



How Artificial Intelligence impacts on sustainable Business? A case of Indian Fashion E-Retailing.

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Abstract

In 21st century, electronic commerce (E-commerce) has multiplied popularity among businesses due to increasing awareness of the benefits of using computer and communications technologies to speed up operations and to boost efficiency in the field of Business. The wide range of processes such as E-mail, world wide web, Data Interchange and E-commerce provides a platform to interchange information between individuals, companies and countries. The internet penetration has increasing at rapid rate in every field including E-retailing, which has a wide scope for E-retailers like Amazon, Flipkart, Lenskart, Myntra etc. These E-retailers are motivating customers with advanced innovations, marketing services and marketing strategies. So, it's essential to analyse the importance of Artificial Intelligence in E-retailing with respect to fashion E-retailing in India. In business, sustainability plays a vital role. Along with sustainability creating customer lifetime value is also one of the important aspects for any business organisation. Customer Lifetime Value (CLV) helps the E-retailers to retain the loyal customers to attain sustainability. Which leads to customers trust the E-retailer and maintain loyal relationship with them. This paper is to understand the effect of artificial intelligence on sustainable business. We have developed proposed conceptual model and developed hypotheses as well. Further, authors have developed structured questionnaire and all the scales for the study are extracted from the existing literature. Author has used SPSS Version-26 and AMOS Version-20 for the data analysis. These results may help E-commerce players to recognize the consumer wants, needs and requirements to attain customer lifetime value which automatically leads to sustainability. At the end we also mentioned about the study limitations and scope for the future study.

Keywords: Augmented Reality, Purchase Intention, Trust, Customer Lifetime Value, Sustainability.

Introduction

The retail industry in India has experienced significant dynamism and speed due to the entrance of several new players. Rapid growth in internet users and significant investments are driving India to develop. Growing number of people using E-commerce companies nowadays, along with the variety of products offered and the ability to compare costs, clients have become more demanding. (Aras 2009) Developing a business brand, attracting and retaining customers by considering these factors into account while shopping has become more important in online business. (Palsson, H., et., al., 2017). It will reduce the challenges that e-commerce businesses haven't been able to go beyond and let a business establish long-lasting relationships with customers. The Internet has transformed how consumers and retailers view performing business. (Chang, W. Y., Chang I., Y., 2014). The growing number of electronic devices and the progress made in tracking motion and speech recognition have enabled businesses to provide innovative ways to enhance customers' interactions with their goods and services (Song, h. k., et., al., 2020). To enhance the customer's experience AI technologies has been adopted in the industry. By providing a genuine product experience, augmented reality (AR) enhances consumers' perceptions and influences e-commerce behaviours. Online shopping experiences have been enhanced by the creation of augmented reality applications for mobile devices, making them reachable to a wide audience (Arghashi, V. 2022) To make products available 24/7 many industries has adopted AR to increase customer experience. Since augmented reality (AR) has become widely available and popular due to the emergence of smartphones, for transform of traditional market to E-retail Shopping and e-commerce experiences will soon be drastically changed by AR technology on a global scale. (Saprikis, V., et., al., 2020) So from the present study states the importance of AR on purchase intention, also how its impacting on customer life time value and sustainability, with respect to Generation Y Customers. Also popularly known as Millennials in India.

Review of Literature**Fashion E-Retailing**

The primary reason why the fashion industry is taking longer than other sectors to implement e-commerce applications is that it is challenging to transfer the in-store experience to an online setting (Keng, 2003). Cloth requires a lot of individual attitudes, high involvement product segment, and realized, touched, as well as difficult to measure products (Citrin, 2003). Mainly, producers who choose to use this quick business strategy are typically unwilling or hesitates to go online because they mostly depend on new customers visiting a retailer's shop on a regular basis to review their products. (Blázquez, M. 2014) According to previous study Fashion accessories is one the most popular categories in online purchasing. In reality, clothing and accessories rank among the most popular categories among people in Asia and Europe. In fact, among Europeans and Asians, fashion items are most favoured categories. We conclude from the statistics that the rise of online shopping portals has led to a boom in fashion sectors in developing countries like India. (Bommanavar, S, 2021) These data drive us to the conclusion that the rise of online shopping platforms is driving growth in the fashion industry in nations like India. (Swetha) Millennials' have a tendency to follow trends has resulted in the present fashion products has a shorter shelf life; their constant desire to buy new clothes and cosmetics to keep up with the constantly evolving fashion trends has given all fast fashion retailers tremendous opportunity to grow. Today, shopping has become more of an entertainment and leisure activity. Fashionable products are available at affordable prices and fashion trends are changing drastically in the market (Sahai, S. et., al., 2019) The Internet's function in fashion retail has evolved as a result of various technologies that bridge the gap between the channel. Examples of these technologies include augmented reality and 3D virtual implementation, which enhance e-commerce shopping performance. (Ross, F. 2012)

Generation-Y Customers

The Gen Y for the current study is consumers who born between 1982 to 2004, this is used in Indian context by author (Sheetal Jain 2020). And this is a recent study done on Gen Y customers in India. Gen Y shoppers are inspired by the desire to set themselves apart from other consumers by the products that they buy. Therefore, luxury brands will focus more on the uniqueness value of products for consumers who purchase luxury goods which refers to consumers' ability to purchase popular luxury brands and fashionable products in order to fit in with the group they belong to. (Sheetal Jain 2020) when it comes to influencing the Gen Y cohort in the fashion and lifestyle sector, an attractive celebrity influencer enhances a fashion expert. Gen Y is more engaged when they see beautiful celebrities posting content about fashion. This further encourages the research and development of a suitable brand perception and inspires purchase intentions. (Bezbaruah, S 2020)

Augmented Reality

Augmented Reality is an advanced technology which includes virtual and real data world in to reality in a certain way. Online consumers can have more significant experiences with augmented reality (AR) because it provides them with enough product information to assess the targeted products and make choices with greater trust. Retailers can gain from employing augmented reality (AR) to raise consumer interest in their items, even though it requires a large investment to implement in e-commerce. (Baytar, F et., al., 2020) (Xu, N. et., Ai.,2022)

Purchase Intention

The intention of consumers to engage in interactions between customers and shopping apps/websites to share information with each other and marinating relationship between them and maintaining business transactions. (Zwass, 1998) Various researchers have studied the predictive ability of positive emotions to understanding the functioning of experiential retail elements. Purchase intention allows one to accurately predict customer behaviour towards their usage products and desires. (Li, H., Daugherty, 2001)

Trust

Over the past few years, one of the most contentious research topics has been trust. Trust is not viewed as an immediate issue, but rather as one of the major long-term challenges in e-marketing's desire to attract more and more customers and sell its goods and services. Throughout electronic transaction, trust plays a vital role in online shopping. (Grabner-Kraeuter, S. 2002) Further most Trust is described as a securing component of online transactions involving buyers and sellers. Three primary components form trust: stability, equality, and reliability. In the same manner, trust is viewed as an economic computation in which the relationship's values are looked at comparisons between building and maintaining it and the true costs of providing for it. As the buyer and seller communicate and interact frequently, the degree of trust increases. The trust is characterized by its goodwill and predictability. (Tschannen-Moran, M 2014) (Zucker, L. G. 1985).

Economic Sustainability

Economic Sustainability is rapidly evolving technology that is driven by business activities, with in a short period of time technologies advancements which are the driving force of globalisation, e-commerce has drastically changed the world of business, providing huge potential for existing firms to succeed and tragic opportunities for E-retailers. The ability to transition to online commerce has been very crucial for the economic sustainability of many existing firm. (Rosário, A., & Raimundo, R. 2021) (Barari, M., et., al., 2020).

Customer Lifetime Value

Customers become profitable when they raise companies' income frequently, in the active competition environment marketer has to plan different marketing strategies to different customers groups. CLV Customer Life Time Value is an essential element that helps for promotions, targeting the right customers and other things to retain the customers in the company for very long time. CLV is the Profit from a present customer for certain period of time, and it is classified into two groups, namely Core Relations and Extended Relations. (Lia M. C., and Chou F. S., 2015)

“Core Relation: Usages factors, Fan Identification **Extended Relation:** “Product Merchandising, Word of Mouth and Opportunity Cost” Usage Factor: It means the length and depth of the relationship between the company and customer, or the frequency that customers contact with the company. Fan Identification: It means customer's deeply held commitment and the involved degree of emotion. Product Merchandising: Through the marketing elements to affect the degree of purchasing tendency. Word of Mouth: Present customers recommend the products or service to others. Opportunity Cost: When compare with other choices, the satisfaction degree of customer spent time or money”. (A. M. Hughes, 1994), (M. McDonald, 1996).

Proposed Conceptual Model

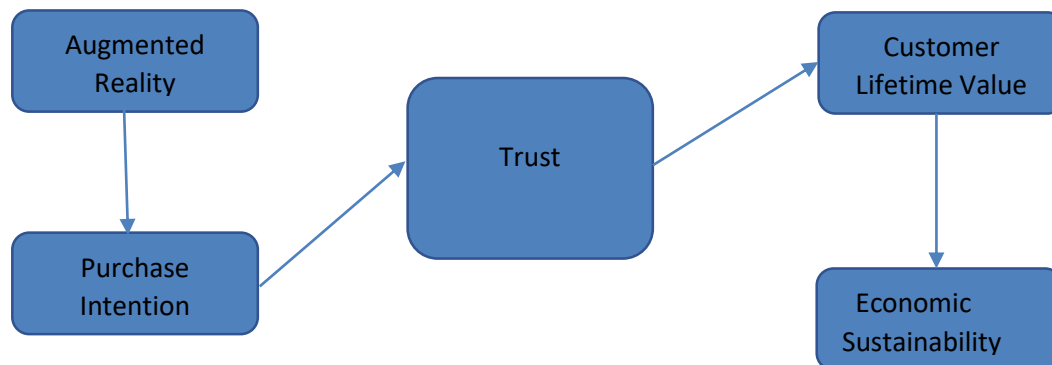


Figure:1 Conceptual Framework

Methodology

This study has primary data and secondary data, a survey was conducted on customers using online shopping apps like Amazon, Myntra, Lenskart, Nike, A sample of 1026 customers were selected and sent Questionnaire using convenience sampling technique and snowball sampling method. In which 992 customer responses were considered for analysis after eliminating outliers. A customer who has shopped at least 3 times in online-commerce platforms/Apps. With the help of the structured questionnaire primary data was collected. To understand artificial intelligence impact on sustainability in E-commerce questionnaire was constructed on various factors of proposed conceptual model. Primary data was conducted through questionnaire. The questionnaire was constructed to identify the usage of augmented reality in online shopping and its impact on sustainable business. The responses were measured with the help of five-point Likert scale, rating from “1 (Strongly Disagree), 2 (Disagree), 3 (Neutral), 4 (Agree), 5 (Strongly Agree)”. From research articles, research papers secondary data was collected. Exploratory Factor Analysis was done to check the reliability and validity, “KMO and Bartlett's test was also performed. The correlation and regression analysis was also performed, using SPSS Version-26 and AMOS Version-20 the questionnaire was analysed.

Variables and Definitions

Table:1 Study Variables and Definitions

SR.NO	Variable	Definition	Source
1	Augmented Reality	“Augmented Reality (AR) is defined as to combine real and computer-generated digital information into the user's view of the physical real world in such a way that they appear as one environment”	Olsson et al. (2013)
2	Purchase Intention	“Purchase intention is the individual's awareness to make an attempt to buy a brand. Purchase intention arises because there is a positive stimulus about an object that raises consumer motivation for a product”	Shabbir, M. S., Kirmani, S., Iqbal, J., & Khan, B. (2009). And Simamora (2013)
3	Trust	“E-trust is the degree of confidence customers have in online exchanges, or in the online exchange channel [40]- [9] Online trust includes consumer perception of how the website would deliver on expectation, how believable the website's information is, and the level of confidence in site channel”	Y. Bart, V. Shankar, F. Sultan, and G. L. Urban, (2005) F. Gefen, F. Karahanna, and D. W. Straub (2003)

4	Economic Sustainability	“Economic sustainability for existing firms depended in their ability to transition to online commerce (E-Commerce), sustainable commercial growth for existing firms has depended on firms’ ability to adapt to new technologies and expand into, international markets”.	Rosário, A., & Raimundo, R. (2021). Barari, M., Ross, M., & Surachartkumtonkun, J. (2020). Kennedy, S. I., Marjerison, R. K., Yu, Y., Zi, Q., Tang, X., & Yang, Z. (2022).
5	Customer Lifetime Value	“Customer Lifetime Value is the Profit from a present customer for certain period of time, and it is classified into two groups, namely Core Relations and Extended Relations”	(A. M. Hughes, 1994), (M. McDonald, 1996). (Lai, M. C., & Chou, F. S. 2015)

Data Analysis

Demographic Analysis

Table2 Demographic Analysis

Variables	Items	Frequency	Percentage
Gender	Female	552	55.6
	Male	440	44.4
Age	16-20	161	16.22
	21-25	379	38.20
	26-30	273	27.25
	31-35	133	13.40
	36-40	42	4.23
	41-45	4	0.40
Marital Status	Single	644	64.9
	Married	342	34.5
	widow	6	0.6
Occupation	House wife	31	31.
	Student	712	71.4
	working	249	25.0
Qualification	Doctorate	14	1.4
	PG	419	42.2
	UG	524	52.8
	Pre-University/ Diploma	35	3.5
Income level	Below 25,000	369	37.2
	25,000-50,000	201	20.3
	50,000-75,000	137	13.8
	75,000-1,00,000	161	16.2
	Above 1,00,000	124	12.5
Which Online shopping app do you use?	Ajio	121	2.6
	Amazon	985	21.4
	Flipkart	600	13.0
	Lenskart	976	21.2
	Meesho	396	8.6
	Myntra	667	14.5
	Nike	489	10.6
	Nykaa	278	6.0
	Others	101	2.2

From the above Table:2 demographic data of the participants representing 440 (44.4%) where male and 552 (55.6%) were Female with respect to Generation Y customers from different parts of India;161 which represents (16.22%) of the respondents were between 16-20 years, 379 which indicates (38.20%) were between 21-25 years, 273 which signifies (27.52%) were between 26-30, 133, 42 and 4 represents (13.40%), (4.23), (0.40) customers born between 31-35, 36-40, 41-45 respectively. 644 which indicates (64.9%) respondents are single, 342 directs (34.5%) and 6 indicates (0.40%) respondents were Married and Widow accordingly. 31 (31%) respondents were House Wife's, 712(71.2%) were students, with the highest respondents, 249(25.0%) were working professionals. 14(1.4%) were doctors, 419(42.2%) were Post Graduates, 524(52.8%) with the high number of Graduates in the survey and 35(3.5%) were Pre-University/ Diploma candidates. 369 which indicates (37.2%) were below 25,000 income level per month, 201(20.3%) were 25,000-50,000 income earning respondents, 50,000-75,000 income level customers, 75-000-1,00,000 and Above 1,00,000 were 161(16.2%) and 124(12.5%) respondents respectively. 121(2.6%) indicates Ajio Online shopping app preferred by respondents, 985(21.4%) says Amazon used by respondents with the highest usage app in the present survey, 600(13.0%) used Flipkart, 976(21.2%) used by Lenskart with the second highest app in the current study, 396(8.6%) indicates Meesho, 667(14.5%) shows Myntra, 489(10.6%) Nike, 278(6.0%) Nykaa and other online shopping apps and websites by 101(202%) accordingly.

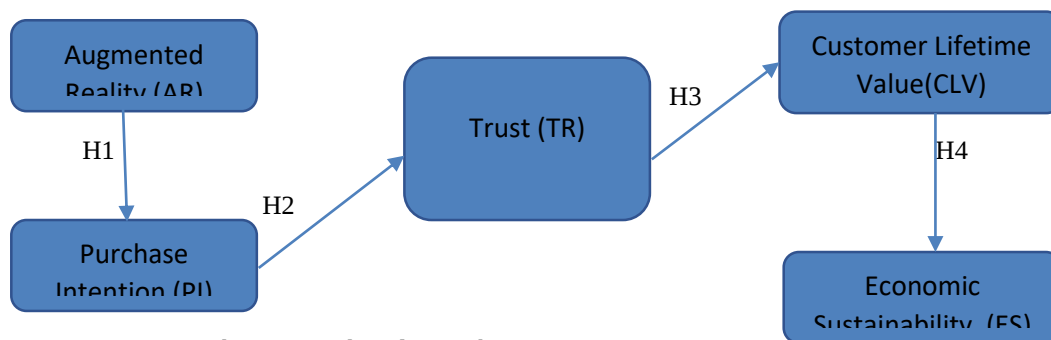
Reliability Test

Cronbach's alpha is calculated to check the reliability of the items, which is 0.956 (Kannan. V. R 2005) for the current study, which is excellent and all the factors are now considered for further analysis.

Pearson's Correlation Matrix*Table:2 Correlation of factors*

	AR	PI	TR	SU	CLV
AR	1.000	.471	.511	.380	.336
PI	.471	1.000	.542	.414	.393
TR	.511	.542	1.000	.316	.302
SU	.380	.414	.316	1.000	.473
CLV	.336	.393	.302	.473	1.000

With the reference to the above Table 2, AR is correlated with PI, TR, SU and CLV with correlation coefficient of 0.471, 0.511, 0.380, 0.336 respectively. PI is correlated with TR with highest correlation coefficient of 0.542, SU of 0.414 and CLV of 0.393. TR is correlated with SU and CLV with the correlation coefficient of 0.316 and 0.302 respectively. Hence, it indicates that all the factors have a positive moderate correlation.

Conceptual Model and Hypothesis*Figure:2 Conceptual Framework and Hypothesis***Hypothesis**

H₀₁ Augmented Reality does not impact positively on Purchase Intention

H_{a1} Augmented Reality will positively impact on Purchase Intention

H₀₂ Purchase Intention does not impact positively on Trust

H_{a2} Purchase Intention will positively impact on Trust

H₀₃ Trust does not impact positively on Customer Lifetime Value

H_{a3} Trust will positively impact on Customer Lifetime Value

H₀₄ Customer Lifetime Value does not impact positively on Economic Sustainability

H_{a4} Customer Lifetime Value will positively impact on Economic Sustainability

Table:3 Reliability measurements

Latent Construct	Items	Standardized loading Factor	Construct Validity
AR	AR1	0.734	0.955
	AR2	0.859	
	AR3	0.866	
	AR4	0.850	
	AR5	0.851	
	AR5	0.858	
	AR6	0.882	
PI	PI1	0.696	0.938
	PI2	0.846	
	PI3	0.645	
	PI4	0.842	
	PI5	0.848	
TR	TR1	0.736	0.948
	TR2	0.829	
	TR3	0.826	
	TR4	0.837	
	TR5	0.832	
	TR6	0.827	
SU	SU1	0.789	0.950
	SU2	0.849	
	SU3	0.889	
	SU4	0.888	
	SU5	0.882	
	SU6	0.884	
CLV	CLV1	0.716	0.946
	CLV2	0.709	
	CLV3	0.786	
	CLV4	0.773	
	CLV5	0.766	
	CLV6	0.781	
	CLV7	0.750	
	CLV8	0.801	
	CLV9	0.781	
	CLV10	0.736	
	CLV11	0.824	
	CLV12	0.796	

From the above Table:3 reliability measurements are analysed. Augmented Reality (AR) has 7 items AR1, AR2 AR3 AR4 AR5 AR6 AR7, with standardized loading factor 0.734, 0.859, 0.866, 0.850, 0.851, 0.858, 0.882 respectively and total Construct validity is 0.955. Purchase Intention (PI) has 5 items with standardised loading factor PI1 (0.696), PI2 (0.846), PI3 (0.645), PI4 (0.842), PI5 (0.848), with total Construct validity is 0.938. Trust (TR) has 6 items TR1, TR2, TR3, TR4, TR5, TR6, with standardized loading factor 0.736, 0.829, 0.826, 0.837, 0.832, 0.827, with total construct validity of 0.948. Sustainability (SU) has 6 items SU1, SU2, SU3, SU4, SU5, SU6, with standardised loading factor of 0.789, 0.849, 0.889, 0.888, 0.882, 0.884, with total construct validity of 0.950. Customer Lifetime Value (CLV) has 12 items CLV1, CLV2, CLV3, CLV4, CLV5, CLV6, CLV7, CLV8, CLV9, CLV10, CLV11, CLV12 with standardised loading factor 0.716, 0.709, 0.786, 0.773, 0.766, 0.781, 0.750, 0.801, 0.781, 0.736, 0.824, 0.796, with total construct validity 0.946. All the standard loading factor and construct validity should be more than 0.5, (Hair et al., 2015) so it is considered for further analysis.

Confirmatory Factor Analysis (CFA)

Confirmatory factor analysis is analysed to check the reliability and also for validity of items falling in constructs. Initially the measurement model is studied through SEM with the path diagram to understand the underlying constructs, in SEM the goodness of fit should be greater for good fit. (Byrne, 2001; Kline, 2005).

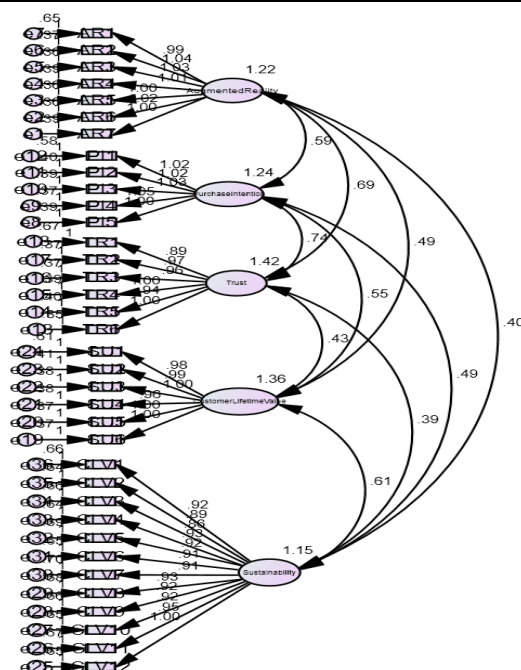


Figure:3 Measurement model for the variables

Table: 4 Confirmatory Factor Analysis (CFA)

Measure	Name	Cut off Value	Study Results
χ^2 / df	Normed Chi Square	Less than 3 (Haire et., al., 2015)	2.679
χ^2	Chi Square	(Hair et., al., 2015)	1580.8
AGFI	Adjusted Goodness of Fit	More than 0.90 (Haie et., al., 2015)	0.923
GFI	Goodness of Fit	More than 0.90 (Hair et., al., 2015)	0.932
CFI	Comparative Fit Index	More than 0.95 (Hair et., al., 2015)	0.979
TLI	Tucker Lewis Index	More than 0.95 (Hair et., al., 2015)	0.978
RMSEA	Root Mean Square Error of Approximation	Less than 0.08 (Hair et., al., 2015)	0.034
SRMR	Standardized Root Mean Squared Residual	Less than 0.05 (Hair et., al., 2015)	0.048

With reference to the above Table:4 The value of Normed Chi Square is 2.679, which is less than 3 (Hair et., al., 2015) The value is Chai square is 1580.8, which is in an acceptable range. Adjusted Goodness of Fit 0.923 and Goodness of Fit is 0.932, both the values should be more than 0.90 (Hair et., al., 2015). The value of Comparative Fit Index is 0.979 and the value of Tucker Lewis Index is 0.978, the accepted value should be more than 0.95 (Hair et., al., 2015) Root mean square error of approximation is 0.034 and the value of standard root mean squared residual is 0.048, the range should be less than 0.05 (Hair et., al., 2015). So by analysing the values it is considered that model has a great goodness of fit as all the values are as expected.

Table:5 Standardised path coefficients

To		From	Hypothesis	Estimate	SE	CR	P	Results
Augmented Reality	□	Purchase Intention	H1	0.83	0.105	7.925	***	Supported
Purchase Intention	□	Trust	H2	1.658	0.182	9.1	***	Supported
Trust	□	Sustainability	H3	0.681	0.066	10.351	***	Supported
Sustainability	□	Customer Lifetime Value	H4	0.795	0.114	6.981	***	Supported

From the above Table:5 standardies path coefficients have been achieved (Hypothesis Test)

H₁- AR has significant direct influences on PI because the results Estimate value (β) 0.83; CR value (t-value) is 7.925 and $P < 0.05$, hence H₁: Augmented Reality positively influences Purchase Intention is accepted.

H₂- PI has significant direct influences on TR because the results Estimate value (β) 1.658; CR value (t-value) is 9.1 and $P < 0.05$, hence H₂: Purchase Intention positively influences Trust is accepted.

H₃- TR has significant direct influences on SU because the results Estimate value (β) 0.681; CR value (t-value) is 10.351 and $P < 0.05$, hence H₃: Trust positively influences Sustainability is accepted.

H₄- SU has significant direct influences on CLV because the results Estimate value (β) 0.795; CR value (t-value) is 6.981 and $P < 0.05$, hence H₄: Sustainability positively influences Customer Lifetime Value is accepted.

Theoretical Model Analysis

The structural model is to test the hypothesised theoretical relationship among the variables in the model. The model fit is to prove the hypothesis the researcher has checked the significance of the estimated parameter; the significance of the direct relationship between constructs should be < 0.05 (SE); CR (T-Value) should be greater than 1.96 Estimate (β) gives an intensity relationship. (Hair et al., 2013)

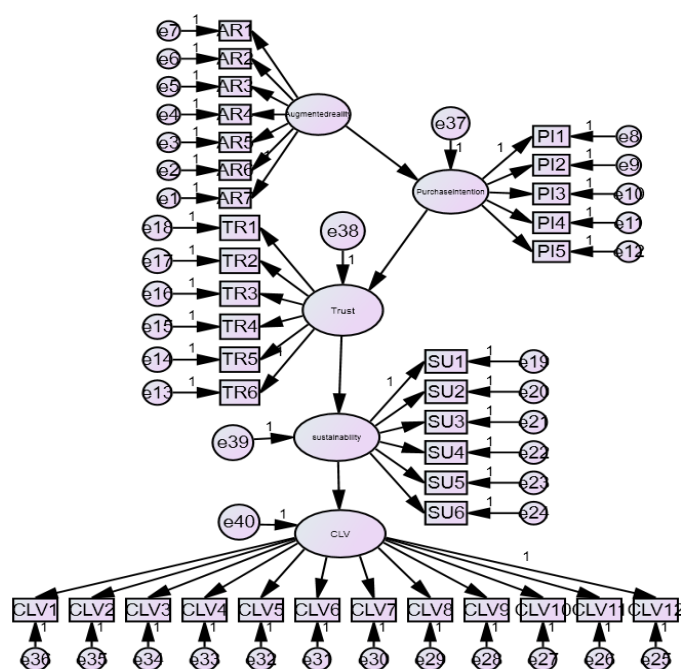


Figure:4 Theoretical model with standardised regression weights

Table:6 Discriminant validity of the measurement model

	AR	PI	TR	SU	CLV
AR	0.767				
PI	0.483	0.705			
TR	0.523	0.557	0.894		
SU	0.342	0.408	0.305	0.674	
CLV	0.309	0.422	0.380	0.495	0.677

From the above Table:6 Discriminant validity of the measurement model was analysed. The square root of AVE with respective factors should exceed the values of corresponding correlations among constructs. The results shows that correlations in the factors are less than its square root of AVE. The correlations of AR is 0.767, PI is 0.705, TR is 0.894, SU is 0.674 and CLV is 0.677, which is less than the square root of AVE. Hence, it's concluded the data and the factors are reliable and valid based on convergent and discriminant validity achieved.

Discussion and Conclusion

Artificial Intelligence is growing drastically in every field. Earlier customers were doubtful to buy products online now days online shopping has become a way of spending leisure time, this was possible because E-retailers are introducing new terms like Augmented Reality in shopping and attracting customers to spend more and more time in online shopping apps/websites. By introducing Augmented Reality in shopping E-retailers are creating loyal customers, building trust towards E-retailers as it leads towards customer Purchase Intention, also it is helping them to sustain in the market for long time, which is also known as economic sustainability. This is the first study where the customer lifetime value helps on economic sustainability. There are so many studies available where CLV is from the retailers' perspective, in this paper we have studied CLV from the customer perspective and how its helping E-retailers to achieve Economic Sustainability.

In this study the CFA show the theorized model has a good fit (*Table:4 Confirmatory Factor Analysis*) and also results supported the theories that they had significant effect, Standardised path coefficients (*Table:5 Standardised path coefficients*) The study says that by adopting new technological features in online shopping apps the customers will show more interest in buying products, there is a huge scope for developing nation like India where young population is increasing, mobile phone penetration is increasing drastically, this is a good chance for E-retailers to maximise profits also to attain sustainability.

Limitations of the study

The present study is only restricted or limited to Augmented Reality (AR), Further study can be conducted on Virtual Reality (VR). This study is conducted only on Generation Y customers, Further study can be done on other Generation X, Generation Z or alpha consumers. The study is restricted to Fashion products, other commodities like furniture or appeals were not considered for the present study.

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