IMAGE AND PERCEIVED VALUE AS ANTECEDENTS OF THE INTENTION TO BUY CLOTHES ONLINE IN THE VIRTUAL STORES OF THE MIPYME OF PERU, MEXICO AND COLOMBIA

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Abstract

The recent Covid-19 pandemic made online sales of clothing retail a necessity to survive in the market. It is for this reason that the objective of the research was to know the purchase intention of clothing consumers, through the online channel of micro, small and medium-sized enterprises (Mipyme) located in the countries of Mexico, Colombia and Peru. To do this, by means of a structural equation model, it was intended to analyze the relationships between the variables image and perceived value in the electronic context as antecedent variables of the intention to buy online, in accordance with the theoretical framework. 638 surveys were applied to young consumers in Mexico, Colombia and Peru. Sociodemographic characteristics included gender, age, country, and knowledge of a MSMEs online clothing store. The contrasting of the hypotheses indicates that the image directly and positively influences the perceived value and the purchase intention of the MSME consumer in Colombia, Mexico and Peru. This study has implications especially in the business field, since it can be considered to rethink its online commercial strategies in order to ensure its permanence in the market.

Keywords: Image, Perceived Value, Online Purchase Intention

INTRODUCTION

Micro, small and medium-sized enterprises (MSMEs) in the different developing countries support the country's economy, in Peru, Colombia and Mexico, for example, this sector represents between 95% and 99% of the total number of existing companies (Presidencia Nacional de ACOPI and FAEDPYME internacional and Colombia, 2020a) (Acopi & Faedpyme, 2020; Jurado, 2021, ComexPerú, 2019); However, this sector has been seriously affected by the arrival of the pandemic, since migrating to digital environments to manage the business, innovate and sell online meeting customer expectations has become a titanic challenge (Forbes, 2021). In the clothing marketing sector, online sales have become a necessity (Saaludin et al., 2020), so the use of electronic commerce is an important tool in this sector to follow the market (Alderete, 2019). Taking into account that the internet has drastically changed consumer behavior and buying habits and has shaken the retail scene, becoming an important channel for the sale of clothing products (Acquila & Iglesias, 2021; Yu & Wang, 2020); Thus, electronic commerce and the omnichannel model have

guided the transformation of the business models of clothing brands in the world (Shao & Liang, 2020). A new model, which pushes companies to develop the capacity to supply their consumers and generate good experiences in them (Palomino Pita et al., 2020).

Online shopping is almost a pure visual experience, where consumers visit virtual stores, search for the items they want, compare features and prices, choose the perfect item, and place their order through internet services (Mo et al., 2020; Rosmayani & Mardhatillah, 2020, Mo et al., 2020; Rosmayani & Mardhatillah, 2020). When shopping online, consumers do not need long to search for all compatible products, and they often shop at more than one of the retail brands; Therefore, brand advertising greatly influences the purchase decision in any of the virtual stores visited by customers (Turkut et al., 2020; Danaher et al., 2020).

It can be said that online sales are an alternative to face the crisis generated by the pandemic and it is also an opportunity that the MSME producer or marketer of clothing should take advantage of to sell their products, in this way have the possibility of increase their sales and profitability (Saaludin et al., 2020). This means that the MSME must make use of these virtual resources, creating its website and making intensive use of digital marketing through social networks to become known in the market. However, apparently this is not being used since there are studies such as the one carried out by (García-Salirrosas, 2020), who points out that MSMEs in this sector make use of social networks, such as the Facebook website; However, they are not making efficient use of the benefits that this social network has; since, in his study, it was determined that only 40% of the companies analyzed used the store on Facebook.

Although the survival and development of this business sector is of great relevance due to the contribution they make to the economy of developing countries, studies related to consumer behavior towards online clothing stores of MSMEs in these markets they are scarce. To address these deficiencies in theory, this paper aims to investigate the purchase intention of consumers in Peru, Mexico and Colombia, with the aim of getting closer to a better understanding of their behavior. The purchase intention variable has been taken because the intention measurement can be more effective than the behavior measurement to capture the consumer's thinking when considering buying (Chen & Hu, 2010).

An analysis through the image and the perceived value based on the online purchase intention of consumers can allow us to advance in how these factors influence the probability of the online shopping habit in developing countries, specifically in Peru, Mexico and Colombia. Therefore, the purpose of this research work was to identify and relate the variables that are involved in the purchase intention of consumers in the online clothing stores of the Mipyme of Colombia, Mexico and Peru, under this new post-pandemic scheme. The results will serve to diagnose this sector regarding the adoption of new digital technology on the internet to enhance marketing through this channel and electronic commerce, and thus serve as a reference to promote public policies and strategic actions to promote the development of this business sector.

THEORETICAL FRAMEWORK

Online purchase intention

Purchase intention refers to the subjective willingness of consumers to purchase e-commerce clothing (Suo et al., 2020). The purchase intention is a plan to acquire a certain product or service; a purchase can be completely planned or impulsive, this will depend on factors such as culture, social class and the situation of the people who want to make the purchase. Likewise, the resources, attitudes and lifestyle of the consumer are also considered influencing factors (Rosmayani & Mardhatillah, 2020)

According to economic theory, consumers choose an item to buy rationally and based on their limited resources (Alonso Rivas & Grande Esteban, 2017; Alonso & Ildefonso, 2017). While, from the psychological perspective, Ajzen (1996) considers the purchase intention as the will that the consumer manifests in terms of effort and action to carry out a certain behavior, which according to Zeithaml (1988), is associated with a set of variables such as previous experience, preferences and external environment to collect information, evaluate alternatives and finally make a purchase decision (Peña, 2014).

In the clothing buying process, visual attention is a key element that influences the consumer's purchase decision; Visual factors of clothing such as shape, color, and pattern are more important than comfort, warmth, and ventilation. The emotional experience of clothing objects is gradually formed and ultimately a purchase decision is made (Mo et al., 2020).

In the electronic context, the purchasing intentions of consumers are affected by several factors related to the information system such as the quality of the website, the design of web pages and the display of product details. Therefore, online stores must differentiate themselves to attract customers with their unique features and capture their best first impressions (Xia et al., 2020).

Electronic purchase intent reflects the desire of customers to purchase over the Internet. It is believed that a buyer is more likely to buy from virtual stores when e-commerce sites provide satisfactory tools, including product or service catalogs, search functions, price comparison sheets, shopping carts, online payment systems and description devices (Moslehpour et al., 2017) (Moslehpour et al., 2018) (Moslehpour, et al., 2017; Moslehpour, et al., 2018). From the point of view of the customer's personality, the online purchase intention can be seen as a lasting disposition of the consumer to show certain buying behavior in a certain context mediated by an electronic device (Chen, 2011).

Online Image

For Dobni and Zinkhan (1990) cited by Islam & Rahman (2016), the brand image is built from the total perceptions of consumers, whether rational or emotional (pp. 48, 49), whose associations are structured in their minds. Susanto & Wijanarko, (2014) cited by Larasati & Agustin (2019) and Shim & Lee (2017) point out that the brand image serves to differentiate a brand or product from its competitor. A strong and positive brand image means that: a) a company succeeds in acquiring new customers and retaining old ones, and b) customers are willing to pay a higher price.

The image concept can be applied to different targets, such as products, individual and corporate brands, geographical areas, events and even specific people (Martínez et al., 2005). The brand image can be defined as the perception that arises in the minds of consumers when considering the brand of a certain product, differentiating it from competitors. In the corporate image, on the other hand, consumers compare various attributes that the company possesses: the product, the price, the quality of the product and the quality of the service (Rosmayani & Mardhatillah, 2020).

The corporate image is a projection of the internal image of the company to the public; In other words, the company treats its image from within, which will prevent a certain audience from having such a real perception of the company's image (Villena et al., 2018). The image influences consumer behavior (Sánchez et al., 2012), as a consequence of the reputation of the company that can generate credibility or mistrust among the community (David & Lopez, 2006).

Every company tries to show the superiority of its product compared to other products. However, the well-formed brand image does not change in the short term because they are formed

through a long process in a long period of time; Therefore, there is a direct and positive effect of the brand image in the purchase decision (Suharto et al., 2019).

Empirical studies have confirmed that the perceived value of the online store image in an online shopping environment can lead to intentional and impulsive buying behavior. The perceived value in the purchase intention is based on the symbolic and functional attributes of the product, while the utilitarian value is reflected in the practicality, comfort and cost savings experienced by consumers in the purchase process (Yin & Qiu , 2021); That is why they even point out that with the arrival of the new normal it is necessary to develop strategies to have a socially responsible brand image to ensure that it remains in the market (García-Salirrosas & Gordillo, 2021)

Digitization is helping to optimize supply chains and operations, process information and knowledge faster, optimize the use of raw materials and reduce energy consumption to maintain the sustainability of a business. In addition, consumers are willing to pay more for ethical products, generating for retailers that adopt business practices of sustainability, savings, attracting new customer segments, improving reputation and greater employee engagement (Bulovic & Covic, 2020).

The e-image encompasses the reputation, quality of the information on the web, the performance of the quality of the service and any other factor that represents the image of the company. The e-image or online image, allows the sustainability of a business by generating reliability, credibility and integrity on the part of the company and individuals in an online environment; therefore, a positive e-image favors the decision to purchase a product that may have a higher price than the competition (Atmojo et al., 2016). Consequently, the image of an online retail store or the e-tailer image, allows positive associations with the brand, word of mouth marketing and perception of customer value (Hopkins & Alford, 2005), showing that, the more positive is the image, the more notable is the degree of customer satisfaction (Al-Bourini et al., 2021).

Perceived Value online

Perceived value refers to the evaluation that customers make of products or services after weighing the perceived benefits and sacrifices (Suo et al., 2020). A general evaluation of the perception of differences between consumers who pay and obtain in the purchase process; In relation to perceived benefits and costs, buyers will choose the option that offers the highest perceived value (Yin & Qiu, 2021; Acquila & Iglesias, 2021).

Perceived value can better reflect the purchase intention of consumers, in order to achieve the purpose of predicting consumer behavior (Suo et al., 2020). Dodds, Monroe and Grewal (1991) describe the perceived value as the result of a triggering antecedents of the perceived price (quality and perceived sacrifice) (Peña García, 2014) (Peña, 2014). The perceived value according to (Yu & Wang, 2020) Yu & Wang (2020) covers six dimensions: functional value, emotional value, social value, image value and cognitive value, including in the dimensions of value perceived by the customer of clothing personalized, experience, service and quality.

In contrast, the utilitarian value provided by the convenience of technology and improved purchasing efficiency can improve consumer satisfaction, increase consumer desire, and promote reconsumption (Yin & Qiu, 2021). The digital strategy increases product sales; therefore, the retail trade needs business model innovation to better understand the value of technological innovation (Shao & Liang, 2020).

Zeithaml (1988) cited by Chen et al. (2021) indicates that consumers come into contact with the perceived value, once they have that first encounter with the product or service during the purchase (p.3), they evaluate the cost vs. profit, and compare the value offer against that of the

competition 2012a) (Kotler & Keller, 2012, pp. 87, 125). According to Kwon et al. (2003) cited by (Kim et al., 2017) Kim et al. (2017) and (Kotler & Keller, 2012a) (Kotler & Keller (2012), the perceived value has a direct impact on: a) the purchase intention, b) the behavior observed in the purchase process, in the act of purchase and repurchase, and c) in customer satisfaction, as a result of the comparison between perceived value and expectations; it is directly related to: a) emotional reactions and b) shopping experience.

According to Lee and Lim (2000) and Moliner et al. (2007) the utilitarian value is the value that consumers receive from the e-commerce website visited, based on the collection of information related to the product that helps them make more informed purchasing decisions (Wang et al., 2021). In relation to e-commerce websites, the utilitarian value can be benefited through interactivity, which allows, increase the perceived quality and decrease the sensitivity to the price; however, long waiting times can have the opposite effect on consumer perceived value (Yoo et al., 2010).

Construction of the model

With the evidence found in the literature, the hypotheses were raised in the theoretical framework to contrast in the present study.

These relationships are shown in Figure 1, in order to show the theoretical graphic model on which the research is based.
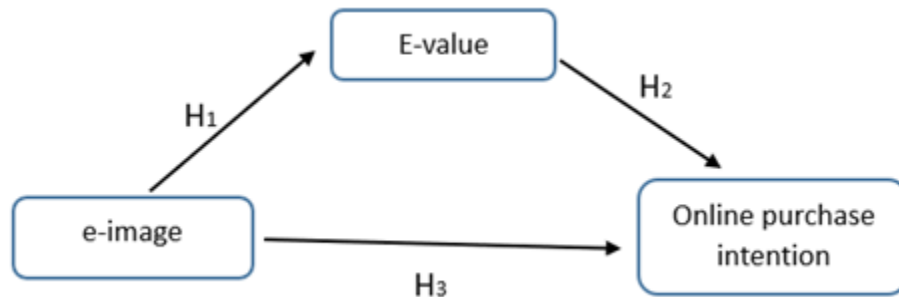

FIGURE 1
RELATIONSHIP BETWEEN THE IMAGE OF THE ONLINE CLOTHING STORE, THE PERCEPTION OF VALUE AND THE ONLINE PURCHASE INTENTION OF YOUNG CONSUMERS IN THE MARKETS OF DEVELOPING COUNTRIES SUCH AS PERU, MEXICO AND COLOMBIA.

H1   The image of the online store positively influences the perceived value of the consumer of the Mipyme online clothing store.

H2   The image of the online store positively influences the online purchase intention of the consumer of the Mipyme online clothing store

H3   The perceived value positively influences the online purchase intention of the consumer of the Mipyme online clothing store.

METHOD

The objective of the research was to know the intention of buying clothing of young consumers through the online channel of MSMEs located in the countries of Mexico, Colombia and Peru; For this, by means of a structural equation model, it was intended to analyze the relationships between the variables perceived value and image in the electronic context as antecedent variables of the intention to buy online, in accordance with what was stated in the theoretical framework of this research.

The measuring instrument was designed in accordance with the theoretical bases. The questions were validated by 4 specialists from the three countries involved in the study, to ensure the clarity of the questions and for this, a pilot sampling was carried out to measure the reliability of the instrument. The questionnaire was distributed virtually, the link of which was distributed to a convenience sample through emails and social networks to the different young people in each city. Informed consent was provided at the beginning of the questionnaire, where the participants were clarified about the objective of the study, that their participation was voluntary and that their data would be treated anonymously. At the end of the informed consent, the participants had to press the acceptance option to enter the questionnaire.

Through convenience sampling, 638 citizens of Peru, Mexico and Colombia were surveyed. The data was collected using a Google Form, during the months of June and July of the year 2021. The data was analyzed using the structural equation model (SEM), the maximum likelihood technique was used. This technique was used because they provide results with statistical significance. Sociodemographic characteristics included gender, age, country, and knowledge of a MSMEs online clothing store. A sample was identified where the female gender predominated (60.3%), the ages between 16 to 20 years (37.5%) and 21 to 25 years (36.4%), and a similar number of participants in the three Latin American countries: Mexico (32%), Colombia (34.6%) and Peru (33.4%); Likewise, of the total of young people surveyed, 62.7% stated that they did not know of any online clothing store of a MSME.

RESULTS

As the objective of the investigation was to know the intention of purchase of garments of the consumers through the online channel of the Mipyme located in the countries of Mexico, Colombia and Peru; Therefore, for the statistical analysis and verification of the hypotheses raised, only the participants who knew at least one online clothing store belonging to a MSME were considered.

Table 1 PRELIMINARY ANALYSIS OF THE DATA				
Items	Mean	Standard deviation	Asymmetry	Kurtosis
IM1	3,72	1,137	-0,647	-0,427
IM2	3,66	1,050	-0,539	-0,263
IM3	3,67	1,115	-0,578	-0,344
IM4	3,37	1,078	-0,087	-0,593
IC1	3,72	1,197	-0,715	-0,435
IC2	3,79	1,114	-0,75	-0,096
IC3	3,69	1,111	-0,487	-0,508
IC4	3,62	1,202	-0,552	-0,615
IC5	3,5	1,265	-0,463	-0,806
VP1	3,33	1,115	-0,409	-0,352
VP2	3,46	1,108	-0,400	-0,369
VP3	3,78	1,057	-0,721	0,047
VP4	3,71	1,065	-0,708	0,073
VP5	3,61	1,080	-0,600	-0,061

Table 1 shows the descriptive statistics of the items (mean, standard deviation, skewness and kurtosis) of the measurement model. Asymmetry and kurtosis are observed, all values are less than

+/- 1.5 (Ferrando & Anguiano-Carrasco, 2010), which allows fulfilling the assumption of multivariate normality (Rodríguez & Ruíz,2008).

The exploratory factor analysis (EFA) of the items of the measurement model developed for this study, for which, the Maximum Likelihood extraction method and the Promax rotation with Kaiser normalization were used. It is observed that there is a clear difference between the three variables. The KMO and Barlett test came out (Kaiser-Meyer-Olkin measure of sampling adequacy = 0.945), which is greater than 0.7 which is high, and Bartlett (Sig = 0.000), which is highly significant, therefore Therefore, factor analysis can be performed. The total variance explained in the model is 74.568%, which is greater than 50%, with purchase intention (CI) = 63%; Perceived value (PV) = 7.622% and image (MI) = 3.739%. All the items were grouped according to the study variables; However, the Item (MI2 = 1.003), which presents a correlation above unity, which shows a strange data, therefore, it is not appropriate to include it in the confirmatory factor analysis and it was decided to eliminate.

Table 2
MODELO DE BONDAD DE AJUSTE

Measure	Estimate	Umbral	Interpretation
CMIN	136.827	-	-
DF	62.000	-	-
CMIN / DF	2.207	Entre 1 y 3	Excellent
CFI	0,974	> 0,95	Excellent
SRMR	0,027	<0,08	Excellent
RMSEA	0.071	<0.06	Acceptable
PCcerrar	0,016	> 0,05	Acceptable

Hu and Bentler (1999, "Cutoff Criteria for Fit Indexes in Covariance Structure Analysis: Conventional Criteria Versus New Alternatives") recommend combinations of measures. Personally, I prefer a combination of CFI>0.95 and SRMR<0.08. To further solidify evidence, add the RMSEA<0.06.
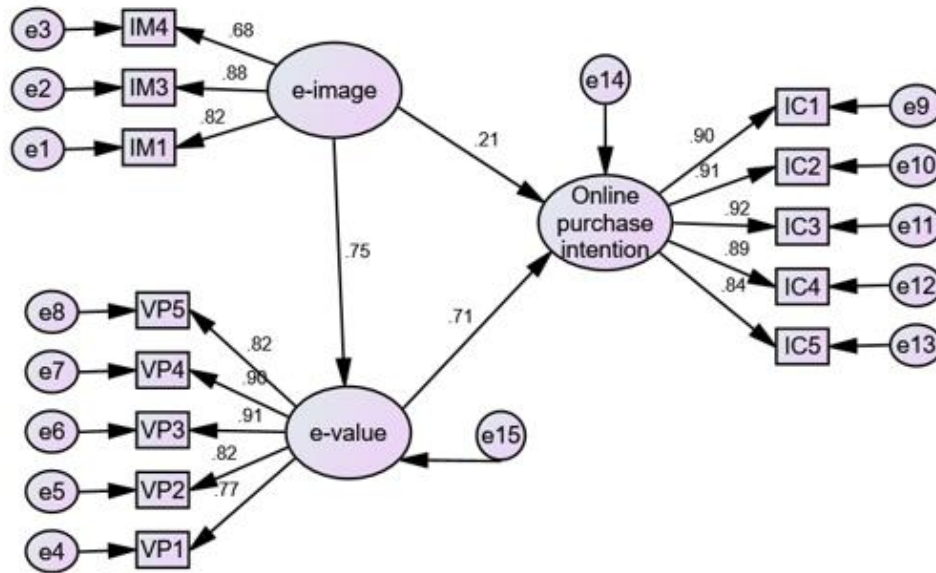
Table 3
VALIDEZ DISCRIMINANTE DEL MODELO

	CR	AVE	e-image	e-value	Online purchase intention
e-image	0,839	0,637	**0,798**		
e-value	0,927	0,718	0,753 ***	**0,847**	
Online purchase intention	0,951	0,797	0,746 ***	0,869 ***	**0,893**

The composite reliability (CR)> 0.70 and the average extracted variance (AVE)> 0.50; which indicates a significant validity and reliability of the model.

Table 3 presents the discriminant validity, which validates the measurement model provided that the confidence intervals do not reach unity and the squared covariances do not exceed the AVE. All these requirements are adjusted in the proposed model. Therefore, we proceed with the testing of the hypotheses through the analysis of the SEM structural equations model.

Contrasting the Hypotheses

Once the measurement instrument was validated, we proceeded with the estimation of the structural model proposed with the help of a structural equation model carried out in the AMOS-V24 program, the results of which are shown in Table 5. In the same way as in the analysis confirmatory factorial, the goodness of fit, reliability and validity were evaluated to accept the results obtained in the equations and finally, to contrast the hypotheses.

FIGURE 2
HYPOTHESIS TESTING

Table 4
HYPOTHESIS TESTING

	Influences of variables			Estimate	S.E.	C.R.	P	Hypothesis
H1	e-image	-->	e-value	.696	.069	10.146	***	Accepted
H2	e-image	-->	Online purchase intention	.244	.078	3.110	.002	Accepted
H3	e-value	-->	Online purchase intention	.886	.097	9.152	***	Accepted
Significant> 0.050; *** p <0.001; ** p <0.010; * p <0.050								

From the results applying the structural equations model in the AMOS-V24 statistical package, the quality of fit for the structural model can be qualified as acceptable (x2 = 136.827; gl = 66.00; x2 / gl = 2.207; CFI = 0.974; SRMR = 0.027; RMSEA = 0.071 and PCclose = 0.016). The p value indicates the significance of the hypotheses raised, so that, with a significance of p value <0.000, the hypotheses H1 and H3 are contrasted; With a significance of p value <0.010, hypothesis H2 is tested. This indicates that the image of the online store directly and positively influences the online purchase intention of the Mipyme of Colombia, Mexico and Peru. This explains that, in this study population, the image of the online clothing store positively influences the perceived value and the intention to buy online.

DISCUSSION AND CONCLUSIONS

This study shows the relationship that the image of the online clothing store has with the perceived value and the online purchase intention of the MSME consumer in Peru, Colombia and Mexico. These results agree with the findings of Konuk (2018) who found that the image of a store influences the perceived value, as long as the quality perceived by the customer and the trust in the store maintain high levels; However, this is difficult to achieve when you have volatile online consumers who spend a lot of time comparing features and prices in different virtual stores, looking for the perfect item that suits their needs (Danaher et al., 2020; Mo et al., 2020; Rosmayani & Mardhatillah, 2020; Turkut et al., 2020).

Regarding the value perceived by the consumer, this focuses on the symbolic and functional characteristics of a product, therefore, digital marketing and advertising strategies play an important role in customer satisfaction (Yin & Qiu, 2021); Hopkins & Alford (2005) indicate that the image of a retailer that has an online presence promotes growth in the levels of positive perception of value, either rationally or emotionally (Islam & Rahman (2016), by the customer; and As pointed out (Al-Bourini et al., 2021), the image makes it possible to create higher stages in relation to customer satisfaction. The image of the online store helps, among other aspects, to the construction of perception; that is, to organize the concepts that the customer has in his mind in relation to the value offer materialized in the product, which translates into an anticipated preconception of customer satisfaction. Satisfaction of the previous expectations that customers have will significantly influence in their intention to buy online (Suharto et al., 2019), even when the product in the online store has a higher price than the competition (Atmojo et al., 2016).

In this sense, this study has implications especially in the business field, since if a company understands the needs of its customers and understands their purchasing behavior, it can achieve a long-term relationship with them (Armstrong & Kotler, 2013). Therefore, knowing the purchase intention of consumers through the Online channel will allow MSMEs in this sector to consider strategies to improve their image among consumers and do so effectively, knowing that the purchase intention is considered an indicator of utmost importance to anticipate actual consumer behavior.

Likewise, by knowing the direct and positive relationship between the image and the purchase intention, the managers will make every effort to generate this good image through the website, their social networks and the communications made by the company. Companies in this sector that decide to adopt the online distribution channel must put their efforts in: a) demonstrating a clear intention to satisfy consumer concerns through a good flow of communication, b) providing security at the time of making commercial transactions and, of course, b) invest in making eye-catching designs that make a good impression on customers. Likewise, creating value for its consumers is an important element since it has a direct relationship with the purchase intention, so the perceived value will be key to the success of the MSME's online stores.

In the academic field, this research regarding the image, the perceived value and the purchase intention will continue to appear assiduously in academic papers; In this sense, this work complements other studies carried out previously and may be of great interest for future research. Likewise, a contribution has also been made to the literature from the cultural point of view, by applying theories traditionally contrasted in developed economies, in countries with an emerging economy. For consumers in these countries, the image of the establishment directly influences both the perceived value and the purchase intention: this could be because the image generates trust and this characteristic is highly appreciated in these countries, especially due to the insecurity that exists. in these countries.

Likewise, this study benefits entrepreneurs in the textile sector of Peru, Colombia and Mexico who are formulating the business plan to start the company in the short term, supporting commercial operations through online stores. In this particular case, the study suggests the

importance of planning the image from the creation of the company to achieve a favorable perceived value and ensure the purchase intention of future ventures in this sector.

The research carried out gives rise to further research regarding the most appropriate digital marketing strategies to be applied to MSMEs of clothing in developing countries such as Colombia, Mexico and Peru, even more so with the strong impact generated by the Covid pandemic- 19 worldwide, where this marketing channel has intensified in its use and it is necessary to continue investigating everything related to consumer behavior in these channels.

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