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**ONLINE SHOPPING FOR CLOTHES: A STUDY OF FACTORS CONTRIBUTING TO  
THE PURCHASE INTENTIONS IN SHAVIYANI ATOLL MALDIVES**

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**ABSTRACT**

The purpose of this study is to examine the elements that influence the purchase intentions in online shopping for clothes in Shaviyan atoll Maldives. This study discusses some of the most common factors found in the literature including brand awareness, purchase intention, attitude, price of the product and convenience. The sample included randomly selected 100 residents from Shaviyan atoll Maldives. A likert-scaled questionnaire with 31 questions has been deployed as the research instrument. As a descriptive causal study, the responses have been analysed via regression analysis by using SPSS. The findings indicated that customers' attitude as the only significant factor to predict the shopping behaviour. The study may provide valuable information for entrepreneurs in strategising marketing activities and deploying resources towards a more result-oriented business approach.

**KEYWORDS:** Online Shopping, Maldives, Purchase Intension.

**1. INTRODUCTION**

Online shopping has taken over physical markets in most of markets including cloth industry across the globe in recent years (Zhou, 2007). It is estimated that online customers have over 30 million products across various categories including books, daily use products, consumer electronics and lifestyle (Pandey & Parmar, 2019). Online shopping including those targeted for clothes has been increasing at a remarkable rate and it has become increasingly essential part of today's transactions (Dost et al., 2015; Y. J. Lim et al., 2016). Online shopping has been observed with drastic increasing trend in small developing nations such as Maldives. In certain markets in Maldives such food and transportation, hospitality and garment retails online shopping has shown more common and convenient than other areas.

Individual online shopping habits are generally influenced by a multitude of factors that encompass both personal preferences and external influences. It can be categorised into two broad categories including personal preference and external factors. Firstly, individual factors may include personal income level, lifestyle, and personal values. In addition, cultural norms and societal trends can also heavily influence what individuals buy and where they shop. As a part of external factors such as prices, promotions, and availability of goods on time may also impact shopping behaviour. Moreover, advancements in technology have revolutionised the shopping experience, with e-commerce platforms and mobile apps providing convenience and accessibility to markets across the globe. Social influences, such as peer recommendations and celebrity endorsements, further shape consumer choices. Collectively, these factors form a complex web that guides and shapes shopping habits in today's dynamic marketplace. Even though online shopping is very common in Maldives, studies concerning online shopping behaviour are still very rare. Therefore, the current study attempts to investigate the factors that may contribute to online shopping intentions in clothing markets in Shaviyani Atoll Maldives. This study will particularly focus on the factors including brand awareness, purchase intention, attitude, price and conveniences.

## 2. LITERATURE REVIEW

Since the late 1990s, online shopping has been growing rapidly with more consumers buying a wider variety of products via internet (Zhou, 2007). Online shopping can be referred to as any form of trade or business transactions carried out via online. Numerous factors, such as demographics, social influences, online shopping experience, social media presence, situational factors, collectively shape the landscape of online shopping (Pandey & Parmar, 2019). Literature indicates several factors that may predict online shopping intentions. Some of these factors may include demographics, social influences, online shopping experience, social media presence, situational factors (Pandey & Parmar, 2019). In this study a few central factors including brand awareness, purchase intention, attitude, price and conveniences will only be taken into consideration.

Brand awareness has been recognised as one of the factors associated with the purchase intention of customers shopping online (Huang & Sarigöllü, 2012; Keller, 1993; Khan et al., 2015; Latif et al., 2014). It is focused on brand recognition and generating comprehensive understanding about the brand to create a positive attitude towards the targeted brand or the company (Latif et al., 2014). Brand awareness indicates whether consumers can remember or identify a brand, or if they are merely aware of its existence (Keller, 1993). The significance of brand awareness has been reported in many studies. As such a positive relationship between brand awareness and brand equity has been reported in (Huang & Sarigöllü, 2012; Khan et al., 2015).

Secondly, purchase intentions have been reported in the relevant literature in many studies as one of the factors shaping online shopping (Akar & Nasir, 2015; Lee et al., 2017; Y. J. Lim et al., 2016). Purchase intention referred to the likelihood that determined the strength of customers' willingness to buy a product, the greater the likelihood, the stronger the purchase intention. According to Lim et al. (2016) purchase intention has a significant positive impact on online shopping behavior. The significance of purchase intentions is highlighted in many studies. For instance, Akar and Nasir (2015) argue that, in order to meet the needs of online consumers and become a significant player in

the global competitive market, companies must understand consumers' characteristics and their intentions when making online purchases.

Next, attitude encompasses of consumers' feelings, beliefs, and behavioral intentions towards online shopping, influencing their decision-making process and loyalty to e-commerce platforms (Chen et al., 2020). The significance of online customers' attitudes in online shopping cannot be overstated, as it plays a crucial role in shaping their purchasing behaviors (Zhou, 2007). A positive attitude can lead to increased trust and frequent purchases, while a negative attitude can result in reluctance to engage with online retailers (Lim et al., 2006). Understanding these attitudes is vital for companies to tailor their marketing strategies, enhance user experience, and foster a loyal customer base in the highly competitive digital marketplace (Al-Debei et al., 2015). At the same time, Delafrooz et al. (2011) indicated that, trust and attitude with stronger direct effect on online shopping intention.

The price of a product itself has long been recognized as a major predictor of customer choice (Khan et al., 2015; Kim et al., 2012). Product price has long been considered a key predictor of consumers' purchase decision-making (Lien et al., 2015). The price of a product is a pivotal factor influencing purchase intentions in online shopping, serving as a primary determinant in the consumer decision-making process (Alavi et al., 2016). Price sensitivity is heightened in the online shopping environment where consumers can effortlessly compare prices across various platforms simultaneously (Kung et al., 2002). Electronic markets enable customers to effortlessly compare prices across different vendors and identify the most affordable option (Kim et al., 2012)

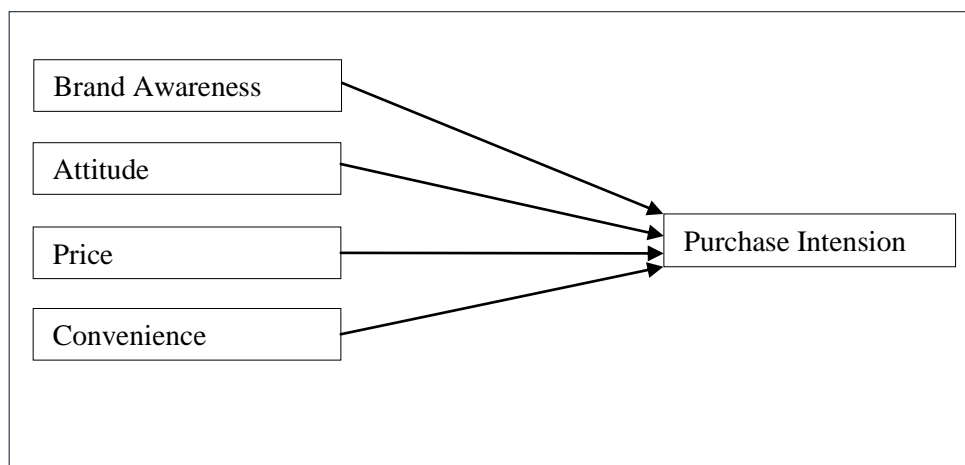
In online shopping, convenience directly impacts repurchase intentions by motivating customers to return to retailers that offer a smooth and hassle-free shopping experience (Pham et al., 2018). At the same time, Kwek et al. (2010) argue that convenience as one of the most significant factors towards purchase intention in online shopping. While Pham et al. (2018) found convenience with a direct effect on purchase intentions Delafrooz et al. (2011) report many factors including convenience, prices wider selection, and income had stronger indirect effect on online shopping intention. Similarly, Khan et al. (2015) found convenience as a significant determinant for customer satisfaction and repurchase intentions in e-stores.

There are several theories that attempt to explain shopping behavior. One of the most prominent is the Theory of Planned Behavior (TPB) (Lim et al., 2016). This theory remains a valuable framework for research in the social and behavioral sciences (Bosnjak et al., 2020). TPB is a comprehensive social psychology theory that has found widespread application (Zhang, 2018). TPB suggests that the primary determinant of action or behavior is an individual's intention to engage in that behaviour (Conner, 2020). The theory posits that attitudes, subjective norms, and perceived behavioral control collectively influence an individual's intentions and subsequent behaviors. Human behavior is influenced by three considerations including beliefs about the likely consequences (behavioral beliefs), beliefs about others' expectations (normative beliefs), and beliefs about factors that may facilitate or hinder the behavior (control beliefs) (Bosnjak et al., 2020). In the context of shopping behavior, TPB suggests that a consumer's intention to make a purchase is shaped by their attitude (Liu et al., 2020). For instance, a positive attitude towards products,

combined with a strong normative belief that friends support eco-friendly shopping, and a high level of perceived control over accessing such products will likely increase the intention to purchase sustainable items.

### Conceptual Framework

Figure 2.0 Conceptual Framework



## 3. METHODOLOGY

The current study is based on survey research method under the umbrella of quantitative research methods. The sample includes 100 residents from one of the islands located in the centre of Sh atoll locally called *Feevah*. Convenient sampling technique has been used to select the participants of this study. Both descriptive and inferential statistics have been deployed to acknowledge the research objectives and research questions of this study.

### 3.1 Measurement

Data collection was facilitated by the distribution of a standardised questionnaire using Google Form. The questions included in the questionnaire are of a closed-ended nature. The questionnaire is structured in to two main sections. The first section of the questionnaire pertains to socio-demographic factor. The second section of the questionnaire focused on inquiries pertaining to the evaluation of knowledge or brand awareness, pricing, convenience, attitude/buying behavior, and purchase intention. The responses to the questions in this section are derived using a Likert scale.

### 3.2 Data Collection and Analysis

To gather data, a structured questionnaire has been administered using the Google Form. The questionnaire has been sent to those who engage in online shopping for clothing only. To uphold the autonomy of participants, a comprehensive information sheet was presented with the permission form, ensuring that all essential details were made available. In order to preserve participant confidentiality, no personal information of the participants was collected. The decision to fill it or not was entirely under their discretion. As such, more than 150 copies of the questionnaire have been dispatched to the respondents out of which 110 responses have been received. For various

reasons mainly incomplete answers, 10 responses were discarded. The final data set include 100 responses.

The responses have been converted to a Google sheet to facilitate data cleaning and data analysis procedure. Data analysis has been carryout to produce findings to be reported as descriptive and inferential statistics. Initially, descriptive statistics has been deployed to report the demographic description of the sample including age, gender, marital status, work status, highest level of education attained, and monthly income. For this purpose, frequency and percentages have been calculated to summarise demographic attributes of the participants. At the same time, to determine the factors contributing to purchase intensions and their significance mean, std deviation and regression analysis has been conducted.

#### **4. FINDINGS**

The findings of the study will be presented in two major segments including demographic details of the participants and secondly results of the factors contributing to purchase intensions in online shopping for clothes. As such each of the demographic attributes of the participants are detailed below. Initially, considering the gender of the participants, out of 100 participants, 57 (57%) were female and 43 (43%) were male respondents. Secondly, the age category was divided into 3 main categories. It includes 18 to 20, 21 to 40 and 41 and above. It shows that 25% of the respondents are in the age cohort 18 to 20, 72% belongs to 21 to 40 cohort and the rest 3% belongs to 41 and above category. From this it concludes that adults (age 21 to 40) are more into online shopping than any another age group. Thirdly, looking into the marital status, 50% were married, 46% were single, 3% of the respondents belong divorced, and 1% widowed. The highest being the married and single rate indicates that those people prefer online shopping more with various reasons.

Additionally, employment status, qualification and income level have been identified and reported below as other demographic attributes of the participants. Initially, the employment status has been divided into 5 main categories including employed, housewife, retired, student, and unemployed. The table 4.1 shows that 88% respondents are employed, 5% are housewife, 1% as retired, 2% belongs to students and 4% is reported as unemployed. From this those who are employed are more into online shopping rather than any other groups. Secondly, looking into the highest qualification that the respondents hold, it shows that 16% has a diploma, 35% has a bachelor's degree, 10% holds a master's degree and 1% only holds a Ph.D. At the same time, 7% has completed A 'level, and 31% has O' level as a highest qualification. Finally, the income category is as reported has d 4 main groups. It includes respondents with a monthly income level of MVR 10,000 or less (59%), income level of 10,001 to 15,000 (28%), 15,001 to 20,000 (12%) and 20,001 and above (1%).

**Table 4.1. Demographic Profile**

Categories		Frequency	Percent	Valid Percent	Cumulative Percent
Gender	Female	57	57.0	57.0	57.0
	Male	43	43.0	43.0	100.0
	Total	100	100.0	100.0	
Age (years)	18 to 20	25	25.0	25.0	25.0
	21 to 40	72	72.0	72.0	97.0
	41 and above	3	3.0	3.0	100.0
	Total	100	100.0	100.0	
Marital Status	Divorced	3	3.0	3.0	3.0
	Married	50	50.0	50.0	53.0
	Single	46	46.0	46.0	99.0
	Widowed	1	1.0	1.0	100.0
Employment Status	Total	100	100.0	100.0	
	Employed	88	88.0	88.0	88.0
	Housewife	5	5.0	5.0	93.0
	Retired	1	1.0	1.0	94.0
	Student	2	2.0	2.0	96.0
	Unemployed	4	4.0	4.0	100.0
Highest Qualification Status	Total	100	100.0	100.0	
	Bachelor's degree	35	35.0	35.0	35.0
	Diploma	16	16.0	16.0	51.0
	GCE A 'level	7	7.0	7.0	58.0
	GCE O' level	31	31.0	31.0	89.0
	Masters	10	10.0	10.0	99.0
	Ph.D	1	+1.0	1.0	100.0
Income MVR	Total	100	100.0	100.0	
	10,001 to 15,000	28	28.0	28.0	28.0
	15,001 20,000	12	12.0	12.0	40.0
	20,001 a above	1	1.0	1.0	41.0
	Less than 10,000	59	59.0	59.0	100.0
Total	100	100.0	100.0		

#### 4.1 Normality of Data

In order to evaluate the normality of the data, descriptive statistics such as kurtosis and skewness were analyzed. The assumption of normality has significant importance in statistical analysis as it guarantees the validity and reliability of the acquired findings. Kurtosis is a measure that quantifies the level of peakiness or flatness seen in a distribution, while skewness is a statistical measure that assesses the degree of asymmetry shown by a distribution. According to George and Mallery (2010), in order to establish a normal univariate distribution, it is generally seen acceptable for the values of asymmetry and kurtosis to fall between the ranges of -2 to +2. Hair et al. (2010) and Bryne (2010) have posited that data may be classified as normal when the skewness falls between the range of -2 to +2, and the kurtosis falls within the range of -7 to +7. The table 4.2 exhibits the lowest skewness value of -2.276 and a highest skewness value of 0.924. Hence, it may be inferred that the data follows a normal distribution. The lowest kurtosis value observed is -1.260, while the highest kurtosis value recorded is 2.810. Given that the values of both skewness and kurtosis are within an acceptable range, it may be inferred that the outcomes exhibit a normal distribution.

**Table 4.2 Normality of Data (Descriptive Statistics)**

	N	Mean	Std. Deviation	Skewness	Kurtosis			
	Statistic	Statistic	Std. Error	Statistic	Statistic	Std. Error	Statistic	Std. Error
Online Pr 1	100	2.150	0.122	1.218	0.906	0.241	-0.055	0.478
Online Pr 2	100	2.010	0.112	1.124	1.157	0.241	0.856	0.478
Online Pr 3	100	2.280	0.106	1.055	0.310	0.241	-0.683	0.478
Online Pr 4	100	2.440	0.116	1.158	0.348	0.241	-0.666	0.478
Online Pr 5	100	1.960	0.114	1.136	1.175	0.241	0.676	0.478
Online K/BA 1	100	1.820	0.102	1.019	1.248	0.241	0.952	0.478
Online K/BA 2	100	2.730	0.134	1.340	0.407	0.241	-0.957	0.478
Online K/BA 3	100	3.000	0.139	1.393	0.092	0.241	-1.244	0.478
Online K/BA 4	100	3.380	0.141	1.413	-0.244	0.241	-1.260	0.478
Online K/BA 5	100	2.250	0.125	1.250	0.809	0.241	-0.206	0.478
Online C 1	100	1.890	0.110	1.100	1.430	0.241	1.668	0.478
Online C 2	100	2.110	0.112	1.118	0.752	0.241	-0.299	0.478
Online C 3	100	1.590	0.087	0.866	1.480	0.241	1.916	0.478
Online C 4	100	1.700	0.089	0.893	1.241	0.241	1.213	0.478
Online C 5	100	1.720	0.088	0.877	1.500	0.241	2.810	0.478
Online Att 1	100	2.310	0.102	1.022	0.269	0.241	-0.555	0.478
Online Att 2	100	2.210	0.113	1.131	0.729	0.241	-0.104	0.478
Online Att 3	100	2.900	0.122	1.219	0.092	0.241	-0.807	0.478
Online Att 4	100	2.140	0.093	0.932	0.478	0.241	0.101	0.478
Online Att 5	100	2.730	0.117	1.171	0.275	0.241	-0.640	0.478
Online PI 1	100	2.060	0.111	1.109	0.924	0.241	0.362	0.478
Online PI 2	100	2.320	0.112	1.118	0.663	0.241	-0.031	0.478
Online PI 3	100	2.240	0.108	1.084	0.623	0.241	-0.138	0.478

Online PI 4	100	3.240	0.124	1.240	-0.276	0.241	-0.760	0.478
Online PI 5	100	2.620	0.102	1.023	0.304	0.241	-0.130	0.478
Valid (listwise)	N 100							

## 4.2 Discussion

The descriptive statistics section presents findings that provide an understanding of the core trends and variability of the attitudinal and behavioral characteristics observed among the participants. The data provide valuable insights into the respondents' views and intentions about the purchasing intention of online shopping for clothes. Statistics and finding helping us in better understanding of participant's intentions and attitudes towards buying behavior. The discussion will be presented considering the factors outlined in the conceptual framework including brand awareness, purchase intention, attitude, price and convenience.

### 4.2.1 Brand Awareness

Brand awareness variable consisted of 5 items (Online K/BA 1 to Online KBA 5). The mean score for these items ranged from 1.820 to 3.380. Where it has a positive skewness which means that a right-skewed distribution where most values exhibit clustering towards the left tail of the distribution, but the right tail of the distribution has a greater length. However, in the case of kurtosis, since the values excess kurtosis of a distribution is negative, it is referred to as being platykurtic. This distribution has a narrower tail in comparison to a normal distribution. However, this variable is reported as statistically insignificant factor ( $p= 0.094$ ) as given in Table 4.3. In terms of Brand awareness, it has a positive beta coefficient of 0.141 in association with PI. This means when the customers are more aware of the brand, online shopping for the brands will increase. However, the beta-coefficient of brand awareness is not significant as the p-value is more than 0.05 ( $p=0.094$ ). Therefore, brand awareness does not have any significant influence on PI using online shopping methods.

### 4.2.2 Attitudes

Thirdly, consumers' attitude towards online shopping has been identified as a significant contributing factor for shopping online for cloths. The mean score for each of the five attitude-related variables (Online Attitude 1 to 5) ranged from 2.140 to 2.900. This indicates that, on average, participants exhibited positive attitudes towards various aspects related to the online clothes purchasing. The standard deviations for these variables were relatively small, indicating that participants' attitudes were relatively consistent across the sample. The skewness values for all the variables were positive, indicating that the distribution of attitudes was slightly skewed towards the negative end. The kurtosis values were mostly negative, suggesting that the distributions were relatively platykurtic, meaning they were flatter and thinner than a normal distribution. This finding is aligned with TBD. For instance, Liu et al.(2020) indicated that, in the context of shopping behavior, TPB predicts that a consumer's intention to make a purchase is shaped by their attitude.

Since the attitude is the only significant factor as shown in the table 4.3, if company decides to increase the purchase intention of customers towards improving the attitude the company should

spend MVR 10,000 to have 6010.2 units increased. Attitude is significant ( $p= 0.001$ ) which is less than 0.05. However, in the case of attitude, it has a positive Beta coefficient of 0.601 in association with PI. This means when the customers enhance attitude towards buying online will causes to increase the purchasing intention through online shopping methods. Also, the beat-coefficient of attitude is significant as the p-value is less than 0.05 ( $p=0.000$ ). Hence, the attitude will have a significantly positive influence on PI in using online shopping methods.

#### 4.2.3 Price

The mean scores of the five price variables (Online Pr 1 to Online Pr 5) ranged from 1.960 to 2.440. Indicating that the price has a significant impact on buying clothes online. Where it has a positive skewness which means that a right-skewed distribution where most values exhibit clustering towards the left tail of the distribution, but the right tail of the distribution has a greater length. However, in the case of kurtosis, since the values excess kurtosis of a distribution is negative, it is referred to as being platykurtic. This distribution has a narrower tail in comparison to a normal distribution. Considering the results of the regressions analysis. This variable is reported as statistically insignificant factor ( $p= 0.526$ ) as given in Table 4.3. Based on the table, there is no significant influence of price on PI among the online shoppers. The Beta coefficient of price is 0.047 associated with a p-value of 0.526. Since the p-value is more than 0.05, it does not have any significant influence on PI.

#### 4.2.4 Convenience

Convenience has been identified as a determinant associated in online shopping behaviour as discussed before. The findings indicated that the mean score of the five convenience variables (Online C 1 to Online C 5) ranged from 1.590 to 2.110. Indicating that on an average the respondents are more convenient to shop through online rather than conventional shopping for clothes. This could be due to various appealing experiences associated with online shopping. Here it shows a positive skewness as well as a positive Kurtosis indicating a Leptokurtosis. Therefore, a positive skewness meaning that a right-skewed distribution where most values exhibit clustering towards the left tail of the distribution, but the right tail of the distribution has a greater length. However, this variable is reported as statistically insignificant factor towards the purchase intention of customers while shopping online for clothes ( $p= 0.137$ ) as given in Table 4.3. In terms of convenience, it has a positive beta coefficient of 0.108 in association with PI. This means when the customers find it more convenient for shopping online it tends to boost purchasing intention. However, the beta-coefficient of convenience is not significant as the p-value is more than 0.05 ( $p=0.137$ ). Therefore, convenience does not have any significant influence on PI using online shopping methods.

#### 4.2.5 Dependent Variable: Purchase Intension

Purchase intention has been identified as the dependent variable of the study. The mean scores for the individual items of purchase intention (Online PI 1 to PI 5) ranged from 2.060 to 3.240. This suggests that participants, on average, expressed relatively high intentions to purchasing online clothes. The standard deviations for these variables were relatively high, and hence indicating an increased intentions across the sample. The skewness values varied, with few being negative and

others positive, suggesting varying degrees of skewness in the distributions. The kurtosis values varied as well, indicating differing distribution shapes.

**Table 4.3. Coefficients**

Model	Unstandardised Coefficients		Standardised Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1(Constant)	0.200	0.249		0.804	0.423		
Price	0.060	0.094	0.047	0.637	0.526	0.836	1.196
Brand Awareness	0.120	0.071	0.141	1.690	0.094	0.643	1.556
Convenience	0.131	0.087	0.108	1.498	0.137	0.867	1.153
Attitude	0.657	0.102	0.601	6.451	0.000	0.516	1.939

## 5. CONCLUSION AND RECOMMENDATION

### 5.1. Conclusion

This study is an attempt to understand the factors contributing to purchase intention of the customers shopping for clothes via online platforms. Particularly it has focused on four factors including price, brand awareness, convenience and attitude. Based on the findings it can be concluded that among the factors examined, attitude is the only significant factor contributing purchase intention of customers shopping online for cloths. Considering the rest of the factors, brand awareness has been identified as most adjacent factor contributing purchase intention. Furthermore, this study has additionally found that online shopping is more preferred by most of the customers compared to conventional shopping intended to buy cloths. At the same time, it is found more convenient compared to traditional shopping and respondents have shown trust on online shopping mechanism in buying cloths.

### 5.2 Recommendation

The study concentrated on the factors influencing the purchasing intention of online shopping (clothes) among participants in the Maldives and it has yielded significant findings on this respect. Based on these findings, a few recommendations can be made for researchers and businesses aiming to comprehend and capitalise on consumer behaviour in the online market platforms. They are specified as responsive design, speed, navigation and security.

**Responsive Design:** As per the findings a few individuals use their mobile phones to access the internet. If the website is not optimised for mobile devices, it might result in a significant loss of prospective clients. One potential approach to tackle this issue is the implementation of a responsive design. A responsive design enhances the user experience by enabling a website to dynamically adjust its layout and appearance across various screen resolutions and sizes, hence ensuring optimal visual presentation on diverse devices.

**Speed:** The concept of speed refers to the rate at which an object moves or the distance it covers. The speed of a website is a significant determinant of user experience, to the extent that Google has included it as a ranking element via the Core Web Vitals update. The adverse effects of slow page speeds extend beyond their influence on search engine optimization (SEO), as they also engender frustration among prospective buyers, leading to the abandonment of their shopping carts.

**Navigation:** There are several website visitors seeking for something. Helping people locate what they need immediately to streamline the buying experience. The homepage should entice users to investigate the site. The website should include high-resolution photographs and videos and match the logo. The homepage should include a menu so consumers can quickly navigate and discover what they need. Ecommerce website templates make it simple to establish a user-friendly website.

**Security:** The website in question will be responsible for managing a significant amount of personal and financial data, hence posing a potential risk when such information is accessed by malicious individuals involved in cybercrime. Therefore, it is important to provide clients with a sense of security by ensuring the protection of their confidential data.

### **5.3 Implications**

With this information, online clothing retailers may develop more targeted and effective advertising campaigns. To persuade customers to buy their products, businesses might do well to emphasise qualities that boost customers' sense of agency, outlook, and moral fibre. Research findings might be used to improve product development processes. One way in which businesses may enhance the user experience is by producing apparel tailored to individual tastes. Customers being able to pre-test or checking the quality all depends upon the design of the clothing brand they prefer. Therefore, gaining their full trust to compete the competitors is very important. Also, it can gain competitive advantage by doing so if wisely done.

Identifying potential roadblocks via pricing strategies may need an appreciation of both objective and subjective information and norms. Educate people to raise their level of understanding and utilise peer pressure to raise their own personal standards. Programs to improve customer knowledge as knowledge has a little effect on consumers' decisions to purchase, companies should rethink their strategies. Potentially replacing technical knowledge for customers is learning via experience and the advantages to the user. Businesses may increase customer satisfaction and loyalty by focusing on their customers' needs after a transaction has been made. There is a chance that customer happiness and loyalty may rise.

Loyalty to a brand may be strengthened by studying consumers' motivations for making a purchase. Businesses may foster customer loyalty by consistently meeting or exceeding customer expectations and providing perceived benefits. Additional research on consumer behavior in the Maldives and similar settings is encouraged by this study. A better understanding of how consumer tastes change over time and across cultures may be gained via qualitative research, longitudinal studies, and cross-national comparisons.

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