

Literature Review: Indian Consumers' Behavior towards Buying Fashion Apparel Online

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Abstract: This review paper provides a comprehensive examination of the changing behavior of Indian consumers in the context of online fashion apparel shopping. With the rapid rise of internet penetration, smartphone usage, and digital payment infrastructure, India has witnessed a significant transformation in retail consumption patterns, particularly in the fashion segment. This review delves into the key factors influencing consumers' online apparel purchasing decisions, including individual characteristics such as brand consciousness, price sensitivity, fashion awareness, and impulsiveness. It also explores technological enablers like ease of website navigation, accessibility, information search capabilities, and perceived usefulness—elements that enhance consumer engagement and trust. Additionally, the review investigates transactional and socio-psychological considerations such as perceived risk, convenience, social influence, and lifestyle alignment. Drawing upon a wide array of empirical studies and theoretical frameworks—including the Consumer Styles Inventory and the Technology Acceptance Model—this paper synthesizes insights to present a holistic view of online shopping behavior in the Indian fashion market. The findings underscore both the opportunities and challenges associated with e-commerce, such as consumer satisfaction, delivery logistics, product authenticity, and privacy concerns. Ultimately, this review highlights the critical need for businesses to understand consumer motivations and behavior to capitalize on the growth of India's online fashion retail sector.

Keywords— Online Consumer Behavior, Fashion Apparel E-commerce, Indian Consumers, Digital Shopping Trends, Purchase Decision Factors

I. Introduction

The digital revolution has significantly transformed the retail landscape in India, with online shopping becoming increasingly prevalent, particularly in the fashion apparel segment. Online shopping, especially in the fashion apparel category, has seen unprecedented growth due to increasing internet penetration, smartphone adoption, and the rise of digital payment systems (Doherty & Ellis-Chadwick, 2006). Understanding the complexities of online consumer behavior is crucial for businesses to effectively cater to this dynamic market. This literature review aims to synthesize existing research on the factors influencing Indian consumers' behavior towards buying fashion apparel online, identifying key trends, drivers, and challenges.

Objectives of the Study

The primary objectives of this review paper are:

1. To examine the key factors influencing Indian consumers' decision-making process.
2. To assess the advantages and disadvantages of shopping fashion apparel online.
3. To identify research gaps and suggest areas for future studies.

II. Theoretical Background

The study of online consumer behavior draws upon various theoretical frameworks to explain the factors that influence purchasing decisions.

- A. *Consumer Decision-Making Styles:* Sproles and Kendall's (1986) Consumer Styles Inventory (CSI) has been widely used to analyze fashion purchasing patterns. Styles such as quality consciousness, fashion consciousness, brand loyalty, and impulsiveness are found to significantly affect consumer decisions (Coward & Goldsmith, 2001).
- B. *Technology Acceptance Model (TAM):* According to Davis (1989), the Technology Acceptance Model posits that perceived usefulness and perceived ease of use significantly influence consumers' willingness to adopt e-commerce platforms. Several studies confirm TAM's applicability in the Indian fashion e-commerce context (Kim & Park, 2005; Zhou et al., 2007).
- C. *Consumer Behavior Theory:* Solomon & Rabolt (2004) emphasize that factors like motivation, perception, cultural influence, and lifestyle compatibility guide shopping behavior. Ratchford et al. (2001) also highlight emotional engagement and experiential factors, such as enjoyment and perceived risk, as central to online behavior.

Factors Influencing Indian Consumers' Online Fashion Buying Behavior

Several factors shape Indian consumers' behavior when purchasing fashion apparel online. These factors can be categorized into consumer characteristics, technological influences, transactional considerations, and socio-psychological factors.

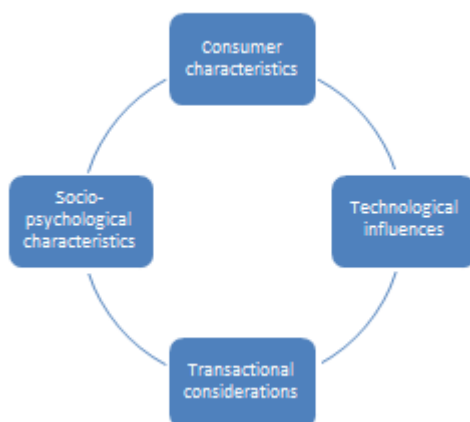


Fig.1 Consumers' behaviour factors

A. Consumer Characteristics: Individual consumer traits play a significant role in online shopping decisions.

- 1) *Quality Consciousness*: Consumers who prioritize product quality are more likely to engage in online apparel shopping if they perceive online platforms as offering genuine and high-quality products. Online apparel buyers often look for perceived authenticity and high quality, and prefer websites that ensure product verification (Jarvenpaa & Todd, 1997).
- 2) *Brand Consciousness*: Brand-conscious consumers may utilize online platforms for access to a wider variety of brands and for the convenience of comparing brand offerings. Access to global and premium brands motivates brand-conscious consumers to use e-commerce platforms (Mathew, 2015; Singh, 2014).
- 3) *Fashion Consciousness*: Fashion-conscious consumers often leverage online platforms. Digitally engaged consumers stay updated with trends via fashion influencers and online catalogs, indicating a high level of fashion involvement (Lijie & Zeng, 2011).
- 4) *Impulsiveness*: The ease and convenience of online shopping can facilitate impulsive buying behavior, leading to unplanned fashion purchases. Easy navigation and digital stimuli increase impulsive purchases, especially during sales and flash deals (Moe & Fader, 2001).
- 5) *Price Consciousness*: While some research suggests a negative correlation between price consciousness and online spending, online platforms in India often attract price-sensitive consumers through discounts and competitive pricing. Indian consumers are highly value-driven. Promotional strategies, coupons, and comparative pricing attract price-sensitive buyers (Kau et al., 2003). Recent industry data highlights the increasing dominance of Indian fashion e-commerce platforms like Myntra and Ajio. According to a 2023 report by Statista, Myntra led the Indian online fashion segment with over 50 million active users, while Ajio reported a 66% year-on-year growth in gross merchandise value (GMV) in FY2023. Consumer surveys conducted by RedSeer and Bain & Company indicate that nearly 70% of online apparel purchases in urban India are influenced by flash sales, personalized recommendations, and social media promotions. These findings underscore the role of pricing strategies, AI-driven curation, and influencer engagement in shaping consumer preferences.

B. Technological Influences:

- 1) *Ease of Use and Convenience*: Online shopping offers convenience, allowing consumers to shop from anywhere at any time, which is a significant driver in its adoption. Efficient interfaces and smooth user experience increase engagement (Wolfenbarger & Gilly, 2001; Hoffman & Novak, 1996).
- 2) *Internet Search and Information Seeking*: The internet is a crucial tool for information search, enabling consumers to research products, compare prices, and read reviews before purchasing. Product reviews, comparison tools, and peer feedback empower informed decisions, especially in high-risk categories like fashion (Liu & Forsythe, 2010).
- 3) *Website Attributes*: Website design, functionality, and features (e.g., user-friendly interface, secure payment options, customer service) influence consumer behavior and the overall online shopping experience. Secure transactions, visual quality, and personalization are key to building consumer trust (Bansal & Raut, 2015; Chen & Chang, 2003).
- 4) *Emerging Technologies*: The integration of augmented reality (AR) and artificial intelligence (AI) is reshaping online fashion shopping in India. AR allows customers to virtually try on clothing using smartphone apps, enhancing confidence in size and style selections. AI-driven recommendation systems, such as those used by Myntra's Style Intelligence platform, analyze browsing and purchase history to deliver personalized product suggestions, improving user engagement and conversion rates (Zeebiz, 2023; ET CIO, 2023; Vogue Business, 2022).

C. Transactional Considerations:

- 1) *Perceived Risk*: Concerns about security, privacy, and product quality can deter consumers from shopping for fashion online. This includes financial risk, product risk, and social risk. Consumers express concerns over product misrepresentation, fit, and payment security. These concerns differ by apparel type and demographic (Zhou et al., 2007; Hill et al., 2013).
- 2) *Perceived Benefits*: The perceived benefits of online shopping, such as convenience, wider selection, and competitive pricing, can outweigh perceived risks and encourage purchases. Convenience, access to exclusive products, and price competitiveness often outweigh risks (Monzuwe et al., 2004).

D. Socio-Psychological Factors:

- 1) *Social Factors*: Reference groups, influencer marketing, and peer networks heavily influence shopping preferences, especially among youth and women (Shafi & Chaturvedi, 2014).
- 2) *Psychological Factors*: Psychological factors such as attitude, motivation, perception, and learning drive online fashion engagement (Fishbein & Ajzen, 1975; Watson et al., 2002).
- 3) *Personal Factors*: Personal characteristics like demographics, lifestyle, and situational factors also play a role in online shopping decisions. Age, income, gender, and location shape online preferences. For instance, working professionals show higher adoption due to time constraints (Srivastava & Verma, 2014).

III. Advantages of Online Fashion Shopping

Online fashion shopping offers a range of benefits that have contributed to its rapid adoption among Indian consumers:

- A. *Convenience and Ease of Access*: One of the most significant advantages is the ability to shop anytime and from anywhere. This 24/7 accessibility is especially beneficial for working professionals and individuals living in remote areas with limited access to physical stores (Doherty & Ellis-Chadwick, 2006).
- B. *Wider Product Variety*: E-commerce platforms provide access to a vast array of brands, styles, sizes, and trends—far more than what is typically available in offline retail stores. This diversity caters to varied consumer preferences, including niche fashion segments (Mathew, 2015).
- C. *Price Comparison and Competitive Pricing*: Online platforms allow easy price comparisons across multiple sellers, helping consumers make informed, cost-effective decisions. Frequent promotions, coupons, and festive discounts further incentivize purchases (Kau et al., 2003). In support of this, Ajio and Myntra regularly offer deep discount events such as "AJIO Big Bold Sale" and "Myntra End of Reason Sale," which account for approximately 35–40% of their annual revenue during peak months. These events have significantly contributed to increased customer retention and average cart size, particularly among Gen Z and millennial shoppers.
- D. *Time and Energy Saving*: Online shopping eliminates the need to visit multiple stores physically, saving time and effort. This is particularly advantageous in urban settings where traffic congestion can make shopping trips time-consuming.
- E. *Access to Rare Products*: Consumers can access global brands and unique or limited-edition items that may not be available locally, offering greater personalization in fashion choices.
- F. *Privacy*: Online shopping offers a private space to explore and buy fashion items without social pressure or embarrassment—useful for purchases like lingerie or unconventional fashion choices.

Disadvantages of Online Fashion Shopping

Despite its benefits, several limitations continue to challenge the online shopping experience for fashion apparel in India:

- A. *Lack of Tactile Experience*: Consumers cannot physically touch or try on garments before purchasing, which can lead to uncertainty about fabric quality, fit, and comfort (Singh & Kashyap, 2015). This is a major concern in apparel, where touch and trial play a vital role in decision-making.
- B. *Delivery Delays*: Unpredictable delivery timelines, especially in rural or tier-2/3 cities, can frustrate consumers. Seasonal surges, inventory mismanagement, and courier inefficiencies exacerbate the problem (Hill et al., 2013).
- C. *Product Quality and Misrepresentation*: Consumers may receive products that differ from the online description or image in terms of color, size, or quality. This erodes trust and leads to dissatisfaction (Liu & Forsythe, 2010).
- D. *Additional Costs*: Shipping fees, customs duties (for international brands), and hidden charges can inflate the overall cost of the product, reducing perceived value.
- E. *Complicated Return and Exchange Processes*: Though many platforms offer return policies, the process can be time-consuming and confusing, especially for first-time shoppers or senior consumers unfamiliar with digital interfaces.

- F. *Security and Privacy Concerns*: Despite advancements in cybersecurity, fears related to data theft, payment fraud, and misuse of personal information continue to deter some consumers (Lachman & Brett, 2013).
- G. *Overspending*: The ease of online shopping can lead to excessive purchases. Overexposure to ads, leading to compulsive buying (Goldsmith, 2000)

IV. Conclusion

The online fashion market in India is poised for sustained growth. It is characterized by growth and evolving consumer behavior. While the digital format offers unmatched convenience, trust-building, and product authenticity remain crucial. Understanding the factors influencing Indian consumers' online fashion buying behavior is crucial for businesses to capitalize on this growing market and address consumer concerns effectively. A nuanced understanding of the multifaceted behavior of Indian online shoppers can help businesses tailor offerings, improve user experience, and address key deterrents. Incorporating real-time analytics, AR/VR interfaces, and data-backed personalization strategies is proving critical for platform competitiveness. Platforms like Myntra have reported a 60% increase in conversion rates for users engaging with AI-powered recommendations, while AR-enabled features are beginning to reduce product return rates by helping consumers visualize apparel fit more accurately. Further research is needed to explore emerging trends and the long-term impact of e-commerce on the Indian fashion industry. It should explore the impact of augmented reality, AI recommendations, quick commerce and regional language interfaces on consumer preferences in tier-2 and tier-3 cities.

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