

## CONSUMER BEHAVIOR TOWARDS E-COMMERCE FOR TEXTILE PRODUCTS IN ASSAM

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### ABSTRACT:

This study explores the evolving landscape of consumer behavior towards e-commerce for textile products in Assam, a region rooted in traditional weaving practices yet increasingly exposed to digital transformation. Drawing on secondary data and qualitative content analysis, the research identifies key determinants of online purchasing behavior including trust, convenience, digital literacy, demographic attributes, and perceived risk. Special attention is given to traditional textile hubs like Sualkuchi, which possess rich cultural significance but face challenges such as inadequate digital infrastructure, limited awareness, and resistance to change among small and medium textile enterprises. Findings reveal that while young, urban consumers show higher engagement with online platforms due to technological familiarity and perceived ease, rural populations remain cautious. Trust-building elements, such as secure transactions, clear return policies, and website credibility, are critical in influencing online textile purchase decisions. The COVID-19 pandemic accelerated digital adoption but also exposed systemic gaps in readiness. The study emphasizes the importance of government intervention, infrastructure enhancement, and targeted digital literacy initiatives to bridge the e-commerce divide and unlock new economic opportunities for Assam's textile sector.

**KEYWORDS:** E-commerce, Trust, Textiles, Digitalization, Sualkuchi

### INTRODUCTION

E-commerce, or electronic commerce, has revolutionized business practices (Karim & Xu, 2018). It involves trading goods and services via electronic mediums, and its growth in India is significantly attributed to the increasing internet use and affordability of personal computers (Panigrahi et al., 2016). India's e-commerce market expansion is propelled by increasing smartphone adoption, growing wealth, and affordable data plans (Sharma et al., 2023). E-commerce adoption allows businesses to reduce costs, improve efficiency, and offer greater value to consumers (Rao, 2003). The convenience of shopping anytime and receiving purchases without visiting a physical store is a key feature of online retail (Reyes-Mercado et al., 2017). As internet use grows, it is increasingly important to understand internet usage trends and barriers to e-commerce adoption (Johar & Awalluddin, 2011). E-commerce transforms conventional business perceptions through the buying and selling of goods and services via the internet (Singh, 2023). The emergence of social commerce components is a primary driver of e-commerce adoption, although some consumers still prefer traditional in-store shopping because of concerns about risk and trust (A.S., 2021). Examining customer perceptions of online services in this developing market is of particular interest, especially given the growth of technology, internet access, and disposable income (Sharma et al., 2014). E-commerce is still in its early stages of development in developing countries, but it has

affected almost every part of daily life, including education, communication, entertainment and business (Acılar, 2011). Understanding consumer adaptability of e-commerce for textile products is also important in understanding commerce adoption in rural Assam, as well as highlighting the impact of events such as the COVID-19 pandemic on changing e-commerce perceptions (Nath, n.d.). Exploring the attitudes and behaviors of consumers in this region can provide valuable insights for businesses looking to expand their online presence and better serve their customers (Saprikis, 2013). Sualkuchi, also known as the "Manchester of Assam," is a major center for Assam silk production and hand-woven textiles that have supported communities for generations (Nath & Kalita, n.d.). E-commerce presents opportunities for growth in developing countries, yet these benefits often go unnoticed due to the digital divide (Ghonyan, 2020). Despite the availability of internet facilities in Bangladesh, e-commerce is still far from being fully adopted (Laisuzzaman et al., 2010). This is particularly relevant in areas where traditional industries could benefit from broader market access through online platforms (Nath & Kalita, n.d.). The challenges in adopting e-commerce include overcoming consumer knowledge gaps, building trust in online systems, and improving telecommunications infrastructure (Bakri et al., 2020). Most studies in developing countries lack a clear theoretical basis, making it essential to understand potential barriers to e-commerce adoption for small and medium-sized enterprises (Ghonyan, 2020). The potential of community e-centers to provide e-commerce services in rural areas and address challenges related to the digital divide is promising (Islam et al., 2016). E-commerce provides a unique opportunity for integrating local networks into broader market economies, especially in regions where traditional businesses have long relied on local networks (Nath, n.d.). These challenges highlight the need for targeted interventions to support digital infrastructure and skill development, as well as addressing resistance to change and promoting modern business models (Nath & Kalita, n.d.).

Small businesses represent a significant and evolving sector within e-commerce, holding considerable promise for economic development in regions such as Assam (Ghonyan, 2020). Understanding the hurdles in sustainable e-commerce development is crucial, especially for rural micro-entrepreneurs who have yet to fully capitalize on available technologies (Bhatia-Kalluri, 2021). By connecting local artisans and sellers to national and international markets, e-commerce adoption in areas like Sualkuchi can preserve cultural heritage while fostering economic growth (Nath & Kalita, n.d.). Understanding these factors is essential for policymakers aiming to reduce poverty and enhance living standards in rural areas (Islam et al., 2016).

E-commerce solutions offer viable strategies for organizations in evolving economic environments, yet developing countries often lag in adoption due to internal and external barriers (Kapurubandara, 2009). These barriers include poor infrastructure, social problems, and a deficient legal and economic framework (Alqatawna, 2014). Exploring these barriers and understanding their impact on small and medium-sized enterprises at different stages of development is crucial for facilitating e-commerce adoption (Kapurubandara, 2009). It is also important to investigate the perceptions of e-commerce and the barriers to its adoption in developing countries to separate hype from reality (Agwu & Murray, 2015). E-commerce adoption faces challenges related to technology, the environment, and customer trust (Hendricks & Mwapwele, 2023). E-commerce diffusion has seen success in large businesses, but organizational theories applicable to these may not fit small and medium enterprises (Sharma et al., 2004).

## **METHODOLOGY:**

This study adopts a descriptive research design based entirely on secondary data to examine consumer behavior towards e-commerce for textile products in Assam. Data were sourced from academic journals, government reports, industry publications, and previous research studies focusing on e-commerce adoption, consumer trust, and digital readiness, particularly in developing regions and Assam's textile sector. A qualitative content analysis was conducted to identify key themes, patterns, and influencing factors such as trust, convenience, digital access, and demographic trends. Special emphasis was given to insights related to traditional textile hubs like Sualkuchi. While the use of secondary data enables a broad understanding of the subject, it limits the study's ability to reflect the most recent and localized behavioral shifts, particularly those emerging in the post-pandemic digital landscape.

## **OBJECTIVES:**

1. To analyze the key factors influencing consumer preference for purchasing textile products through e-commerce platforms in Assam.
2. To examine the demographic patterns and behavioral trends of consumers in Assam with respect to online textile shopping.

## **LITERATURE REVIEW:**

To cover these areas, literature review will provide a comprehensive overview of the factors influencing consumer preference for purchasing textile products through e-commerce platforms in Assam:

## **TEXTILE PRODUCTS THROUGH E-COMMERCE PLATFORMS:**

This review will address the current gap in e-commerce adoption literature in developing countries, and will challenge the current view of barriers, literature, and models of e-commerce adoption, especially in small and medium-sized enterprises (Ghonyan, 2020). SMEs represent a substantial portion of employment in developing countries and exhibit a greater agility in adapting to new technologies compared to larger corporations (Alqatawna, 2014). However, SMEs in developing countries often lag in adopting ICT and e-commerce technologies due to internal and external barriers (Kapurubandara, 2009). A significant number of businesses operate without registration, which may impede their capacity to fully utilize e-commerce (Nath, n.d.). To address this, research is needed to discover a practical framework applicable in developing countries by investigating current e-commerce adoption barriers (Ghonyan, 2020) (Hendricks & Mwapwele, 2023). E-commerce can help traditional businesses by expanding market reach, cutting operational costs and increasing visibility (Nath & Kalita, n.d.). SMEs should view e-business adoption as a means to achieve their objectives and not just as an end (Taylor & Murphy, 2004). Governments should focus less on the technology of e-commerce and more on how small businesses can identify opportunities, generate profits, and create wealth (Taylor & Murphy, 2004). It is imperative to explore internal and external factors, that affect e-commerce adoption to create a comprehensive framework applicable to SMEs in these regions (Hayati & Andrawina, 2019). E-commerce has the potential to enhance productivity and efficiency across various sectors, drawing considerable global attention (Agwu & Murray, 2015). This is particularly relevant for regions where traditional businesses are common, and integration into broader markets is essential (Nath, n.d.). Factors such as technology, the external environment, and customer trust are key challenges in e-commerce adoption, whereas organizational performance can boost e-commerce adoption (Hendricks & Mwapwele, 2023). However, management's

understanding of these benefits is crucial for successful adoption (Hendricks & Mwapwele, 2023). Adaptation of organizational theories is necessary to accommodate small and medium enterprises in the realm of e-commerce (Sharma et al., 2004). Historical issues between businesses and SMEs continue to pose challenges, and characteristics of managers and organizations, perceived benefits, organizational culture, IT competence, technological competency, IT support, financial support, management commitment, external pressure, and adoption costs are significant predictors of e-commerce acceptance in SMEs (Karim & Gide, 2018) (Sujatha & Karthikeyan, 2021). Information technology is a valuable asset that can give businesses a strategic and operational advantage (Afolayan et al., 2015). Exploring these factors is particularly important in areas where traditional business practices are deeply entrenched (Nath & Kalita, n.d.). Factors such as management support, governmental roles, perceived benefits, external pressures, and organizational readiness significantly influence e-commerce adoption (Mansor et al., 2018). Influence from cultural, technological, financial and organizational factors have a great impact on e-commerce adoption among SMEs, with financial and technological factors being the most critical (Dahbi & BenMoussa, 2019). Understanding factors that limit e-commerce adoption is important to enhance online market platforms and broaden the range of available goods and services (Abdullah et al., 2023). These factors underscore the necessity for SMEs to strategically integrate e-commerce into their business models (Kartiwi, 2006). , and managerial attitudes, corporate strategies, external pressures, and technological strengths are critical factors determining a firm's adoption of e-commerce (Pei-xin & Xie, 2012). Exploring the interconnectedness of these challenges and benefits is vital, particularly how management's perception of e-commerce values influences adoption (Hendricks & Mwapwele, 2023).

This necessitates an awareness of how shifts in the business landscape, such as those precipitated by events like the COVID-19 pandemic, can compel SMEs to embrace technologies that were previously deemed unnecessary (Zamani, 2022). Understanding and addressing these considerations are crucial for ensuring successful e-commerce integration and fostering economic development in regions characterized by deeply rooted traditional practices (Sutanonpaiboon & Pearson, 2006) (Pei-xin & Xie, 2012).

### **DEMOGRAPHIC PATTERNS, CONSUMER BEHAVIOR, AND ONLINE TEXTILE SHOPPING IN ASSAM:**

Commerce Platforms: Assess the importance of trust signals, such as customer reviews, secure payment gateways, and clear return policies (Prasad et al., 2019). -commerce sites (Islam et al., 2020). Explore how lenient return policies can increase trustworthiness (Santos & Koromyslova, 2020). E-commerce security dimensions, including authenticity, integrity, availability, privacy, confidentiality, and non-repudiation, are crucial considerations (Ghazali et al., 2019). Addressing socio-economic barriers and enhancing digital literacy can empower textile sellers to leverage e-commerce benefits (Nath & Kalita, n.d.). Trust in e-commerce is influenced by perceptions of vendor commitment, ethical data use, and technical security (Malik & Kumar, 2021). Consumers often rely on product images, descriptions, and reviews to assess merchandise fit, quality, and utility (Santos & Koromyslova, 2020). The adoption of e-commerce can significantly benefit traditional textile industries by expanding market reach and lowering operational costs (Nath & Kalita, n.d.). Most traditional cues for assessing trust are not available online, posing a challenge for large-scale e-commerce adoption (Patton & Jøsang, 2003). Trust plays a pivotal role, as e-commerce adoption hinges on management's perception and understanding of its benefits (Hendricks & Mwapwele, 2023). Improving website quality and ensuring secure online transactions are vital for fostering consumer trust (Octavia & Tamerlane, 2017). Technological trust and relationship trust are both essential for

maintaining e-commerce relationships (Ratnasingam, 2005). Still, some customers are hesitant to adopt e-commerce due to factors such as risk and trust (A.S., 2021). The confidence of consumers in online transactions is vital for the continuous growth and development of e-commerce (Ahmed et al., 2007). commerce platforms (Odusanya et al., 2020). The youth are increasingly involved in e-commerce due to its ease of use, time-saving benefits, and low startup costs (Bakri et al., 2020). Factors such as security, privacy, awareness, and quality of public services also play a role in e-commerce adoption (Kabango & Romeo, 2015). The growing use of the internet has increased the acceptance of online shopping (Acilar, 2011). Online shopping offers convenience and a hassle-free experience, enabling customers to find diverse products more easily (Le & Hoang, 2020). Building trust in e-commerce is complex because it involves multiple parties, including IT infrastructure (Alkhalil & Siddiqui, 2018). The absence of control mechanisms and authority online can make it difficult for users to evaluate credibility, increasing the need for trust (Guido et al., 2010). Retailers could achieve greater success by assuring customers that their personal information will be safe, and they can increase their trust by providing facilities that provide more secure transactions when they do online purchasing (Habib & Hamadne, 2021). -commerce vendors (Bauman & Bachmann, 2017). Trust is vital in e-commerce because it reduces uncertainties and enhances consumer purchase intentions (Esmaeili et al., 2015). Trust in online stores significantly impacts consumer purchase decisions, influencing whether or not they choose to spend money, regardless of a website's usability (Lanford & Hübscher, 2004). -commerce security and reliability are critical for fostering trust and encouraging online textile purchases, as consumers express concerns about online payment security, the reliability of companies, and the absence of privacy policies (Gefen, 2000) (Roy et al., 2001). Trust is especially important because e-commerce platforms may be losing their ethical properties, hindering their ability to reach their maximum potential due to a lack of consumer confidence (Singh et al., 2024). Trust is as important to online commerce as the widely accepted technology acceptance model use-antecedents, perceived usefulness, and perceived ease of use (Gefen et al., 2003). Trust is especially relevant in protecting personal information from cybercrimes and unsavory elements, which inhibits online behavior (Chik, 2005). Trust in online platforms reduces consumer anxiety, encouraging the online purchase of fashion products (Bilal et al., 2021). The interface usability and quality of e-commerce websites have a strong relationship with trust, with some components of user interface quality being more important than others (Roy et al., 2001). Trust may significantly influence a consumer's decision-making process (Tam et al., 2019). Commerce (Hong & Hoon, 2013) is uncertain, and consumers worry that their private information may be exposed due to security vulnerabilities (Pittayachawan et al., 2008).

## FINDINGS AND DISCUSSIONS:

The study highlights that consumer behavior towards e-commerce for textile products in Assam is influenced by multiple interconnected factors, with **trust, accessibility, convenience, perceived risk, digital literacy, and demographic attributes** emerging as the most significant themes.

## TRUST AS THE CENTRAL DETERMINANT:

Trust plays a pivotal role in shaping consumer attitudes towards purchasing textile products online. Many consumers remain skeptical about the authenticity of online textile sellers due to fear of fraud, poor product quality, and misuse of personal information. This distrust is aggravated by inadequate return policies, lack of transparency, and poorly designed websites. Consumers place considerable value on trust-building elements such as secure payment systems, clear return procedures, customer reviews, and visible seller credentials. When these



trust signals are missing, hesitation to adopt e-commerce increases, particularly among traditional buyers.

### **DEMOGRAPHIC TRENDS IN E-COMMERCE ADOPTION:**

The study finds that younger consumers, particularly those in urban and semi-urban areas, show greater readiness to engage in online textile shopping. They are more tech-savvy, comfortable navigating digital interfaces, and willing to experiment with new platforms. In contrast, older generations and rural populations, such as those in Sualkuchi and other traditional weaving hubs, remain less inclined due to limited digital exposure, lack of trust in online platforms, and attachment to conventional buying practices. Education levels and income groups also affect consumer behavior, with more educated and economically stable individuals demonstrating higher e-commerce usage.

### **CONVENIENCE AND PERCEIVED BENEFITS:**

Consumers are increasingly drawn to e-commerce for its convenience, allowing them to shop anytime, avoid crowded markets, compare prices quickly, and access a wider variety of textile products. For time-constrained or remote customers, online platforms provide an accessible shopping alternative. However, for many in Assam, especially those unfamiliar with online payments and deliveries, this convenience is still overshadowed by uncertainty, perceived complexity, and fear of product mismatch or delivery delays.

### **BARRIERS TO E-COMMERCE ADOPTION AMONG TEXTILE SMES:**

Traditional textile sellers, including small and medium-sized enterprises (SMEs) in regions like Sualkuchi, face a multitude of challenges in adopting e-commerce. These include limited awareness of digital tools, insufficient technical skills, lack of funding, poor internet infrastructure, and minimal government support. Many small sellers still operate informally and lack the strategic foresight to embrace digital transformation. There is also resistance to change, driven by a fear of losing personal customer relationships and skepticism about online profitability. These issues collectively hinder the integration of traditional textile businesses into the digital economy.

### **IMPACT OF THE COVID-19 PANDEMIC:**

The pandemic served as a critical turning point by accelerating digital adoption across sectors. Consumers who previously avoided online shopping were compelled to explore e-commerce due to lockdowns and movement restrictions. This sudden shift highlighted the potential of online platforms in ensuring business continuity for textile sellers. However, the transition also exposed infrastructural gaps, digital inequalities, and a lack of preparedness among many businesses in Assam. While some businesses leveraged the opportunity to expand their reach, others struggled to adapt due to a lack of digital readiness.

### **ROLE OF GOVERNMENT AND POLICY SUPPORT:**

The findings suggest that with proper government intervention, including training programs, infrastructure development, financial assistance, and digital literacy campaigns, the adoption of e-commerce can be accelerated in Assam's textile sector. Policy-level efforts should focus on supporting local artisans, promoting digital marketplaces, and enabling secure and transparent platforms that facilitate trust-based transactions.

### **CULTURAL AND TECHNOLOGICAL FACTORS:**

Assam's strong cultural connection to hand-woven textiles and personalized shopping experiences poses both a challenge and an opportunity for e-commerce platforms. While

digital platforms can help preserve and promote local crafts to global audiences, they must also respect the nuances of traditional buyer-seller interactions. Technological improvements such as user-friendly interfaces, regional language support, and virtual try-on tools could enhance the appeal of online textile shopping for Assamese consumers.

### IN SUMMARY:

The study concludes that **consumer behavior towards e-commerce for textile products in Assam is evolving but still restrained** by deep-rooted trust issues, demographic and digital divides, and lack of institutional support. While **young, urban consumers are leading the way**, traditional sellers and rural customers require focused attention through **capacity-building and confidence-enhancing interventions**. If properly harnessed, **e-commerce can revolutionize the textile economy in Assam**, especially in heritage-rich areas like Sualkuchi, by providing broader markets, preserving cultural identity, and improving livelihoods.

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