

UNIVERSITY OF CAPE COAST



FACTORS INFLUENCING CLOTHING PURCHASE PRACTICES OF
STUDENTS: FROM THE UNIVERSITY OF CAPE COAST, GHANA

DORCAS NAB ARHIN

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STUDENTS: FROM THE UNIVERSITY OF CAPE COAST, GHANA

BY

DORCAS NAB ARHIN

Thesis submitted to the College of Education Studies, Cape Coast, Faculty of
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DECLARATION

I hereby declare that this dissertation is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature Date

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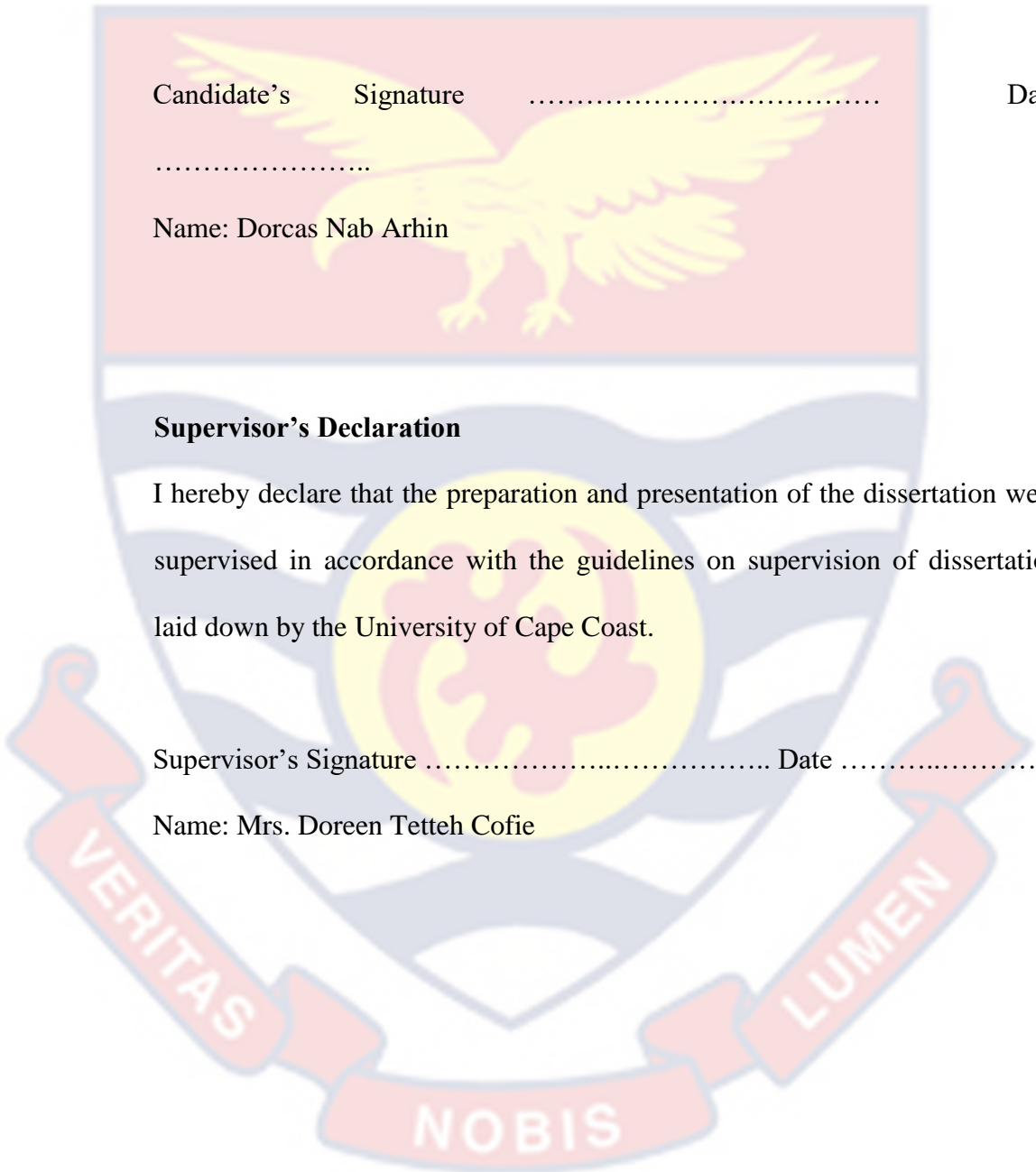
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Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision of dissertation laid down by the University of Cape Coast.

Supervisor's Signature Date

Name: Mrs. Doreen Tetteh Cofie



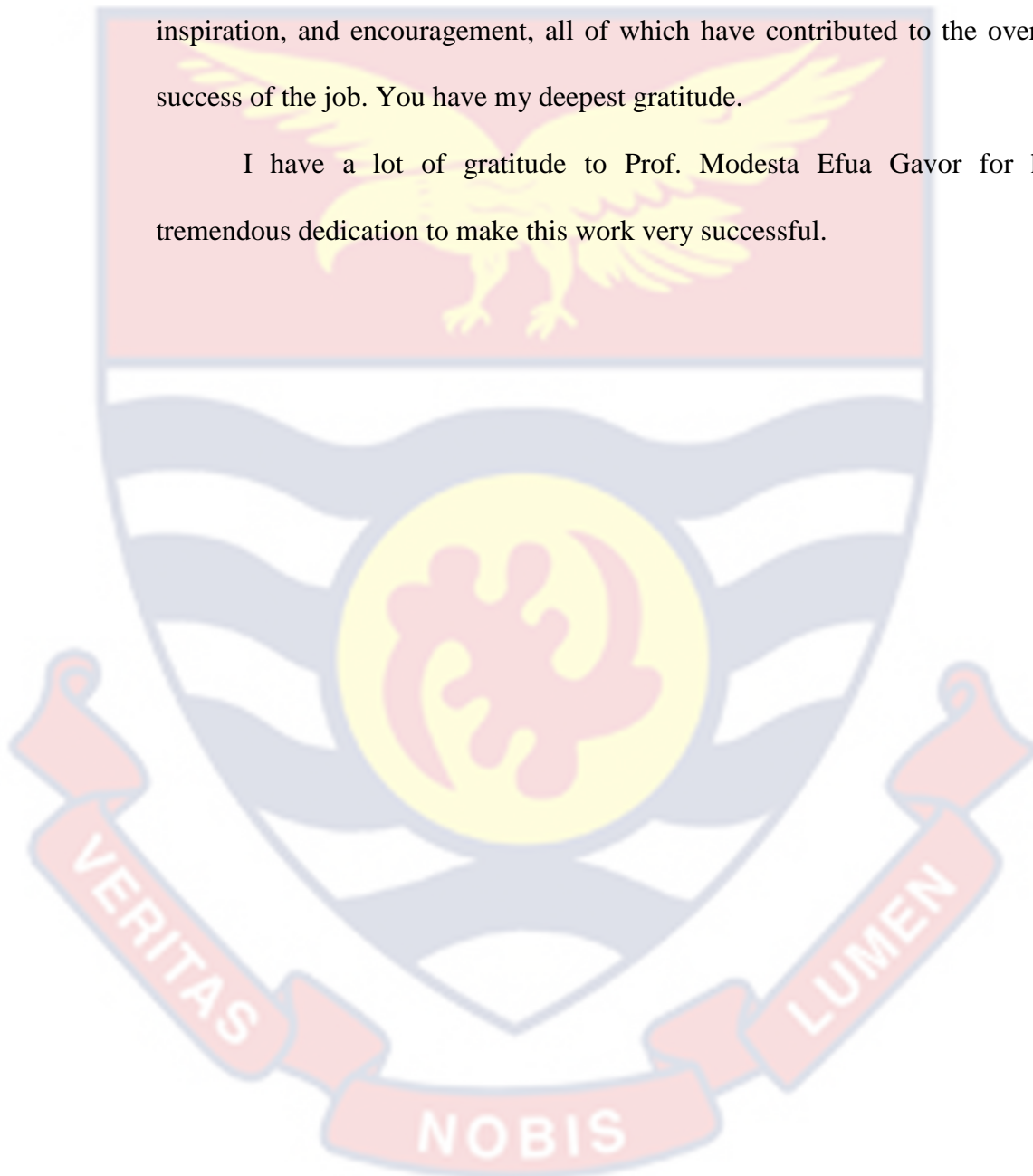
ABSTRACT

Within the last few years, there has been a great expansion of online shopping all over the world, and Ghana is not an exception to this trend. The motivation behind the current examination, then again, was to research the factors that influence the purchasing propensities for understudies at the College of Cape Coast with regards to clothing that is bought on the web. To accumulate data, the review utilized both the quantitative exploration procedure and the clear examination plan. Furthermore, a survey was used to gather information. To achieve the objectives of the exploration, graphic measurements, for example, mean, standard deviation, recurrence counts, and rates were utilized, in addition to inferential statistics such as Pearson correlation. The quantity of information that the respondents had about online apparel purchasing was shown to have a substantial positive link with the amount of time that they actually spent shopping by themselves. decisions to purchase clothing on the web are impacted by various factors, including the availability of a variety of kinds of items, the convenience of having access to the internet, the fact that online stores and shops provide cheaper costs, and the convenience of shopping online. Female students engage in more online shopping for clothing than males. The study recommended that students should assess all the online clothing shops to approach assortment of items and compare prices to achieve value for money and gain more online shopping experience. Online clothing shops are encouraged to deliver their products on time to minimize the issue of delay in the delivery of the products. Online clothing shops should provide more pament methods to easy the payment procedures and ensure safety.

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DEDICATION

To my family



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CHAPTER ONE

INTRODUCTION

Background to the Study

Electronic marketing is a tremendous revolution in servicing human requirements in terms of demand and supply (Alshaketheep, Salah, Alomari, Khaled, & Jay, 2020). This revolution is taking place in this period of globalisation. A great number of commercial enterprises have been operating on technical advancements and services throughout the course of the last ten years. Online shopping is one of these shifts, and it refers to the utilisation of technology (namely, computers) for the purpose of making the commercialization of goods and services simpler and more effective thereby enhancing marketing performances and expanding entrance pace of web and innovation on the planet and this is quickly advancing web based shopping among all types of consumers across the globe (Alshaketheep, et al., 2020).

The number of people buying online has substantially risen all across the globe over the last few years, and Ghana is not an exception to this trend. The demand for convenience in terms of trust and trustworthiness in executing purchasing chores has called for attention to shine more light on alternative shopping methods that customers may not be familiar with (Adom, 2015). On the other hand, it is possible to say that Ghana has seen a development in the number of people shopping online. According to Sethi, Kaur, and Wadera (2018), the practice of shopping for apparel goods online is becoming more popular as a platform for consumers to congregate and engage with one another. It is against this backdrop that this research tries to analyse aspects that impact students' purchasing behaviours. Very few people understand their

consumer practices (Kpodoe, Vanderpuye, Ntim, & Dadzie, 2023). The young and students are the greatest segmented customers of internet shopping. This study looks to examine these variables.

Internet shopping in Ghana has had a significant expansion in recent years, particularly among customers who are highly educated and young. This demographic group constitutes the biggest demographic group in this technology sector (Kinda, 2019). As was said earlier, this development has been particularly noticeable among the younger consumers. By investigating the elements that influence the purchase of apparel online by young and educated customers, particularly university students, Exertion is putting forth a deliberate attempt to connect the extending information hole that exists in the business. According to Fenwick, Kaal, and Vermeulen (2016), technologies are always evolving at a rapid speed, sometimes at a rate that is quicker than the consumers are able to embrace and utilise them. The process of purchasing online has also developed in tandem with the fast advancement of technology.

As per the definition given by the business word reference, web based shopping is the method involved with obtaining labor and products by means of the utilization of the web. The coming of web based shopping achieved a transformation in the business area by making it workable for everybody to get anything they desire with just the snap of a mouse button. the number of clients that are right there, as well as the edges that are related with every deal (Mullins and Walker 2013),, As per information given by the Global Media transmission Association (ITU), the level of individuals in Ghana who involved the web in December 2019 was 37.8 percent. During the period of December 2019, Spacer has 5,982,000 Facebook clients, addressing a 19.3%

infiltration rate. Year 2020 As per the overall measurements gathered for the long stretch of July, the worldwide computerized climate is still quick changing as we arrive at the final part of the year 2020. This is because of the continuous Covid pandemic, which proceeds to influence and change various region of individuals' regular daily existences (Nangsangna & Vroom, 2019).

It is possible that lockdowns have been removed in a number of nations; yet, many of the new digital behaviours that individuals developed while they were confined have persisted, which has led to significant increases in a variety of technology activities (Dontoh, Annan-Brew, Kpodoe, & Dadzie, 2023). As a point of reference, Akamai (2009) states that the amount of traffic on the internet throughout the world has increased by as much as thirty percent this year. On the other hand, research conducted by Global Web Index (2020) shows that we are still spending a significant amount of time using linked technology than we were at the beginning of the year 2020. With more than 150 charts of rich data and trends, Instagram has hit a huge new audience milestone, and search behaviours are altering. This has substantial consequences for brands, and also, Instagram has attained this milestone. All of these increased activities have led to a number of notable milestones and trends, such as the fact that more than half of the world's population now utilises social media and that many digital habits that were acquired during lockdown have lasted, despite the fact that restrictions have been loosened.

The overall number of individuals using social media is expected to reach 3.96 billion by the beginning of July 2020, according to Makki and Bali (2021). This is a gain of more than 10 percent over the course of the previous year, bringing the total number of users globally to 3.96 billion. The growth

patterns indicate that over the course of the previous twelve months, an average of more than one million individuals began using social media for the very first time on each and every single day. This is comparable to approximately twelve new users being added every single second. The fact that this is the case implies that for the very first time, more than half of the population of the globe is beginning to use social media. Although the global total has already past the normal number, it would seem that the pace of rise has accelerated in recent months. This is despite the fact that the global total has already above the average. As a result of their investigation, Haider and Anwar (2023) discovered that lockdowns associated with COVID-19 have been a contributing factor in the substantial growth in the number of individuals who are using the internet as well as the number of people who are coming online for the very first time during the course of the previous year. One other thing that they discovered was that there are presently 4.57 billion individuals all over the globe who use the internet. This figure represents close to sixty percent of the entire population of the planet. Instagram serves as a marketplace for a broad range of products, including apparel, accessories, food, footwear, and electrical gadgets, which are often purchased by a significant number of students. They make use of a number of different online sites, including Instagram.

Considering that the proliferation of information search engines on the internet over the course of the last twenty years has made it hard to deny that the online shopping system will be an alternative means of getting items, this is something that cannot be disregarded, as stated by Dadzie, and Annan-Brew, (2023). In relation to a number of different factors, the system for

online shopping has undergone a development. These aspects include the service, the efficiency, the security, and the popularity of the system, in that order. It is vital, however, to make regular modifications to the marketing of online media in order to meet its continual development and expansion in accordance with the needs and expectations of the consumers (students). Only then can the marketing of online media be considered successful. As a consequence of this, the objective of this research was to evaluate the factors that determine the extent to which university students from a variety of faculties at the University of Cape Coast make purchases of clothing via the use of the internet.

According to the findings of a study that was conducted by Jadhav and Khanna (2016) on the university students of Mumbai, the primary motivators for online shopping were found to be the following: availability, low prices, discounts, comparison, convenience, customer service, perceived ease of use, attitude, time consciousness, trust, and the desire to have a variety of options. The sociocultural lives of the students went through considerable changes, which motivated them to make a rising number of purchases via the use of online shopping services. University students are considered to be one of the most essential clients for a variety of businesses, as stated by Dadzie, et al., (2023). This is due to the characteristics of the firm as well as the size of the market that is being served.

According to the results of a study that was carried out by Amenano (2021), male students at the University of Cape Coast show a stronger interest in making purchases of things over the internet in contrast to female students at the same institution. It has been determined by the results of this survey that

the components that motivate students to shop more online include their ability to save time by shopping online, the availability of products at lower prices, the discounts that e-retailers are offering, and the convenience with which they can make payments. On the other hand, both males and females will react to the question of which things they prefer to buy online and whether or not they are more interested in buying clothing online. The practice of purchasing online comes with a considerable number of benefits. The customer and the online firm both stand to profit from convenience, which is one of the most apparent advantages of doing business online.

According to Chelvarayan et al. (2022), customers do not need to physically attend to a business in order to make purchases if the store provides e-shopping. They may easily accomplish their shopping from the comfort of their own house or place of employment by using a computer or mobile phone from the comfort of their own home. The process of looking online may also be completed considerably more quickly than shopping at a real store. The ability to access many online businesses at once enables shoppers to swiftly evaluate prices and items that are comparable to one another (Koble, 2014). Consumers are able to purchase the product that is of the highest quality or price in this manner. In addition, since there are several businesses that provide consumers with the opportunity to shop online, these companies often provide discounts and special offers in order to attract people to their websites.

Managing five million shipments on a monthly basis has allowed India's online marketplace Flipkart to achieve a record-breaking level of investment in their company, as stated by Arifeen (2018). As indicated by the discoveries of various prior investigations, including Park and Kim (2003),

Broekhuizen (2006), Lin and Sun (2009), Lim (2013), and Thamizhvanan and Xavier (2013), there are a couple of variables that affect shopper conduct with regards to internet shopping. These elements incorporate drive buy direction, demeanor towards internet shopping, administration quality, online trust, explicit robbery cost, and buy aim. A great deal of consideration has been paid to the flood in web shopping that has happened in Ghana.

According to Mashaba and Wiese (2016), there has never been a greater desire for a purchasing technique that is casual and easy than there is now since the middle class is expanding at a rapid rate. There are a lot of brick-and-mortar establishments that are now opening online storefronts in order to accommodate their customers who are either too busy or prefer to purchase online. Additionally, online marketplaces have been very popular in Ghana, with giants such as Tonato and Jamia. These markets allow customers to purchase a wide variety of items, ranging from a toothbrush to apparel. Antwi, Hamza, and Bavoh (2015) assert that the expansion of online shopping in Ghana may be ascribed to a number of factors, one of which being the development of mobile phone-based payment methods that are seen to be more convenient. According to Senyo et al. (2022), mobile money platforms enable customers to pay for their orders that they have placed using their mobile phones. Business transactions have become considerably simpler as a result of this. Since the launch of 4G internet speed, there has been a gradual decrease in the pricing of internet services. There are now more individuals who are able to spend more time when shopping online for their items.

Due to the fact that the idea of making purchases online is still very new at the University of Cape Coast, the market is still relatively young,

which makes it extremely simple to join (Johnson, 2020). It is possible to quickly dominate a certain market segment and achieve a great lot of success if one has a product offering that is satisfactory, a professional presentation of the items, and a logistical system that is dependable and runs smoothly. According to Jibril, Kwarteng, Pilik, Botha, and Osakwe's research from 2020, the most popular online shopping markets in Ghana include Jiji, Tonaton, Jumia, Tisu, Zooba Shop, and others. Many of these marketplaces are located at universities, particularly the University of Cape Coast. In a way similar to that of Amazon and eBay, these websites offer things that are sold by a large number of independent merchants.

The process of selling on these websites is one of the most straightforward methods to join the market for online shopping in Ghana. According to Khan, Olanrewaju, Baba, Langoo, and Assad (2017), the fact that purchasers have access to a variety of payment options makes it simpler for them to make payments. There are a few of these websites that provide delivery services themselves, while others depend on the seller to complete the delivery when an order is placed. As is the case in other regions of the globe, the first obstacle that smaller independent enterprises confront is the problem of obtaining and developing the faith and trust of their customers in their service. E-commerce is projected to see exponential development among educated young, particularly university students, as a result of Ghana's fast expanding middle and upper class (Pedroso & Palencia, 2020). This market is expected to be dominated by university students.

Statement of the Problem

According to Darmawan and Gatheru (2021), the degree of online safety and security, possible risk factors, and the confidence that consumers have in the protection of their personal data all assume a part in deciding the way of behaving of shoppers with regards to web based purchasing. The safety and security precautions that have been connected with internet buying are something that contemporary students tend to take into consideration. Students, particularly college students who spend the majority of their time online, are a significant demographic of consumers since they spend almost \$69 billion annually (Rotas & Cahapay, 2020). Students are also a category of customers that demonstrate a significant amount of influence. From the perspective of Annan-Brew, Dadzie, and Asamoah, (2023), e-commerce platforms facilitate the gathering of a wider variety of customers and sellers, as well as the provision of chances to provide a more extensive choice of products and services.

There are a great number of companies that have made use of these new platforms in order to carry out financial transactions with their customers in a number of developing countries. It has been found by Li et al. (2018) that small enterprises operating in the apparel sector in China have access to a broad array of possibilities as a result of the enormous number of platforms that are accessible to them. E-sales, which are transactions that are made via the use of computer networks, were anticipated to overtake conventional retail sales over the course of the following five years and reach \$370 billion in 2017. This figure was supplied by Changchit and Klaus (2020), who said that the total quantity of online sales made by American merchants in 2012

amounted to \$231 billion. For the year 2017, it was forecast that online sales in Western Europe would amount to around 91 billion euros. However, Rudansky-Kloppers (2019) reports that the actual amount of online sales in Western Europe is 112 billion euros, which is far more than what was anticipated.

According to the findings of the study that was carried out by Annan-Brew et al., (2023) South Africa was found to be five to seven years behind the United Kingdom, the United States of America, Europe, and Australia in terms of online shopping. As a result of the rising number of individuals who are seeking for methods to make their shopping experiences more convenient, there has been a rise in the number of people who are purchasing items online as an alternative medium. One possible explanation for the growth of online shopping is that this specific component is responsible for it. In addition to its role as a means for social networking, the internet also plays a widespread role as a medium for conducting commercial transactions throughout the globe. According to Dadzie, (2022) the usage of the internet has expanded at a rapid pace over the last few years, and it has become a popular medium for the transmission of information, the provision of services, and the conduct of business.

According to the findings of a survey that was carried out by KPMG in 2017, the trend of making purchases online is significantly considerably less widespread in Africa in comparison to the rest of the world. Specifically, an African is likely to shop online eleven times on average per year, which is twenty-two times more often than an Asian, who shops online twenty-two times per year (KPMG, 2017). This is a significant difference between the two

groups. There is a significant difference between the two groups that may be seen. Fung, Chan, Choi, and Liu (2021) state that the development of online shopping by conventional and luxury enterprises has been expanding at a slow pace over the past many years, but their growth has been significant in recent years. This is according to the findings of the aforementioned researchers. According to Kunateh (2013), the National Communications Authority (NCA) of Ghana revealed that the overall Internet penetration rate in the country had increased from forty percent to forty-seven percent as of the end of August 2013.

This information was published by the NCA. The habits of Ghanaians have been altered as a consequence of the influence that mobile phones (smart phones) and other cutting-edge technologies, like as tablets (iPads and Galaxy Tablets), have had on their daily lives. Regarding the activities that university students in Ghana participate in the majority of the time when using the Internet, there have been a few studies that have been carried out. These studies have been conducted in reference to the activities. On the other hand, there has not been very much study done to investigate the elements that impact the choices that university students make on whether or not to buy apparel goods online.

Synape India recently conducted a poll on digital habits and found that 63 percent of consumers use social media to communicate with businesses. This information was disclosed in a survey that was recently published. As an additional point of interest, according to Dadzie, Annan-Brew, and Ahorsu-Walker, (2022), fifty percent of customers learn about a product via the use of Facebook, blogs, and brand videos. The vast bulk of the data that is presently

accessible focuses on other aspects of e-commerce, with the exception of things like online clothing transactions. There have been a number of research that have been carried out in a variety of nations to explore the variables that impact online purchases. Some of these studies are Laohapensang (2007), MaySo, Wong, and Sculli (2005), Morganosky and Cude (2000), and Chung-Hoon and Young-Gul (2003). According to the findings of these research, there is a rising requirement for companies and marketers to utilise online shopping in order to stay up with the most recent trends in sales.

As a result of the fact that the findings of the study could only be applied to the specific context of the countries in question, it is not possible to draw any broad conclusions based on the findings of the research. As a consequence of the fact that the outcomes in the different nations have been very varied, it is clear that the findings of the research can only be employed in the context of the particular countries. According to Gong, Stump, and Maddox (2013), the gender problem did not have a substantial influence on the choice to make a purchase online on the Chinese market. In contrast, it was shown that the gender component had a substantial effect in India, with men having a greater influenced choice to purchase online than their female counterparts (Thamizhvanan & Xavier, 2012). This was as a result of the fact that males are more likely to shop online than females. On the contrary, this was in direct opposition to what had been said before.

Despite the fact that the price, the quality, and the convenience may all be comparable, the majority of college students choose to purchase online rather than purchasing items from physical stores (Aryani et al., 2021). Despite the fact that brick-and-mortar shops provide a wider selection of items

than internet enterprises do, this is the case. According to Ofofu-Boateng's study from 2020, there is a dearth of research in this particular field pertaining to Ghanaian students, particularly those from the University of Cape Coast who participate in online purchasing. This is because of the fact that the introduction of COVID, the concept of the global village, convenience, easy access to variety in a product that is being desired by people, different brands, and a great number of other factors have all contributed to an increase in the number of people who are engaging in online purchasing in the product category of clothing.

The ways in which university students are impacted by online buying practices, especially in the area of clothing, have not been the subject of a significant amount of research (Sarah, Goi, Chieng, & Taufique, 2021). Taking this into consideration, the purpose of our present research was to determine the variables that influence the buying behaviours of university students at the University of Cape Coast in Ghana, with a particular emphasis on the purchases of clothes.

Purpose of the Study

To research the variables that influence the purchase behaviours of students at the University of Cape Coast in Ghana with relation to online clothing shopping, the intent of the present investigation was to investigate such factors. To be more specific, the objective of this investigation is to:

1. assess the factors influencing student's online clothing purchasing decisions.
2. examine the purchasing practices of university student who engage in online clothing shopping.

3. assess the relationship between students' knowledge and practice of online clothing shopping.

Research Questions

The following are some of the research issues that will be addressed by this study:

1. What factors influence online clothing purchase by university students?
2. What are the purchasing practices of university student who engage in online clothing shopping?
3. What is the relationship between students' knowledge and practice of online clothing shopping?

Research Hypotheses

Using a level of confidence of 0.05, the following hypotheses were developed and put to the test for the research project.

H₀₁: There will be no statistically significant difference between male and female students in terms of the elements that impact students' choices to purchase clothes online.

H₀₂: There will be no statistically significant association between the students' awareness of online apparel buying and their actual behaviour of going online to shop for clothing.

Significance of the Study

Several different stakeholders would find the conclusions of this research to be of significant importance. Individuals in this category include university students, professionals in marketing roles within organizations, the Ghanaian government, particularly the Ministry of Information and the

Ministry of Trade, and aspiring researchers. Here is a discussion of the specifics on how each of these might benefit from participating in this study:

In the hopes that the results of this research would enlighten university students about the important elements that impact choices to buy apparel online, and therefore influence their budgeting programmes on marketing and promotions, it is believed that the findings will bring about this information. The conclusions of this research are likely to persuade a greater number of college students to either embrace or abstain from utilising the practice of buying a fashion product online. With the results of this research, clothing marketers would be able to get a superior comprehension of the components that impact decisions to purchase clothing on the web, which would in turn allow them to better formulate their marketing policies and programmes in order to maximise the effectiveness of their advertisements.

Moreover, it is trusted that the discoveries of this study will give the public authority organizations of Ghana, especially the Service of Data and the Service of Exchange, with data in regards to the variables that impact web based shopping, especially the choice to buy clothing among taught youth, especially college understudies. This will guarantee that fitting approaches are established to advance safe web-based shopping in Ghana. The outcomes will give new data to the scholarly local area and scientists in the field of the reception of online piece of clothing buying among Ghanaians. As well as distinguishing expected points for more examination, the review would likewise act as a source of perspective for scientists in the present and future.

Delimitation

With the end goal of this exploration, the components that impact the decision of university students to make purchases online were identified. The research primarily focused on investigating the purchasing decisions of students enrolled at the University of Cape Coast in Ghana.

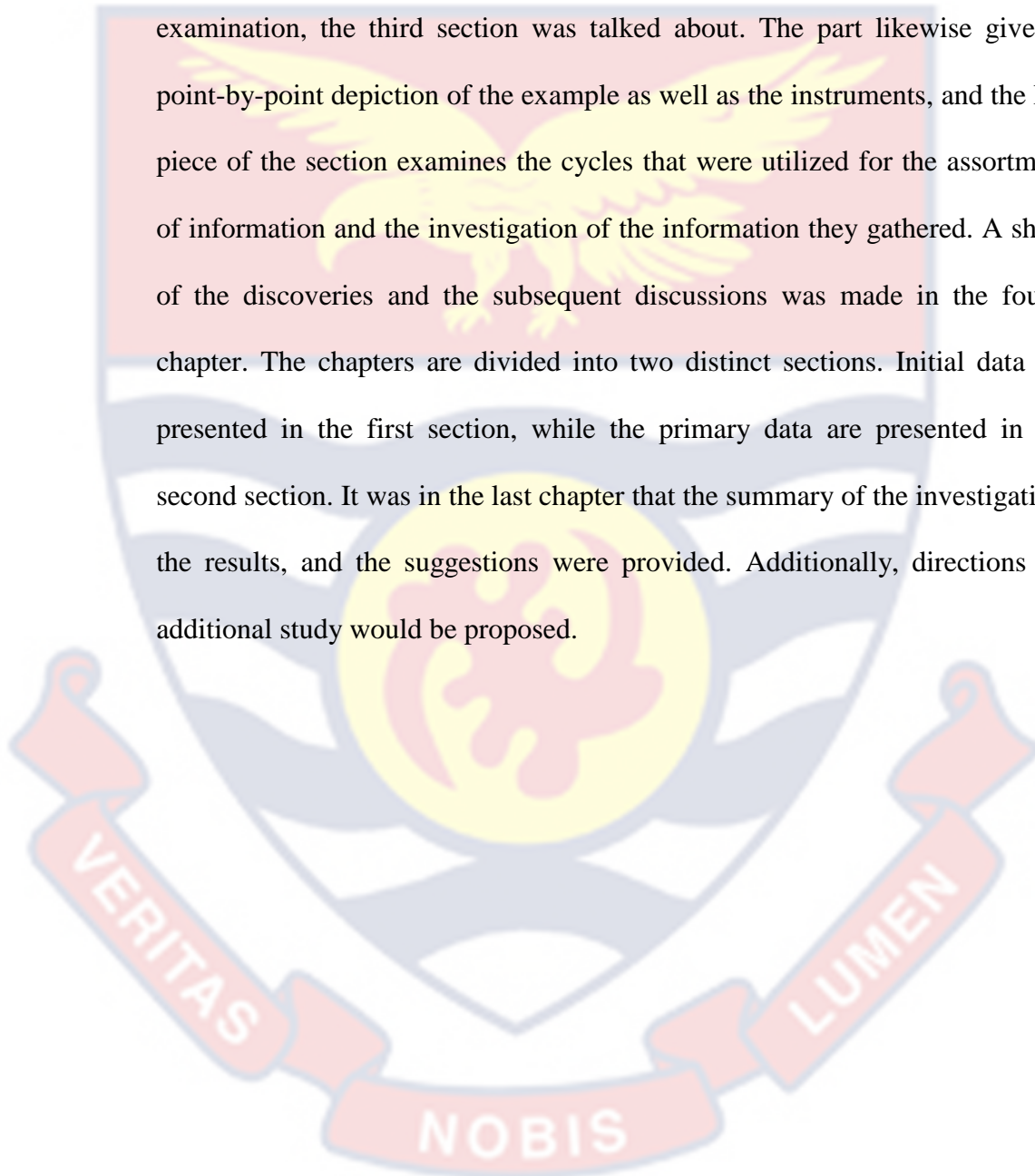
Limitations

A portion of the respondents were not willing to participate in the filling of the questionnaires since they were tired after a lecture or getting prepared for a lecture which is likely to affect the way they responded to the questionnaire a specific number of students in a programme were to fill the questionnaires in lecture halls. A large number so some were filled in a rush and could not read through so there were distortions in getting the actual information needed which had to be discarded. Again, only students who knew about online clothing shopping were to be given the questionnaires to fill. This affected the number of students who attended to the questionnaires. Their course representatives had to them before a greater number of the respondents participated fully. These could influence the mistake of information and the aftereffect of the review.

Organisation of the Study

The review was organized into five sections, with the primary part covering the setting of the examination, an outline of the issue, the goals of the review, and the exploration questions. The delimitation of the review, the limitations of the examination, the meaning of words, and the construction of the review are totally remembered for this part. In the subsequent section, the applied survey, hypothetical structure, and experimental audit that educated

the examination are talked about, featuring the difficulties experienced. A thorough exact assessment of the determinants and the results those variables have for the ongoing examination is the subject of the third part. As to explore methodology and procedures that would have been utilized for the examination, the third section was talked about. The part likewise gives a point-by-point depiction of the example as well as the instruments, and the last piece of the section examines the cycles that were utilized for the assortment of information and the investigation of the information they gathered. A show of the discoveries and the subsequent discussions was made in the fourth chapter. The chapters are divided into two distinct sections. Initial data are presented in the first section, while the primary data are presented in the second section. It was in the last chapter that the summary of the investigation, the results, and the suggestions were provided. Additionally, directions for additional study would be proposed.



CHAPTER TWO

LITERATURE REVIEW

Introduction

The motivation behind this part was to analyze the composed articles and other exploration that were led on the subject of web based shopping to lay out the numerous viewpoints that impact the goal to shop on the web. The chapter considered both the experimental nature of literature and the conceptual nature concerning the variables that influence students' online clothing purchases. This explained the concept of effects of these factors which influence online clothing purchasing. Over the course of the second portion, a literature study was conducted on the purchasing patterns of college students who shop for clothing online. It also included an overview of the effects of these factors of online clothing purchase on the entire population. The third section is related to determining whether there is a connection between undergraduates' information on internet clothing shopping and their training of it. Existing gaps are identified in this manner, providing a basis for conducting this research.

Online Clothing Shopping

According to Billewar, Jadhav, Sriram, Arun, Abdul, Gulati, and Bhasin (2021), web based shopping is a sort of electronic business that permits purchasers to buy labour and products straightforwardly from venders by means of the Web by utilizing an internet browser or utilizing a portable application. Web based shopping alludes to the demonstration of purchasing items or administrations through the utilization of the web, as well as the habit of doing so. Going online, arriving at the website of a seller, selecting an item,

and arranging for payment and delivery are all required steps in the process (Market Business News, 2021). Not only does the term include the process of looking for products for purchase online, but it also includes the act of buying items online. To put it another way, it is possible that an individual went online shopping but did not end up making a purchase.

The expression "internet shopping" alludes to the system by which a client makes a purchase via the use of a digital portal. Among the platforms that fall into this category is Shop.mango.com/gh, which is an online clothes retailer based in Ghana. In order to make a purchase from this store, it is not necessary to be a citizen or permanent resident of this nation. One of the most major benefits of buying online is the fact that it can be done anywhere in the world. The utilization of the web as a shopping medium is one of the most well-known and widely used techniques for shopping comfort. In mark of truth, it is a broad type of buying among the people who are engaged with the Web people group (Bourlakis et al., 2008). One of the advantages of shopping on the web is that it furnishes clients with precise data and a wide assortment of choices, offering them the chance to assess various things and costs. At the point when you have more other options and comfort accessible to you, it is a lot less complex to find what you are looking for when you are utilizing the web (Head servant and Peppard, 1998). As per Yu and Wu (2007), it has been noticed that contemporary customers who are looking for convenience as well as speed are more satisfied with the quality of their buying experience when they purchase online.

Online Clothing Purchase Factors

The abrupt expansion in the quantity of individuals looking for apparel online throughout recent years has necessitated the thorough identification of critical characteristics that influence the buying behaviours and attitudes of customers who do their shopping online. Apparel sales are now one of the ecommerce markets that are expanding at the quickest rate. People's decisions to purchase online rather than at conventional stores are influenced by a good number of different reasons. According to Chayapa and Cheng (2011), customers may escape undue strain and traffic congestion in shops by doing their shopping online, where they can purchase anything whenever and without having to head out to the store genuinely. As a result of this, an extraordinary number of studies have been completed in various districts of the globe to decide the essential components that assume a part in a customer's decision to purchase clothing on the web as opposed to in a customary physical store.

Fully intent on acquiring a superior comprehension of the explanations for inventory shopping, broad review was led. As indicated by Beaudry (1999) and Eastlick and Feinberg (1999), the main purposes behind customers to buy through indexes are the apparent worth of the thing, the simplicity of the shopping experience, the advantages of retailing from the solace of their own homes, and the range of items accessible. The many examinations generally managed the very subject as the one that is currently being talked about, yet their objectives were unique. An exploration that was done in India by Vaidehi (2014) observed that male understudies are keener on buying things online than female understudies. This was uncovered by the discoveries of the

review. As per the discoveries of this survey, motivating reasons for students to buy more online include the potential to save time, the availability of products at reduced prices, the availability of promotions from online retailers, and the convenience of making payments.

However, the majority of respondents, both male and female, said that they preferred to make purchases online. Specifically, they were interested in acquiring books, electronic items, and apparel (Rausch, Baier, & Wening, 2021). A qualitative analytical research study of a similar kind was carried out in Mumbai with the purpose of investigating the elements that impact the internet shopping conduct of undergraduates. The accessibility of items, low costs, limits, correlations, accommodation, and client support, saw usability, disposition, time awareness, trust, and assortment looking for were portrayed as the key impacting factors for web based shopping (Chowdhury, Sarkar, Paul, and Muktadir, 2020). It was likewise uncovered that the main factors that impact web based shopping are assortment chasing and moderateness.

At the point when it came to shopping on the web, undergraduates positioned Flipkart.com and Myntra.com as the most well known internet based shippers. Both of these sites are situated in India. The greater part of the undergraduates made buys that fell into the accompanying classes: attire, tickets, books, electronic products, quick cell phone re-energize, and giving things. These were the most significant classes of items or administrations. As per Jadhav and Khanna (2016), with regards to web based purchasing, undergraduates said that money down was their favored method of installment. The discoveries of a review directed by Ofori and Appiah-Nimo (2019) to decide the variables that impact the way of behaving of tertiary undergraduates

with regards to internet buying were dissected from the perspective of the Innovation Acknowledgment Model (Hat). The specialists reached the resolution that the straightforwardness of purpose impacted the usefulness of the technology, as the TAM makes the assumption.

The research was comparable to the one that is now being conducted in terms of sampling, but the objective was different. By using the Consumer Styles Inventory, Cowart and Goldsmith (2007) conducted an investigation into the reasons behind the purchase of clothing on the internet. Data collected from 357 college students in the United States revealed that online clothes purchasing was favourably linked with quality awareness, brand awareness, design cognizance, indulgent shopping, lack of caution, and brand steadfastness. All of these factors were shown to be positively connected with online garment shopping. The purpose of the research was different from that of the present one, both of which dealt with the same subject matter.

Ullah and Sepasgozar (2020) found that the amount of realistic online images, the level of safety, the level of comfort, and the return policy were all significant variables in the decision-making process about purchases. Respondents demonstrated that they were more disposed to buy things online when the fit was not a major issue and when products were not effectively open in customary retailers. Ocran et al. (2019) led an examination in which they investigated the components that urge people to buy on the web. Moreover, they looked at the degrees of fulfillment that individuals had with web-based shopping in Ghana and China. The comfort, the capacity to utilize the web successfully, and the straightforward entry to the internet were found to be the primary elements that assist online clothes purchasing among the

respondents. In addition, it was found that young people in China purchased clothing online at a greater rate than young people in Ghana, with the difference being due to the degree of money.

It was shown that Ghanaians and Chinese customers of online clothes have problems that deter them from making purchases. These issues include a lack of confidence, privacy, and maintaining the secrecy of personal information. The authors Singh and Sirdeshmukh (2000) said that the most significant elements that influence the purchase choices of consumers are concerns over privacy and security measures that are associated with transactions that take place over the global network. As per Napompech (2014), the factors that affected clients to make acquisition of attire by means of online business in informal communities were informal community impact, request driven attire, clothing assortment, the effortlessness and security of the requesting framework, and limits. The creators Mama and Mama (2012) led examination to decide the components that impact the perspectives of understudies towards web purchasing. The consequences of the exploration show that the demeanor of college understudies towards internet shopping is essentially impacted by various variables, including the apparent degree of security, the design of the site, the expenses, and the quality of the products.

In addition, it was shown that students had positive sentiments about the practice of engaging in online shopping for apparel. Xu and Paulins (2005) found that students' opinions about online shopping for clothing were significantly influenced by a number of factors, including their knowledge of the internet, their work level, and their access to automobiles. In a study conducted by Goldsmith and Goldsmith (2002), it was shown that those who

shopped for apparel online had more positive views. In addition, they found that those who bought garments online made more purchases over the internet than people who did not buy apparel online, that they felt more safe while shopping online, and that they were more creative and educated about the internet. They often spent more time online than those who did not make purchases, and they were more likely to make purchases there in the future.

Using study conducted by Goldsmith and Flynn (2004), the authors investigated the psychological and behavioural elements that impact the purchasing of apparel online. After collecting responses from 805 individuals, it was shown that the innovativeness of the Internet is a more significant factor in online garment purchases than the innovativeness of clothes. The creators Donthu and Garcia (1999) contended that individuals who purchase online are less gamble loath, more imaginative, more imprudent, more inspired by variety, and bound to look for accommodation than the people who don't shop on the web. Moreover, buyers who buy online are less cautious about brands and costs than purchasers who don't shop on the web. Individuals who shop online have a better mentality towards publicizing and direct promoting than individuals who don't buy on the web.

The review directed by Najihah et al. (2018) took a gander at the purchasing propensities for Malaysian college understudies when it came to buying clothing products on the web. In the wake of gathering reactions from 473 people, it was found that the main components that spur understudies to buy clothing merchandise online are the ability to save time, the accessibility of items, the fair valuing, the less expensive cost, and the straightforwardness of handling installments. The motivation behind the review that Bucko et al.

(2018) completed was to decide the components that influence the buy conduct of customers. Cost, accessibility, social verification, shortage, item determinations, conditions, and action via virtual entertainment have all been perceived as key components that impact the buy conduct of purchasers.

The components that influence the level of pleasure that customers have with their online purchases in Southern Africa were researched by Rudansky (2014). When asked about the reasons for making purchases online, customers placed convenience, delivery, and time savings as the most significant factors, while branding was regarded as the least essential aspect. According to the research conducted by Katawetawaraks and Wang (2011), the motivation behind the review was to examine the dynamic cycles associated with web-based purchasing. This was achieved by differentiating disconnected and online navigation and deciding the components that impact customers to decide to make buys on the web or not. It was found that the process of marketing communication is different for consumers who make choices offline as opposed to those who make decisions online.

Marketing (item offers and item data), site plan, and monetary security are factors that are remembered for esatisfaction assessments, as expressed by Szymanski and Hise (2000). Purchasers' view of the accommodation of utilizing the web are likewise thought about. As per the discoveries of the review, the variables comprising of accommodation, site plan, and monetary security are the main in buyers' impressions of e-fulfillment. Cham et al. (2018) directed exploration to decide the factors that influence the interest in clothing among more youthful clients in Malaysia who have a place with Age Y. The discoveries showed that uniqueness, self-idea, brand picture, verbal,

and saw quality are huge indicators of clothing interest among clients of Age Y. Furthermore, the discoveries showed that cost cognizance directed the connection between the clients' clothing advantages and their goal to make a buy.

A similar approach was employed in order to conduct an examination into the aspects that impact people's perceptions about the act of purchasing items over the internet. Using a Likert scale with five levels, the perspectives of students about the act of purchasing items online were evaluated. A self-managed survey was created based on earlier exploration, and 370 postgraduate understudies were decided indiscriminately to take part in the review. As indicated by Delafrooz et al. (2009), buyer perspectives on web shopping were impacted by variables like utilitarian directions, comfort, cost, and a more extensive collection of items. In Lithuania, it was laid out by a quantitative examination that was predicated on information accumulated from a poll review that was directed on the web.

In view of the exact consequences of this exploration (Baubonienė and Gulevičiūtė, 2015), it has been resolved that the key standards that spur people to make buys online are comfort, straightforwardness, better valuing, security, quick conveyance, comparable cost, and a greater assortment. Moreover, Mahapatra and Sreekumar (2012) contended that the client point of view of the main factors that impact web-based shopping conduct utilizing a RIDIT approach is trust, trying item quality or component before buy, openness, simple reference/help with making buys, item assortment elusive somewhere else, quick need delight, simplicity of route, shopping experience ended up

being probably the main variables affecting programs' internet shopping conduct.

Nwankwo et al. (2019) conducted an investigation on the online retail business and its clients in Nigeria by means of a quantitative research that used a positivistic ontology and descriptive survey methodology. According to the research, the most significant factors that determine whether or not a student would engage in online shopping are their demographics, their intention to make a purchase, and their previous experiences with making purchases. These factors include income, accessibility, convenience, product description, internet use, recurrence of exchanges, and measure of time spent. The review work that Dalziel (2016) led researched the components that impact the buying conduct of excellence items among South African female understudies who are members of generation Y.

In accordance with the model that was proposed, it was determined that the different factors that influence the purchase intentions of female Generation Y students for beauty products are as follows: demeanor towards magnificence items, assortment chasing, status utilization, emotional standards, media impact, bunch impact, VIP impact, actual vanity, value cognizance, and ingenuity of excellence items. An exploration was completed by AL-Shukri (2019) to research the components that influence the expectation to buy online in Oman, with a specific accentuation on business-to-customer cooperations. As indicated by the survey, factors, for example, web trust, saw hazard, security, and client experience all meaningfully affected the shoppers' goals to make buys or exchanges on the web. In their review, Hsu and Bayarsaikhan (2012) examined the perspectives on

Mongolian customers on the utilization of the web for shopping and the variables that impact such attitudes.

They tracked down that customer inventiveness, saw benefits, and saw risk are huge game changers that impact internet purchasing. This was one of the finishes of their exploration. An examination of the peculiarity of rash buying was directed by Aragoncillo and Orus (2018) in the style business. To figure out which of the two channels was connected with additional rash buys, both on the web and actual channels were completely researched. As per the discoveries, the disconnected channel is somewhat bound to energize unconstrained buys than the web-based channel. The variables that empower online rash purchasing are bound to make sense of this way of behaving than those that beat it down. Thus, interpersonal organizations can possibly essentially affect drive buys made on the web.

Analysts Ariff et al. (2013) explored the electronic variables that affect customers' ways of behaving when they buy on the web. As indicated by the exploratory element examination, the five factors that influence web-based buying conduct are data quality, satisfaction/dependability/client care, web composition, speedy and subtleties, and protection/security. These are the qualities that impact internet buying conduct. Ariff et al. (2013) directed research on the electronic components that impact buyers' choices to make buys on the web. The exploratory component investigation that was completed uncovered that the five attributes that impact the way of behaving of shoppers while making buys online are as per the following: data quality, satisfaction/dependability/client support, web composition, snappiness and subtleties, and protection/security. In light of the discoveries of a Various

Relapse Examination, it was resolved that the elements of Data Quality, Speed and Subtleties, and Protection and Security well affected the way of behaving of online customers.

Purchasing behaviour of university students in online clothing shopping

The investigation of individuals, gatherings, or associations and the cycles they use to pick and get things, administrations, encounters, or thoughts to fulfill needs is alluded to as purchasing conduct (Kuester, 2012). Moreover, the examination looks at the ramifications that these cycles have on the purchaser and society all in all. Every individual's preferences for terms of what they purchase decides how they search for apparel, which differs from one individual to another. As per Brassington and Pettitt (2000), these decisions are influenced by the purchasing propensities for the people in question, which thus are impacted by mental and social factors that assume a part in the dynamic cycle. Electronic business, frequently known as web based shopping or web based purchasing, alludes to the demonstration of buying labor and products utilizing sites that are available over the Web. As per Liang and Lai (2000), the cycle comprises of five stages, which are practically identical to the cycles that are taken part in the regular buying conduct at that point.

Contrasted with the complete number of people who utilize the web, the quantity of individuals who look for clothing on the web has expanded at a rate that is more prominent than the overall development rate. It is obvious from this that a rising number of individuals who utilize the web are becoming adjusted to buying clothing on the web. There were roughly 961 billion dollars, or 690 billion euros, in total sales made via online commerce

throughout the world in 2011. It was noticed that there was an increase of twenty percent, and it was predicted that sales would reach one trillion Euros by the year 2013. Retailing conducted via the internet has evolved into an essential component of any economy. According to AadWeening (2012), buyers of clothing all around the globe have a clear and rising confidence in the process of purchasing clothing online.

According to Haubl and Trifts (2000), prospective purchasers of cloth seem to go through a two-stage procedure in order to arrive at a conclusion about their product acquisition. At the outset, customers evaluate a broad assortment of garments in order to choose the subset that most closely corresponds to their preferences. Following that, this subset is subjected to a comprehensive examination, and the garments are compared taking into account a number of characteristics in order to choose a garment to buy. Haubl and Trifts (2000) also found that websites that feature an interactive user interface and facilities for doing in-depth garment comparisons have a more beneficial and popular influence on the efficiency and quality of buying choices. This was established by the researchers.

Ghana has been one of the countries that has been slowest to embrace online buying and internet shopping on a global scale. There is a decline in the effectiveness of social media in Ghana when it comes to influencing people who shop for clothes online. Nielson (2010) suggests that another explanation is that individuals in Ghana have had a poor experience with online apparel purchasing in the past. This is a point that has been supported by the evidence. Most individuals in Ghana who shop online do so for the purpose of purchasing clothing or hardware. People who are always on the go may find

that shopping for clothing online is a more practical solution in the current climate. Over the course of the last ten years, there has been a substantial change in the manner in which consumers purchase for clothing.

When it comes to purchasing, users or purchasers feel that internet shopping is quite convenient, despite the fact that people continue to shop at physical locations. Due to the fact that modern people are so busy that they either cannot or will not spend a significant amount of time shopping, they find that shopping online saves them time. Napompech (2014) conducted research to analyse the shopping patterns of those who make purchases of apparel using the e-commerce platform of social media. Based on the data, it can be concluded that the majority of respondents use Facebook as a means of communicating information. For the purpose of exchanging knowledge on clothes, they read information that other people have posted on the internet.

The majority of respondents would rather purchase handbags and casual apparel from less obtrusive internet retailers. The research conducted by Seock and Bailey (2008) focused on the shopping preferences of college students. They investigated the connections between these preferences and the online searches for and purchases of apparel products. Additionally, they examined the distinctions between the shopping inclinations of male and female undergraduates, as well as the distinctions in web-based data searches and buy encounters. Members' buying conduct was demonstrated to be firmly impacted by their view of trust, comfort, time, item assortment and security.

Trust

As indicated by Mayer et al. (1995), which was referred to in Dost et al. (2015), trust is characterized as the readiness of one party to be defenseless

against the activities of one more party in view of the assumption that the other party will play out a specific activity that is vital to the trustor, no matter what the trustor's capacity to screen or control the other party. The idea of trust was reevaluated by Doney and Cannon (1997), who characterized it as the apparent validity and empathy of their objective. Moreover, Lewis and Weigert (1985) characterized trust as the understanding of a risky strategy in light of the certain expectation that all people taking part in the action would act in an equipped and submissive way.

The review directed by Mayer et al. (1995), which is viewed as perhaps the earliest and most notable investigations on trust in web based business, found that the main variables in deciding trust were the craving to face a challenge and the impression of the legal administrator's qualities. In their review, Lee et al. (2001) observed that there are two essential sorts of seen takes a chance with that are related with the demonstration of purchasing texture on the web. The first is associated with the demonstration of buying a merchandise or administration. There are various expected results, including the deficiency of capability, time, cash, opportunity, and item risk. The utilization of the web for monetary exchanges presents the subsequent gamble. Nonrepudiation, security, and protection are completely remembered for this recommendation.

Senecal (2000), Borchers (2001), and Bhatnagar et al. (2000) revealed that the impact of the potential for monetary misfortune, the gamble of the item, and worries over protection and security were the most critical among these variables. As per Lee and Turban (2001), an absence of trust is one reason that is most frequently referred to for not accepting for dress on the web.

Because of the way that the web is as yet a somewhat new medium and many individuals have relatively little involvement in it, numerous clients find it trying to look for dress on the web. Rotter (1971) offered the viewpoint that when people are defied with a new circumstance, they rely upon their demeanor and their inclination to trust. As per Doney and Gun (1997), buyers place their confidence in salesmen at a retail business since they are bound to be enjoyed by them, have more insight, and be more acquainted with the inclinations of the clients.

Then again, when the articles of clothing are bought on the web, there is no sales rep present; rather, there are search and help buttons. These buttons eliminate the vital component of trust that individuals have in the purchasing experience (Lohse and Spiller, 1998). Bao et al. (2003) observed that hazard avoidance, which is one of the social qualities, had a significant impact in impacting the options that customers made. There is an extensive connection between trust, which is an estimation of the apparent gamble that purchasers have while purchasing on the web, and hazard avoidance, which thus has a huge relationship with the lead of clients when they shop on the web. In mark of reality, the manner by which customers see risk essentially affects the purchasing conduct of shoppers. Individuals are more disposed to abstain from making mistakes while they are shopping, instead of expanding their value however much as could be expected (Mitchell, 1999).

Convenience

Copeland (1923) coined the term "convenience" to describe things that customers purchase regularly such as clothes and that are readily available in retailers on short notice. According to Bucklin (1963) and Brown (1989), the

term "convenience" refers to a categorization of items that are low risk and need minimal participation while buying. This classification is used within the "convenient" domain. When it came to retailers, Seiders et al. (2000) suggested four different ways to make the shopping experience more convenient for consumers who purchased clothing:

- Access: The apparel customer's ability to contact the retailer
- Search: Ability to recognize and pick desired cloth
- Possession: Possibility of obtaining the desired cloth
- Transaction: The ability to change or complete transactions

According to Ahmad (2002) and Jayawardhena et al. (2007), the simplicity of shopping on the web is one of the key motivations behind why clients of garments decide to do as such. In any case, this isn't the main explanation. By far most of prior examinations either tended to comfort as an indicator variable that impacts result factors, for example, client support for consumer loyalty or totally disregarded it (Colwell et al., 2008; Seiders et al., 2007). Then again, comfort was considered as a part of online help quality, like precision (Hu et al., 2009; Kim and Park, 2012; Prasad and Aryasri, 2009; Udo et al., 2010). In the course of their investigation on buying patterns and online garment shopping, Donthu and Garcia (1999) came to the realisation that clients who shop for apparel online want both ease and variety. The authors Li et al. (1999) suggested that consumers who buy for clothing online are more concerned with the ease of the experience than they are with the overall quality of the shopping experience.

The accommodation factor is the main thought for these clients with regards to settling on conclusions about their buys. The main part of these

clients are in a rush and are anxious to make buys without first having the chance to look at the items. As indicated by Wang et al. (2005), comfort is quite possibly of the most basic element that impacts an individual's penchant to buy for merchandise on the web. Web based looking for apparel permits you to do it whenever of the day or night, rather than shopping in regular shops. On the web retailers are available around the clock (Wang et al., 2005). Not only do customers want to purchase goods online, but they also want to purchase services over the internet. A number of websites on the internet provide online customer care that is available around the clock, enabling users to obtain assistance or ask inquiries even when they are not working. According to Hermes (2000), this offers a significant level of ease to their clients.

Both Berry et al. (2002) and Sieders et al. (2007) emphasised that the simplicity of the assistance is one of the main viewpoints to consider. The buyer's endeavors, time, and discernments are important elements to consider while making an acquisition of texture or utilizing a help. Administration accommodation is efficient as in it diminishes the physical, close to home, and mental cycles that buyers should lead to obtain items and administrations on the web (Berry et al., 2002). This is because customers are able to make purchases online more quickly.

Time

People are having a tough time dealing with a range of challenges, one of which is the perception of time demands. According to the definition provided by Settle and Alreck (1991), this alludes to the degree to which an individual cannot devote sufficient time to the activities that they often engage

in. There are many other reasons that might give rise to this feeling of pressure, including personal and situational factors.

The situational reason is the one that is most often acknowledged, and it is also the one that is the simplest to recognise. In many cases, individuals discover that they have an excessive amount of work, an excessive number of tasks to perform, and an insufficient amount of time to finish them. According to Lavin (1993), individuals who are under time restrictions have the ability to chronicle their condition by blaming the pressures that are associated with their employment, family, and other connections. According to Settle and Alreck (1991), individuals who experience feelings of being hurried for time do so because they have inadvertently placed themselves in that particular circumstance. Because the capacity and the desire to consistently engage in high-energy levels of exercise is a characteristic of a person's personality that lasts for a long time, this might be the result of a decision or a predisposition.

In contrast with the people who are under private time requirements, advancing web shopping as a lifeline is an exceptionally powerful strategy for the individuals who are under situational time limitations. For the people who are working under time impediments, any technique that empowers them to lessen how much movement they take part in while as yet arriving at their cutoff times would be quite valued. Then again, endeavoring to advance internet shopping among people who are under private time constraints may not be as beneficial due to the fact that their preferences and personalities are so different from one another. It's possible that they are seeking for greater physical activity and sincere desire to increase it. Consequently, any effort to

market something that has the potential to significantly lower the amount of activity they engage in will not be warmly accepted (Alreck, 1988).

Product Variety

This trend is having an increasing effect on total retail sales in Ghana, where the number of individuals shopping for clothing online is expanding at a rapid rate. As a consequence of this, it is essential to carry out a more comprehensive examination of the purchasing patterns of people. In order for clients to be permitted to make more purchases online, they must first verify that they are satisfied with the products and services that they have already purchased. According to Straub and Watson (2001), researchers have a responsibility to first build and then validate metrics that are capable of accurately capturing the ideas and attitudes of individuals who purchase apparel that is purchased online. To ensure that researchers have a comprehensive grasp of what customers desire from a website, it is vital for them to acquire this information. Several academics (Lian & Lin, 2008; Peterson et al., 1997; Bhatnager et al., 2000; Liao & Cheung, 2002) have noted that when clothes are supplied online, they should be diverse in terms of the product categories and range that they give. If this is the case, then the garments should be readily available to customers.

Any component of the product or service that is being offered for sale might be considered a product factor. This is something that is in the realm of possibility. For the most part, the majority of the clothing that are available for purchase online are identical to those that are sold in traditional stores that have physical locations. According to Keeney (1999), clients choose between the two stores based on a variety of variables, including which of the two

shops offers the best value for the products that they are interested in buying. The ability of the product to be modified, the product's overall worth, and the marketing of the product are all aspects that have to be taken into consideration (Zhu & Kraemer 2002; Jarvenpaa & Todd 1997; Szymanski & Hise 2000; Keeney 1999; Torkzadeh & Dhillon 2002). Every single one of these aspects is significant. According to the findings of studies carried out by Szymanski and Hise (2000) and Athanassopoulos et al. (2001), the amount of enjoyment that may be obtained from shopping for clothing online is significantly influenced by the selection of items that are offered. According to Arnold et al. (1996), when it comes to purchasing clothing online, some of the most popular and relevant thoughts connected to the issue are pricing, product variety, and product quality. These are the three most important aspects to consider.

Privacy

With regards to web based business, security is characterized as the readiness to give individual data over the web to finish an exchange including the acquisition of garments, as stated by Bélanger et al. (2002). According to McGinity (2000), a large number of websites have privacy policies in place to alleviate the concerns that consumers have about the issue of privacy. In the case of internet commerce, TRUSTe, for instance, is an impartial business that is able to analyse, audit, and certify privacy rules (Ranganathan & Ganapathy, 2002).

Brown and Muchira (2004) and Hair et al. (1995) observed that a critical number of purchasers of garments are stressed over the double-dealing of their own data about the organization. During the year 1998, a study that

was finished by Work Week and Harris with a sum of 999 clients uncovered that the most significant hindrance to internet buying was the worry about protection (Green et al., 1998). Almost the vast majority of respondents in the US accepted that they had let completely go over the individual data that they had provided to partnerships, as shown by a survey directed by IBM Worldwide Buyer Protection. As indicated by Belanger et al. (2002), 78 percent of respondents said that they wouldn't consider sharing their own data since it would be inappropriate given the conditions. Also, 54% of respondents expressed that they wouldn't buy anything because they did not want their personal information to be gathered during the transaction.

In their study, Vellido et al. (2000) identified nine factors that are connected to consumer views on the act of buying clothing online. One of these factors was the customer's assessment of the risk associated with purchasing clothing online. The system differentiated between those who had posted anything also, the people who had not submitted anything. As indicated by Flavián and Guinalu (2006), security online is characterized as the buyer's trust that his monetary information will be shielded and not unveiled, that it won't be held, and that it won't be utilized by the people who are not approved to gain admittance to it. As per Park and Kim (2003), Elliot and Fowell (2000), Liao and Cheung (2002), and Szymanski and Hise (2000), the security of internet transactions continues to be a big worry when it comes to making purchases online from the present day.

Relationship between Students' Knowledge and Practices of Online Clothing Shopping

Many researchers have looked at the current study's topic from various perspectives. A review of numerous pieces of literature dealing with the relationship between students' knowledge and practices of online apparel purchasing is offered in the accompanying lines to give a top to bottom outline of the current subject. The Internet has changed the way people conduct social and commercial activities all across the world. Clothing buying is one of these pastimes (Brown & Muchira, 2004). The way people purchase clothes has changed dramatically thanks to the Internet. Online shopping is rapidly displacing traditional in-store buying, particularly in industrialized countries where many customers shop online.

In spite of the way that the quantity of individuals utilizing the web in Ghana is increasing, the pace and rate at which people purchase for apparel online are sluggish. The objective of this article is to investigate the connection between the students' knowledge and their actual experiences with shopping for apparel online. According to Lian and Lin (2008), shopping orientation describes the manner in which consumers carry out the activity of shopping. There is a possibility that the buying behaviour of consumers will vary depending on their shopping orientation. According to Brown and Muchira (2004), the research that has been conducted on retailing reveals that a number of consumer traits, including shopping orientation, are significant markers of the likelihood of engaging in online trade. Because of this, it is fundamental to decide the buying directions of clients and to examine the

connection between those directions and the way of behaving of online customers.

As per the discoveries of Li, Kuo, and Russell (1999), shopping direction is associated with an overall propensity of purchasers towards the quest for shopping exercises. As per Li et al. (1999), it is viewed as a specific part of way of life and capabilities based on exercises, interests, and mentalities about shopping conduct. According to the point of view of Li et al. (1999), shopping directions might be viewed as classes of customer styles that put a particular spotlight on specific exercises. As per Brown and Muchira (2004), a few researchers accept that shopping direction is an impression of a purchaser's view of shopping as a social, sporting, or monetary peculiarities, as well as a singular's purposes behind shopping.

Market conduct components, for example, inclinations for data sources, support conduct, and store highlights, are associated to shopping orientation (McGinity, 2000). Personal dimensions, such as reasons, wants, preferences, economic situation, and social status, are also related to shopping orientation. Stone (1954) was the first person to do research in the field of buying orientation. He defined four distinct types of customers with the following categories: economic shoppers, personalising shoppers, ethical shoppers, and indifferent shoppers. The majority of the research that has been done on shopper typology has referred to this study as a common reference.

Researchers Brown and Reid (1955) did a research that was quite similar to this one, and they classed consumers as dependent, obsessive, and individualistic. According to Brown and Muchira (2004), there are two more groups of shoppers: those who are "store loyal" and those who are "brand

loyal." These categories are based on the shop's and brand's patronising attitude, respectively. Shoppers were categorised by Joewono, Tarigan, and Rizki (2019) according to the extent of their engagement and interest in the activity of shopping. A research conducted by Kumar and Tyagi (2019) on female consumers revealed that the majority of the customers exhibited indifferent shopping behaviour, despite the fact that they expressed a desire to increase their savings. Shopping orientation differs depending on the person, the kind of goods being purchased, the time of day, and the circumstances.

A number of unique categories of consumers have been identified by researchers on the basis of their buying preferences. According to Kumar and Tyagi (2019), the most common classification of shopping orientation in the marketing literature pertains to the distinction between shopping for convenience and shopping for recreational purposes. Shopping is seen as having a utilitarian role, which is valued by convenience orientation. According to Kumar and Tyagi (2019), customers who are concerned with convenience prefer to engage in purchasing activities that are task-oriented, logical, intentional, and efficient. According to Sreerekha, Saranya, and Prabhu (2019), consumers who are convenience-oriented make an effort to conserve time and energy for things that are not related to purchasing when they are out shopping. Shopping, on the other hand, is a relaxation movement that is finished for non-buy thought processes like the requirement for social connection, redirection from routine exercises, tangible feeling, and (with regards to disconnected shopping) work out (Sreerekha, Saranya, & Prabhu, 2019). This is the case when shopping is done for recreational purposes.

According to Kose, Morschheuser, and Hamari (2019), it is the fun and playfulness that arise from a recreational orientation rather than the performance of tasks. Investing more energy shopping, going out to shop with practically no particular objectives or item records, and keeping on shopping even subsequent to procuring things that they had planned to buy are qualities of customers who put a high significance on living it up while shopping. As per Andriany and Arda (2019), a customer who is more centered around happiness is bound to make startling buys than a more concerned customer with comfort. Andriany and Arda (2019) directed extra examination on the profile of infomercial customers and found that in spite of the fact that non-customers and customers were demographically comparative, customers observed essentially more TV than non-customers. Also, customers were more inspired by comfort, brand and cost cognizance, assortment chasing, inventiveness, and hazard acknowledgment. Several academics found that the notion of shopping orientation could be extended to the environment of the internet.

Within the context of Internet catalogues, Murray, Jin, and Martin (2022) conducted an investigation on the relationship between shopping orientation and the desire to purchase for things that correspond to that orientation. They discovered a total of seven different shopping orientations while they were out shopping. The two orientations that were revealed to be the most relevant in affecting people's intentions towards online buying were the in-home shopping orientation and the preference for shopping at malls. However, out of the seven orientations that were taken into consideration, the in-home shopping orientation was the most significant. In contrast, those who

have a shopping orientation towards mall buying are less likely to engage in online shopping. Consumers who have a favourable attitude towards traditional in-home purchase are more likely to participate in online shopping on the other hand. In their study conducted in 2021, Melović and colleagues found that the shopping inclinations of consumers had a significant influence on the frequency with which they shopped and the amount of money that they spent on the Internet.

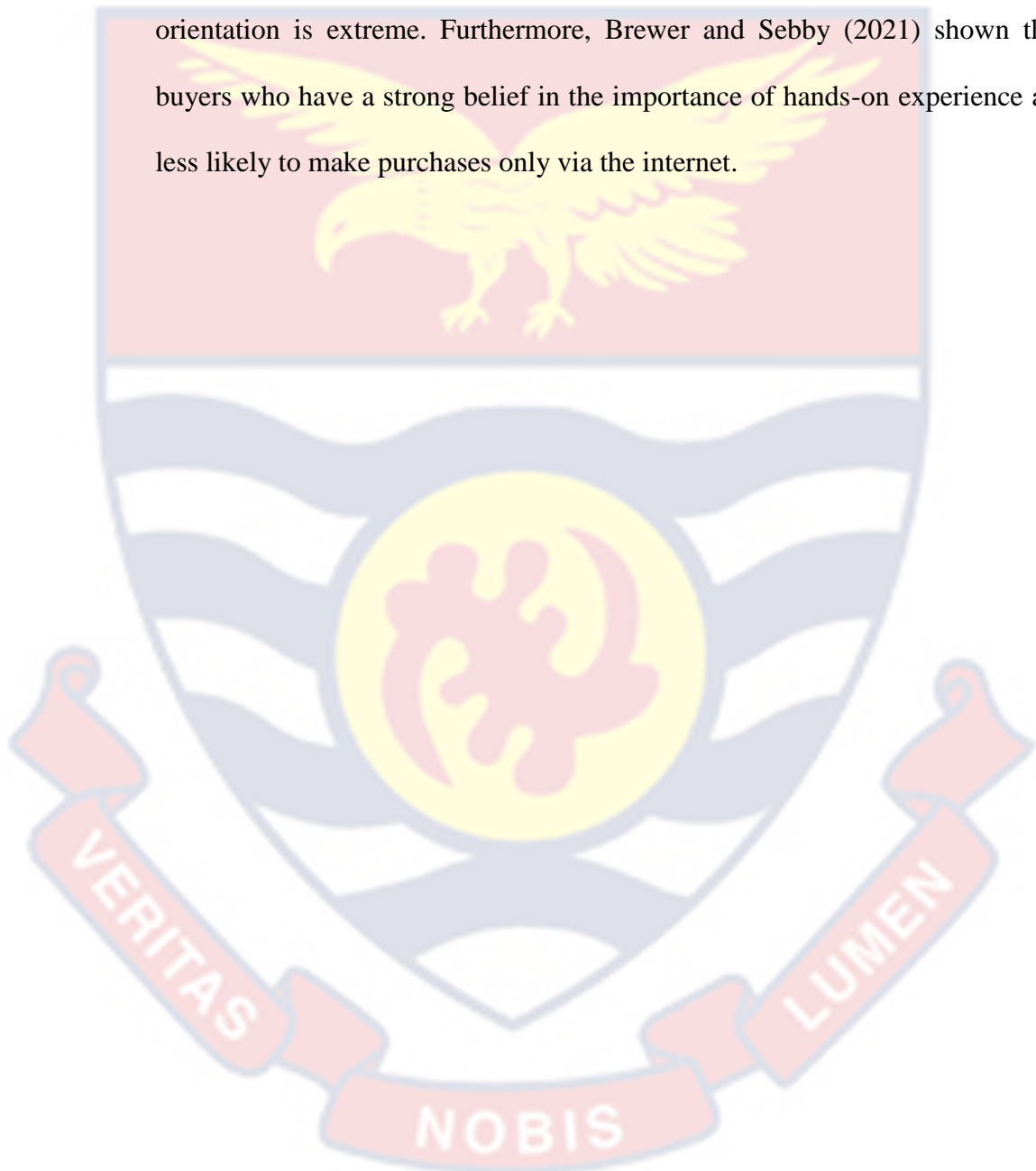
According to the results, customers who shopped at convenience shops were more likely to make extensive use of the Internet for the purpose of making purchases and to spend a bigger amount of money on their online purchases. Other consumers who shopped at convenience stores were also more inclined to buy online. The need for social connection among consumers when they were shopping had a negative influence on the chance that they would engage in online shopping experiences. On the other hand, the want for social connection among customers was a positive factor. By shopping less often and spending less money throughout the course of their online shopping experiences, these consumers demonstrated a lower degree of excitement for using the Internet for purchasing. This was shown by the fact that they shopped less frequently and spent less money overall. Due to the limited quantity of social contact that is accessible on the internet, Schweiger et al. (2019) shown that consumers who put a high value on social connection perceive the Internet to be less enticing than brick-and-mortar companies. This is because of the limited time that is available for social interaction on the internet. Aryani et al. (2021) also mentioned that the likelihood of consumers making purchases online increases in proportion to the degree to which they

perceive the convenience of shopping online. This was expressed in the context of the relationship between the two factors.

It is important to note, however, that the convenience of buying online is not usually the primary reason why people participate in this specific activity. Because of the fact that it is both enjoyable and unique, it is probable that some customers may make purchases online. The opportunity to explore for recreational reasons, rather than convenience, was shown to be the most important element for consumers who shopped online, according to the findings of Dias, Oliveira, and Isler (2021). They are also able to be classified as recreational shoppers, as stated by Aryani et al. (2021), due to the fact that their perceived act of shopping in terms of time and the difficulties of searching does not surpass their perceived value gain in terms of enjoyment and knowledge. However, this is in spite of the fact that people who purchase online are often thought to be convenience seekers. Due to the fact that they get so absorbed in the Internet, they have the impression of being in an interactive world rather than in their actual surroundings. As a consequence of this, they participate in activities that are deemed to be recreational.

A number of scholars, on the other hand, have stated the belief that consumers who make purchases online have a lower degree of entertainment orientation compared to customers who do not make purchases online. This is in contrast to customers who do not make purchases online. As stated by Aryani et al. (2021), persons who are shopping often want to touch, feel, and compare things before deciding whether or not to make a purchase. Customers have a propensity to perceive a larger degree of danger when they are shopping online since they are unable to see, touch, or smell the things that

they are purchasing. This stands in stark contrast to the situation in which people make their purchases at a conventional shop. The conclusion that can be drawn from this is that it is fair to assume that the desire to make purchases online will diminish in proportion to the degree to which the experience orientation is extreme. Furthermore, Brewer and Sebbby (2021) shown that buyers who have a strong belief in the importance of hands-on experience are less likely to make purchases only via the internet.



CHAPTER THREE

RESEARCH METHODS

Introduction

This chapter provides an overview of the operations that were carried out throughout the research endeavour. Specifically, it gives information on the research methodology and procedures that were used in the study, such as the research design, population, sample, sampling procedure, data collecting device, data gathering procedure, and data analysis.

Research Design

According to Rovai, Baker, and Ponton (2013), For the purposes of the procedures of data collection, data measurement, and data analysis, the research design acts as a blueprint. As a result, the descriptive survey was used in this study with the objective of discovering the decisions that students make about the purchase of clothing via the internet. A descriptive survey is mainly concerned with describing, observing, and documenting aspects of a situation as they occur naturally. This is in contrast to the descriptive survey, which focuses on offering explanations. Due to the fact that the objective of the study was to construct a picture of the factors that encourage students to purchase for things online and to identify the kinds of shopping habits that they participate in, this is the reason why this is the case. Furthermore, Ali (2006) stresses the fact that descriptive surveys are not only beneficial but also give the researcher with the capacity to simultaneously identify both the actual conditions and the issues that need to be studied concerning the phenomenon of concern. This is an important aspect of the research process.

According to Creswell (1994), time is a key component for decision-making when it comes to the choosing of research methodology. Creswell's assertion is supported by some evidence. It has been stated by Saunders, Lewis, and Thornhill (2000) that quantitative research may be completed more rapidly than qualitative research owing to the fact that it is reasonable to predict the timeline, while qualitative research may also take a comparably longer period of time. According to Tustin et al. (2010), the purpose of this study is to generalise the specific population based on the results of a sample that is representative of that group. Due to the fact that it assisted the researcher in characterising the occurrence of interest, which was the students' preference for online clothes buying, it was considered to be the most effective design for the study. Despite the fact that this design has a number of drawbacks, such as the fact that it is challenging to convince respondents to answer questions in a thoughtful and open way, it was not deemed to be the most suitable design for the research project.

Population

According to Pandey and Pandey (2021), In the context of the marketing research problem, a population is defined as the aggregate of all the constituents that have a certain set of characteristics and compose the whole universe. As an example, a population may be broad in its breadth (for instance, adult males living in the United States) or narrow in its focus (for instance, blog postings made during the first twenty-four hours after a significant event had taken place). According to Pandey and Pandey (2021), the word "target population" refers to the whole group of people, events, or things of interest for whom the researcher plans to conduct an investigation.

This includes the audience that the researcher aims to investigate. During the course of the inquiry, each and every undergraduate student at the University of Cape Coast was included in the population of the study. Since the beginning of the data gathering process, there were a total of 21,014 students enrolled on campus (Andoh & Attafuah, 2022).

Sample and Sampling Procedure

According to Mujere (2016), it is often difficult or even impossible to collect data on each individual member of a population, even when the population in question is comprised of a relatively small number of various items or events. As an alternative, researchers choose a subset of the populace, which is alluded to as an example, which is of a size that is manageable for observation. According to Taherdoost (2016), a sample may be defined as a subset of people drawn from a broader population. The selection of the group that is actively participating in the research is what is meant by the term "sampling." The specific individuals who participated in the research were selected via the use of a simple random selection method (a lottery). This method avoids any possibility of bias in the selection of respondents for the survey. In order to achieve the precise number of respondents (393) from whom data were gathered for the research, the lottery technique was used as the method of choice.

The research uses a multi-stage sampling approach (random sampling, lottery method, and proportional stratified sampling methodology) to gather empirical data. This approach takes into account the limitations of time, assets, and populace. The University is comprised of five colleges, nineteen faculties, and sixteen hundred and one departments that fall under the faculties. The

researcher purposefully chose one college out of the five colleges, which is the college of educational studies, since it represents the largest proportion of the total population. As part of the first step of the multistage sampling process, simple random sampling was used to pick three faculties out of the five that fall under the college of educational studies. Additionally, simple random sampling was utilised to select nine departments in order to exclude any potential form of bias.

In the second step, proportional stratified sampling was used to pick the number of students from the nine departments that were chosen. The table developed by Krejcie and Morgan (1970) served as a reference for this selection process. In the third stage, simple random sampling, often known as the lottery technique, was utilised to select the respondents. Because time and resources are two of the limitations that researchers must contend with, multi-stage sampling is beneficial. Furthermore, it appeared appropriate for research reasons to choose online consumers from the University of Cape Coast, thus the study would draw a random sample. Researchers are able to draw broad conclusions about the population from which the sample was selected based on their observations on the sample.

How much the example is commonplace of the populace that is being studied is directly proportional to the researchers' capacity to draw broad conclusions. (Stedman, 2019). To select a sample representative of the population, the Slovin Formula was used. The Slovin Formula is given as:

$$n = \frac{N}{1+Ne^2}, \text{ where}$$

n = sample size, N = population size (21,014), e = significant level (5%).

Calculation of the sample size

$$n = \frac{21,014}{1 + (21,014)(0.05)^2} = 392.5283 \approx 393$$

Using the estimated 21,014 for the sample determination resulted in an example size of 393 learners, which was utilized for the review.

Data Collection Instrument

During the process of data collection, the questionnaire served as the major instrument that was used. In order to ensure that the questionnaire would meet the requirements of the research, a great deal of consideration was given to its creation. In order to validate the study in a more comprehensive manner, the questions were gathered from previous research on the decision-making process that customers go through when buying garments or accessories online. In addition, some of the questions were self-structured in order to cover a broad variety of research topics at the same time. In all, the questionnaire was broken up into four basic components, which were designated as A through D. The primary emphasis of Part A was on the collection of demographic information from the respondents. For the purpose of determining the characteristics that impact students' online apparel purchases, Part B has a total of 33 items.

The purpose of Part C was to identify the online clothing behaviours of students attending the University of Cape Coast. It consisted of a total of 25 items. In the last section, part E, there was a single question that was designed to assess the students' level of knowledge about the buying of clothes online. The questions were based on a Likert scale that ranged from very low to very high, and they focused on the variables that drive customers to shop for clothing online. The questionnaire had a total of 59 different questions in its whole. The Cronbach's Alpha statistic was used in order to ascertain the

degree of dependability possessed by the device. In light of the fact that the 59 items had an alpha value of 0.969, which indicated a reliability that was more than 0.70, the instrument was regarded as trustworthy for the purpose of the research.

Data Collection Procedure

According to Dawadi, Shrestha, and Giri (2021), when it comes to the collecting of data, there are two ways that are often utilised by researchers to acquire data. These methods include primary methods and secondary methods. An online questionnaire was the major way of data collecting that was used. The questionnaire inquired about the elements that drive customers to make clothes purchases online. As a result of the fact that this research focuses on university students who buy for goods online, it was simple to distribute questionnaires and then conduct an analysis of the situation. The period of data collection lasted for 28 days.

Data Processing and Analysis

A serial number was assigned to each completed questionnaire, and it was then entered into the SPSS software (version 26.0) for coding. Participating in the analysis were activities such as coding, arranging, describing, interpreting, cross-tabulating, and making conclusions. Two distinct steps were involved in the study. In order to offer a description of the demographic data of the respondents, the first part of the research focused on descriptive statistics such as frequencies and percentages. This was done in order to provide a description of demographic information. In order to emphasise the relative proportions wherever they were appropriate, charts

were also generated in addition to performing a synthesis of the data that was collected.

Descriptive statistics (such as mean, standard deviation, frequency counts, and percentages) and inferential statistics (such as t-test and Pearson correlation) were used in the second phase of the process in order to carry out an investigation into the specific research topics via the application of statistical techniques. A significant threshold of 0.05 was used for the purpose of evaluating the hypotheses on the basis of the data. There were a number of different visual aids that were used in order to show the findings, such as tables and charts, including a bar graph and a pie chart. Table 1 was used in order to present a condensed overview of the results obtained from the data analysis.

Because the items were graded using a Likert scale with five points (1 = Very Low; 2 = Low; 3 = Moderate; 4 = High; 5 = Very High), the researcher recategorized them as low, moderate, and high. This was done in order to account for the fact that the scale included five points. It was decided to make use of the means and the standard deviation for the purpose of this particular component of the study. Hence, a threshold of 3.0 was used as the base for comparison. Any item that has a mean below 3.0 is considered as having a low influence on students' online shopping/purchasing whereas any item that produced a mean value greater than 3.0 is taken as having a high influence on the students' online shopping/purchasing. Finally, any item that has a mean value equal to 3.0 is considered as having a moderate influence on students' online shopping/purchasing.

Table 1: Summary of Analysis of the Research Questions and Hypotheses

Research Questions	Statistical Tool employed
RQ1: What factors influence online clothing purchase by university students?	Frequency counts, Percentages, Means (M) and standard deviations (SD)
RQ2: What is the purchasing practice of student who engages in online clothing shopping?	Frequency counts, Percentages, Means (M) and standard deviations (SD)
RQ3: What is the relationship between students' knowledge and practice of online clothing shopping?	Pearson Product Moment Correlation
H ₀ 1: There was no statistically significant difference between male and female students with respect to the factors that influence students' online clothing purchasing decisions.	Independent Samples T-Test
H ₀ 2: There was no statistically significant relationship between students' knowledge and practice of online clothing shopping	Pearson Product Moment Correlation

Source: Author's own construct (2020)

Ethical Consideration

There are various fundamental standards of morals in information assortment that have been introduced by Kaewkungwal and Adams (2019). These standards incorporate informed consent, deliberate association, the right to security, counterfeiting, namelessness, and difficulties with privacy. As to the idea of informed assent, the respondents were made mindful of the way that they were partaking during the time spent information assortment. Inside the setting of the request, this was achieved by first obtaining agreement from the individuals who were being investigated. In addition, a copy of the

authorization notification was sent with each and every questionnaire submission. In terms of voluntary participation, none of the respondents were forced to take part in the survey against their choice even though they were offered the opportunity to do so. In addition, the respondents' right to privacy was safeguarded by providing them with the option to decide whether or not they would take part in the research.

To prevent plagiarism, all of the pertinent material that was acquired from a variety of sources was paraphrased and correctly mentioned (both inside the text and at the conclusion of the text). Following that, the research was subjected to a plagiarism test in order to determine whether or not there was any indication of plagiarism. We removed all personally identifying information, including names and other sensitive personal data that may be used to identify the respondents, in order to guarantee that the respondents would remain anonymous. In order to conceal the identity of the responders from the general public, several precautions were put into place. In addition, confidentiality was secured by promising respondents that any and all information they supplied would be kept confidential and that none of it would be utilised for any purpose other than this research. In conclusion, the researcher made certain that all pertinent procedures for the Covid-19 pandemic were followed during the whole process. Some of the measures that were closely adhered to were, among other things, the wearing of nose masks, the use of hand sanitizers, and the maintenance of social distance.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

Introduction

A sum of 365 people partook in the overview, and this section gave an examination of the answers assembled from them. To lead the examination of the information, the main factual strategies that were utilized were the t-test, the Pearson connection coefficient, the mean, the standard deviations, the frequencies, and the rates. In particular, the discoveries are given in two sections: the principal segment tends to the socioeconomics of the respondents, and the second half addresses the study questions. Nevertheless, data was obtained from 365 students out of the 393 students that were sampled for the research, resulting in a response rate of an impressive 92.9%.

Demographic characteristics of respondents

Sex of respondents

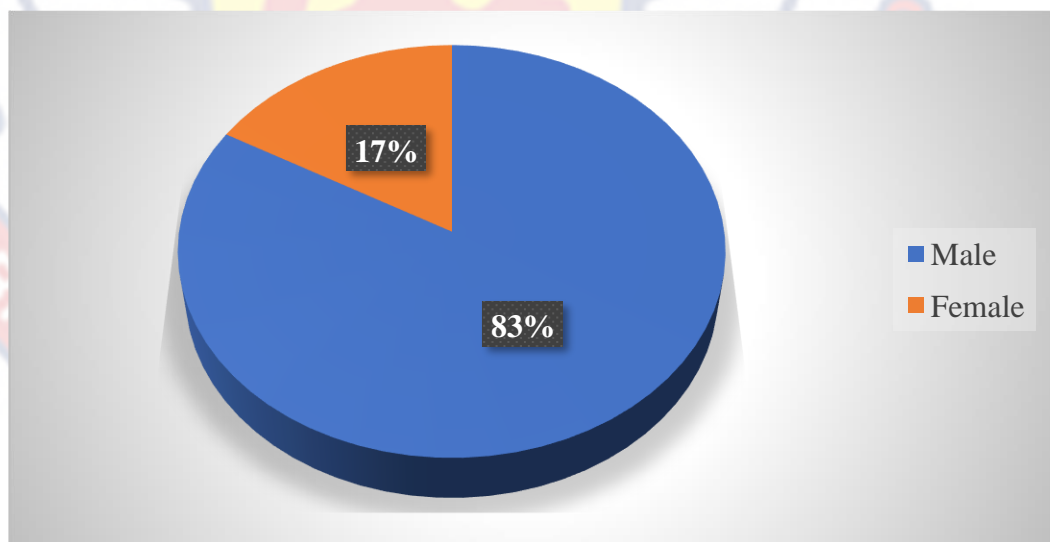


Figure 1: Sex of respondents

Source: Field Survey (2021)

From Figure 1, out of the 365 respondents who participated in the review, 83% of them are males and 17% of them are females. Thus, the majority of the respondents are males.

Age of Respondents

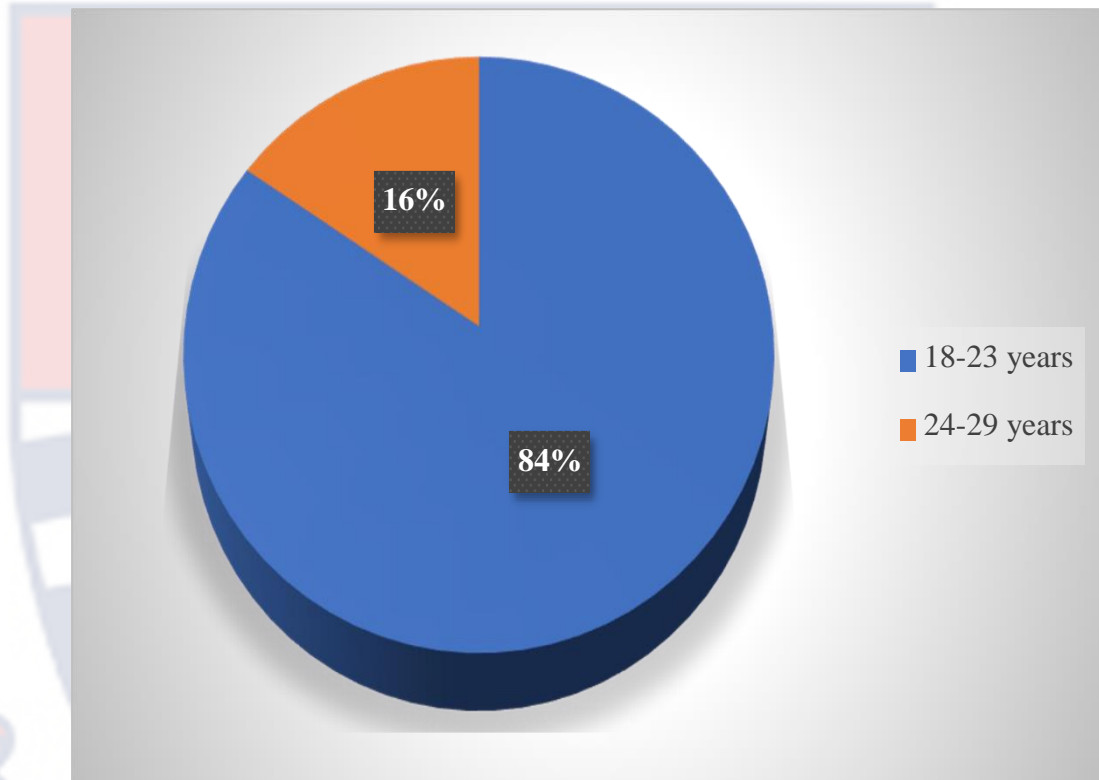


Figure 2: Age of respondents

Source: Field Survey (2021)

From Figure 2, 84% of the respondents sampled for the study are within the age range of 18-23 years whereas the remaining 16% are aged 24-29 years. Hence, the majority of the respondents fall within the ages of 18-23 years.

Awareness of Online Shopping

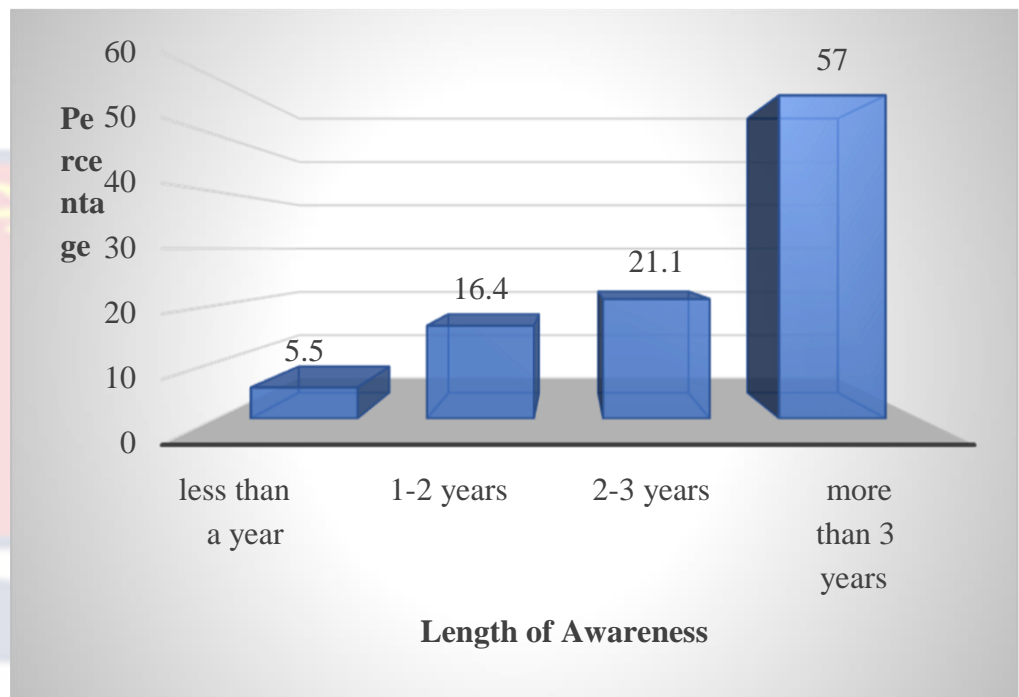


Figure 3: Respondents' awareness of online shopping

Source: Field Survey (2021)

Figure 3 showed that 57% of the respondents stated they have been aware of online shopping for 3 years or more, 21.1% stated that they were aware of online shopping for 2-3 year, about 16.4% indicated they have been aware of online shopping for 1-2 years. Only 5.5% of the respondents stated that they were aware of online shopping for less than a year.

Awareness of Popular Online Shopping Platforms

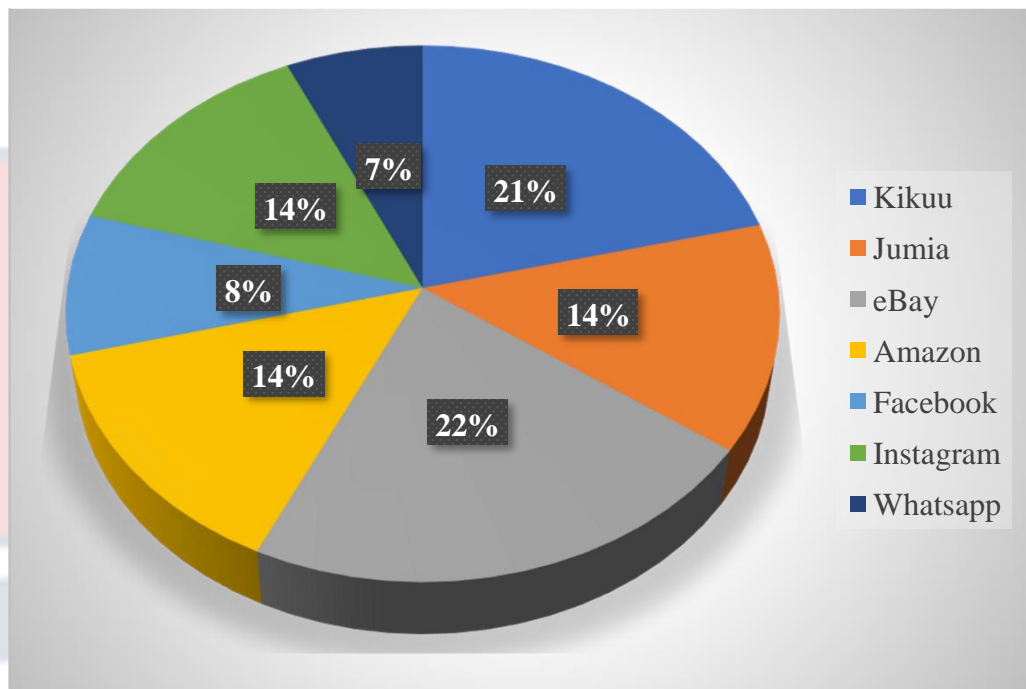


Figure 4: Awareness of popular online shopping platforms

Source: Field Survey (2021)

From Figure 4, 22% of the respondents stated that they are aware of eBay followed Kikuu (21%), Instagram, Amazon, and Jumia (14%), Facebook (8%), and lastly Whatsapp (7%). Thus, it can be concluded that most (22%) of the respondents are aware of eBay as a popular online shopping platform.

Hence, in this study, the most popular online shopping platform for clothing is eBay and the least popular online shopping platform for clothing is Whatsapp.

Research Question One: What factors influence online clothing purchases by university students?

To analyze these items and interpret the results, frequency counts and rates were determined, alongside means and standard deviations. The

examination is introduced in Table 2, providing a comprehensive overview of the findings.

Table 2: Factors Influencing Online Clothing Purchase of Respondents

Factors	N	Mean	Std. Deviation
Different styles of products	365	3.58	0.87
Easy access to the Internet	365	3.37	1.22
Better prices in online stores/shops	365	3.36	1.12
Shopping online is quick and easy	365	3.36	0.97
Ability to Compare Prices	365	3.17	1.19
Privacy and Confidentiality of personal information	365	3.16	1.03
Product variety	365	3.14	0.95
Trend / Fashion	365	3.14	1.00
Product availability	365	3.11	0.86
Less opportunity for impulse buying	365	3.10	0.90
Different brands of products	365	3.10	1.11
Quality of product	365	3.08	1.17
There is a lot of privacy shopping online	365	3.05	1.26
Convenience	365	2.97	0.91
Word of mouth recommendation	365	2.90	0.93
Computer literacy	365	2.88	1.00
Low delivering/shipping cost	365	2.85	1.00
More online vendors	365	2.83	1.16
Time consciousness	365	2.81	1.09
Information availability of product / site	365	2.80	0.97
Prompt delivery	365	2.79	1.02
No human interaction	365	2.74	1.03
Authenticity of products displayed	365	2.73	0.95
Shopping Online is less Costly	365	2.71	1.12
A stable network	365	2.67	1.06
Trust in website retailers	365	2.60	1.19
Attracted by discount	365	2.51	1.33

Source: Field Survey (2021)

From Table 2, out of the 27 items used to measure the factors that influence the respondents' online clothing purchase, 13 of them have received positive responses with different styles of products ($M = 3.58$, $SD = 0.87$), easy access to the internet ($M = 3.37$, $SD = 1.22$), and online stores/shops having better prices and the ease of shopping online ($M = 3.36$, $SD = 1.12$) having the highest responses.

Out of the factors that have received negative responses, respondents' being attracted by discounts ($M = 2.51$, $SD = 1.33$) had the highest negative response.

Another question that was posed to the respondents was whether or not they believed that the physical aspects of clothes were significant while making purchases online. When doing the analysis, the mean and standard deviation were used. It is vital to note that the elements were evaluated using a Likert scale with five points: 1 for not important, 2 for somewhat important, 3 for moderately important, 4 for important, and 5 for very important), the researcher reclassified them into not important and very important. Hence, a threshold of 3.0 was used as the base for comparison. Any factor that has a mean below 3.0 is considered as not an important factor to the respondents while purchasing clothing online whereas any item that has a mean value greater than 3.0 is considered as a very important factor to the respondents while purchasing clothing online. The analysis is thereby shown in Table 3.

Table 3: Importance of the physical factors of clothing while purchasing online

Factors	N	Mean	Std. Deviation
Colour	365	3.95	0.681
Style/ design	365	3.53	0.988
Comfort	365	3.37	1.173
Fit	365	3.34	1.003
Fabric type	365	3.20	1.266
Finishing/aesthetic look	365	3.25	1.148

Source: Field Survey (2021)

It can be seen from Table 2 that the six physical factors listed have received positive responses with colour ($M = 3.95$, $SD = 0.68$) being the most physical factor that is important to students while purchasing online and the finishing/aesthetic look ($M = 3.25$, $SD = 1.15$) being the least item that is of importance to students when purchasing clothing online.

Research Hypothesis One: There is no noteworthy distinction between male and female students concerning the factors that impact their decisions to purchase clothing online.

Firstly, Table 4 presents the percentages of the categories of the factors according to sex.

Table 4: Factors Influencing Online Clothing Purchase of Respondents by Sex

Factors	Male			Female		
	H %	M %	L %	H %	M %	L %
Different styles of products	36.44	36.44	10.41	16.71	-	-
Easy access to the Internet	36.44	15.62	31.23	16.71	-	-
Better prices in online stores/shops	30.96	36.71	15.62	16.71	-	-
There is a lot of privacy shopping online	20.27	31.78	31.23	16.71	-	-
Shopping Online Is Quick and Easy	15.07	52.60	15.62	16.71	1	-
Ability to Compare Prices	15.07	52.60	15.62	16.71	-	-
Privacy and Confidentiality of personal information	15.07	52.60	15.62	16.71	-	-
Trend/Fashion	15.07	36.99	31.23	16.71	-	-
Product variety	9.86	47.40	26.03	16.71	-	-
Different brands of products	9.86	52.60	20.82	16.71	-	-
Quality of product	9.86	47.40	26.03	16.71	-	-
Less opportunity for impulse buying	3.84	63.84	15.62	16.71	-	-
More online vendors	3.84	37.81	41.64	16.71	-	-
Product availability	3.56	58.90	20.82	16.71	-	-
Word of mouth recommendation	3.56	48.49	31.23	16.71	-	-
Information availability of product / site	3.56	38.08	41.64	16.71	-	-
Shopping Online is less Costly	3.56	38.08	41.92	16.71	-	-
Computer literacy	3.29	43.56	36.44	16.71	-	-
Low delivering/shipping cost	3.29	48.77	28.49	16.71	-	-
Time consciousness	3.29	33.15	46.85	16.71	-	-
Prompt delivery	3.29	43.56	36.44	16.44	0.27-	
No human interaction	3.29	38.36	41.64	16.44	0.27-	
Authenticity of products displayed	3.29	33.15	46.85	16.44	0.27-	
A stable network	3.29	38.36	41.64	16.44	0.27-	
Attracted by discount	3.29	22.19	55.07	16.44	-	-
Convenience	1.64	50.41	31.23	10.05	1.92-	
Trust in website retailers	1.64	34.79	46.85	16.44	0.27-	

Source: Field Survey (2021)

Note: H = High, M = Moderate, L = Low

Results presented in Table 4 revealed that different styles of products (N=133) representing 36.44%, easy access to the internet (N=133) representing 36.44%, better prices in online stores/shops (N=113) representing 30.96%, and there is a lot of privacy shopping online (N=74) representing 20.27% are the factors that are considered by males to have had a higher influence on their purchasing of online products. On the part of the females, trust in website retailers, convenience, attracted by discounts, a stable network, among others are the factors that influence online clothing purchase to a high extent. Again, Table 5 provided the categorisation of males and females on how important the physical factors of clothing are to them while purchasing clothing online.

Table 5: Importance of the Physical Factors of Clothing While Purchasing Online by Sex

Factors	Male			Female		
	Import ant %	Moder ate %	Not Import ant %	Import ant %	Moder ate %	Not Import ant %
Colour	209(57.26)	95(26.03)		61(16.71)		
Style/ design	113(30.96)	134(36.71)	57(15.62)	61(16.71)		
Comfort	113(30.96)	96(26.30)	95(26.03)	61(16.71)		
Fabric type	93(25.48)	97(26.58)	114(31.23)	61(16.71)		
Finishing/aesthetic look	74(20.27)	135(36.99)	95(26.03)	61(16.71)		
Fit	55(15.07)	211(57.81)	38(10.41)	61(16.71)		

Source: Field Survey (2021)

From Table 5, colour (N = 209) representing 57.26% is the most important physical factor considered by males when purchasing clothing

online. This was followed by style/design (N = 113) representing 30.96%, comfort (N = 113) representing (30.96%. However, fit (N = 61) representing 16.71% is the most important physical factor considered by females while purchasing clothing online.

To address hypothesis one, the researcher employed the independent sample t-test. A significance level of 5% was utilized, where a p-value less than 0.05 indicates a significant difference between male and female students regarding the factors influencing their decisions to purchase clothing online. Conversely, a p-value greater than 0.05 suggests no statistically significant difference between male and female students in this regard. The results are presented in Table 6 below.

Table 6: Results of t-Test for Factors That Influence Students' Online Shopping/Purchasing

	Gender	N	Mean	Df	t-value	p-value
Factors	Male	304	79.8289	363	-20.418	0.000
	Female	61	138.9016			

Source: Field Survey (2021)

Based on the data from Table 6, it is evident that the mean value for males is 79.8289, while for females it is 138.9016, in relation to the variables affecting their online purchasing decisions. This indicates a noticeable difference in the averages between male and female students regarding the factors influencing their purchasing choices. With a t-statistic value of -20.418 and a p-value of 0.000, below the significance threshold of 0.05, the null

hypothesis is rejected. Consequently, it is concluded that there exists a statistically significant difference between male and female students concerning the variables influencing their decisions to purchase apparel online.

Research Question Two: What are the Purchasing Practices of University Students?

The analysis of this research question has been done using frequency counts and percentages represented in tables and charts. First, the researcher asked the respondents to state how long they have been purchasing clothing online.

This is shown in Figure 5.



Figure 5: Length of online clothing purchase

Source: Field Survey (2021)

It was revealed that 80% of the respondents have been buying clothing online for less than a year, 10.1% of the respondents have been buying online

for 1-2 years, and 5% of the respondents have been buying clothing online for 3-4 years. Finally, just 4.9% of the respondents have stated that they have been buying clothing online for 5+ years. Hence, the majority (80%) of the respondents for the study stated they have been buying clothing online for less than a year. When they were asked the frequency at which they purchase clothing online in a year, 58% of them stated that, they buy clothing online whenever necessary. This is shown in Figure 6.

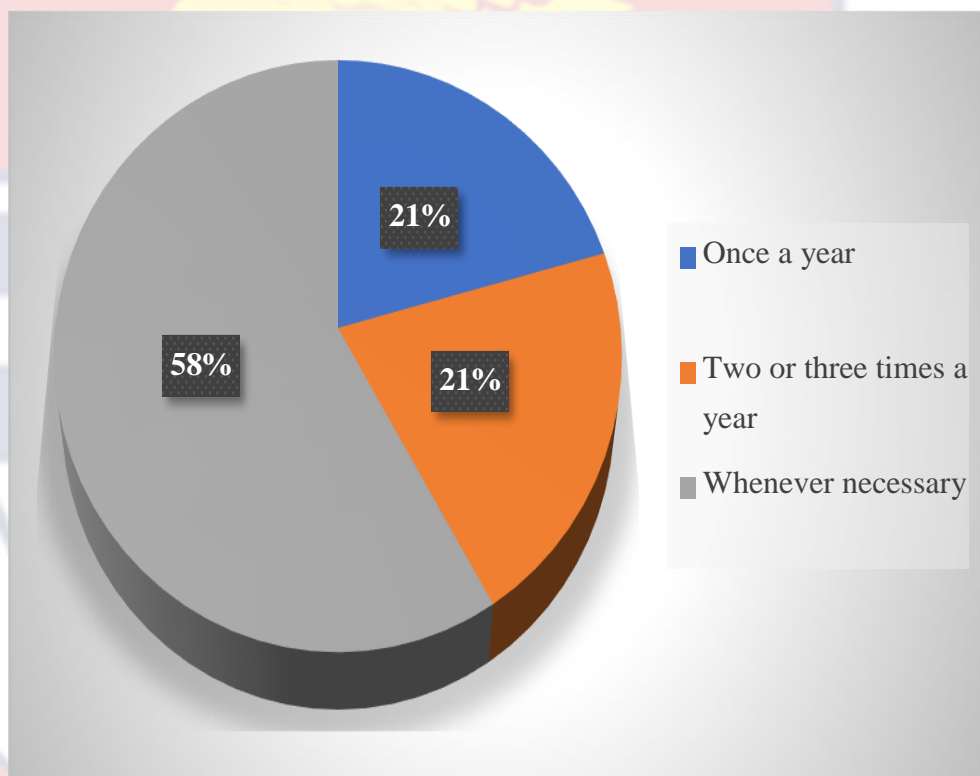


Figure 6: Frequency of purchase of clothing online

Source: Field Survey (2021)

Again, to determine the online clothing purchasing practice of the respondents, the researcher asked the respondents to state how easy it is to purchase clothing online. The results of their responses are shown in Figure 7.

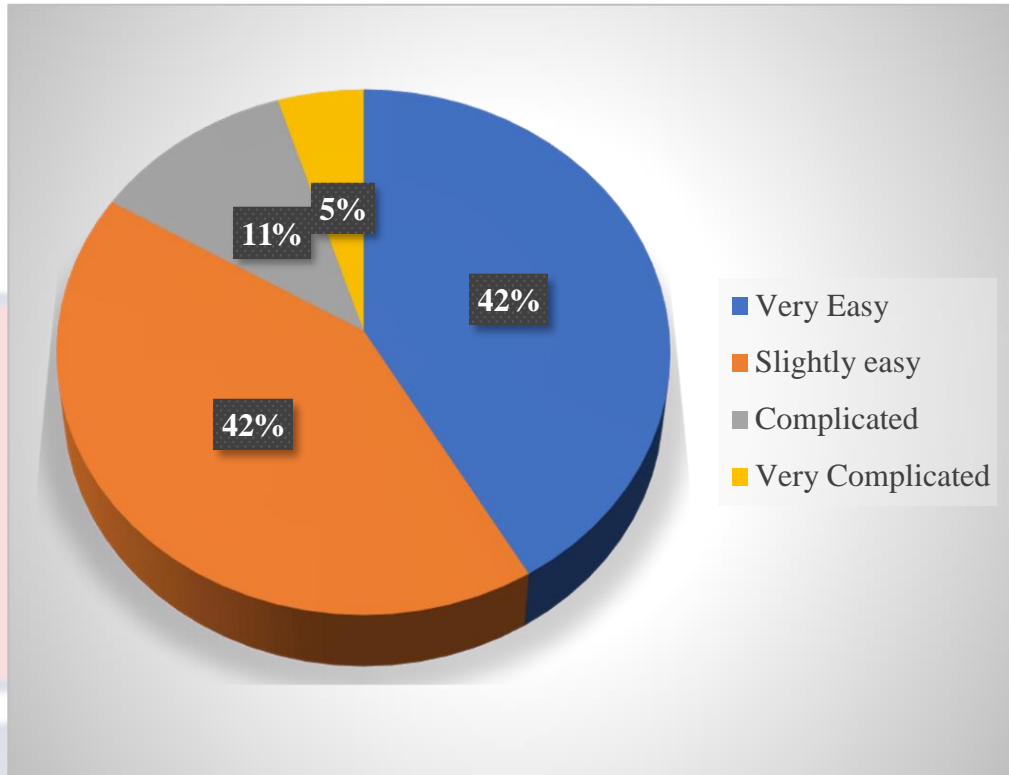


Figure 7: Ease of purchasing clothing online

Source: Field Survey (2021)

According to Figure 8, 42% of the respondents indicated that they find purchasing clothing online very easy or somewhat easy, while only 5% reported finding it very difficult. Additionally, respondents were asked about owning an electronic card (Visa) for online payments. Cross-tabulation was used for this analysis, and the results are presented in Table 6.

Table 7: Electronic card ownership and preferred mode of payment during online clothing purchases

Statement	Frequency	Percentage
Do you own an electronic card (Visa) that can be used to make payments when buying clothing items online?		
Yes	211	57.8
No	154	42.2
How do you pay for your purchases		
Direct Debit	57	37.01
Cash	97	62.99

Source: Field Survey (2021)

From Table 7, it can be seen that 154(42.2%) of the respondents stated that they do not own electronic cards (Visa) that can be used for making payments online with the highest 92(62.99%) using cash for their payments.

Purchasing/Buying Clothing Online

To ascertain the online clothing purchases practices engaged in by the respondents, the researcher assessed the respondents' practice of using the internet to purchase clothing online. The researcher again asked the respondents on the frequency at which they use the internet to search for clothing and accessories information online before a purchase. The results are presented in Figure 8.

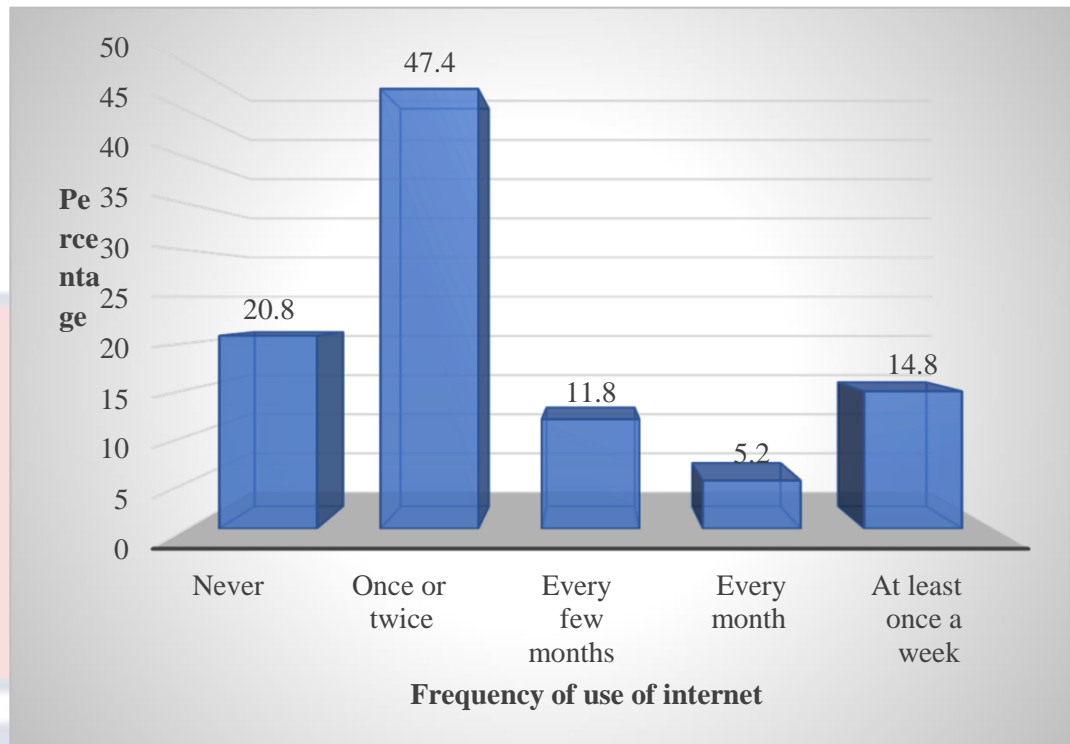


Figure 8: Frequency of use of the internet for searching of information on online clothing

Source: Field Survey (2021)

The results depicted in Figure 8 reveal that 173 respondents, which accounts for 47.4% of the total, indicated using the internet to search for information about clothing and accessories once or twice in the past six months. In contrast, 19 respondents (5.2%) reported using the internet for this purpose on a monthly basis during the same timeframe. Therefore, it can be inferred that a majority of respondents (47.4%) have utilized the internet to search for information about clothing and accessories at least once or twice in the past six months, while a minority (5.2%) have done so on a monthly basis.

However, when queried about their frequency of using the internet to purchase clothing and accessories, 46.8% of participants stated that they had never used the internet for such purchases. Conversely, 35.1% reported using

the internet for clothing and accessory purchases once or twice in the past six months, as illustrated in Figure 9.

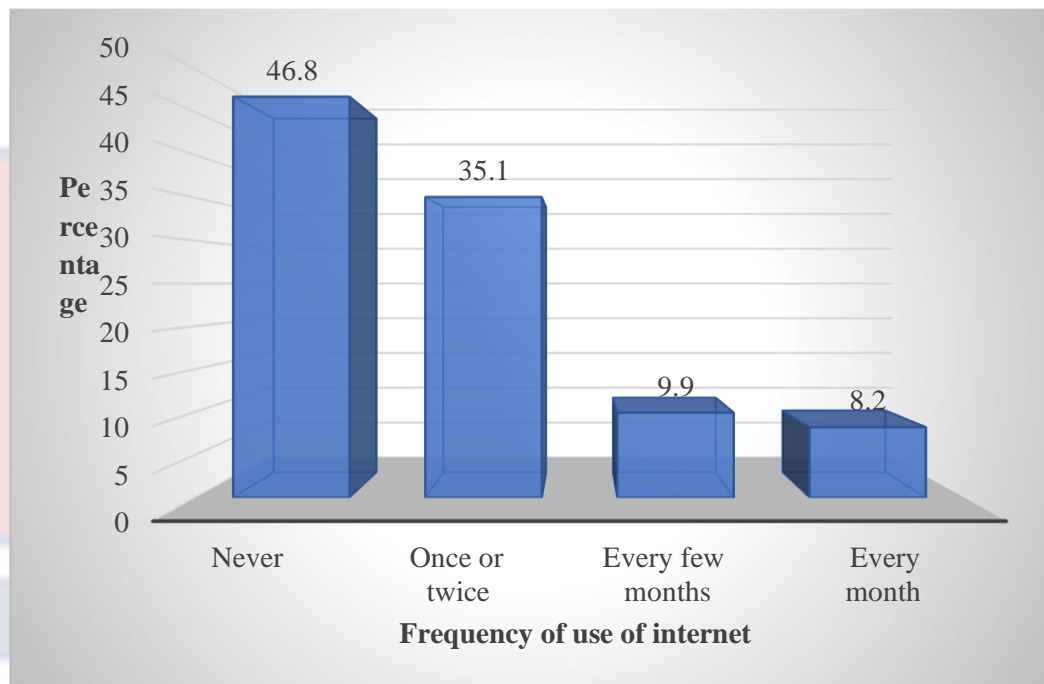


Figure 9: Frequency of use of the internet for purchasing online clothing

Source: Field Survey (2021)

In addition, as indicated in Figure 10, on average, 54% of the respondents stated that they visited 1-2 different online retail websites to make clothing purchases in a given month while only, 2% of the respondents stated that in a given month, they visited 6-10 different online retail websites to make clothing purchases. Hence, it can be concluded from the analysis that on average, majority (54%) of the respondents visited just 1-2 different online retail websites to make clothing purchases in a given month.

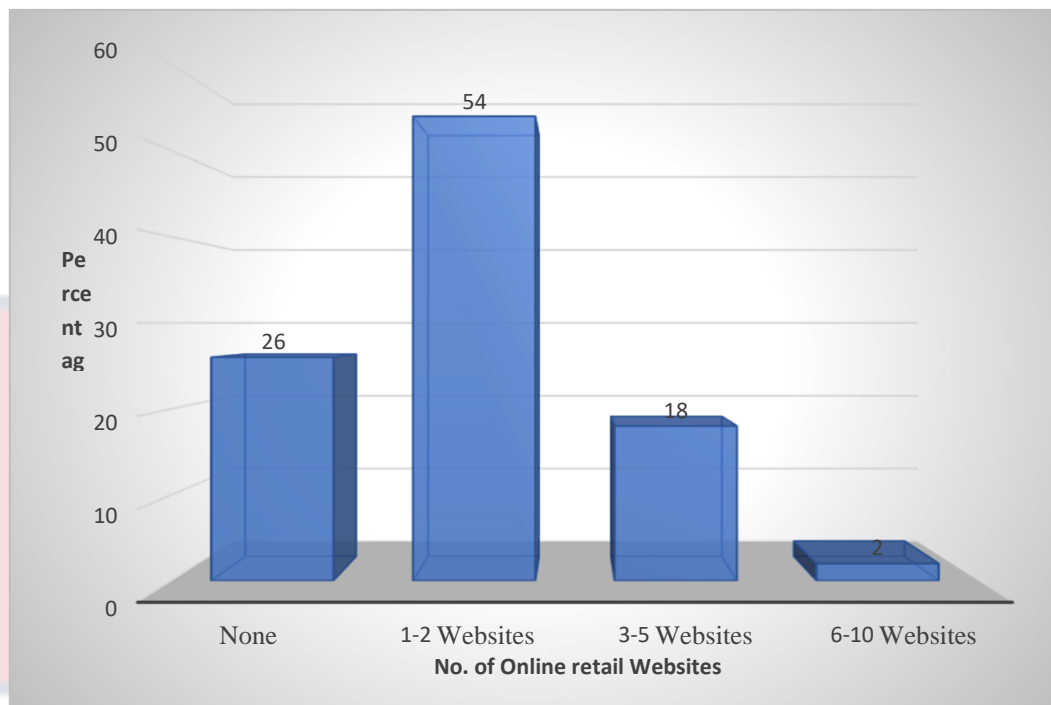


Figure 10: Number of online retail websites visited

Source: Field Survey (2021)

Finally, the respondents were asked to state how often they purchase specific clothing items online. The responses are presented in Table 8.

Table 8: Frequency of Purchase of Specific Clothing Items Online

	Frequently	Occasionally	Rarely	Very rarely	Never
Clothes	31.2%	49.0%	8.2%	3.3%	8.2%
Accessories	26.0%	31.8%	29.0%	3.3%	9.9%
Cosmetic	5.2%	26.0%	42.2%	6.3%	20.3%

Source: Field Survey (2021)

Table 8 revealed that 49.0% of the respondents occasionally purchase Clothes online. In addition, 31.8% of them agreed that they occasionally purchased Accessories online and 42.2% agreed to have rarely purchased cosmetics online.

Risks Involved in Online Clothing Shopping

To determine the risks involved in the online purchasing practice of the respondents, the researcher presented them with items to measure the extent of risks involved in shopping online. The results are presented in Table 9.

Table 9: Risks Involved in Online Clothing Shopping

Item	Frequency	Percentage
Do you think online shopping is safe?		
Yes	292	80
No	73	20
Have you had any problem while conducting online clothing purchase?		
Yes	201	55
No	164	45
What kind of problem?		
Delay in delivery	139	69
Cheap quality of product	56	28
Product damage	6	3
Non – delivery	-	-
Have you had any problem with the physical factor of clothes, cosmetics and accessories while conducting online clothing purchases?		
Yes	335	92
No	30	8
What kind of physical problem?		
Different style/design of clothes and accessories	95	28.4
How well it fit	76	22.7
Comfort	140	41.8
Colour	24	7.2
Fabric Type	-	-
Finishing/aesthetic look	-	-

Source: Field Survey (2021)

From Table 9, 292(80%) of the respondents opined that shopping online is not safe. In addition, 201 out of 365 had encountered challenges while shopping online with the highest 139(69%) having goods not delivered on time with only 6(3%) experiencing product damage. Finally, 335(92%) of the respondents have encountered a problem with a physical factor of clothes, cosmetics and accessories while conducting online clothing purchase with the highest 140(41.8%) of them feeling discomfort with the clothing while only 24(7.2%) had problems with the clothing colour.

Perceptions about Online Clothing Shopping/Purchasing

Following the presentation of a set of statements to the respondents, the researcher asked them to indicate the degree to which they agreed or disagreed with the statements using a Likert scale with five points: 1 for strongly disagreeing, 2 for disagreeing, 3 for moderately agreeing, 4 for agreeing, and 5 for strongly agreeing. The researcher's goal was to determine the respondents' perceptions regarding their online clothing purchases. Due to the fact that the questions were evaluated using a Likert scale with five points, the researcher recategorized them as "agree" and "disagree." Hence, a threshold of 3.0 was used as the base for comparison. Any item that has a mean value below 3.0 is considered as the respondents have disagreed to that statement whereas any item that has a mean value greater than 3.0 is considered as the respondents have agreed on that statement. The analysis is therefore shown in Table 10.

Table 10: Perception of the Respondents on Their Purchase of Online Clothing

Statement	N	Mean	Std. Deviation
What I want can be found most of the time in an online shop	365	2.76	1.011
Online shopping for me is highly enjoyable	365	2.75	.847
I want to find what I really need through online shopping	365	2.72	.975
I feel that I have a lot of control over clothes and accessories through online purchasing/buying	365	2.32	.976
Spending time in an online clothing shop is enjoyable than in comparison doing other things in other categories of products	365	2.22	.822
In general, I am among the first in my circle of friends to purchase new clothing or fashion over the Internet	365	2.16	.843
I usually go to apparel websites just for fun.	365	2.16	1.088
In general, I am the first in my circle of friends to know the names of the latest places to shop for clothing on the Internet.	365	2.05	.915

Source: Field Survey (2021)

Table 10 presents the respondents' perceptions regarding their online clothing purchases. The findings indicate that respondents reported moderate agreement with statements such as "finding what they want most of the time online" ($M = 2.76$, $SD = 1.01$), "how enjoyable online shopping was" ($M = 2.75$, $SD = 0.847$), and "finding what they really need through online shopping" ($M = 2.72$, $SD = 0.975$). However, respondents disagreed with statements suggesting a high level of control over clothes and accessories through online purchasing ($M = 2.32$, $SD = 0.976$), as well as statements

indicating greater enjoyment in spending time in online clothing shops compared to other product categories ($M = 2.22$, $SD = 0.822$). Additionally, respondents reported minimal agreement with statements indicating they are among the first in their circle of friends to purchase new clothing online ($M = 2.16$, $SD = 0.843$) and that they visit apparel websites just for fun ($M = 2.16$, $SD = 1.088$). Lastly, respondents indicated minimal agreement that they are the first in their circle of friends to know the names of the latest places to shop for clothing online ($M = 2.05$, $SD = 0.915$).

Research Question Three/Research Hypothesis Two: What is the Relationship Between Students' Knowledge and Practice of Online Clothing Shopping?

To understand the relationship between respondents' knowledge and their practice of online shopping for clothing, the researcher initially assessed the respondents' level of knowledge regarding online clothing purchases. This information is illustrated in Figure 11.

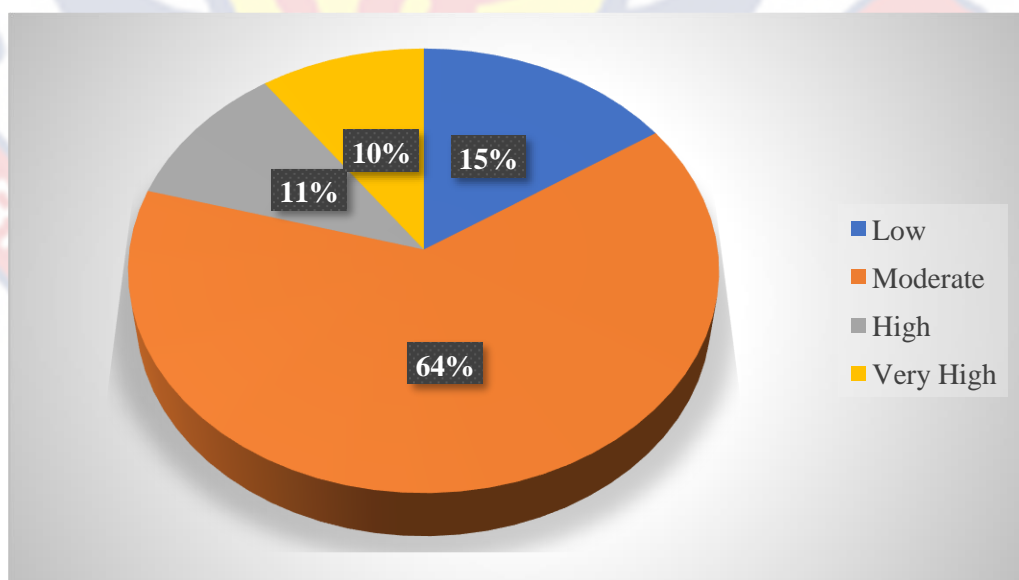


Figure 11: Knowledge level of the respondents on online clothing purchases

Source: Field Survey (2021)

As depicted in Figure 11, the respondents' level of knowledge regarding using the internet to search for product information before purchasing clothing and accessories varied. Approximately 64% of the respondents exhibited a moderate level of knowledge, while 10% demonstrated a very high level of knowledge in this regard.

Tests for Multicollinearity, Autocorrelation, Sampling Adequacy and Normality

To assess the presence of multicollinearity in the regression model, a multicollinearity test was conducted. A good regression model should not exhibit correlation among the independent variables. In this study, multicollinearity was evaluated using tolerance values and variance inflation factor (VIF) values. High multicollinearity was indicated by tolerance values exceeding 0.10 and VIF values exceeding 10.

Table 11: Coefficients^a

Model	Unstandardized		Standardized		Collinearity		
	B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1 (Constant)	1.348	.824		1.636	.004		
SKL	.082	.058	.082	1.399	.164	.327	2.931

a. Dependent Variable: POC

Source: Field Survey (2021)

The results presented in Table 9 indicate that the multicollinearity test was assessed using Tolerance and VIF values obtained from the collinearity diagnostics section. Since the Variance Inflation Factor (VIF) value is below 10, it suggests that the independent variable does not demonstrate multicollinearity. Therefore, it can be inferred that there is no significant correlation among the independent variables.

Table 12: Model Summary^b

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate	Durbin-Watson
1	.819 ^a	.831	.824	1.10215	2.009

a. Predictors: (Constant), SKL

The relationship between the dependent variable (POC) and the independent variable (SKL) is indicated by the R value of 0.819, as shown in Table 10 of the model summary. This suggests a strong positive correlation between the variables when considering them collectively, with a coefficient of 0.819. Moreover, the R-Square value offers insight into the proportion of variability in the dependent variable explained by the independent variable. Based on the results, approximately 83.1% of the variance in students' level of knowledge can be attributed to their engagement in online apparel shopping practices. The residual accounts for elucidating 16.9% of the remaining variability in students' level of information. Moreover, the Adjusted R-Square value of 82.4% reflects the variation in the dependent variable explained by adjustments in the independent variable within the regression model or equation. The adjustment is crucial because it explains the dependent variable. According to the results of the Durbin Watson test, which yielded a value of

2.009, it can be inferred that there is no autocorrelation in the residuals of the regression model. This is because the Durbin Watson statistics fell between 1.5 and 2.5, indicating the absence of autocorrelation.

Table 13: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.862
Bartlett's Test of Sphericity	Approx. Chi-Square	418.962
	Df	364
	Sig.	.000

Source: Field Survey (2021)

Bartlett's test and the Kaiser-Meyer-Olkin (KMO) measure of sample adequacy are both derived from the sphericity test developed by KMO and Bartlett themselves. When the sample is deemed adequate, the KMO value should exceed 0.5 and be statistically significant. KMO values below 0.5 indicate an inadequate sample, requiring corrective measures. KMO scores above 0.8 are considered excellent, indicating that component or factor analysis will be effective for these variables if present. According to the findings in the KMO and Bartlett's Test table, the KMO value is 0.862, signifying an excellent fit. Thus, the data regarding POC are well-suited for analysis. Additionally, Bartlett's Test of Sphericity indicates a statistically significant result ($\rho=0.000$), which is below the standard threshold of 0.05. In other words, the significance level is low enough to reject the null hypothesis, suggesting that the correlation matrix is not an identity matrix.

Table 14: Test for Normality

Kolmogorov-Smirnov^a

	Statistic	Df	Sig.
POC	.072	364	.166
SKL	.115	364	.141

Source: Field Survey (2021)

The purpose of the normality test is to assess whether the residual confounding variable utilized in the regression model adheres to a normal distribution. When the assumption of residual values following a normal distribution is violated, statistical tests become unreliable, especially with small sample sizes (Ghozali, 2013). Since the test relies on small sample sizes, violating the assumption undermines its validity. In this study, the Kolmogorov-Smirnov (K-S) non-parametric statistical test was employed to ascertain the presence of residual normality. The hypotheses tested using the K-S test are as follows: A normal distribution is assumed for the residual data (H_0), while non-normally distributed residual data is represented by H_A . If the significance level exceeds 0.05, regression models are considered consistent with the normality assumption, implying acceptance of the null hypothesis (H_0) when the data conforms to a normal distribution. In summary, the researcher utilized the Pearson Correlation Coefficient to assess the relationship between respondents' levels of familiarity with online apparel purchasing and their actual engagement in the activity, as depicted in Table 11.

Table 15: Relationship between the Respondents' Knowledge and Practice of Online Clothing Shopping

		Level of knowledge on online purchase	Practice of online purchase
Level of knowledge on online purchase	Pearson Correlation	1	.190**

	Sig. (2-tailed)		.000
	N	365	365
Practice of online purchase	Pearson Correlation	.190**	1
	Sig. (2-tailed)	.000	
	N	365	365

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Field Survey (2021)

Table 9 revealed that there exists a significantly positive relationship ($r = 0.190$, $p < 0.05$, $N = 365$) between the respondents' level of knowledge and practice of online clothing shopping.

Discussion of Results

In the next part, I analysed the findings of the many variables that have an impact on the purchasing of apparel on the internet among students attending the University of Cape Coast from Ghana.

Factors influencing Students' Online Clothing Purchasing Decisions

The sudden increase in the number of people shopping for clothing online over the last few years has necessitated the thorough identification of critical characteristics that influence the buying behaviours and attitudes of customers who do their shopping online. According to the findings of research, there are a number of elements that impact the choices that students make about the purchase of apparel online. However, this present research is a continuation of the previous one in the same respect. Consequently, the findings of this research indicated that the elements that impact students' choices to purchase apparel online include the availability of a variety of product types, the simplicity with which they may use the internet, the availability of online stores and shops that provide better pricing, and the

convenience of shopping online. Availability of products, low prices, discounts, comparison, convenience, and customer service, perceived ease of use, attitude, time consciousness, trust, and variety-seeking were described as the key influencing factors for online shopping, according to the sample that Jadhav and Khanna (2016) used for their study. This confirms the findings of the study that Jadhav and Khanna (2016) conducted.

First and foremost, the students stated different styles of products as a major factor influencing their online purchase decision. This means that in today's world where almost all clothing shops have moved to sell their products online, it has paved the way for students to be anywhere and make their clothing purchases, choosing whatever clothing they wanted to purchase. Since these shops sell their products online, they have enough space to display their different clothing for students to select from, unlike the physical shops that display limited clothing as an advertisement to attract their consumers.

Again, easy access to the internet, as stated by the students, has made it possible for students to stay in the comfort of their rooms and make their purchase decisions. This has become possible since students need not walk about asking for the prices of clothing before making their purchase decisions. However, all they do is scroll through the different clothing items on their phones and decide which of them fits their budget in terms of cost. This has created a form of convenience for the students to make their online clothing purchase decisions. Nevertheless, the ease of online shopping is not always the main motivation for those who engage in this activity. It's possible that some consumers may purchase online because it's entertaining and novel.

Brown, Pope, and Voges (2003) discovered that consumers who shopped online placed a higher value on buying for recreational purposes than they did on convenience. According to Donthu and Garcia (1999), despite the fact that Internet shoppers are considered to be convenience seekers, they can also be considered to be recreational shoppers. This is because the amount of time and hassles that they perceive they experience while shopping online does not exceed the amount of value that they perceive they gain in terms of pleasure and information by shopping online. People get so engrossed in the Internet that they have the sensation of being in a virtual world rather than in their real surroundings, and as a result, they engage in activities that are considered to be recreational.

From the aforementioned, students can compare prices easily by flipping from one online store to the other in terms of clothing. It can be noted that by buying clothing physically, one needs to move from shop to shop, comparing prices before determining which to settle on. However, this study revealed that students just sit at the comfort of their rooms scrolling through their phones on the internet, comparing prices and finally making their purchase decisions. Chayapa and Cheng (2011) supported this when they opined that consumers can buy anything at any time online without going to the store to avoid unnecessary pressure and traffic jams in stores.

For the second time, Ocran et al. (2019) revealed that the primary elements that promote online clothes purchasing among respondents are the ability to use the internet effectively and the ease with which one may access the internet. In a similar vein, Jadhav and Khanna (2016) conducted a study on the university students of Mumbai and discovered that the primary motivators

for online shopping were the following: availability, low price, promotions, comparison, convenience, customer service, perceived ease of use, attitude, time consciousness, trust, and variety-seeking.

In addition, online stores/shops have better prices making it easier for students to purchase clothing at a lower price so they can save money for other things such as buying course manuals and printing assignment papers. Rationally, every individual wants to purchase items of less cost and it is not surprising that the ability of online shops to have reduced prices of items is one of the motivating factors that influence students' decisions to purchase clothing online. Since, online shops do not need to rent physical shops to display their products, which would require them to spend money in that regard, the display of the items on the internet makes it possible for them to reach a higher audience and hence, they tend to reduce the prices of the clothing.

It is heart-warming to note that, almost all the online clothing shops offer varying discounts on the products just for them to get more customers, unlike the physical shops. An example is Jumia, Kikuu, Alibaba, among others who give up to a mouth-watering 50% or more discount. This is to entice consumers to make their purchase decisions. According to the findings of a study conducted by Goldstuck (2013) on South African consumers who buy online, it was discovered that the respondents claimed that special offers, discounts, or gifts are crucial when selecting an online merchant. In addition, this makes it simple to purchase clothes online, as the students have said that the pricing of clothing in online stores and shops are comparable to those in traditional stores, and that shopping online is also simplified.

Online shopping makes it possible for customers to purchase at a certain store from any location in the globe. This is because online buying is convenient for the client, which in turn leads to more sales for the company. The findings of this study are consistent with those of a number of studies that were carried out in the past to determine the elements that impact the choices that customers make when purchasing apparel online. In the first place, the findings of Vaidehi (2014), who discovered that the availability of products at a reduced price is a motivating factor for students to participate in more online shopping. Convenience, internet use competence, and simple access to the internet were determined to be the primary variables that assist online clothes purchasing among respondents, according to the findings of Ocran et al. (2019), who conducted an investigation into the elements that encourage individuals to shop online. Furthermore, Najihah et al. (2018) conducted research on the attitudes and behaviours of Malaysian university students about the purchase of clothing goods via online shopping.

There were a number of characteristics that were found to be the most significant motivators for students to purchase clothing goods online. These considerations included the potential to save time, fair prices, cheaper prices, product availability, and the simplicity of payment. Similarly, Cham et al. (2018) conducted an investigation into the factors that influence clothing interest among Malaysian consumers. They discovered that uniqueness, self-concept, brand image, word of mouth, and perceived quality are all significant predictors of apparel interest among customers. Additionally, they discovered that price consciousness moderated the relationship between customers' clothing interests and their intention to make a purchase. Nwankwo et al.

(2019) conducted research in Nigeria to analyse the online retail business and the clients that shop there. The results showed that the most critical factors that determine whether or not a student would buy online are their demographics, their intention to make a purchase, and their previous experiences with making purchases. These factors include income, accessibility, convenience, product description, internet use, frequency of transactions, and amount of time spent.

Moreover, on the importance of physical factors of clothing and how they influence the students' online clothing purchasing decisions, students agreed that colour is the most important physical factor of clothing they consider when purchasing clothing online. Thus, the colour of clothing depicts the beauty of the clothing and since colour is gender sensitive, it is seen as what students look out for first before buying clothing online since a male would not want to purchase clothing of a female colour and vice versa. Even though Liao and Cheung (2001) averred that shoppers generally prefer to touch, feel, and compare goods before deciding to buy, the colour of clothing from any angle is clear to decide on whether to buy or not to buy the clothing.

Students also stated that style and design of clothing is important physical factor to be considered before making an online clothing purchase decision. What this means is that not every style fits everybody hence people have their styles of clothing that attract them to make a purchase or not. Unlike the traditional form of purchasing clothing where one can visit the clothing shops and handle the clothing physically to see if the design suits their tastes, online shops provide only the front and back designs of the clothing, and purchasing these clothing might not be exactly the design that the buyers wanted.

Hence, it is important to be concerned about the design or style of clothing when making clothing purchases online. These results provide credence to the conclusions of a research that was carried out by Koble (2014), who discovered that consumers do not have to go to the trouble of travelling to a store, driving through heavy traffic, or waiting in lengthy lines in order to pay for their purchases. They are also not need to limit their purchasing to business hours since internet stores are available around the clock, at any time of the day or night. The process of looking online may also be completed considerably more quickly than shopping at a real store. When clients visit numerous online businesses, they are able to easily evaluate prices and items that are comparable to one another. The majority of the time, online retailers will disclose the dimensions of the apparel in terms of length, breadth, and height so that customers can make their purchasing selections based on the measures that are going to be most comfortable for them. For the purpose of ensuring that the purchaser obtains clothing that is both comfortable and fits them properly, this is done.

However, this is not different from the students' responses when they mentioned comfort and fit as some of the physical factors that are important to them while making clothing purchases online. Fabric type and finishing or aesthetic looks are the least important physical factors considered by students while making online clothing purchase. It is noteworthy that, these online clothing shops can use any fabric to make any clothing however, the design of the clothing and colour are what consumers consider most. In addition, a fabric that appears to be of less importance to the consumer can be used to make beautiful clothing with catchy colours. Hence, the fabric type used to

make clothing and put it up for sale online is important but not top of the list for students when making online clothing purchase decisions.

Moreover, the research revealed a notable contrast between male and female individuals regarding the aspects that impact students' decisions to buy clothing online. The results also showed that females ($M = 138.90$) shopped for clothing online than males ($M = 79.83$). This means that since male and females have different tastes for clothing due to their differences in sex, there is a tendency that what drives a male's appetite to shop for clothing online is different from the driving force of a female's appetite to purchase clothing online. From the results, presented, different styles of products, easy access to the Internet, better prices in online stores/shops, and there is a lot of privacy shopping online, are the driving forces of male taste to purchase clothing online.

However, on the part of females, the factors that influence them to make online clothing purchase include but are not limited to the ability to compare prices, ease to shop for clothing online, availability of product variety, quality of product, less opportunity for impulse buying, among others. This finding does not confirm the findings of Vaidehi (2014) who discovered that male students are more interested in buying products online than female students are however, there is a conformity that factors such as timesaving, product availability at a lower price, ERetailer deals, and ease of payment are motivating factors for male students to buy clothing online. However, both male and female respondents preferred to buy products online, and they were particularly interested in purchasing clothing, electronic goods, and books. Similarly, the study by Seock and Bailey (2008) revealed that male and female

students' purchasing behaviour was shown to be strongly influenced by their perceptions of trust, convenience, time, product variety and privacy.

Purchasing practices of university student who engages in online clothing shopping

The practice of online clothing purchases among the university students showed that most (80%) of them have bought clothing online in their lifetime. This means that online purchase has become the order of the day, which is reducing the frequency at which people visit physical shops to buy their clothing. According to Siras (2017), the number of people who shop online clothing has grown faster than the overall number of internet users. This shows that more internet users are becoming accustomed to the concept of online clothing purchases. Again, it might be due to the unavailability of the clothing students wish to purchase which is not readily available to them in any nearby shop hence they are forced to search online for such clothing and make orders for them instead of waiting to find a physical traditional shop to make their clothing purchases.

These students, however, have been buying clothing online for less than a year revealing that they have not been engaged in online clothing purchasing for far too long with the majority stating that they only buy clothing online whenever necessary. This is possible because students do not need to travel far distances before they could get clothing to buy. In addition, the results showed that 42% of the respondents find it very easy and slightly easy to purchase clothing with just a few agreeing that making an online clothing purchase is very complicated.

Considering the students' responses stating that the availability of the internet makes it convenient for them to purchase clothing online, and since most students have been shopping online for clothing for the past year, this is likely to influence how accustomed they are to the online clothing shops.

Most of the online clothing shops have developed their web applications, which enable users to log on and search for whatever clothing they wanted to purchase. However, one needs to spend more time on the web applications to get used to the user interface and as time goes on, it is believed that the consumers would have much knowledge about the web applications and this is likely to enhance their navigation on the web applications. This supports the findings of Ofori & Appiah-Nimo (2019) who found that ease of use of technology was a major motivator for students to engage in online purchases.

In a similar vein, Ariff et al. (2013) found that Information Quality, Fulfilment/Reliability/Customer Service, Website Design, Quick and Details, and Privacy/Security are the five characteristics that influence online buying behaviour. With the mode of payment during online clothing purchases, few of the respondents do not own an electronic (Visa) card, however, and thus they enjoyed paying for their online clothing purchases using cash. This means that students enjoyed the "cash on delivery" transaction to making direct deductions from their Visa cards. In this regard, the study agrees with the findings of Jadhav and Khanna (2016) who found that students claimed cash on delivery was their favourite method of payment.

Nevertheless, it is assumed that everything done over the internet have safety issues since a lot of personal data and information are transferred over

the internet, this study in a bid to ascertain the risks involved in shopping for clothing online, most of the respondents agreed that there are no risks involved in shopping for clothing online. However, 201(55%) of them have encountered a variety of problems during online clothing purchases. This lends credence to the argument made by Liao and Cheung (2001), which states that customers have a tendency to perceive a greater degree of risk while buying online because they are unable to see, touch, or smell the products they are purchasing. This is in contrast to the situation when they purchase in a traditional store.

Out of the total number of people who had experienced difficulties, the proportion that had suffered delays in product delivery was the greatest. Although prior research (Delafrooz et al., 2009; Baubonienė & Gulevičiūtė, 2015) has shown that internet shopping is a handy method, it is important to acknowledge that it is not without its own set of obstacles. According to Liao and Cheung (2001), individuals who are shopping often want to touch, feel, and compare products before making a purchase decision. Customers have a tendency to perceive a greater amount of risk while buying online since they are unable to see, touch, or smell the products they are purchasing. This is in contrast to when they purchase in a traditional traditional store. As a result, it is reasonable to anticipate that the desire to purchase online will decrease in proportion to the severity of the experience orientation.

Finally, the students perceived what they want most of the time is not found online. Since students do not go to the physical traditional shops to make requests for their favourite styles to be provided to them, they find it difficult to get access to their favourite styles and designs in the online shops.

Again, the students stated that they do not enjoy online shopping. Since most of the students stated that navigating the internet to buy clothing online is moderately difficult for them, likely, they would not enjoy buying clothing online. With the advancement of technology, one needs to know about the changes to utilise the technology to its maximum.

However, as the students stated that they encounter some challenges while navigating the websites of these online shops to make their purchase decisions, it could lead to them not enjoying purchasing clothing online. Another reason that could explain this reason is that there are several risks stated by students as they make clothing purchases online and these risks may make it impossible for students not to enjoy making online clothing purchases. Furthermore, the students stated that they do not want to find all that they need through online shopping. This is because not all clothing products are advertised online. Some of the clothing shops may wait for the already advertised clothing to finish before they introduce new arrivals. These are done to make sure no item remains in the shop unbought hence what a consumer needs currently may not be available to them.

Relationship between students' knowledge and practice of online clothing shopping

Firstly, the results showed that the majority of the respondents have moderate knowledge of online clothing purchases. This result confirms earlier results in this study as students stated that they have been making online clothing purchases for a year prior to this study.

The results from the analysis depict that majority of the students have moderate knowledge on how to use the internet for searching product

information before purchasing clothing. However, there exists a significantly positive relationship ($r = 0.190$, $p < 0.05$, $N = 365$) between the respondents' level of knowledge and practice of online clothing shopping. Thus, a very high level of knowledge on online clothing purchase led to a higher practice of online clothing purchase and a low level of knowledge resulted in a low practice of online clothing purchase. When students have high knowledge of online clothing purchases, they would likely be aware of all the risk factors associated with making purchases online and this would put them in a position to take decisions to avoid some of these risks. As stated by Li and colleagues (1999), consumers who prefer experiencing products are less likely to buy online.

Chapter Summary

The findings of the analysis of the data that was obtained for the research were provided throughout this chapter, along with a discussion of those results. In this chapter, an examination of the research questions and hypotheses that guided this study was presented, as well as an analysis of the demographic data of the respondents. The data were analysed by utilising frequency counts and percentages, means, and the Pearson Correlation Coefficient (r) evaluated at a significant level of 5%. The results were also included in the analysis. There were charts, graphs, and tables that were used to depict the findings.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Introduction

This chapter provided an overview of the most important results from the study, as well as the inferences that were taken from the findings, and lastly, suggestions for more research and to make decisions.

Summary

The aim of this study was to explore the factors influencing the purchasing behaviors of University of Cape Coast students in Ghana when it comes to buying apparel online. To achieve this, three research questions and two hypotheses were formulated. The research employed a descriptive research design and utilized both descriptive and inferential statistical methods to analyze quantitative data. A sample of 365 undergraduate students from the University of Cape Coast was selected using a combination of stratified and simple random sampling techniques. Data was collected using questionnaires as the primary tool, and analysis was conducted using Microsoft Excel 2019 and SPSS version 26.0. The findings were presented using a combination of tables and charts.

Key Findings

Following is a list of conclusions that were derived from the analysis of the data that was obtained:

1. The mean value of the factors that influence online clothing purchase by university students (3.05-3.58) showed that “easy access to the internet, product variety, privacy and confidentiality of personal

information, among others are the factors that have high influence on university students' online shopping/purchasing for clothing.

2. The analysis revealed a notable contrast (t -value = -20.418, $p < 0.05$, Df, 364) between male and female students concerning the factors impacting their decisions to buy clothing online.

3. Majority (80%) of the students have bought clothing online in their lifetime and 80% of the students have been buying clothing online for less than a year. Again, 154 (42.2%) of the students do not have electronic cards (Visa) for making payments online hence, the majority 97(62.99%) adopted the cash method using the mobile money platforms for making purchases. Colour (mean = 3.95, SD = 0.681), Style/ design (mean = 3.53, SD = 0.988), are the physical factors that are very important to the respondents when buying clothing online.

On average, 54% of the students visited just 1-2 different online retail websites to make clothing purchases in a given month. Forty-nine percent of the students occasionally purchase Clothes online, 31.8% of them occasionally purchased Accessories online, and 42.2% agreed to have rarely purchased cosmetics online. Majority (80%) of the students perceived online shopping to be safe. However, the majority of 201(55.1%) of them had encountered one problem or another while conducting online clothing purchases and the challenge that most of the students' face is the delay in the delivery of the products. Finally, the students have negative perceptions about their purchase of online clothing.

4. Majority (64%) of the students have moderate knowledge on how to use internet for searching product information before purchasing clothing and accessories whereas just a few (10%) have a very high level of knowledge on how to use the internet for searching product information before purchasing clothing and accessories. Furthermore, it was found that there exists a significantly positive relationship ($r = 0.190$, $p < 0.05$, $N = 365$) between the respondents' level of knowledge and practice of online clothing shopping.

Conclusions

From the Findings of the study, the following conclusions have been made:

1. Different styles of products, easy access to the internet, online stores/shops having better prices, and the ease of shopping online are the factors that influence students' online clothing purchasing decisions.
2. Female students engage in more online shopping for clothing than males.
3. Majority of the students have bought clothing online in their life however they adopted the cash payment method (mobile money) for making purchases, majority of the students had encountered one problem or another while conducting online clothing purchases and the challenges that most of the students face is the delay in the delivery of the.
4. Majority of the students have moderate knowledge on how to use the internet for searching product information before purchasing clothing and accessories. Furthermore, a high level of knowledge on online

clothing purchase will lead to a high practice of online clothing purchase and a low level of knowledge will result in a low practice of online clothing purchase.

Recommendations

The following recommendations were from the conclusions made:

1. Students should assess all the online clothing shops to have access to variety of products and compare prices to achieve value for money and gain more online shopping experience.
2. Online clothing shops are encouraged to deliver their products on time to minimize the issue of delay in the delivery of the products.
3. Online clothing shops should provide more payment methods to ease the payment procedures and ensure safety.
4. Online shops should provide enough information and guidelines to ease customers' purchasing decisions.

Suggestions for Further Studies

Other researchers in this field are encouraged to research clothing purchases among students on the internet by including all the public universities in the study in order to ascertain the influence of the geographical location of the online clothing shops on their delivery time and how the geographical location affects the practice and knowledge of online clothing purchases among the students from the various universities.

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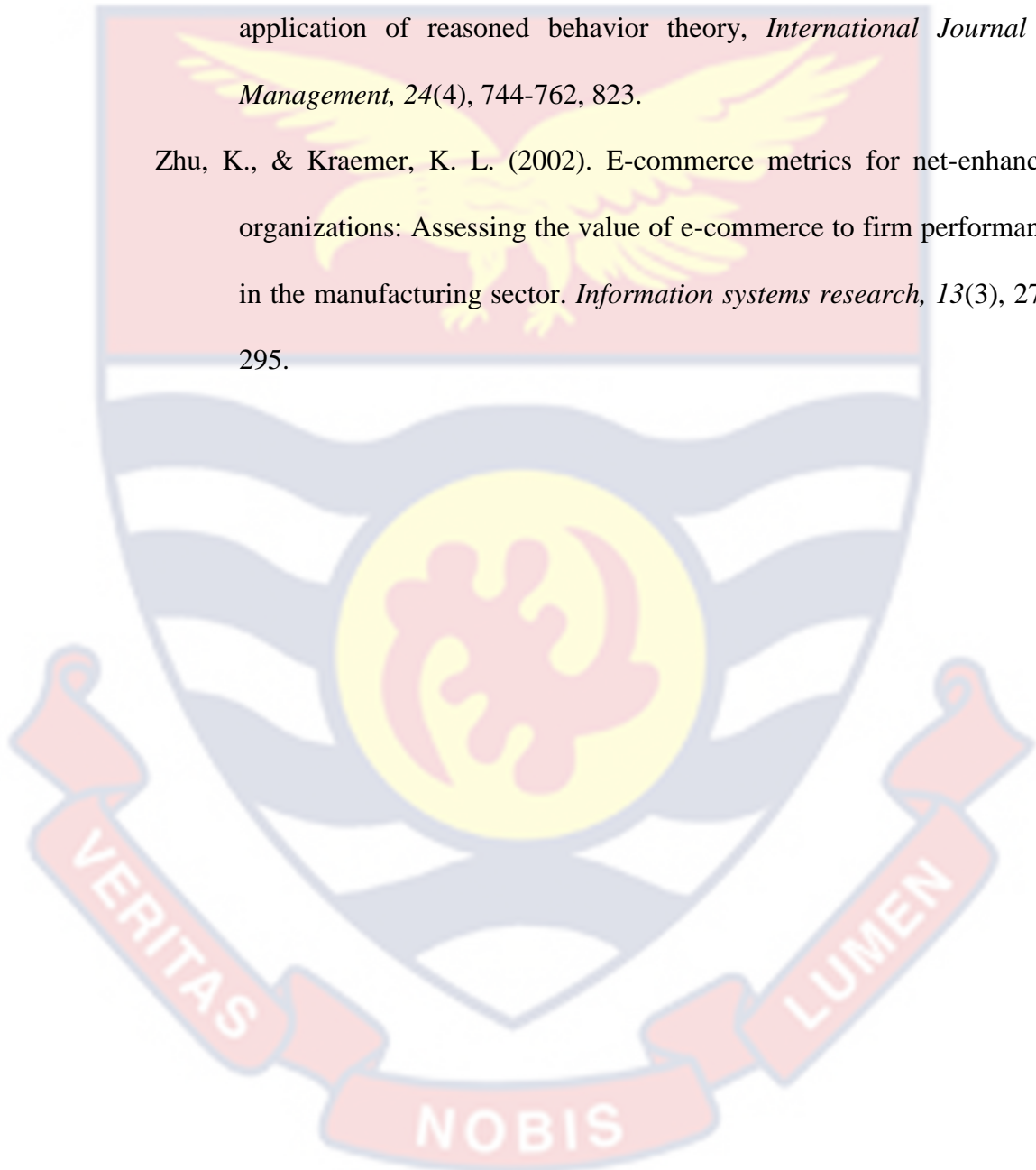
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APPENDICES

APPENDIX A

UNIVERSITY OF CAPE COAST

COLLEGE OF EDUCATION STUDIES

FACULTY OF SCIENCE AND TECHNOLOGY EDUCATION

DEPARTMENT OF VOCATIONAL AND TECHNICAL EDUCATION

QUESTIONNAIRE

Dear Respondent,

My name is Dorcas Nab Arhin, MPhil (Home Economics, specifically Clothing & Textiles) student at the Department of vocational and technical education, UCC. I am conducting a research on the topic “Factors Influencing Online Clothing Purchase Practices by undergraduate Students: The Case of University of Cape

Coast”. This research seeks to evaluate the online clothing purchasing practices, and the relationship between student’s knowledge and practices. Please, kindly spend some few minutes to complete this questionnaire for me. All information collected will be used solely for academic purpose. Thank you, a lot, for your time. Please **note** that, clothing refers to clothes (e.g: dress, blouse, skirt etc.), cosmetics (e.g: pomade, perfume, lotion etc.) and accessories (e.g: jewelry, bag, footwear etc.).

PART A: BACKGROUND INFORMATION

Please read through the following questions and respond to them by ticking [√] on the appropriate box for each item.

1. Sex: [] Male [] Female

2. Age (in years)

18 – 23 24– 29 30 - 35 Above 35

3. Please, have you heard about online shopping? And if yes, for how

long? Less than a year 1 – 2 years 2 – 3 years more than 3 years

4. Which of these popular online clothing shops do you know or have heard about?

Kikuu Jumia eBay Amazon Facebook
 Instagram WhatsApp
 Others, please specify.....

PART B: INFLUENCING FACTORS FOR ONLINE SHOPPING/PURCHASING

Which of the following factors influences a student’s online clothing purchasing decisions? Please rank the level of influence by using the key: 1= Very Low; 2 = Low; 3 = Moderate; 4 = High; 5 = Very High.

S/N	Factors influencing online clothing purchase decisions	Scale				
		1	2	3	4	5
1.	Easy access to the Internet					
2.	Time consciousness					
3.	Authenticity of products displayed					
4.	Product variety					
5.	Trust in website retailers					

6.	Prompt delivery					
7.	Information availability of product / site					
8.	Low delivering/shipping cost					
9.	Convenience					
10.	Computer literacy					
11.	A stable network					
12.	More online vendors					
13.	Privacy and Confidentiality of personal information					
14.	Attracted by discount					
15.	Different brands of products					
16.	Different styles of products					
17.	Trend / Fashion					
18.	Product availability					
19.	Word of mouth recommendation					
20.	No human interaction					
21.	Shopping Online Is Quick and Easy					
22.	Ability to Compare Prices					
23.	Better prices in online stores/shops					
24.	There is a lot of privacy shopping online					
25.	Less opportunity for impulse buying					
26.	Shopping Online is less Costly					
27.	Quality of product					

Physical Factors of Clothes, Accessories and Cosmetics in an Online Shopping/Purchasing.

Please rank the physical factors of clothing by using the key: 1= Not important; 2

= Slightly important; 3 = Moderate important; 4 = Important; 5 = Very Important

S/N	How important are the following physical factors of clothing to you while purchasing online?	Scale				
		1	2	3	4	5
28	Fabric type					
29	Fit					
30	Finishing/aesthetic look					
31	Comfort					
32	Style/ design					
33	Colour					

PART C: PRACTICES OF PURCHASING/BUYING CLOTHING ONLINE

Which of the following is a major practice of online clothing shopping? Please read through the following questions and respond to them by ticking [] on the appropriate box for each item.

1. Have you bought clothing item online before? [] Yes [] No
2. How long have you been purchasing clothing items online?

Less than a year 1-2 years 3-4 years 5 years or more

3. How easy is it to purchase online?

Very easy Slightly easy Complicated Very complicated

4. How frequently do you purchase clothing items online?

Once a year Two or three times a year Whenever Necessary Monthly Daily

5. Do you own an electronic card (Visa) that can be used to make payments when buying clothing items online? Yes No

6. If no how do you pay for you purchases

7. During the past six months, how often have you used the Internet to search information for clothing and accessories?

Never Once or twice Every few months Every month
 At least once a week

8. During the past six months, how often have you used the Internet to purchase clothing and accessories?

- Never Once or twice Every few months Every month
- At least once a week

9. On average, how many different online retail websites do you visit and make clothing purchases in a given month (Choose only one)?

- None 1-2 3-5 6 - 10 Over 10

Please tick your response using [√]

s/n	How often do you purchase specific clothing items online?	frequently	occasionally	Rarely	Very rarely	never
10	Clothes (dresses, blouses, skirts, trousers, jackets, braziers, panties, etc.)					
11	Accessories (bags, belt, hats, sunglasses, scarfs, hats, footwears caps, jewelries etc.)					
12	Cosmetic (lotions, perfumes, make-up, etc.)					

13. Do you think online shopping is safe? Yes

No

14. Have you had any problem while conducting online clothing purchase?

Yes No

15. If yes what kind of problem?

Delay in delivery cheap quality of product

product damage Non – delivery

Others, please specify.....

16. Have you had any problem with a physical factor of clothes, cosmetic and accessories while conducting online clothing purchase?

Yes No

17. If yes what kind of physical problem?

Different style/design of clothes and accessories

How well it fit

comfort

colour

Fabric type

Finishing/aesthetic look

PERCEPTION OF ONLINE CLOTHING PURCHASE

Please rate your perception on the following statement regarding online clothing purchase

s/n		Strongly Disagree	Disagree	Moderate	Agree	Strongly Agree
		Disagree				Agree
18	In general, I am among the first in my circle of friends to purchase new clothing or fashion over the Internet					
19	In general, I am the first in my circle of friends to know the names of the latest places to shop for clothing on the Internet.					
20	Online shopping for me is highly enjoyable.					
21	Spending time in an online clothing shop is enjoyable than in comparison with					

	doing other things in other category of products.					
22	What I want can be found most of the time in an online shop.					
23	I want to find what I really need through online shopping.					
24	I usually go to apparel websites just for fun.					
25	I feel that I have a lot of control over clothes and accessories through online purchasing/buying.					

PART D: STUDENTS' KNOWLEDGE ON ONLINE CLOTHING SHOPPING

What is your knowledge level on how to use internet for searching product information before purchasing clothing and accessories?

Very Low Low Moderate High Very High



APPENDIX B

ETHICAL CLEARANCE

UNIVERSITY OF CAPE COAST

INSTITUTIONAL REVIEW BOARD SECRETARIAT

TEL: 0558093143 / 0508878309

E-MAIL: irb@ucc.edu.gh

OUR REF: UCC/IRB/R/1/1104

10TH MAY, 2021

Ms. Dorcas Nab Arhin
 Department of Vocational and Technical Education
 University of Cape Coast

Dear Ms. Arhin,

COMMENTS ON YOUR RESEARCH PROTOCOL

The University of Cape Coast Institutional Review Board (UCCIRB) has approved your request for ethical clearance to conduct a research titled *Factors Influencing Online Clothing Purchase Practices by Students: Evidence from the University of Cape Coast*. The approval is subject to you considering the comments below and making the necessary revision in your current protocol:

1. Your attached research instrument (questionnaire) appears too general to gather data that will enable you to achieve the specific focus of which research (textile/clothing shopping). Reconsider this and make the needed changes to the instrument.
2. Your population also appears too general to enable us determine your exact scope. In indicate the specific year and the categories of studies (undergraduate, post-graduate, sandwich, distance students) you have in view and to assess the ethical appropriateness of your sampling procedure.
3. You have estimated drawing samples from 77 departments. You can access the exact number of departments in the University without guessing. Further, provide an explanation of why you are selecting 10 departments from the estimated 77 department. You are also required to name all the 10 selected departments and indicate how you will select the individual students from the selected departments.
4. Provide information on how you will select the five departments for your pilot study and justify why they will be selected from UCC and not from another public university?
5. Rewrite your data management section to explicitly explain how both hard and soft copies of your data will be secured from access by unauthorized third parties.
6. Your last sentence under ethical consideration section should include an explanation of how the stated task will be conducted.
7. You did not indicate recruiting and training of field assistants in your proposal but you have made budgetary provision for this. Please clarify this and indicate how the assistants will be trained to conduct ethical research.
- i. There are several ethical issues that you have grossed over during the data collection process. Consider the ethical issues involved in the following and provide a step-by-step explanation on how you will implement the related ethical issues:
 - a. Access to students records
 - b. Consenting process
 - c. Availability of students to participate without disrupting their studies
 - d. Entry permissions from HOD's and individual sampled students
 - e. Non-coercing of participants to participate in your study
 - f. Data retrieval and protection of online identity.

APPENDIX B

INTRODUCTORY LETTER

UNIVERSITY OF CAPE COAST
COLLEGE OF EDUCATION STUDIES
FACULTY OF SCIENCE AND TECHNOLOGY EDUCATION
DEPARTMENT OF VOCATIONAL AND TECHNICAL EDUCATION

Direct: 03320-91097
Telegrams & Cables: University, Cape Coast



University of Cape Coast
Cape Coast

Our Ref: VTE/IAP/V.1/163

9th December, 2020

The Chairman
Institutional Review Board
UCC

Dear Sir/Madam

INTRODUCTORY LETTER

We have the pleasure of introducing to you **Doreas Nab Arhin** who is an M.Phil student of this Department and working on the thesis topic **"Factors Influencing Online Clothing Purchase Practices by Student: Evidence from the University of Cape Coast"**.

Currently, she is at the data collection stage of her research work and we would be most grateful if you could grant her an ethical clearance from your outfit to enable her proceed with the collection of data.

Thank you.

Yours faithfully,

Dr. Augustina Araba Amissah
HEAD OF DEPARTMENT