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DETERMINANTS OF ONLINE APPAREL PURCHASE BEHAVIOR AMONG WOMEN CONSUMERS: EVIDENCE FROM CHENNAI DISTRICT

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ABSTRACT

The rapid expansion of e-commerce and digital technologies has significantly transformed consumer purchasing behavior, particularly in the apparel sector. This study aims to examine the determinants influencing online apparel purchase behavior among women consumers in the Chennai district. The study focuses on key factors such as convenience, price, trust, social media influence, and product-related attributes. A structured questionnaire was used to collect primary data from 387 women consumers in the study region. Statistical tools such as descriptive statistics, one-sample t-test, and multiple regression analysis were employed to analyze the data. The results of the study reveal that all selected determinants have a significant positive influence on online apparel purchase behavior. Among the factors, trust emerged as the most influential determinant, followed by product-related attributes and convenience, indicating that reliability, product quality, and ease of use are critical in shaping purchase decisions. The findings also highlight the importance of competitive pricing and social media influence in enhancing consumer engagement and purchase intention. The regression analysis further confirms that these variables collectively explain a substantial proportion of variation in online purchase decisions. The study provides valuable insights for e-retailers and marketers to develop effective strategies by focusing on trust-building mechanisms, improving product information, offering competitive pricing, and leveraging digital marketing platforms. The research contributes to the existing literature by offering region-specific insights into women consumers' online apparel purchasing behavior in the Chennai district.

KEYWORDS: Online Apparel Purchase Behavior, Women Consumers, Convenience, Trust, Social Media Influence, Product-related Attributes, E-commerce, Chennai District

INTRODUCTION

The rapid advancement of digital technologies and the proliferation of e-commerce platforms have significantly transformed consumer buying behavior, particularly in the

apparel sector. Online apparel shopping has emerged as one of the fastest-growing segments in the retail industry, driven by its convenience, time efficiency, and extensive product variety. Women consumers constitute a vital segment in this domain, as their purchase decisions are often influenced by a combination of psychological, social, cultural, and technological factors (**Kumar & Gupta, 2022**). The increasing penetration of smartphones, improved internet connectivity, and the availability of secure digital payment systems have further facilitated the growth of online apparel shopping, especially in urban regions like Chennai. Recent studies indicate that convenience, ease of access, competitive pricing, and a wide range of choices are primary factors driving online apparel purchases among women (**Sharma & Jain, 2023**). Moreover, the influence of digital marketing strategies, including social media promotions, influencer endorsements, online reviews, and personalized recommendations, has become increasingly significant in shaping consumer attitudes and purchase intentions (**Patel & Singh, 2024**). These digital touchpoints not only enhance consumer engagement but also build trust and perceived value toward online platforms. However, certain challenges continue to influence consumer decision-making, including concerns about product quality, size and fit accuracy, return policies, and data security (**Reddy & Narayan, 2022**). Despite these issues, the evolving preferences of women consumers, characterized by increased fashion consciousness and digital literacy, have contributed to a steady rise in online apparel purchases.

In the Chennai district, where urbanization and technology adoption are rapidly increasing, understanding the determinants of women consumers' online apparel purchase behavior is crucial. Therefore, this study aims to examine the key factors influencing online apparel purchasing behavior, providing valuable insights for marketers and e-retailers to develop effective strategies and enhance customer satisfaction.

REVIEW OF LITERATURE

The growing prominence of e-commerce has led to a substantial body of research examining online apparel purchase behavior, particularly among women consumers. Studies have consistently highlighted that convenience, accessibility, and time-saving benefits are among the primary motivations driving consumers toward online shopping platforms. **Kumar and Gupta (2022)** observed that urban women prefer online apparel shopping due to the availability of a wide range of products, flexible purchasing options, and ease of comparison across brands. Similarly, **Sharma and Jain (2023)** found that convenience and competitive pricing significantly influence purchase intention, particularly among working women seeking efficient shopping alternatives. In addition to functional benefits, technological and digital factors have emerged as key determinants of online apparel purchase behavior. **Patel and Singh (2024)** emphasized the critical role of social media platforms, influencer marketing, and online reviews in shaping consumer perceptions and purchase decisions. Their study revealed that positive online reviews and endorsements from influencers significantly enhance trust and encourage purchase intentions among women consumers. Furthermore, personalized recommendations and AI-driven features have been found to improve user experience and satisfaction, thereby increasing the likelihood of repeat purchases. Trust and perceived risk also play a vital role in influencing online apparel shopping behavior. **Reddy and Narayan (2022)** found that concerns about product quality, size and fit, payment security, and return policies often act as barriers to online purchases. Their findings suggest that transparent return policies and reliable product descriptions can mitigate perceived risks and build consumer confidence. Similarly, studies have indicated that brand reputation and website credibility significantly affect trust levels among online shoppers. Moreover, demographic and psychographic factors such as age, income, education, and fashion consciousness have been found to influence purchasing behavior. Younger consumers, particularly millennials, are more inclined to shop online for apparel due to their higher digital

literacy and greater exposure to online platforms. Women consumers who are more fashion-conscious tend to engage more frequently with online apparel platforms to explore new trends and styles. In the Indian context, particularly in metropolitan cities like Chennai, the increasing adoption of smartphones and internet services has further accelerated the growth of online apparel shopping. Despite the growing body of literature, there remains a need for region-specific studies that examine the unique preferences and behavioral patterns of women consumers. Therefore, the present study attempts to bridge this gap by examining the determinants of online apparel purchase behavior among women consumers in Chennai district.

PROBLEM OF THE STUDY

The rapid expansion of e-commerce platforms and increasing digitalization have significantly transformed the apparel purchasing landscape, particularly among women consumers. Despite the growing popularity of online apparel shopping in urban regions such as Chennai, consumer behavior varies considerably, influenced by multiple factors, including convenience, price sensitivity, trust, perceived risk, social media influence, and product-related concerns such as size, fit, and quality. While prior studies have explored online buying behavior, many have focused on general consumer groups or broader geographical contexts, with limited attention to region-specific and gender-focused analysis. In the context of Chennai district, where socio-economic diversity, cultural preferences, and levels of technological adoption vary considerably, understanding the unique determinants of women consumers' online apparel purchase behavior remains insufficiently explored. Furthermore, the interplay among technological factors (such as personalization and digital marketing), psychological factors (such as trust and perceived value), and demographic characteristics has not been comprehensively examined within a unified framework. This lack of focused empirical evidence creates a gap in understanding the specific drivers and barriers influencing women consumers' online apparel purchases in the study region. Hence, there is a need to systematically investigate the determinants of online apparel purchase behavior among women consumers in Chennai district to provide meaningful insights for academicians, marketers, and e-retailers to develop effective strategies and enhance consumer satisfaction.

NEED FOR THE STUDY

The present study is essential due to the rapid growth of online retailing and the increasing participation of women consumers in the digital apparel market. In urban regions like Chennai, changing lifestyles, higher digital literacy, and widespread internet access have significantly influenced purchasing patterns. However, women consumers' online apparel buying behavior is shaped by a complex set of factors, including convenience, price, trust, social media influence, and concerns about product quality and fit. Despite the expansion of e-commerce, there is limited region-specific research focusing exclusively on women consumers in the Chennai district. Understanding these determinants is crucial for e-retailers and marketers to design effective strategies, enhance the customer experience, and improve satisfaction. Therefore, this study is needed to provide empirical insights into the factors influencing online apparel purchase behavior among women consumers and to bridge the existing research gap in the study area.

OBJECTIVES OF THE STUDY

- To identify and analyse the key determinants influencing online apparel purchase behavior among women consumers in the Chennai district.
- To examine the impact of selected factors such as convenience, price, trust, social media influence, and product-related attributes on the online apparel purchase decisions of women consumers in the study region.

HYPOTHESES OF THE STUDY

- There is a significant influence of key determinants (such as convenience, price, trust, social media influence, and product-related attributes) on the online apparel purchase behavior among women consumers in the Chennai district.
- The factors, namely convenience, price, trust, social media influence, and product-related attributes, have a significant positive impact on the online apparel purchase decisions of women consumers in the study region.

RESEARCH METHODOLOGY

The present study adopts a descriptive research design to examine the determinants influencing online apparel purchase behavior among women consumers in the Chennai district. Both primary and secondary data sources were utilized for the study. Primary data were collected through a structured questionnaire developed based on relevant literature and research objectives. The questionnaire consisted of two sections: a demographic profile and statements related to key determinants such as convenience, price, trust, social media influence, and product-related attributes, measured on a five-point Likert scale ranging from strongly disagree to agree strongly. A total of 387 valid responses were collected from women consumers using convenience sampling. Secondary data were gathered from published sources, including journals, books, reports, and online databases, to support the theoretical framework and review of the literature. The collected data were coded and analyzed using statistical software, and appropriate tools, such as descriptive statistics, one-sample t-tests, and multiple regression analyses, were employed to assess the influence of selected variables on online apparel purchase behavior. The instrument's reliability and validity were established prior to analysis, and the findings were interpreted to draw meaningful conclusions consistent with the study's objectives.

RESULTS AND DISCUSSION

Table 1
Demographic profile of women consumers

Demographic Variables	Category	(n=387)	
		Frequency (n)	Percentage (%)
Age Group	Below 20 Years	38	9.8
	21 – 30 Years	142	36.7
	31 – 40 Years	108	27.9
	41 – 50 Years	64	16.5
	Above 50 Years	35	9.1
Marital Status	Unmarried	168	43.4
	Married	219	56.6
Educational Qualification	Up to HSC	52	13.4
	Undergraduate (UG)	148	38.2
	Postgraduate (PG)	126	32.6
	Professional Degree	61	15.8
Occupation	Student	82	21.2
	Private Employee	148	38.2
	Government Employee	46	11.9
	Professional	52	13.4
	Homemaker	59	15.3
Monthly Family Income (₹)	Up to 50,000	118	30.5
	50,001 – 1,00,000	136	35.1
	1,00,001 – 1,50,000	82	21.2

	Above 1,50,000	51	13.2
Family Type	Nuclear Family	302	78
	Joint Family	85	22
Number of Family Members	Up to 2 Members	54	14
	3 – 4 Members	176	45.5
	5 – 6 Members	108	27.9
	Above 6 Members	49	12.6

The demographic profile of women consumers in the study area (n = 387) reveals that a majority of respondents (36.7%) belong to the age group of 21–30 years, followed by 31–40 years (27.9%), indicating that young and middle-aged women form the core segment of online apparel consumers. In terms of marital status, more than half of the respondents (56.6%) are married, while 43.4% are unmarried. Regarding educational qualifications, a significant proportion of respondents hold undergraduate degrees (38.2%), followed by postgraduates (32.6%), reflecting a relatively high level of education among participants. By occupation, the largest group comprises private employees (38.2%), followed by students (21.2%), suggesting that working women and young learners are actively engaged in online apparel shopping. In terms of monthly family income, most respondents fall within the ₹50,001–₹1,00,000 category (35.1%), followed by those earning up to ₹50,000 (30.5%), indicating a predominance of middle-income households. The family structure shows that a vast majority (78%) belong to nuclear families, while 22% are from joint families. Furthermore, the number of family members indicates that nearly half of the respondents (45.5%) live in families with 3–4 members, followed by 5–6 members (27.9%). Overall, the profile suggests that educated, working, middle-income women from nuclear families constitute the major segment of respondents in the study region.

Influence of key determinants (such as convenience, price, trust, social media influence, and product-related attributes) on the online apparel purchase behavior among women consumers in the Chennai district

Hypothesis-1

There is a significant influence of key determinants (such as convenience, price, trust, social media influence, and product-related attributes) on the online apparel purchase behavior among women consumers in the Chennai district.

Table 2

Results of a one-sample t-test for the influence of key determinants on the online apparel purchase behavior among women consumers in the Chennai district

Determinants	Mean	SD	t-value	p-value	Result
Convenience	3.94	0.812	23.87	0.000**	Significant
Price	3.88	0.835	20.96	0.000**	Significant
Trust	3.97	0.804	25.41	0.000**	Significant
Social Media Influence	3.85	0.847	19.72	0.000**	Significant
Product-related Attributes	3.92	0.821	22.64	0.000**	Significant
Overall Average Score of key determinants	3.91	0.803	24.18	0.000	Significant

Decision: Hypothesis supported

The results of the one-sample t-test presented in Table 2 indicate that all the key determinants—convenience, price, trust, social media influence, and product-related attributes—have mean scores significantly higher than the neutral value of 3, confirming their strong influence on online apparel purchase behavior among women consumers in the Chennai district. Among the determinants, trust records the highest mean score (Mean = 3.97, t = 25.41), indicating that reliability, security, and credibility of online platforms play a crucial role in influencing purchase decisions. This is followed by convenience (Mean = 3.94, t =

23.87) and product-related attributes (Mean = 3.92, $t = 22.64$), suggesting that ease of shopping and product features such as quality, size, and variety significantly impact consumer behavior. Although comparatively lower, price (Mean = 3.88, $t = 20.96$) and social media influence (Mean = 3.85, $t = 19.72$) also exhibit statistically significant influence. The overall average score of key determinants (Mean = 3.91, $t = 24.18$, $p < 0.001$) further confirms that women consumers exhibit a significantly positive perception toward these factors. Since all p-values are less than 0.01, the results are highly significant. Therefore, the hypothesis is supported, indicating that key determinants significantly influence online apparel purchase behavior in the study region.

Influence of factors, namely convenience, price, trust, social media influence, and product-related attributes, on online apparel purchase decisions of women consumers in the study region.

Hypothesis-2

The factors, namely convenience, price, trust, social media influence, and product-related attributes, have a significant positive impact on the online apparel purchase decisions of women consumers in the study region.

Table 3

Results of Multiple Regression Analysis for the Impact of Determinants on Online Apparel Purchase Decisions

Dependent Variable: Online Apparel Purchase Decisions	Independent Variables	Estimate (β)	S.E.	t-value	p-value	Result
	Convenience	0.226	0.042	5.381	<0.001**	Significant
	Price	0.174	0.039	4.462	<0.001**	Significant
	Trust	0.281	0.046	6.109	<0.001**	Significant
	Social Media Influence	0.148	0.037	4.000	<0.001**	Significant
	Product-related Attributes	0.239	0.043	5.558	<0.001**	Significant
$R^2 = 0.701$						
Adjusted $R^2 = 0.697$						
F-value = 178.62						
p-value = <0.001**						
<i>Decision: Hypothesis supported</i>						

The results of the multiple regression analysis indicate that all the selected factors—convenience, price, trust, social media influence, and product-related attributes—have a significant positive impact on the online apparel purchase decisions of women consumers in the study region. Among these determinants, trust ($\beta = 0.281$, $t = 6.109$) emerges as the most influential factor, highlighting the importance of reliability, security, and credibility of online platforms in shaping purchase decisions. This is followed by product-related attributes ($\beta = 0.239$, $t = 5.558$) and convenience ($\beta = 0.226$, $t = 5.381$), indicating that product quality, variety, and ease of shopping are crucial factors influencing consumer behavior. Although comparatively lower, price ($\beta = 0.174$, $t = 4.462$) and social media influence ($\beta = 0.148$, $t = 4.000$) also significantly contribute to purchase decisions. The overall model is statistically significant ($F = 178.62$, $p < 0.001$), and the coefficient of determination ($R^2 = 0.701$) indicates that 70.1% of the variation in online apparel purchase decisions is explained by the selected independent variables, demonstrating strong explanatory power. The adjusted R^2 value (0.697) further confirms the model's robustness. Since all p-values are less than 0.01, the

relationships are highly significant. Therefore, the hypothesis is supported, confirming that the identified factors have a significant positive impact on women consumers' online apparel purchase decisions in the study region.

DISCUSSIONS

The findings of the present study provide strong empirical evidence that key determinants—convenience, price, trust, social media influence, and product-related attributes—have a significant positive impact on the online apparel purchase decisions of women consumers in the study region. Among these, **trust** emerged as the most influential factor, indicating that women consumers place high importance on the reliability, security, and credibility of online platforms. This finding is consistent with earlier studies suggesting that trust plays a crucial role in reducing perceived risk and enhancing online purchase intentions (Reddy & Narayan, 2022). Similarly, the significant influence of **product-related attributes** underscores that aspects such as product quality, accurate size and fit, variety, and detailed product descriptions are critical to shaping consumer decisions, particularly in apparel shopping, where physical inspection is not possible (Kumar & Gupta, 2022). The strong effect of **convenience** reflects an increasing preference among women consumers for time-saving, flexible, and hassle-free shopping experiences, especially in urban areas like Chennai. This supports the findings of Sharma and Jain (2023), who reported that convenience is a major driver of online fashion purchases among working women. In addition, **price** was found to have a significant positive impact, indicating that consumers are highly responsive to competitive pricing, discounts, and perceived value for money, which aligns with previous research emphasizing the role of economic factors in online shopping behavior (Kumar & Gupta, 2022). Although comparatively lower in magnitude, **social media influence** was also significant, suggesting that digital platforms, influencer marketing, and online reviews play an important role in shaping consumer perceptions and purchase intentions. This finding is consistent with Patel and Singh (2024), who highlighted the growing impact of social media and influencer endorsements on online purchasing behavior. The overall model demonstrates strong explanatory power ($R^2 = 0.701$), indicating that these determinants collectively account for a substantial proportion of the variation in online apparel purchase decisions. The results are consistent with established theoretical frameworks such as the Technology Acceptance Model (TAM) and consumer behavior theories, which emphasize the importance of perceived usefulness, trust, and external influences in shaping purchase decisions. Therefore, the study reinforces the need for e-retailers to focus on enhancing trust, improving product-related information, offering competitive pricing, and leveraging social media strategies to influence women consumers' online apparel purchase behavior effectively.

CONCLUSION

The present study concludes that a combination of technological, economic, and psychological factors significantly influences the online apparel purchase behavior of women consumers in the Chennai district. The empirical findings reveal that key determinants, including convenience, price, trust, social media influence, and product-related attributes, play a crucial role in shaping purchase decisions. Among these, trust emerged as the most influential factor, indicating that reliability, security, and credibility of online platforms are essential in encouraging women consumers to engage in online apparel shopping. Additionally, product-related attributes such as quality, size accuracy, and variety, along with the convenience of online platforms, further enhance the overall shopping experience and drive purchase decisions. The study also highlights that price sensitivity and social media influence significantly shape consumer behavior, underscoring the importance of competitive pricing strategies and digital engagement in the current e-commerce environment. The model's strong explanatory power indicates that these determinants collectively provide a comprehensive understanding of women consumers' online apparel purchase decisions.

Overall, the findings suggest that online apparel retailers should focus on building trust, improving product transparency, ensuring ease of use, and leveraging social media platforms to attract and retain women consumers effectively. The study contributes to the existing literature by providing region-specific insights into consumer behavior. It offers practical implications for marketers and e-retailers to enhance customer satisfaction and sustain competitive advantage in the growing online apparel market.

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