

The Diderot Effect, Product Bundling and Self-Image Congruence in Apparel Consumption: A Thematic Review with a Focus on Working Women

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ABSTRACT

Consumer decisions about clothing are influenced by multiple factors rather than by a single motive. This paper presents a structured thematic review that brings together four areas of research that are usually examined independently: the Diderot effect, product bundling, self-image congruence, and the apparel consumption behaviour of working women. Drawing on Scopus-indexed articles, book chapters and encyclopaedia entries spanning 2010–2026, the review examines how the Diderot effect has evolved from a completion-driven “trading-up” mechanism to its recent “digital” form, where algorithmic recommendation and online platforms intensify successive consumption. The review then examines product bundling from both economic and psychological perspectives, considering factors such as diversification benefits, channel conflict, and quality signalling, as well as the influence of framing, cognitive load, perceived complementarity, and self-relevance. The literature on self-image congruence highlights a consistent finding that congruence between a consumer's actual or ideal self and a brand's or store's image influences apparel-related purchase intention, patronage and brand loyalty. The fourth area focuses on working women as a distinct and growing apparel-consuming segment whose choices are shaped by income, personality, professional identity and in some cases, functional or physical needs. The discussion section identifies a conceptual gap as there is limited study examining how identity-driven completion motives (Diderot effect), bundling strategy, and self-image congruence interact specifically in the clothing decisions of working women. A synthesis and future research agenda are proposed based on these findings.

Keywords: Diderot effect, product bundling, self-image congruence, working women, apparel consumption

INTRODUCTION

Clothing purchases are never purely based on functional considerations. Though clothing serves a basic functional purpose, it is also a commercial product that can be offered together with other items and can serve as a means of expressing one's identity, aspirations, and desired self-image. Three aspects of consumer-behaviour theory get at this from different directions. The Diderot effect describes how acquiring a new possession create a sense of inconsistency with the existing possession, pushing a person toward further purchases to feel a sense of harmony or coherence (Lorenzen, 2015). Product bundling is the practice of selling two or more items as a package, driven by economic considerations such as cost efficiency and psychological factors related to positioning (Sett, 2014; Ye et al., 2012). Self-image congruence, built on Sirgy's self-congruity theory, suggests that consumers prefer brands, stores and products whose image corresponds with their actual or desired self-image (Sirgy, 2018).

The relevance of these three concepts becomes particularly evident when the product is clothing and the consumer is a working woman. Previous research in retail has highlighted the purchasing power,

professional identity requirements, and time constraints associated with working women (Rajput et al., 2012; Khare et al., 2012). Yet the literature on working women's clothing behaviour has developed independently of the psychological and strategic literatures on the Diderot effect, bundling and self-image congruence. This review therefore brings these areas of research together by examining their major findings, identifying areas of overlap, and expose the gaps that a future empirical study on working women's apparel consumption could address.

The studies discussed here were drawn from a broader pool of over 150 Scopus-indexed records, gathered through separate searches on the Diderot effect, product bundling, self-image congruence (across apparel, fashion and clothing contexts), and working women's apparel behaviour. The Research Methodology section that follows sets out how these records were identified, filtered and screened; a Theoretical Framework section then explains the mechanism proposed by this review to connect the four themes, explicitly distinguished from findings already established in prior studies. The paper then proceeds theme by theme, draws the four together, and ends with a discussion of the resulting gaps and a conclusion.

RESEARCH METHODOLOGY

This review is best described as a structured thematic (narrative) review rather than a formally registered systematic review: it follows an explicit, documented search and filtering process, but studies were ultimately selected for the depth of thematic discussion using judgement rather than a pre-registered protocol with independent dual screening. The search was conducted in the Scopus database and organised around four themes – the Diderot effect, product bundling, self-image congruence, and working women's apparel consumption – searched separately rather than as a single combined string, since each theme represents a distinct body of literature.

Where filters were applied, they were applied consistently: document type restricted to articles and reviews; language restricted to English; subject area restricted to Business, Management and Accounting, Social Sciences, and Economics, Econometrics and Finance; publication window set to 2010–2026; and source type restricted to journals. Table 1 summarises the search string, record counts, and filters used for each theme.

Searches were run in the title, abstract and keyword fields (TITLE-ABS-KEY) using the search terms shown in Table 1. Conference papers, editorials, non-English records, records outside the stated subject areas, duplicates, and records using a search term in an unrelated sense (e.g., “bundling” in a purely technical sense) were excluded. Titles and abstracts were then screened against these criteria, followed by full-text reading of the retained records to confirm relevance and extract key findings. Because screening was carried out by a single reviewer, this is noted as a limitation below.

Theme	Search terms	Initial records	Filters applied	Records after filtering	Final records used
Diderot effect	“Diderot effect”	6	None applied (small, specific literature)	6	6
Product bundling	“Product bundling” AND “consumer”	97	Document type: article & review; Language: English; Subject area: Business Management & Accounting, Social Sciences, Economics/Econometrics/Finance; Years: 2010–2026; Source type:	50	14

			journal		
Self-image congruence	“Self-image congruence”, then refined within results by “apparel” / “fashion” / “clothing”	137	Same filters as above, applied before context refinement	77 → 19 (apparel) / 31 (fashion) / 17 (clothing)	10 core (apparel matrix) + supporting studies from fashion/clothing subsets
Working women & apparel	“Working women” AND “apparel”	7	Same filter as above is applied	7	7

Table 1. Summary of the Scopus search and screening process across the four review themes.

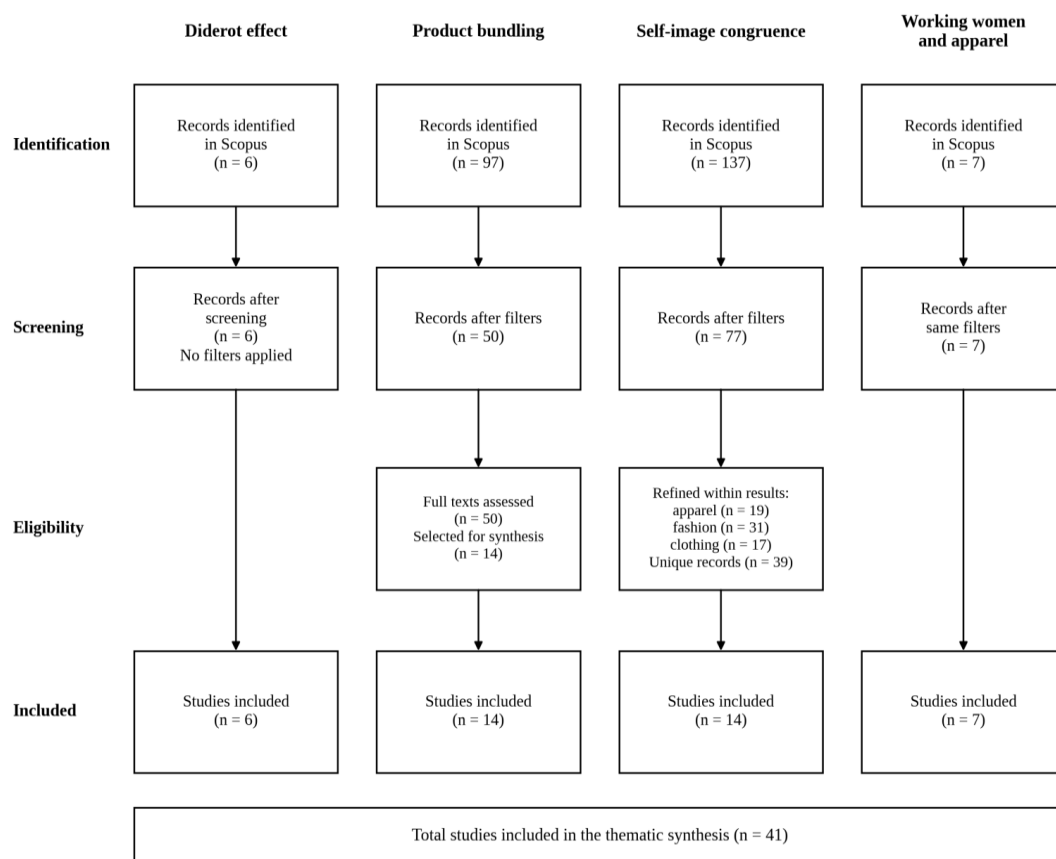


Figure 1. Review flow diagram summarising record identification, filtering and inclusion across the four themes.

Diderot Effect

A direct search for “Diderot effect” returned 6 records. Given how small and specific this literature still is, no additional filters were applied, and all 6 records were retained and read in full.

Product Bundling

A search combining “product bundling” and “consumer” returned an initial 97 records. Applying the standard filters described above narrowed this to 50 records and out of which 14 were studied, which form the basis of the bundling discussion in the Product Bundling subsection of the Thematic Review. It is worth

noting that, once filtered, this set contained no apparel- or fashion-specific studies – an observation that itself becomes part of the discussion later in the paper.

Self-Image Congruence

The broadest of the four searches, for “self-image congruence,” returned 137 records. Applying the same filters reduced this to 77 records. Because self-image congruence has been studied across a very wide range of product categories – far beyond apparel – these 77 records were further narrowed by searching within results for three overlapping apparel-related contexts: “apparel” (19 records), “fashion” (31 records) and “clothing” (17 records). These three subsets are not mutually exclusive: cross-checking titles across them shows 13 records shared between the apparel and fashion subsets, 8 shared between apparel and clothing, and 14 shared between fashion and clothing, leaving 39 unique studies once duplicates across the three subsets are removed.

From the apparel subset specifically, a final set of 10 core studies was selected for detailed synthesis and recorded in a literature review matrix documenting each study's context, methodology, key variables and findings. The fashion and clothing subsets were not reduced to an equivalent formal matrix; instead, they were treated as a wider supporting pool, and studies from them were drawn into the review selectively, where they spoke directly to apparel- or fashion-related self-image and identity. In total, 14 self-image congruence studies appear in the final synthesis and reference list, combining the 10-study apparel matrix with additional relevant studies identified from the fashion and clothing subsets.

Working Women and Apparel

A search combining “working women” and “apparel” returned 7 records after applying the standard filters. Given the narrow and directly relevant scope of this theme, all 7 were retained and reviewed in full.

Synthesis Approach

Across the four themes, this process yielded 41 records carried forward into detailed reading (6 Diderot effect, 14 product bundling, 14 self-image congruence, and 7 working women and apparel), supplemented by a small number of additional studies cited for theoretical grounding (for example, the original formulation of self-congruity theory). Studies were read in full and organised thematically rather than chronologically or by journal, using the structure of the Thematic Review. Where a study's contribution overlapped two themes – for instance, work on co-branded or collaborative products, which touches both self-image congruence and, conceptually, bundling – it is discussed under the theme it engages with most directly and cross-referenced in the Integrating the Four Themes subsection, where the four themes are read against one another.

Table 2 lists these studies with their theme, context or sample, method and principal finding.

Study	Theme	Context / sample	Method	Key finding
Lorenzen (2015)	Diderot effect	Conceptual/encyclopaedia entry	Conceptual	Defines the Diderot effect as a completion-driven “trading-up” mechanism triggered by disrupted consumption coherence.
Şen Doğan (2025)	Diderot effect	Turkey, n = 416 consumers	Survey; SEM	Materialism increases the Diderot effect and impulsive buying; the

				Diderot effect partially mediates this relationship.
Santos, António & Rita (2026)	Diderot effect	E-commerce transaction data	Machine learning; sequential pattern mining	Laptop purchase predicts subsequent unplanned complementary purchases (data-driven validation).
Özkan & Kocakoç (2026)	Diderot effect	Conceptual / platform ecosystems	Conceptual book chapter	Proposes the “digital Diderot effect”: platform ecosystems intensify consumption cycles and reduce autonomy.
Strelets (2017)	Diderot effect	Firms / network economy	Conceptual/ economic analysis	Firms exploit Diderot-like complementarity to generate multiplier effects across product networks.
Page (2020)	Diderot effect	Higher-education policy	Conceptual/ policy analysis	Applies the Diderot-effect metaphor to market-driven reform in academia.
Arora (2011)	Product bundling	Dental-care products	Mixed methods	Despite higher perceived value, attitudes and purchase narratives favoured individual over bundled purchase.
Beladev, Rokach & Shapira (2016)	Product bundling	Recommender systems	Modelling	Joint optimisation of bundle composition and personalised pricing.
Bhargava (2012)	Product bundling	Distribution channel	Analytical/ game theory	Retailer-led bundling undermined by vertical and horizontal channel conflict.
Cao, Tang, Perera & Zhang (2022)	Product bundling	Two-tier supply chain	Analytical model	Manufacturer/retailer bundling favoured under different cost conditions; coordination raises profit, surplus and welfare.

Carroll, Samek & Zepeda (2022)	Product bundling	Grocery shoppers	Field experiment	Cognitive load increases bundle selection even without a price discount.
Dana (2020)	Product bundling	Experience goods	Analytical model	Bundling can signal high quality under information asymmetry; pricing is usually more efficient.
Kobuszewski Volles, Ribbers, Van Kerckhove & Geuens (2024)	Product bundling	Shopping baskets	Experiment	Bundling changes perceived complementarity; consumers underestimate spend and buy more.
Li & Han (2025)	Product bundling	Non-complementary bundles	Experiment	“Free gift” framing preserves smart-shopper feelings and purchase intention versus a discount frame.
Mikkonen, Niskanen, Pynnönen & Hallikas (2015)	Product bundling	Telecommunications	Qualitative interviews	Self-image identified as an emotional driver of bundle purchase alongside convenience.
Park, Kwon & Bagchi (2024)	Product bundling	Multipack pricing	Experiment	Easily divisible multipack pricing increases purchase likelihood (price-divisibility effect).
Sett (2014)	Product bundling	Choice framing	Experiment	Reference/price framing and goal orientation shift preference between product and price bundles.
Wäppling, Strugnell & Farley (2010)	Product bundling	Swedish firms	Survey	Bundling strategy and consumer influence depend on market vs. production orientation.
Ye, Priem & Alshwer (2012)	Product bundling	Diversified firms	Analytical/strategic model	Demand-side synergy achievable from mundane, unrelated assets under common pricing.

Yin, Jiang & Zhou (2023)	Product bundling	Context-dependent preference	Analytical model	Context-dependent preferences shift optimal bundling strategy by competitive position.
Pandey & Bajpai (2025)	Self-image congruence	India, fashion consumers	Survey; SEM	Self-image congruence mediates brand attributes → cause-related fashion purchase intention.
Barnes, Lea-Greenwood, Zarley Watson & Yan (2013)	Self-image congruence	Fast vs. slow fashion consumers	Qualitative	Style/self-image congruence central to the fast- vs. slow-fashion decision process.
Sung & Huddleston (2018)	Self-image congruence	Department/discount store shoppers	Survey	Self-image congruence linked to store patronage, more strongly for department stores.
Rajagopal & Rajagopal (2023)	Self-image congruence	Digital fashion platforms	Qualitative/experimental	Self-image and appearance-similarity congruence drive arousal and purchase intention online.
Heo, Pedersen, Williams & Byon (2023)	Self-image congruence	Sport footwear collaborations	Survey; SEM	Self-image congruity is the strongest driver of brand loyalty and purchase intention.
Heo, Williams & Byon (2026)	Self-image congruence	Limited-edition collaborations	Experiment	Actual/ideal self-congruence and need for uniqueness shape attitudes to limited editions.
Yu, Robinson & Lee (2021)	Self-image congruence	Co-branded sport products	Survey	Self-image congruence, quality and image fit drive evaluation of co-branded products.
Vig & Tewary (2026)	Self-image congruence	India, young consumers	Survey; SEM	Self-image congruence and social-media exposure indirectly increase circular purchase intention.

Klabi (2020)	Self-image congruence	Saudi Arabia	Survey; SEM	Self-image congruence increases emotional brand attachment, independent of status consumption.
Başar, Türk & Ünal (2015)	Self-image congruence	Materialistic vs. non-materialistic consumers	Survey	Materialistic consumers match ideal self; non-materialistic consumers match actual self.
Willems, Swinnen, Janssens & Brengman (2011)	Self-image congruence	Fashion retailers	Scale development	Store-personality congruence (chaos, sophistication) predicts fashion retailer choice.
Chang & Fan (2017)	Self-image congruence	Fast-fashion social media	Survey	Self-image congruence and social interaction predict fast-fashion social-media engagement.
Yeap, Ramayah & Yapp (2018)	Self-image congruence	Malaysia, fast fashion	Survey	Self-image congruence is a key driver of fast-fashion brand loyalty.
Dai & Pelton (2018)	Self-image congruence	Skincare retail, Gen Y	Survey	Self-image and functional congruence shape retail patronage via shopping experience.
Rajput, Kesharwani & Khanna (2012)	Working women & apparel	India, organised retail	Conceptual/survey	Rising working-women numbers, income and credit drive organised retail growth in apparel.
Khare, Mishra & Parveen (2012)	Working women & apparel	India	Survey	Collective self-esteem, age and public esteem predict fashion clothing involvement.
Ünal (2010)	Working women & apparel	Turkey	Survey	Income level relates to clothing-purchase behaviour among working women.
Choudhary & Kashyap (2019)	Working women & apparel	Jaipur, India	Survey	Big Five personality correlates with multiple dimensions of apparel-buying

				behaviour.
Bajwa (2012)	Working women & apparel	Chandigarh, young women	Survey	Brand awareness/preference examined among young female consumers.
Carroll & Gross (2010)	Working women & apparel	Women with disabilities	Qualitative/survey	Specific physical limitations linked to specific clothing/design problems; extends inclusive-design model.
Khan, Kashyap & Shakyawr (2020)	Working women & apparel	Winter workwear	Wear-trial experiment	Wool/wool-blend garments show good sensorial wear comfort for professional winter wear.

Table 2. Evidence synthesis table: studies retained for thematic synthesis, by theme.

THEORETICAL FRAMEWORK

Before turning to the full thematic review, it is useful to make explicit the theoretical logic that connects the three psychological and strategic constructs at the centre of this paper, since no single study identified in this review tests all three together. The mechanism set out below is a conceptual synthesis developed by the present review from separately established findings; it is not itself a relationship that has been empirically tested, and it is offered as a testable model for future research rather than as a reported result. Each step below is labelled to show which part rests on direct evidence and which part is this review's own interpretive extension.

Established link 1. The starting point is self-congruity theory, which is well established in the Self-Image Congruence literature reviewed below: consumers select products, brands and stores whose image matches their actual or ideal self-concept (Sirgy, 2018), and this relationship has been repeatedly confirmed in apparel and fashion contexts (e.g., Pandey & Bajpai, 2025; Sung & Huddleston, 2018). By definition, a self-congruent purchase deepens the fit between a consumer's possessions and her self-concept.

Established link 2, with an explicit caveat. The Diderot effect, established primarily by Lorenzen (2015) and empirically supported by Şen Doğan (2025) and Santos et al. (2026), describes what can happen after such a purchase: a new, higher-status or better-fitting item can make the rest of an existing set of possessions look incoherent by comparison, creating pressure to restore coherence through further purchases. It is important to flag that the studies establishing this effect were conducted on general consumer goods (household items, laptops) rather than apparel specifically; extending the mechanism to clothing is an interpretive step taken by this review, grounded in the logic of the effect rather than in direct empirical evidence from an apparel sample. The related “digital Diderot effect” is treated with additional caution, as explained in the Diderot effect subsection of the Thematic Review.

Proposed link 1 (this review). Combining these two literatures yields this review's first proposed link: a self-image-congruent apparel purchase, precisely because it is meaningful to the consumer's identity, is more likely than a low-involvement purchase to expose incoherence in the surrounding wardrobe and thereby to

trigger a Diderot-style cascade. This is a conceptual inference, illustrated by the co-occurrence of self-image congruence and a desire for a complete, coherent set of collectible items in the sport-apparel collaboration literature (Heo et al., 2023, 2026), but it has not been tested as a causal sequence by any study identified in this review.

Proposed link 2 (this review). Product bundling supplies the third element. Because bundling studies show that pre-packaging complementary items can reduce decision effort (Carroll et al., 2022) and reframe evaluation around a curated “look” rather than a checklist of price comparisons (Kobuszewski Volles et al., 2024; Li & Han, 2025), a retailer-assembled apparel bundle could, in principle, satisfy the same completion motive that would otherwise unfold as a series of separate, Diderot-driven purchases. This is again a conceptual claim rather than an empirical finding, since no bundling study in the reviewed pool used an apparel product or tested completion motives directly; the closest empirical anchor is Mikkonen et al.'s (2015) finding that self-image is an independent emotional driver of bundle purchase in telecommunications, which suggests, without confirming, that a comparable mechanism could plausibly operate for apparel.

Figure 2 summarises the proposed sequence – self-image-congruent purchase, perceived incoherence, renewed purchase motivation, and retailer bundling as a possible channel or intensifier – and shows the two boundary/moderating factors that the reviewed literature addresses separately: digital retail infrastructure, shown in isolation to intensify each of the three underlying processes (Özkan & Kocakoç, 2026; Beladev et al., 2016; Rajagopal & Rajagopal, 2023), and the demographic, psychological and functional characteristics of working women documented in the Thematic Review. Solid lines in the figure mark elements and links supported by the reviewed studies; dashed arrows mark the links between steps that are proposed by this review and have not themselves been tested empirically.

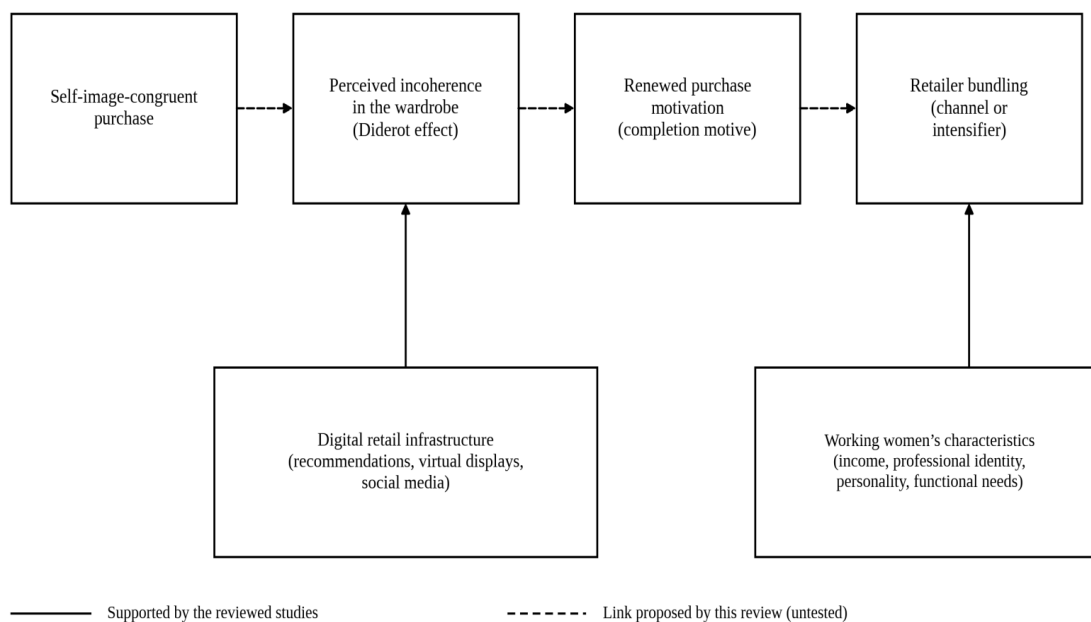


Figure 2. Proposed theoretical mechanism linking self-image congruence, the Diderot effect and product bundling, with digital retail infrastructure and working-women characteristics as boundary conditions. This sequence is a conceptual synthesis of the present review, not an empirically tested model.

THEMATIC REVIEW

The Diderot Effect: From a Philosopher's Dressing Gown to Digital Consumption Cascades

The Diderot effect takes its name from the eighteenth-century philosopher Denis Diderot, who observed that a fine new dressing gown, received as a gift, made everything else in his study look mismatched and compelled him to refurnish the entire room. Grant McCracken formalised this observation into a general

mechanism of consumer culture: when a familiar pattern of consumption is disrupted by a superior new object, individuals seek to re-establish coherence by upgrading the surrounding set of possessions to match the new item's implied level of quality or status (Lorenzen, 2015). The effect is thus a mechanism of overconsumption driven not by need but by a completion motive – the desire for a subjectively coherent constellation of goods.

Contemporary empirical work has begun to validate and extend this classical account. Using structural equation modelling on 416 Turkish consumers, (Şen Doğan, 2025) showed that materialism increases both the Diderot effect and impulsive buying, and that the Diderot effect partially mediates the materialism–impulsive-

buying relationship; the study further noted that digital stimuli such as recommendation systems, fast checkout options and social proof reinforce this cascade in online settings. (Santos et al., 2026) offered one of the first data-driven validations of the effect, combining machine learning with a Generalized Sequential Pattern algorithm to show that consumers who purchase a laptop are predisposed to subsequent, unplanned complementary purchases – evidence that a single product can shift a consumer into a broader “spending mindset.” Extending the concept to platform ecosystems, (Özkan & Kocakoç, 2026) proposed the notion of a “Digital Diderot Effect,” arguing that algorithmic recommendation, technical lock-in and platform design turn isolated purchases into continuous consumption cycles that produce hedonic adaptation, decision fatigue and a decline in consumers' psychological autonomy, even as they generate short-term convenience and satisfaction.

The effect is not confined to individual consumers. (Strelets, 2017) showed how firms deliberately exploit Diderot-like complementarity within digital and hardware–software networks to generate multiplier effects across interconnected product lines, while (Page, 2020) applied the concept metaphorically to higher-education policy, arguing that successive waves of market-driven reform have produced a similar cascade of “perpetual frustration of desires” among academics repositioned as both consumers and commodities. Taken together, this literature positions the Diderot effect as a completion-driven, coherence-seeking mechanism that is amplified, rather than dampened, by digital retail environments – a point of direct relevance to apparel, where a single status garment, a tailored blazer or a designer bag can render an existing wardrobe visually incoherent and prompt further purchases of shoes, accessories or complementary garments.

The core Diderot effect – a completion motive triggered by disrupted possession coherence – is well supported by Lorenzen (2015), Şen Doğan (2025) and Santos et al. (2026), but the “digital” variant discussed above rests on a single recent source (Özkan & Kocakoç, 2026) and has not yet been independently replicated; no other study identified in this review has separately tested it. Where this paper draws on the idea, it should be read as an extension consistent with the wider evidence that materialism and digital stimuli strengthen the effect (Şen Doğan, 2025), not as a claim with the same evidentiary weight as the original formulation.

Product Bundling: Economic Rationale and Consumer Psychology

Product bundling – the sale of two or more items as a single package, with or without a price discount – has been studied from two directions: an economic/strategic tradition concerned with firm profitability and channel structure, and a behavioural tradition concerned with how consumers perceive and evaluate bundled offers.

On the economic side, bundling has been shown to generate demand-side synergy even when the combined assets are individually unremarkable, provided common ownership allows flexible pricing (Ye et al., 2012). Studies of channel structure show that the identity of the bundling actor matters: retailer-initiated bundling of goods sourced from independent manufacturers is undermined by vertical and horizontal channel conflict (Bhargava, 2012), while in a two-level supply chain, manufacturers and retailers are found to adopt bundling under different cost conditions, with coordinated bundling generally raising supply-chain profit, consumer surplus and social welfare (Cao et al., 2022). Bundling can also serve a signalling function: under noisy

consumer information, bundling experience goods can signal high quality, although raising prices is usually a more efficient way to restrict sales than bundling (Dana, 2020). More recent analytical work shows that consumers' context-dependent preferences change firms' optimal bundling strategy, encouraging bundling when a firm is competitively disadvantaged in a category and discouraging it when the firm already holds monopoly power across categories (Yin et al., 2023).

The behavioural literature complicates this economic picture by showing that bundle evaluation is highly sensitive to framing and cognitive context. (Sett, 2014) demonstrated that reference and price framing, together with a consumer's promotion versus prevention goal orientation, shift preference between product and price bundles. (Mikkonen et al., 2015), studying telecommunications bundles, identified an explicit "self-image" factor among the emotional drivers of bundle purchase, alongside usage convenience – an early signal that bundling and self-image congruence are not unrelated. (Carroll et al., 2022) found that grocery shoppers under cognitive load were more likely to select food bundles even without a price discount, because bundles reduce decision effort, while (Kobuszewski Volles et al., 2024) showed that presenting items as a bundle changes con-

sumers' perception of product complementarity, leading them to underestimate total spend and purchase more – a Gestalt-based account of how bundling can inflate basket size. Framing effects extend to non-complementary ("unlikely pair") bundles: (Li and Han, 2025) found that a "free gift" frame preserves consumers' "smart shopper" feelings and purchase intention for mismatched bundles, where a straightforward price-discount frame does not. Other psychological mechanisms include consumption matching, whereby pairing a repeat-use product with a peripheral item matched in the number of consumption episodes reduces anticipated boredom and increases purchase intention even when the match offers no economic benefit (Kim & Yoon, 2026), and the price-divisibility effect in multipacks, whereby an easily divisible multipack price increases purchase likelihood by shifting attention to the per-unit cost (Park et al., 2024). Not all evidence favours bundling, however: a mixed-method study of frequently purchased dental-care products found that, despite higher perceived value, consumer attitudes and purchase narratives favoured individual over bundled purchase (Arora, 2011), and business-orientation research in Swedish markets showed that a firm's bundling strategy and the degree of consumer influence over it depend on whether the firm is market- or production-oriented (Wäppling et al., 2010). Finally, on the technology side, (Beladev et al., 2016) proposed a recommender-systems model that jointly optimises bundle composition and personalised pricing, illustrating how the algorithmic infrastructure discussed in the Diderot-effect literature is also actively used to engineer bundles.

Across this literature, no study in the reviewed pool examines bundling specifically within apparel or fashion retail; the empirical base is concentrated in telecommunications, grocery, travel, software, wine, health insurance and consumer electronics. This is itself a notable gap given how routinely apparel retailers use "complete-the-look" and outfit-bundling tactics in practice.

Self-Image Congruence in Consumer and Fashion Behaviour

Self-image (or self-) congruence theory holds that consumers evaluate products, brands, stores and destinations more favourably when the symbolic image of the offering matches their own self-concept – whether their actual self, their ideal self, or a social/ideal-social self (Sirgy, 2018). Clothing, being an unusually visible and identity-laden product category, apparel and fashion contexts feature prominently in this literature.

At the level of purchase intention, self-image congruence has been shown to mediate the relationship between brand attributes (attachment, awareness, experience, credibility, brand-cause fit) and consumers' intention to buy cause-related fashion products in a large Indian sample (Pandey & Bajpai, 2025). Qualitative work on fast- versus slow-fashion consumers identified "style/self-image congruence" as one of the central themes shaping the purchase and consumption stage of the consumer decision process (Barnes et al., 2013). At the level of retail patronage, self-image congruence has been linked to both department- and discount-store patronage for apparel and home-décor products, with a stronger relationship for department

stores but an unexpectedly equal likelihood of discount-store patronage across high- and low-congruence groups, suggesting the construct may be multidimensional (Sung & Huddleston, 2018); a related scale-development study showed that consumers gravitate toward fashion retailers whose “store personality” matches their own, with dimensions such as chaos and sophistication mattering most for store choice (Willems et al., 2011). In digital contexts, self-image and appearance-similarity congruence have been found to generate arousal and positive purchase intentions when fashion merchandise is showcased through virtual/digital platforms (Rajagopal & Rajagopal, 2023), and self-image congruence together with social-interaction factors predicts continued engagement with fast-fashion brands on social networking sites (Chang & Fan, 2017) and brand loyalty toward a fast-fashion retailer in a Malaysian sample (Yeap et al., 2018).

A further cluster of studies examines self-image congruence in the context of special, co-branded or limited-edition products – offerings that are conceptually close to bundles. In sport-footwear collaborations, self-image congruity was found to be the dominant driver of brand loyalty and purchase intention, partially mediated by perceived brand fit (Heo et al., 2023), while a companion experimental study showed that self-image congruence (actual versus ideal) and need for uniqueness jointly shape consumer attitudes toward limited-edition collaboration products (Heo et al., 2026). Similarly, co-branding of sport products was evaluated more favourably than solo-branding, with self-image congruence, perceived quality and image fit driving product evaluation and purchase intention (Yu et al., 2021). These studies illustrate that when two brands or products are combined – conceptually a form of bundling – self-image congruence and perceived fit determine whether the combination is read as coherent or as a mismatch.

Self-image congruence also interacts with broader identity and values-based consumption. (Başar et al., 2015) found that materialistic consumers select products that support their ideal self, whereas non-materialistic consumers select products congruent with their actual self – a distinction with direct relevance to the materialism-driven Diderot-effect findings discussed above. (Klabi, 2020) showed that self-image congruence increases emotional brand attachment, with the effect strengthened for high-status brands, and that this relationship operates alongside, rather than through, conspicuous and status consumption. In an emerging-market and sustainability context, (Vig & Tewary, 2026) found that self-image congruence and social-media exposure indirectly increase young Indian consumers' circular (refurbished-product) purchase intention via attitude, while (Dai & Pelton, 2018) showed that self-image and functional congruence jointly shape Generation-Y consumers' skincare retail patronage, mediated by shopping experience.

Working Women and Apparel Consumption

A smaller and more applied literature addresses the apparel-purchasing behaviour of working women directly, typically motivated by their growing economic weight as a retail segment. (Rajput et al., 2012) identified the rising number of working women, alongside increasing disposable income and credit availability, as a prime driver of the shift from traditional to organised retail in the Indian apparel sector. Within this segment, demographic and psychological variables have been shown to shape clothing behaviour: collective self-esteem, age and the importance of public esteem to identity predict Indian women's fashion clothing involvement (Khare et al., 2012); income level is related to clothing-purchase behaviour among working women in a Turkish sample (Ünal, 2010); and personality type (the Big Five) correlates positively with multiple dimensions of apparel-buying behaviour – including consumer characteristics, product attributes, promotion, store attributes and reference groups – among working women in Jaipur, India (Choudhary & Kashyap, 2019). Brand awareness and preference have also been studied among young female consumers as a related, if not working-women-specific, segment (Bajwa, 2012).

A parallel, more functionally oriented stream addresses the physical and comfort dimensions of workwear. (Carroll & Gross, 2010) examined clothing problems (design, materials performance, dressing) among working women with physical disabilities, linking specific types of physical limitation to specific clothing problems and extending an Inclusive Design model for apparel product development. In a related vein, (Khan et al., 2020) evaluated the sensorial wear comfort of wool and blended-wool garments for working women's winter workwear, finding lightweight wool-blend fabrics to be broadly acceptable for daily

professional wear. Together, these two strands – psychosocial (identity, esteem, income, personality) and functional (comfort, inclusive design) – depict working women as a segment whose apparel decisions are shaped simultaneously by identity-expression motives and by the practical demands of professional life, but they do so with little reference to the psychological completion mechanisms (Diderot effect) or firm-side merchandising strategies (bundling) reviewed above.

Working-women literature organised by construct. Read against the five constructs commonly used to theorise working women's consumption – professional identity, workplace appearance norms, income and purchasing autonomy, self-presentation, and functional apparel requirements – the seven studies identified here provide direct or indirect evidence for four of the five. Professional identity is addressed indirectly through the role of public and collective self-esteem in fashion clothing involvement (Khare et al., 2012) and through the framing of working women's growing numbers as a driver of organised apparel retail (Rajput et al., 2012). Income and purchasing autonomy are the most directly evidenced construct: Rajput et al. (2012) link rising disposable income and credit access to apparel-retail growth, and Ünal (2010) shows a relationship between income level and clothing-purchase behaviour. Self-presentation is addressed indirectly through personality and brand preference (Choudhary & Kashyap, 2019; Bajwa, 2012), and functional apparel requirements through clothing problems linked to physical disability (Carroll & Gross, 2010) and the wear comfort of workwear fabrics (Khan et al., 2020). Workplace appearance norms – formal or informal dress codes and organisational expectations about professional appearance – are the one construct not represented in the seven studies retrieved; none of them examines dress codes or employer expectations directly. This is flagged as a gap in the retrieved evidence, and any claim that workplace norms shape working women's apparel choices would be an extrapolation from the adjacent professional-identity and self-presentation literature rather than a finding supported by the reviewed studies.

Integrating the Four Themes

The account below is the review's own conceptual synthesis of the findings summarised above and the Theoretical Framework (see Figure 2), and it has not itself been tested by any study identified in this review. Read together, the four literatures suggest that a self-congruent, higher-status purchase – a new blazer, handbag or pair of shoes – may set off a Diderot-style cascade aimed at restoring a unified professional image (Lorenzen, 2015; Şen Doğan, 2025), particularly for identity-laden items such as collaborative, co-branded or limited-edition pieces (Heo et al., 2023, 2026; Yu et al., 2021). Retailers could pre-empt or monetise this cascade through a “complete-the-look” bundle, and framing the added item as a “free gift” rather than a discount may preserve the consumer's sense of being a discerning “smart shopper” (Li & Han, 2025). Digital retail infrastructure appears across all three streams as an amplifier (Özkan & Kocakoç, 2026; Beladev et al., 2016; Rajagopal & Rajagopal, 2023), while the working-women literature supplies the boundary conditions – income, personality, professional role demands and, for some consumers, physical or functional constraints – within which these mechanisms would need to operate. No study identified in this review, however, tests these constructs jointly, which is the central gap this review surfaces.

DISCUSSION

Before turning to cross-cutting patterns, it is worth stating plainly which claims in this review rest on direct empirical evidence and which are proposed by the review itself, since parts of the Theoretical Framework and the integration above are conceptual rather than reported findings. The existence, general mechanism, and materialism-linked amplification of the Diderot effect (Lorenzen, 2015; Şen Doğan, 2025; Santos et al., 2026), the robust link between self-image congruence and apparel-related purchase intention, patronage and loyalty, the economic and behavioural drivers of bundling, and the demographic, psychological and functional correlates of working women's apparel behaviour are all directly supported by the studies cited. By contrast, the “digital” extension of the Diderot effect, the proposed sequence linking a self-image-congruent purchase to a Diderot cascade to a bundling response (Figure 2), and the application of any of these mechanisms specifically to working women's apparel consumption are conceptual contributions of this

review, offered as a research agenda rather than as findings, since no study identified here has tested them directly.

Several cross-cutting observations emerge from this review. First, digital retail infrastructure is the common thread running through all four themes: algorithmic recommendation and platform design are explicitly theorised as intensifiers of the Diderot effect (Özkan & Kocakoç, 2026; Şen Doğan, 2025), are used as the technical mechanism for generating optimal product bundles (Beladev et al., 2016), and are the medium through which self-image congruence is now most often cultivated, via virtual merchandising and social media (Rajagopal & Rajagopal, 2023; Chang & Fan, 2017). This suggests that any future study of working women's apparel consumption should treat the online/offline retail channel as a moderating, not merely a contextual, variable.

Second, the four literatures differ sharply in method. The self-image congruence and Diderot-effect literatures are dominated by survey-based structural equation modelling and experimental designs conducted on individual consumers, typically in emerging-market settings such as India, Turkey and Saudi Arabia (Pandey & Bajpai, 2025; Şen Doğan, 2025; Klabi, 2020). The bundling literature, in contrast, is more evenly split between analytical/game-theoretic modelling of firm strategy (Bhargava, 2012; Cao et al., 2022; Dana, 2020) and behavioural experiments on framing and perception (Li & Han, 2025; Kobuszewski Volles et al., 2024). The working-women literature is more heterogeneous still, ranging from quantitative surveys of buying behaviour to psychometric and physical-comfort testing (Carroll & Gross, 2010; Khan et al., 2020). A study that wishes to integrate the four themes will therefore need to combine consumer-level psychological measurement with an appreciation of how retailers structure bundled offers.

Third, there is a productive tension between the economic and psychological accounts of bundling. Economic models generally predict that bundling is optimal only under specific cost, competition or channel conditions (Yin et al., 2023; Cao et al., 2022), while behavioural evidence shows that framing, cognitive load and perceived complementarity can make a bundle attractive even when it offers no discount or economic advantage (Carroll et al., 2022; Kim & Yoon, 2026). Self-image congruence offers one explanation for why this gap exists: when a bundle is perceived as congruent with a consumer's identity (a curated “look” rather than an arbitrary discount pack), its evaluation may be governed more by symbolic fit than by price transparency – a possibility hinted at, but not tested, in the finding that self-image is an independent emotional driver of bundle purchase (Mikkonen et al., 2015).

Fourth, and most importantly for the aims of this review, the working-women apparel literature remains largely untouched by the psychological completion and bundling mechanisms discussed elsewhere. Existing studies emphasise demographic, functional and personality antecedents of apparel behaviour (Khare et al., 2012; Choudhary & Kashyap, 2019) but do not examine whether working women are more, or less, susceptible to Diderot-style consumption cascades, nor whether apparel bundling strategies interact with their self-image needs. Given that working women are repeatedly identified as a fast-growing, increasingly discretionary-income-holding segment of the apparel market (Rajput et al., 2012), this represents a substantive gap rather than a peripheral one.

The review has its own limitations as it draws on a bounded, Scopus-indexed set of records assembled around four search themes rather than an exhaustive systematic review, and the Diderot-effect literature in particular is still small and recent, which limits how far conclusions about its digital variant can be generalised. The bundling literature reviewed here also contains no apparel-specific empirical studies, so the integrated approach framed remains inferential rather than evidence-based, and should be read as a research agenda rather than an established finding. A further limitation is that screening and study selection were carried out by a single reviewer without independent dual screening, so final inclusion decisions reflect expert judgement rather than inter-rater validated selection.

CONCLUSION

This review has traced four literatures that speak, from different angles, to the same everyday act: a working woman deciding what to buy to wear; the Diderot effect explains why a single, image-defining purchase can spiral into a wider set of purchases aimed at restoring coherence; self-image congruence explains why particular garments, brands and retailers are chosen in the first place, as extensions of an actual or aspirational self; product bundling describes the strategic and psychological mechanisms retailers use to package multiple items together, whether for economic efficiency or to reduce consumers' decision effort; and the working-women literature identifies the demographic and functional context – income, personality, professional role, physical needs – within which these mechanisms play out. Although each literature has been studied independently, limited research has examined their integration.

The review therefore proposes a concrete agenda for future research: (1) empirically test whether identity-congruent apparel purchases trigger measurable Diderot-style cascades among working women, and whether this effect is intensified by digital recommendation environments; (2) examine whether apparel bundles framed around self-image congruence outperform price-discount bundles in both purchase intention and post-purchase satisfaction; and (3) test whether income, personality and professional-role demands moderate working women's susceptibility to both bundling appeals and Diderot-driven cascades. For practitioners, the review suggests that apparel and accessory retailers targeting working women may gain more from bundling strategies that are explicitly framed around identity and professional self-image than from price-based bundling alone, while also needing to be mindful of the diminished autonomy and decision fatigue that recent research associates with algorithmically intensified consumption cycles (Özkan & Kocakoç, 2026). Bridging these four literatures offers both a theoretical opportunity – a more complete account of identity-driven consumption cascades – and a practical one, for a retail segment whose importance is already well established but whose underlying psychology remains only partially understood.

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