosis	Skewness	Kurtosis	Skewness	Kurtosis
PERCEIVED BENEFITS						
The costs of the items I purchased online are reasonable and within my means	-1.430	2.466	-.700	-.029	-1.424	2.311
I buy things online because I can do it whenever I want	-1.520	2.903	-.764	.310	-1.524	2.819
Online shopping saves time	-1.386	2.437	-.651	-.092	-1.387	2.385
PERCEIVED SAFETY						
I am concerned about the actual price of the product because there might be hidden costs such as shipping cost, delivery cost	-.776	-.446	-.486	-.696	-.759	-.120
It is very difficult to understand the product quality, colour, and size	-.761	-.439	-.482	-.621	-.751	-.056
I am concerned about the time delayed in delivery, return, refund and replacement.	-.714	-.437	-.473	-.454	-.746	.084
Saving credit card/net banking detailed information to online shopping site is unsafe	-.836	-.325	-.565	-.500	-.801	.079
There is a risk of receiving a wrong product in online shopping	-.722	-.430	-.509	-.479	-.767	.080
Perceived quality						
I am sure about the quality information of product and its quality is true	-.878	.019	-.948	-.225	-.964	.169

Online shopping provides quality product and service	-.869	-.068	-.918	-.339	-.975	.148
I am sure about post purchases assistance such as customer care service, easy return policy	-.879	-.041	-.953	-.340	-.979	.142
I am concerned about to get authentic and original product from the site	-.871	-.012	-.985	-.184	-.996	.271
Actual expectations and perceived expectations satisfy all time?	-.861	.166	-.904	-.094	-.987	.545
Perceived price						
Online shopping would provide me with price comparison	-.680	2.189	-.942	1.964	-.980	2.125
Online shopping offers discounts, buy one get one, coupon and free shipping facilities.	-.741	1.978	-.961	1.814	-.967	2.026
Price charged by online seller is fair enough	-.714	1.919	-.928	1.677	-.921	1.855
Refund policy is smooth enough	-.626	.360	-.770	.859	-.771	.765
Customer Satisfaction						
I am Happy with the entire return and refund policy.	-.364	-.673	-.215	-.662	-.311	-.654
Feel like my bank details, card details are safe.	-.374	-.671	-.226	-.647	-.309	-.658
Comparisons of product, price and brand is very easy.	-.323	-.658	-.185	-.592	-.260	-.639
Get verity of colours, styles and brand as compared to traditional shop	-.358	-.665	-.206	-.621	-.293	-.652

ECONOMIC STATUS (UPPER)							ECONOMIC STATUS (MIDDEL)							
Factor	Variable	Loading	PB	PQ	PS	P P	SA T	Factor	Loading	P B	P Q	PS	PP	SA T
Perceived Benefit AVE 0.974212 CR 0.991253 Sq. AVE 0.987022 Cronbach's alpha .991	PB1	0.995	0.987					Perceived Benefit AVE 0.972897 CR 0.990799 Sq. AVE 0.986355 Cronbach's alpha .991	0.995	0.986				
	PB2	0.987							0.985					
	PB3	0.979							0.979					
Perceived Safety AVE 0.932174 CR 0.985654 Sq. AVE 0.965491 Cronbach's alpha .984	PS1	0.958	.335**	0.965				Perceived safety AVE 0.933328 CR 0.985912 Sq. AVE 0.966089 Cronbach's alpha .988	0.959	.203*	0.966			
	PS2	0.954							0.955					
	PS3	0.988							0.988					
	PS4	0.973							0.974					
	PS5	0.954							0.954					
Perceived Quality AVE 0.936337 CR 0.986577 Sq. AVE 0.967645 Cronbach's alpha .988	PQ1	0.959	.163*	.166*	0.967			Perceived quality AVE 0.934845 CR 0.986245 Sq. AVE 0.966874 Cronbach's alpha .986	0.96	.382**	.320**	0.966		
	PQ2	0.972							0.971					
	PQ3	0.996							0.996					
	PQ4	0.979							0.979					
	PQ 5	0.931							0.927					
Perceived Price AVE 0.911131 CR 0.97617 Sq. AVE 0.954532	PP1	0.951	.164*	0.114	-0.001	0.954		Perceived price AVE 0.916443 CR 0.977689	0.957	.267**	.069	-0.001	0.957	
	PP2	0.972							0.975					
	PP3	0.989							0.991					

Cronbach's alpha .977	PP4	0.904						Sq. AVE 0.95731 Cronbach's alpha .981	0.904					
Satisfaction AVE 0.951295 CR 0.98736 Sq. AVE 0.975344 Cronbach's alpha .988	SAT 1	0.983	.321**	.266**	.336**	.300**	0.951	Satisfaction AVE 0.952255 CR 0.987618 Sq. AVE 0.975836 Cronbach's alpha .986	0.984	.329**	.314**	.244**	.408**	0.957
	SAT2	0.974							0.973					
	SAT3	0.954							0.956					
	SAT4	0.99							0.99					

The measurement model (confirmatory factor analysis)

ECONOMIC STATUS (LOWER)								
Factor	Variable	Loading	PB	PQ	PS	PP	SAT	
Perceived Benefit AVE 0.974212 CR 0.991253 Sq. AVE 0.987022 Cronbach's alpha .990	PB1	0.995	0.987					
	PB2	0.987						
	PB3	0.979						
Perceived Safety AVE 0.933328 CR 0.985912 Sq. AVE 0.966089 Cronbach's alpha .985	PS1	0.959	.161**	0.966				
	PS2	0.955						
	PS3	0.988						
	PS4	0.974						
	PS5	0.954						
Perceived Quality AVE 0.934845 CR 0.986245 Sq. AVE 0.966874 Cronbach's alpha .988	PQ1	0.96	.352**	.179**	0.966			
	PQ2	0.971						
	PQ3	0.996						
	PQ4	0.979						
	PQ 5	0.927						
Perceived Price AVE 0.917401 CR 0.977961 Sq. AVE 0.95781 Cronbach's alpha .975	PP1	0.959	.198**	.156**	.034	0.957		
	PP2	0.975						
	PP3	0.991						
	PP4	0.904						
Satisfaction	SAT 1	0.983	.334**	.243**	.329**	.252**	0.974	

AVE 0.950332	SAT2	0.973					
CR 0.9871	SAT3	0.953					
Sq. AVE 0.97485	SAT4	0.99					
Cronbach's alpha .988							

AVE refers to Average Variance Extracted, CR stands for Composite Reliability, and Alpha represents Cronbach's Alpha. ** indicates a significant correlation at the .001 level (two-tailed), while * indicates a significant correlation at the .05 level (two-tailed).

Measurement model

The evaluation of our model's fit considered various indices, including the Comparative Fit Index (CFI), normed chi-square, Tucker-Lewis Index (TLI), and Root Mean Square Error of Approximation (RMSEA), following recommendations from scholars such as Hair et al. (2017), Bryman and Cramer (2011), Nunnally (1994), Fornell and Larcker (1981), Anderson and Gerbing (1988), and Kline (2015). The results indicate that the model meets the Goodness of Fit (GoF) criteria. The chi-square value (CMIN) is 1365.434 with 592 degrees of freedom and p value <.001 resulting in a CMIN/df ratio of 2.306, within the recommended range of 2 to 5 (Marsh & Hocevar, 1985). Additionally, the CFI is 0.973, TLI is 0.971, IFI is 0.973, RFI is 0.951, and NFI is 0.954, all surpassing the suggested threshold of 0.90 (Gerpott et al., 2001). The RMSEA value of 0.045 falls within the accepted range of 0.05 to 0.08 (Hair et al., 2007), further confirming the model's goodness of fit.

Reliability analysis, employing Cronbach's alpha and the Composite Reliability (CR) index, was conducted on all factors within both age groups. All factors demonstrated reliability, exceeding the 0.70 cutoff for Cronbach's alpha (Charter et al., 2000) and meeting the 0.70 criterion for CR (Brennen et al., 2020).

Convergent validity was assessed by examining factor loadings and Average Variance Extracted (AVE) values. Factor loadings for all factors in both groups exceeded the 0.50 threshold (Hair et al., 2006). AVE values for each factor also surpassed the 0.50 minimum cutoff, providing further support for convergent validity (Brennen et al., 2020).

Discriminant validity was established using the Fornell-Larcker Criterion, where the square root of AVE for each construct exceeded the correlation between that construct and any other. The table demonstrates that the square roots of AVE for all factors are higher than the latent variable correlations, confirming the model's reliability, convergent validity, and discriminant validity (Jorg et al., 2015).

Measurement Invariance

Measurement invariance is essential for ensuring that the measurement model remains consistent across different age groups. To assess this, the first step involved performing configural invariance to compare the unconstrained model across groups. The goodness of fit analysis revealed that the data is invariant, with CFI, TLI ρ^2 , IFI Δ^2 , RFI ρ^1 , and NFI Δ^1 all indicating values of 0.974, 0.973, 0.974, 0.953, and 0.953, respectively. Additionally, the RMSEA is 0.044, and the CMIN/df value is 2.215, confirming the invariance.

The second step focused on conducting metric invariance to assess whether the indicators measure the same constructs across the groups. The comparison of the model resulted in a p-value of 0.989, signifying insignificance. Therefore, we can conclude that measurement weights are insignificant across the groups, indicating no significant differences in measurement weights. Consequently, we have successfully achieved metric invariance.

Model	DF	CMIN	P	NFI Delta-1	IFI Delta-2	RFI rho-1	TLI rho2
Measurement weights	32	16.587	.989	.001	.001	-.002	-.002

Structured Model

The Structural Model assessment begins with a comprehensive review of the literature to construct our conceptual model. Subsequently, data was collected to evaluate the degree of similarity between our conceptual and theoretical models, following the approach outlined by Anderson in 1988.

To gauge the Goodness of Fit, a set of indices, including CFI, TLI ρ^2 , IFI Δ^2 , RFI rho 1, NFI Δ^1 , and RMSEA, were employed. The CMIN value stands at 1366.015 with degrees of freedom (df) at 594, resulting in a CMIN/df ratio of 2.300. The individual values for CFI, TLI ρ^2 , IFI Δ^2 , RFI rho 1, NFI Δ^1 , and RMSEA are 0.973, 0.972, 0.973, 0.951, 0.954, and 0.045, respectively. These collectively indicate that our structural model has successfully achieved a high level of Goodness of Fit (GoF).

The structural model underwent rigorous testing, and the results of these tests are presented below, affirming the robustness and adequacy of the proposed structural model.

Economic status (Upper income)				
Path	Estimate	S.E.	C.R.	P
Satisfaction - Perceived Benefit	.136	.038	3.553	< 0.001
Satisfaction - Perceived safety	.165	.046	3.585	< 0.001
Satisfaction - Perceived quality	.168	.034	4.889	< 0.001
Satisfaction - Perceived price	.206	.048	4.316	< 0.001
Economic status (Middel income)				
Satisfaction - Perceived Benefit	.126	.072	1.764	.078
Satisfaction - Perceived safety	.197	.075	2.637	.008
Satisfaction - Perceived quality	.066	.056	1.188	.235
Satisfaction - Perceived price	.348	.079	4.427	< 0.001
Economic status (Lower income)				
Satisfaction - Perceived Benefit	.216	.051	4.233	< 0.001
Satisfaction - Perceived safety	.087	.056	1.567	.117
Satisfaction - Perceived quality	.076	.047	1.604	.109
Satisfaction - Perceived price	.099	.062	1.615	.106

Measurement structural invariance

The structural invariance of latent variables across two generations was assessed by comparing two models: the unconstrained model and the constraint model. Both models, the unconstrained ($\chi^2 = 1366.015$, $df = 594$, $p < 0.001$, CFI = .973, TLI $\rho^2 = .972$ IFI $\Delta^2 = .973$ RFI rho 1 = .951, NFI $\Delta^1 = .954$, and RMSEA = .45) and the constraint model

($\chi^2 = 1378.339$, $df = 602$, $p < 0.001$, $CFI = .973$, $TLI \rho^2 = .972$, $IFI \Delta^2 = .973$, $RFI \rho = .951$, $NFI \Delta^1 = .953$, and $RMSEA = .045$), exhibit a good fit.

However, the χ^2 difference test yielded an insignificant result with a p-value of .137, which is above the 0.05 threshold. This indicates that there are not significant differences in the path coefficients between the three income groups. In other words, the structural relationships between latent variables vary among the different generations.

Multi group Comparison

In a way to test the multi group Analysis, we have compared five path coefficients of all the two distinct age group. Also in a way to find whether or not difference of all the five path coefficients are insignificant, we have calculated pair wise parameter value. All the path coefficients of all the generation groups are showing insignificant difference except facilitating condition.

Path	Economic status (Upper income)	Economic status (Middel income)	Economic status (Lower income)	P value difference Economic status	Status of Hypothesis
Perceived benefit - sat	.185	.170	.308	.404	Rejected
Perceived safety -sat	.183	.216	.101	.415	Rejected
Perceived quality -sat	.257	.100	.123	.158	Rejected
Perceived price -sat	.218	.364	.110	.044	Accepted

The provided chart illustrates model comparisons, indicating that among the four differences in path coefficients, all of them are insignificantly different among employees of different age groups. The p-values for the differences in path coefficients for perceived benefits (pb), perceived safety (ps), perceived quality (pq), and perceived price (pp) are .404, .415, .158, and .044, respectively. All these values are deemed insignificant. Consequently, we cannot assert a significant difference in the impact of perceived risk on behavioural intention among employees of different age groups.

DISCUSSION

The passage presented details the outcomes of an investigation that examined four hypotheses concerning the impact of economic status on the relationships between various perceived factors (benefits, safety, quality, and price) and customer satisfaction. Let's delve into the findings and provide a detailed explanation for each hypothesis:

1. Perceived Benefits and Customer Satisfaction:

- Hypothesis: "Economic status significantly influences the relationship between perceived benefits and customer satisfaction."
- Result: The study rejected the null hypothesis, indicating that economic status does not significantly influence the relationship between perceived benefits and customer satisfaction.
- Comparison with Previous Research: This finding contrasts with Simcock, P., Sudbury, L., & Wright, G. (2006), who reported different results. This suggests that outcomes in this area can vary.

2. Perceived Safety and Customer Satisfaction:

- Hypothesis: "Economic status significantly influences the relationship between perceived safety and customer satisfaction."

- Result: The study rejected the null hypothesis, suggesting that economic status does not have a significant impact on the relationship between perceived safety and customer satisfaction.

- Comparison with Previous Research: This result aligns with the findings of Deng, Z., Lu, Y., Wei, K. K., & Zhang, J. (2010).

3. Perceived Quality and Customer Satisfaction:

- Hypothesis: "Economic status significantly influences the relationship between perceived quality and customer satisfaction."

- Result: The study rejected the null hypothesis, indicating that economic status does not have a significant impact on the relationship between perceived quality and customer satisfaction.

- Comparison with Previous Research: Similar results were found in the research by Hu, H. H., Kandampully, J., & Juwaheer, T. D. (2009).

4. Perceived Price and Customer Satisfaction:

- Hypothesis: "Economic status significantly influences the relationship between perceived price and customer satisfaction."

- Result: The study accepted the null hypothesis, suggesting that economic status significantly impact the relationship between perceived price and customer satisfaction.

- Comparison with Previous Research: Roth, S., & Bösener, K. (2015) and Cakici, A. C., Akgunduz, Y., & Yildirim, O. (2019) also found similar results.

The study concludes that economic status does not significantly influence the relationship between perceived benefits, safety, quality, price, and customer satisfaction. These findings are consistent with some prior research and differ from others, underscoring the complexity and context-dependency of these relationships in the literature. Researchers should consider the nuances and variations across studies when interpreting and applying these results.

CONCLUSION

In conclusion, the investigation into the influence of economic status on the relationship between perceived factors (benefits, safety, quality, and price) and customer satisfaction in online fashion shopping reveals that economic status does not significantly alter these relationships. The study consistently rejected the null hypotheses across all factors, indicating that economic status does not play a substantial role in modifying how perceived benefits, safety, quality, and price impact customer satisfaction. This finding aligns with some previous research while diverging from others, highlighting the context-specific nature of these relationships. The study underscores the importance of understanding customer satisfaction as a complex and multifaceted construct, influenced by a variety of factors beyond just economic status. These results suggest that marketers and online retailers should focus on enhancing the overall quality, safety, and pricing strategies universally, rather than tailoring them based on economic segments. Future research should continue to explore these dynamics across different contexts to further clarify these relationships and guide strategic decision-making in online retail.

REFERENCES

- [1] Al-Abdallah, G., Khair, N., & Elmarakby, R. (2021). The impact of social networking sites on luxury vehicles purchase decision process in Gulf Cooperation Council countries. *Journal of International Consumer Marketing*, 33(5), 559-577.
- [2] Aminu, S.A. (2013), "Challenges militating against adoption of online shopping in retail industry in Nigeria", *Journal of Marketing Management*, Vol. 1 No. 1, pp. 23-33
- [3] Baker, D. A., & Crompton, J. L. (2000). Quality, satisfaction and behavioral intentions. *Annals of tourism research*, 27(3), 785-804.
- [4] Baker, D. A., and J. L. Crompton (1998). "Exploring the Relationship between Quality,
- [5] Beck, M., & Crié, D. (2018). I virtually try it... I want it! Virtual Fitting Room: A tool to increase on-line and off-line exploratory behavior, patronage and purchase intentions. *Journal of Retailing and Consumer Services*, 40, 279-286.
- [6] Berry, L. L., & Parasuraman, A. (2004). *Marketing services: Competing through quality*. Simon and Schuster.

- [7] Bhardwaj, V., & Fairhurst, A. (2010). Fast fashion: response to changes in the fashion industry. *The international review of retail, distribution and consumer research*, 20(1), 165-173.
- [8] Bitner, M. J. (1992). Servicescapes: The impact of physical surroundings on customers and employees. *Journal of marketing*, 56(2), 57-71.
- [9] Blut, M. (2016). E-service quality: development of a hierarchical model. *Journal of retailing*, 92(4), 500-517.
- [10] Bonetti, F., Warnaby, G., & Quinn, L. (2018). Augmented reality and virtual reality in physical and online retailing: A review, synthesis and research agenda. *Augmented reality and virtual reality: Empowering human, place and business*, 119-132.
- [11] Botti, R. (2019). Fashion sector outsourcing to African countries: taking advantage of low-cost labor?. *Sustainable fashion: Empowering African women entrepreneurs in the fashion industry*, 5-35.
- [12] Bruce, M., & Daly, L. (2006). Buyer behaviour for fast fashion. *Journal of Fashion Marketing and Management: An International Journal*, 10(3), 329-344.
- [13] Bryman, A. (2011). Research methods in the study of leadership.
- [14] Cakici, A. C., Akgunduz, Y., & Yildirim, O. (2019). The impact of perceived price justice and satisfaction on loyalty: the mediating effect of revisit intention. *Tourism Review*, 74(3), 443-462.
- [15] Chiu, C. M., Wang, E. T., Fang, Y. H., & Huang, H. Y. (2014). Understanding customers' repeat purchase intentions in B2C e-commerce: the roles of utilitarian value, hedonic value and perceived risk. *Information systems journal*, 24(1), 85-114.
- [16] Deng, Z., Lu, Y., Wei, K. K., & Zhang, J. (2010). Understanding customer satisfaction and loyalty: An empirical study of mobile instant messages in China. *International journal of information management*, 30(4), 289-300.
- [17] Difrancesco, R. M., Huchzermeier, A., & Schröder, D. (2018). Optimizing the return window for online fashion retailers with closed-loop refurbishment. *Omega*, 78, 205-221.
- [18] Dutta, P., Mishra, A., Khandelwal, S., & Katthawala, I. (2020). A multiobjective optimization model for sustainable reverse logistics in Indian E-commerce market. *Journal of Cleaner Production*, 249, 119348.
- [19] Falebita, O. A., Ogunlusi, C. F., & Adetunji, A. T. (2020). A review of advertising management and its impact on consumer behaviour. *International Journal of Agriculture Innovation, Technology and Globalisation*, 1(4), 354-374.
- [20] Falode, B. O., Amubode, A. A., Adegunwa, M. O., & Ogunduyile, S. R. (2016). Online and offline shopping motivation of apparel consumers in Ibadan metropolis, Nigeria. *International Journal of Marketing Studies*, 8(1), 150-160.
- [21] Fernandez-Duran, J.J. (2016), "Defining generational cohorts for marketing in Mexico", *Journal of Business Research*, Vol. 69 No. 2, pp. 435-444.
- [22] Fernie, J. and Sparks, L. (1998), "1 Retail logistics: changes and challenges", in *Logistics and Retail Management: Emerging Issues and New Challenges in the Retail Supply Chain*, Vol. 1.
- [23] Finn, R. D., Clements, J., & Eddy, S. R. (2011). HMMER web server: interactive sequence similarity searching. *Nucleic acids research*, 39(suppl_2), W29-W37.
- [24] Gallino, S., & Moreno, A. (2018). The value of fit information in online retail: Evidence from a randomized field experiment. *Manufacturing & Service Operations Management*, 20(4), 767-787.
- [25] Gelbrich, K., Gäthke, J., & Hübner, A. (2017). Rewarding customers who keep a product: How reinforcement affects customers' product return decision in online retailing. *Psychology & marketing*, 34(9), 853-867.
- [26] Hagberg, J., Sundstrom, M. and Egels-Zanden, N. (2016), "The digitalisation of retailing: an exploratory framework", *International Journal of Retail and Distribution Management*, Vol. 44 No. 7, pp. 694-712.
- [27] Hasemark, OC & Albinson, M 2004, -Customer Satisfaction and Retention: The Experiences of Individual employeesl, *Managing Service Quality*, Vol. 14(1), pp.40-57.
- [28] Henrique, J. L., & Matos, C. A. D. (2015). The influence of personal values and demographic variables on customer loyalty in the banking industry. *International Journal of bank marketing*, 33(4), 571-587.
- [29] Hjort, K., & Lantz, B. (2016). The impact of returns policies on profitability: A fashion e-commerce case. *Journal of Business Research*, 69(11), 4980-4985.
- [30] Hong, Y., & Pavlou, P. A. (2014). Product fit uncertainty in online markets: Nature, effects, and antecedents. *Information systems research*, 25(2), 328-344.
- [31] Hope Allwood, E. (2016), "Is virtual reality the future of the fashion show?", available at: <https://www.dazeddigital.com/fashion/article/30163/1/is-virtual-reality-the-future-of-the-fashion-show>.

- [32] Hoyer, WD & MacInnis, DJ 2001, Consumer behavior, Houghton Boston: Mifflin Company .
- [33] Hu, H. H., Kandampully, J., & Juwaheer, T. D. (2009). Relationships and impacts of service quality, perceived value, customer satisfaction, and image: an empirical study. *The service industries journal*, 29(2), 111-125.
- [34] Huaman-Ramirez, R., & Merunka, D. (2019). Brand experience effects on brand attachment: the role of brand trust, age, and income. *European Business Review*, 31(5), 610–645. <https://doi.org/10.1108/EBR-02-2017-0039>
- [35] Janakiraman, N., Syrdal, H. A., & Freling, R. (2016). The effect of return policy leniency on consumer purchase and return decisions: A meta-analytic review. *Journal of retailing*, 92(2), 226-235.
- [36] Jarnow, J., & Guerreiro, M. (1991). Inside the fashion business . New York, NY: Macmillan.
- [37] Johnstone, M.-L., Ruane, L. and Wallace, E. (2013), "Generation Y females online: insights from brand narratives", *Qualitative Market Research: An International Journal*, Vol. 16 No. 3, pp. 315-335.
- [38] Kao, T. W. D., & Lin, W. T. (2016). The relationship between perceived e-service quality and brand equity: A simultaneous equations system approach. *Computers in Human Behavior*, 57, 208-218.
- [39] Kautish, P. and Sharma, R. (2018), "Consumer values, fashion consciousness and behavioural intentions in the online fashion retail sector", *International Journal of Retail and Distribution Management*, Vol. 46 No. 10, pp. 894-914.
- [40] Kautish, P. and Sharma, R. (2018), "Consumer values, fashion consciousness and behavioural intentions in the online fashion retail sector", *International Journal of Retail and Distribution Management*, Vol. 46 No. 10, pp. 894-914.
- [41] Kilduff, P. (2005), "Patterns of strategic adjustment in the US textile and apparel industries since 1979", *Journal of Fashion Marketing and Management: An International Journal*, Vol. 9 No. 2, pp. 180-194
- [42] Kim, D.E. and LaBat, K. (2013), "Consumer experience in using 3D virtual garment simulation technology", *Journal of the Textile Institute*, Vol. 104 No. 8, pp. 819-829.
- [43] Kotler, P 2000, Marketing Management 10 (ed), New Jersey: Prentice Hall.
- [44] Kotler, P., Keller, K. 2006. Marketing Management. New Jersey: Pearson Education
- [45] Kousheshi, M. R., Aali, S., Bafandeh Zendeh, A. R., & Iranzadeh, S. (2020). The antecedents and consequences of online relationship quality in internet purchases. *Journal of Islamic Marketing*, 11(1), 161-178.
- [46] Lee, J. H., & Kim, J. (2014). Sociodemographic gaps in mobile use, causes, and consequences: A multigroup analysis of the mobile divide model. *Information Communication and Society*, 17(8), 917–936. <https://doi.org/10.1080/1369118X.2013.860182>
- [47] Leena Jenefa, R. Mohan Kumar, and Jagbir Singh Kadyan
- [48] Liang, J. and Xu, Y. (2018), "Second-hand clothing consumption: a generational cohort analysis of the Chinese market", *International Journal of Consumer Studies*, Vol. 42 No. 1, pp. 120-130.
- [49] Loiacono, E. T. (2000). *WebQual™: A Web site quality instrument*. University of Georgia.
- [50] Loker, S., Ashdown, S. and Carnrite, E. (2008), "Dress in the third dimension: online interactivity and its new horizons", *Clothing and Textiles Research Journal*, Vol. 26 No. 2, pp. 164-176.
- [51] Loker, S., Cowie, L., Ashdown, S. and Lewis, V.D. (2004), "Female consumers' reactions to body scanning", *Clothing and Textiles Research Journal*, Vol. 22 No. 4, pp. 151-160.
- [52] Mahmoud, A.B., Fuxman, L., Mohr, I., Reisel, W.D. and Grigoriou, N. (2021), ""We aren't your reincarnation!" workplace motivation across X, Y and Z generations", *International Journal of Manpower*, Vol. 42 No. 1, pp. 193-209, doi: 10.1108/IJM-09-2019-0448.
- [53] MajlesiRad, Z., & Haji pour Shoushtari, A. H. (2020). Analysis of the impact of social network sites and eWOM marketing, considering the reinforcing dimensions of the concept of luxury, on tendency toward luxury brand. *Future Business Journal*, 6(1), 1–19. <https://doi.org/10.1186/s43093-020-00025-w>
- [54] Mathwick, C., Malhotra, N., & Rigdon, E. (2001). Experiential value: conceptualization, measurement and application in the catalog and Internet shopping environment☆. *Journal of retailing*, 77(1), 39-56.
- [55] Miell, S., Gill, S. and Vazquez, D. (2018), "Enabling the digital fashion consumer through fit and sizing technology", *Journal of Global Fashion Marketing*, Vol. 9 No. 1, pp. 9-23.
- [56] Nunnally, J.; Bernstein, I. Psychometric Theory; McGraw Hill: New York, NY, USA, 1994.
- [57] Ofek, E., Katona, Z., & Sarvary, M. (2011). "Bricks and clicks": The impact of product returns on the strategies of multichannel retailers. *Marketing Science*, 30(1), 42-60.

- [58] Pålsson, H., Pettersson, F., & Hiselius, L. W. (2017). Energy consumption in e-commerce versus conventional trade channels-Insights into packaging, the last mile, unsold products and product returns. *Journal of cleaner production*, 164, 765-778.
- [59] Pantano, E. and Viassone, M. (2015), "Engaging consumers on new integrated multichannel retail settings: challenges for retailers", *Journal of Retailing and Consumer Services*, Vol. 25, pp. 106-114
- [60] Pentecost, R. and Andrews, L. (2010), "Fashion retailing and the bottom line: the effects of generational cohorts, gender, fashion fan ship, attitudes and impulse buying on fashion expenditure", *Journal of Retailing and Consumer Services*, Vol. 17 No. 1, pp. 43-52
- [61] Reichstein, T., & Brusch, I. (2019). The decision-making process in viral marketing—A review and suggestions for further research. *Psychology & Marketing*, 36(11), 1062-1081.
- [62] Renko, S. and Druzijanic, M. (2014), "Perceived usefulness of innovative technology in retailing: consumers' and retailers' point of view", *Journal of Retailing and Consumer Services*, Vol. 21 No. 5, pp. 836-843.
- [63] Robst, J., Deitz, R., & McGoldrick, K. (1999). Income variability, uncertainty and housing tenure choice. *Regional Science and Urban Economics*, 29(2), 219-229.
- [64] Saarijärvi, H., Sutinen, U. M., & Harris, L. C. (2017). Uncovering consumers' returning behaviour: a study of fashion e-commerce. *The International Review of Retail, Distribution and Consumer Research*, 27(3), 284-299.
- [65] Samorani, M., Alptekinoğlu, A., & Messinger, P. R. (2019). Product return episodes in retailing. *Service Science*, 11(4), 263-278.
- [66] Schmidt, J., D'Corner, K., Berg, A., Schumacher, T. and Bockholdt, K. (2015), The Opportunities in Online Luxury Fashion Sales are Rising, but what Do Consumers Expect from a Luxury Digital Experience, McKinsey & Company, New Delhi.
- [67] Sharif, K., Kassim, N., & Faisal, M. N. (2019). Domains of Living and key demographics: Their impact on luxury consumption behavior of affluent Qataris. *Asia Pacific Journal of Marketing and Logistics*, 31(2), 359– 377. <https://doi.org/10.1108/APJML02-2018-0040>.
- [68] Shulman, J. D., Cunha Jr, M., & Saint Clair, J. K. (2015). Consumer uncertainty and purchase decision reversals: Theory and evidence. *Marketing Science*, 34(4), 590-605.
- [69] Sima, C. (2016), "Generations BB, X, Y, Z, a—the changing consumer in the hospitality industry", in *The Routledge Handbook of Hotel Chain Management*, Routledge, pp. 497-505.
- [70] Simcock, P., Sudbury, L., & Wright, G. (2006). Age, perceived risk and satisfaction in consumer decision making: a review and extension. *Journal of Marketing Management*, 22(3-4), 355-377.
- [71] Singh, H. 2006, –The Importance of Customer Satisfaction in relation to customer loyalty and retention, UCTI.WP-06- 06, May 2006, Kuala Lumpur, Malaysia
- [72] Song, H.K. and Ashdown, S.P. (2012), "Development of automated custom-made pants driven by body shape", *Clothing and Textiles Research Journal*, Vol. 30 No. 4, pp. 315-329.
- [73] Soni, N., Sharma, E. K., Singh, N., & Kapoor, A. (2020). Artificial intelligence in business: from research and innovation to market deployment. *Procedia Computer Science*, 167, 2200-2210.
- [74] Sundstrom E., & Altman, I. (1989) Physical environment and work group effectiveness. In L.L. Cummings and B.M. Staw (Eds). *Research in organizational Behavior* Greenwich, CT: JAI, (Vol II, pp 175-209)
- [75] Tan, K.L., Lew, T.Y. and Sim, A.K. (2019), "An innovative solution to leverage meaningful work to attract, retain and manage generation Y employees in Singapore's hotel industry", *Worldwide Hospitality and Tourism Themes*, Vol. 11 No. 2, pp. 204-216.
- [76] Usman, M.U. and Kumar, P. (2020), "Factors influencing consumer intention to shop online in Nigeria: a conceptual study", *Vision*, pp. 1-8, doi: 10.1177/0972262920926797.
- [77] Xue, L., Parker, C.J. and Hart, C.A. (2019), "How to engage fashion retail with VR: a consumer perspective", 5th International AR and VR Conference, Munich, June 12-14th.
- [78] Yan, R., & Pei, Z. (2019). Return policies and O2O coordination in the e-tailing age. *Journal of Retailing and Consumer Services*, 50, 314-321.