

Behavioural And Other Factors Influencing Indian Women's Online Fashion Shopping

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Abstract

Purpose: The objective of this study is to examine the behavioural and other factors affecting Indian women's online shopping for fashion products.

Design/methodology/approach: A quantitative approach was used by administering a close-ended questionnaire electronically to a sample of 400 Indian women. A response rate of 25.5. percent was received.

Findings: The findings show that the top five factors impacting online fashion purchases are Variety of Selection, Time Saving, Perceived Value, Cost Saving and Fashion Innovativeness; while the bottom two factors were Brand Consciousness and Bandwagon Fashion Consumption Behaviour. In terms of demographic factors, Age is found to be significantly associated with Fashion Innovativeness, Trust, Cost Saving, Purchase Intention and Variety of Selection. Income is found to be significantly associated with all the factors except Variety of Selection. Similarly, Education is significantly associated with all the factors except Perceived Security and Information Quality and Occupation is significantly associated with all the factors except Perceived Value, Bandwagon Fashion Consumption Behaviour and Variety of Selection.

Practical implications: The results of this research have the potential to aid online fashion stores/websites to better understand the behaviour of Indian women shoppers and enable them to tailor their marketing communication to influence consumers.

Originality/value: This study adds to the existing body of research in behavioural economics and consumer behaviour, especially for online shopping. It is one of the few studies that explores these in the context of Indian women and online fashion stores.

Keywords: behavioural economics, India, women, online shopping, fashion

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I. Introduction

By 2030, the growth of the Indian online retail sector is likely to reach USD 325 billion. This figure is a large increase from USD 70 billion in 2022. This growth can be attributed to the fast increase of e-commerce in Tier II and Tier III cities. India is growing to become the third-largest consumer market in the world (Indian Retailer Bureau, 2023).

Convenience is the primary driver of internet consumer behaviour. Consumers today have an easier time choosing the perfect product online as there is the ability to compare reviews, prices, and products quickly. For example, customers now value Amazon more than they did before the pandemic, according to 63% of consumers, and 58% of consumers say they shop on Amazon more frequently now than they did before the pandemic (Weiss, 2021).

Behavioural economics combines psychology and economics to investigate how individuals make decisions that are unusual to the typical rational choice theory. Behavioural economics can help understand the psychological and cognitive biases that drive consumers' shopping habits. By identifying these biases, companies and policymakers can develop interventions and tactics to persuade customers to make more informed and desirable purchases (Heap, 2013).

While there has been substantial research on the factors influencing online fashion shopping globally, there has been a lack of information regarding the behaviour of online fashion shoppers specifically in India. With rising digital literacy, urbanization, and exposure to international fashion trends playing key roles in shaping consumer choices and behaviours, changes in education, lifestyle, and culture have recently modified women's online shopping behaviour in India.

Retailers can benefit from valuable insights from a study on the behavioural factors influencing online fashion purchases of Indian consumers by tailoring their branding and positioning strategies to better suit consumer preferences. This will help increase their revenue and competitiveness in this rapidly growing market.

Based on the available literature, there is not much research investigating the behavioural factors influencing women's online fashion shopping within the Indian setting. Therefore, this study addresses the following research questions:

RQ1: What are the behavioural factors that affect Indian women's online fashion shopping decisions?

RQ2: To what extent are these factors influenced by demographic characteristics?

The paper is structured in the following manner. The following section entails a comprehensive review of the academic literature pertaining to the field of behavioural economics, specifically focusing on the phenomenon of online fashion purchasing and its underlying determinants on a global scale. The subsequent section provides an overview of the research methods used. Subsequently, the findings of the questionnaire survey administered to women in India are shown. The next section presents the discussion of the findings. The conclusion section outlines practical implications, limitations, and potential avenues for further research.

II. Review of Literature

Behavioural Economics

Individuals do not consistently exhibit fully rational behaviour. They show concerns for fairness, are willing to incur personal costs to restore equity, engage in reciprocal behaviour in one-shot games without the expectation of future benefits, and often disregard pertinent information while using heuristics to address complex decision problems. These behavioural anomalies have been extensively examined and investigated by behavioural and experimental economists (Gellner, Bessey, Pull, & Tuor, 2008).

The field of behavioural economics has provided evidence indicating that individuals' assessments and decisions frequently display systematic biases and heuristics, and are significantly influenced by the specific circumstances surrounding the decision-making process. According to Reisch and Zhao (2017), the empirical and theoretical contributions of behavioural economics help in comprehending consumer behaviour, therefore aiding policy makers in devising strategies to encourage individuals to make improved, more intelligent, healthier, and environmentally sustainable decisions (World Bank, 2014; Sousa Lourenço, 2016). At its core, this field of study focuses on understanding the real behavioural patterns exhibited by individuals in decision-making scenarios, as well as exploring methods to optimise their choices in order to boost consumer welfare (Reisch & Zhao, 2017).

The foundation of neoclassical economics and governmental economic policy has traditionally relied heavily on the assumption that consumers are rational individuals. These individuals are believed to actively seek out information regarding the most optimal product or service options, carefully weigh all costs and benefits, and make decisions based on their genuine preferences. However, psychologists have been aware for a considerable period of time that customers typically exhibit a phenomenon known as "bounded rationality" (Simon, 1956; Kahneman, 2003). This refers to the tendency of consumers to deviate from the conventional model of rational decision-making in a predictable and consistent manner. As a consequence of these deviations, customers may inadvertently make significant mistakes that jeopardise their own interests (Luth, 2010).

According to Brennan et al. (2014), consumer behaviour is predominantly impacted by the preferences of customers, which are moulded by the information they get and their past experiences, in addition to their particular income levels and the accessibility of pricing and goods.

The conventional perspective posits that a consumer's preferences encompass social norms, values, attitudes as well as cognitive representations (Thaler, 1985). Additionally, it implies that the biases and heuristic techniques discovered in empirical consumer research are typically considered inconsequential, lacking systematic patterns, and therefore can be disregarded (Reisch & Sunstein, 2015).

Behavioural economics acknowledges that heuristics, biases, and situational reliance provide both obstacles and potential advantages for policymakers. The basic aim of behaviorally informed consumer policy is to formulate and implement policy tools that are characterised by enhanced effectiveness, efficiency, and less intrusiveness. Ultimately, the aim is to steer consumers towards making improved decisions for their own benefit, while also encouraging them to adhere to these decisions (Reisch & Thøgersen, 2017). The term "nudges" refers to regulatory measures that are characterised by being low-cost, protecting individuals' freedom of choice, and guided by empirical evidence. These approaches encompass many strategies such as default rules, disclosure requirements, simplicity, and the utilisation of social norms and salience (Thaler & Sunstein, 2008; Oliver, 2017).

Consumer Behaviour for online shopping

According to eMarketer (2015), Internet connectivity was already available to over three billion individuals in 2015, accounting for around 43% of the global population. The prevalence of Internet usage has resulted in customers from different domestic markets being increasingly viewed as possible targets for online sales operations conducted by companies. As the domestic Internet landscape and digital marketplaces continue to evolve, people are progressively gaining proficiency in navigating and leveraging the advantages of online buying (Forrester, 2014). The burgeoning growth of online shopping provides a fertile ground to explore the application of behavioural economics in understanding and interpreting consumer behaviours in the digital marketplace.

Consumer Preferences and Online Shopping. In order to understand online shopping behaviour it is important to recognize consumer preferences in the digital buying space. Bojte (2020) elucidates several fundamental reasons why consumers gravitate towards online shopping, such as ease of navigation, expansive choices, competitive pricing, and temporal efficiency. Behavioural economics can be used in understanding how rational (like price comparisons) and possibly irrational (like impulsive buys due to flash sales) behaviours intersect in shaping online purchasing decisions.

Web Usability and Shopping Satisfaction. The usability and design features of online shopping platforms also significantly impact consumer behaviour. Luo, Ba, and Zhang (2012) explore the relationship between well-designed websites and customer satisfaction, pointing towards an interesting dynamic where online shopping characteristics, such as ease of use, aesthetic appeal, and information richness, can substantially shape consumer satisfaction and subsequent behaviours. The principles of behavioural economics can further explore how perceived utility and experiential satisfaction from website interactions influence purchase intent and loyalty towards online retail platforms.

Ethical Considerations and Consumer Perception. The role of ethics in online retail provides another layered dimension to explore within behavioural economics. The study by Román and Cuestas (2008) explains the intersections of consumer perceptions regarding online retailers' ethics, their internet expertise, and the influence of word-of-mouth. Understanding how ethical perceptions are formed and how they interplay with expertise and peer interactions to shape online shopping behaviours can provide nuanced insights into consumer trust, loyalty, and advocacy in the online retail space.

Mobile Shopping and its Distinctions. It is also pivotal to explore how different platforms influence online shopping behaviours. Schramm-Klein and Wagner (2014) provide a comparative lens between mobile shopping and traditional online shopping, to explore how behavioural patterns might shift across different shopping platforms. The behavioural economics perspective explores how convenience, accessibility, and possibly impulsive behaviours are amplified or moderated within mobile shopping contexts as compared to traditional online platforms.

Cross border online shopping. According to Cleveland et al. (2014), there is a growing prominence, desirability, and accessibility of brands and items that are not readily accessible in domestic internet markets. Hence, individuals who express dissatisfaction with shops, brands, or items inside their local online markets exhibit a tendency to engage in cross-border online shopping. As a result, there is a global trend of increasing cross-border online consumers, with a projected rise from EUR 300 million to EUR 1 billion by 2020 (InternetRetailer, 2015). According to Wagner, Schramm-Klein, and Schu (2016), the online search and purchase behaviours across borders are predominantly influenced by the advantages experienced by customers. In contrast to other research, their findings indicate that the significance of consumers' perceived risks diminishes when the benefits are taken into account inside the model (Wagner, Schramm-Klein, & Schu, 2016).

Consumer Behaviour for online fashion shopping

The digital age has brought about a seismic shift in shopping behaviours, significantly impacting how consumers, especially women, navigate the world of fashion retail. The ease of accessibility, variety, and opportunities to discover and acquire novel products on online platforms have surged the popularity of online shopping for fashion (Goldsmith & Goldsmith, 2002).

A crucial aspect affecting women's online shopping behaviour for fashion products is the role of social e-shopping, which includes not only the purchasing act but also the social interactions and peer influences present

within the online shopping platform (Dennis et al., 2010). Women, particularly the younger demographic, leverage these platforms to intermingle social interactions with shopping, integrating consumer behaviour with social connectivity. The interaction with peers and access to their purchasing behaviours and preferences on the platform fosters a unique environment that can significantly influence individual purchasing decisions.

Vazquez et al. (2021) stressed the critical impact of user-generated content in sculpting the online fashion consumer experience. Reviews, ratings, and content generated by peers, influencers, and other consumers shape the perception of products and brands. They posited that the credibility and relatability of user-generated content offer an authentic perspective that is often perceived as more trustworthy than traditional marketing materials. Thus, the collective online voice significantly influences individual consumer purchasing behaviours in the area of fashion.

Leung et al. (2015) examined psychological and social factors by exploring fashion consciousness in the luxury fashion market. They found that fashion consciousness was key in navigating consumer behaviour and that social perceptions and psychological inclinations toward brands, especially in the luxury segment, not only shape but also sustain specific purchasing behaviours among consumers.

Liang et al. (2022) intersected the behavioral economic landscape with fashion by exploring how different model types influenced consumer behaviour in online fashion retailing. Here, the perceived image and appeal of fashion models and the relatability that consumers find in them emerged as influential in dictating the attraction toward particular products.

Online shopping behaviour, especially in the context of fashion products, is significantly swayed by e-word-of-mouth. Sookhyun Kim et al. (2013) demonstrated how this e-word-of-mouth effect navigates consumers' internet shopping behaviour, with a focus on apparel products. Peer reviews, recommendations, and online discussions about products serve as pivotal influencers that navigate both the product discovery and purchasing journey of online shoppers.

The role of brand narratives in shaping online shopping behaviour, particularly among Generation Y females, was highlighted by Ruane and Wallace (2013). They showcased how digital storytelling about brands shapes the perception and appeal of brands among young female consumers. The narratives, often crafted meticulously to resonate with this demographic, intertwine with the consumers' self-perception and aspirational identities, thereby shaping their online purchasing behaviours.

A conceptual framework of retail image and its influence on consumer behaviour was presented by Kunkel and Berry (1968). Though this work predates the digital era, the behavioral conception it introduces finds relevance even in the digital shopping landscape. The perceived image of online retail platforms, shaped by user interface, user experience, product variety, and brand associations, plays a significant role in determining consumer trust and propensity to engage in purchasing behaviour.

Stoian Bobalca et al. (2021) provided a contemporary perspective, focusing on the predictors of young buyers' satisfaction in e-retailing, especially in the apparel sector. Factors like website quality, delivery performance, and product quality not only influence purchase satisfaction but also shape future purchasing behaviours, by either fortifying or diminishing brand loyalty.

Nash (2019) bridged the gap between social media platforms and fashion consumer decisions in the UK retail sector, illustrating the overarching influence of these platforms in both navigating and shaping consumer decision-making processes. The prolific presence, accessibility, and dynamic nature of social media platforms established them as powerful tools that shape and guide consumer decisions in the fashion retail space.

In terms of cultural and geographical specificity, Khare (2014) shed light on Indian consumers, exploring their cosmopolitan nature in the context of fashion clothing involvement. The research examined cultural, social, and economic factors that shape the fashion involvement and online purchasing behaviours of Indian consumers and found that Indian consumers, particularly women, navigated the online fashion retail space with a unique interplay of traditional and contemporary influences.

The overall thematic overview from the literature shows a blend of global influences with indigenous cultural narratives, and points towards a unique behavioral pattern in the context of Indian women, that needs further exploration.

Research Methodology

As previously stated, this paper addresses the research questions as under:

RQ1: What are the behavioural factors that affect Indian women's online fashion shopping decisions?

RQ2: To what extent are these factors influenced by demographic characteristics?

An electronic survey was administered to women in Mumbai, Maharashtra. Since the total population of women who shop online for fashion could not be measured accurately, a sample size of 400 was determined. The research instrument was a structured questionnaire with close-ended questions.

The questionnaire comprised questions on respondents' demographic details, frequency of visits to online fashion stores and frequency of purchases on online fashion stores. It also included a set of statements for which respondents were asked to provide their degree of agreement using a five-point Likert scale. These statements were devised to capture 11 behavioural factors (See Table 10 and 11 for list of factors) derived from existing literature (Escobar-Rodríguez & Bonsón-Fernández, 2017).

A final count of 102 replies was obtained, resulting in a response rate of 25.5 percent. The sampling technique was judgmental sampling, whereby women were selected based on a judgement of their online buying patterns pertaining to fashion merchandise.

III. Findings

Descriptive Statistics

Table 1: Age of Respondents

Age	No. of Respondents	Percentage (%)
Less than 18 years	18	17.6
18 years- 25 years	28	27.5
26 years- 35 years	22	21.6
36 years- 45 years	20	19.6
More than 46 years	14	13.7
Total	102	100

As Table 1 shows, 27.5% of the respondents were from the age group of 18 - 25 years, followed by 21.6% of the respondents who were in the age group of 26 -35 years. Only 13.7% of the respondents belonged to the age group of more than 46 years.

Table 2: Education of Respondents

Education	No. of Respondents	Percentage (%)
High School	28	27.45
Graduation	24	23.53
Post-Graduation	36	35.29
Doctorate	14	13.73
Total	102	100

Majority of the respondents i.e. 35.29% were post graduates followed by 27.45 % of the respondents who were in high school. Only 13.73% of the respondents had doctorate degrees.

Table 3: Annual Income of Respondents

Annual Income	No. of Respondents	Percentage (%)
Less than Rs. 5,00,000	14	13.7
Rs. 5,00,001- Rs. 10,00,000	20	19.6
Rs. 10,00,001- Rs.15,00,000	10	9.8
Rs. 15,00,001- Rs.25,00,000	20	19.6
More than Rs.25,00,000	38	37.3
Total	102	100

Majority of the respondents had an annual income of more than Rs. 25,00,000 while respondents having an income of Rs. 5,00,001-10,00,000 and income of Rs. Rs. 15,00,001- Rs.25,00,000 were next i.e. 19.6 % each. Respondents from the income group Rs. 10,00,001- Rs.15,00,000 were the least (9.8%).

Table 4: Occupation of Respondents

Occupation	No. of Respondents	Percentage (%)
Student	36	35.3
Homemaker	8	7.8
Business	18	17.6
Employed	40	39.2
Total	102	100

Most of the respondents i.e. 39.2% of them were employed, followed by 35.3% of the respondents who were students. Only 7.8% of the respondents were homemakers.

Online Fashion Shopping Behaviour

Table 5: Frequency of Surfing Online Fashion Store Websites

Frequency	No. of Respondents	Percentage (%)
Once a month	30	29.4
Once a fortnight	18	17.6
Once a week	22	21.6
Twice a week	16	15.7
Almost everyday	16	15.7
Total	102	100

29.4% of the respondents surfed their preferred online fashion store website once a month while 21.6% of the respondents did so once a week.

Table 6: Frequency of Surfing Resulting into Purchase

Frequency	No. of Respondents	Percentage (%)
Every time I surf/browse, I end up buying something.	6	5.9
I surf/browse only when I wish to buy.	32	31.4
I 'wishlist' some items but do not buy every time.	64	62.7
Total	102	100

62.7% of the respondents 'wishlist' items but did not buy every time they visited the online fashion store. However, 31.4% of the respondents said that they surfed or browsed only when they wished to buy a product.

Table 7: Frequency of Online Fashion Purchases

Frequency	No. of Respondents	Percentage (%)
Once a month	62	60.8
Twice a month	18	17.6
Three times a month	10	9.8
More than three times a month	12	11.8
Total	102	100

The majority of participants in the study i.e. 60.8% purchased once a month while 17.6% purchased twice a month. There were 11.8 % respondents who purchased more than three times a month.

Table 8: Approximate Value of Single Order on Online Fashion Store

Value	No. of Respondents	Percentage (%)
Rs.2,001 - Rs.5,000	64	62.7
Rs.5001 - Rs.10,000	26	25.5
Rs.10,001 - Rs.30,000	8	7.8
More than Rs. 50,000	4	3.9
Total	102	100

Most of the respondents i.e. 62.7% mentioned a single order on their preferred online fashion store being between Rs. 2,001 and Rs. 5,000. Only 3.9% of the respondents mentioned ordering products for more than Rs. 50,000 from online fashion stores.

The research instrument contained a set of statements corresponding to various variables affecting respondents' online fashion purchase behaviour. These variables were derived from the literature review and covered a spectrum of behavioural factors that might explain the behaviour of women during online fashion purchases. The participants were requested to assess their degree of agreement with each statement using a Likert scale consisting of five points that ranged from 'Strongly Agree' to 'Strongly Disagree'. The responses were coded as '5' for 'Strongly Agree' to '1' for 'Strongly Disagree'.

Table 9 shows the average numerical rating given by respondents to each statement as well as the average rating for each variable.

Table 10 shows the mean rating given by respondents to each variable in descending order. It can be noted that the top five factors impacting online fashion purchases are: Variety of Selection, Time Saving, Perceived value, Cost Saving and Fashion Innovativeness. This means that respondents agree that online fashion purchase gives them a huge variety to select from in a limited time at their convenience. Additionally, fashion products on online stores are available at cost-effective prices and can be purchased with lesser effort. The bottom two factors towards were Brand Conscious and Bandwagon Fashion Consumption Behaviour indicating that the respondents were not particularly drawn towards expensive or popular brands and also that they preferred to purchase fashion products that appealed to them rather than being influenced by their peer group.

Table 10: Mean Ratings of Factors Affecting Online Fashion Purchases

Factor	Mean Rating
Variety of Selection	3.84
Time saving	3.76
Perceived value	3.70
Cost saving	3.65
Fashion innovativeness	3.63
Information quality	3.59
Perceived security	3.56
Purchase intention	3.52
Trust	3.45
Brand consciousness	2.76
Bandwagon fashion consumption behaviour	2.29

Factors Affecting Online Fashion Purchases

Table 9: Factors Affecting Online Fashion Purchases

Factor	Items	Average Rating	Variable Average
Fashion innovativeness	I am interested in the world of fashion: clothes, shoes and accessories.	4.255	3.627
	I like wearing the latest fashion trends	3.157	
	Purchasing fashion is rewarding for me.	3.471	
Perceived security	I feel secure about the electronic payment system.	3.627	3.556
	I am willing to use my credit or debit card online to make a purchase.	3.784	
	Online information and transactions are trustworthy.	3.255	
Information quality	Price and product information is better in online stores than in brick-and-mortar stores.	3.686	3.588
	The type of information available for online fashion shopping satisfies my needs.	3.627	
	The Internet provides me with a complete set of information for decision-making on online fashion shopping.	3.451	
Trust	Online fashion stores have reliable exchanges and return policies.	3.392	3.451
	Online fashion shopping is reliable.	3.490	
	Online fashion shopping is trustworthy.	3.471	

Cost saving	I will save money by searching information about fashion products online.	3.725	3.647
	Searching for information about fashion products on the Internet allows me to get a better price-quality relation when purchasing them.	3.647	
	Online fashion shopping helps obtain better prices.	3.569	
Time saving	Online fashion shopping provides instant information about products.	4.039	3.765
	Searching for information about fashion products online is very efficient.	3.804	
	The results of online fashion shopping are worth the time dedicated to it.	3.451	
Perceived value	Online fashion shopping makes it easier to get complete information about products.	3.784	3.699
	Using online fashion platforms enhances the possibilities of finding products suitable to my needs.	3.843	
	Benefits of online fashion shopping justify the efforts made.	3.471	
Purchase intention	I have a strong intention of buying fashion products online.	3.706	3.523
	I choose without any doubt to buy fashion products online.	2.804	
	I have the intention to continue buying fashion products online.	4.059	
Brand consciousness	The more expensive brands are usually my choice.	2.765	2.765
	The higher the price of a product, the better its quality.	2.647	
	I prefer to buy foreign brands over local brands.	2.882	
Bandwagon fashion consumption behaviour	I buy fashion products to be integrated into the social group I aspire to.	2.216	2.289
	I only choose fashion brands that others buy.	2.000	
	I like owning fashion products worn by celebrities.	2.353	
	I buy only the most trending and popular fashion products.	2.588	
Variety of Selection	Online fashion stores offer a wide variety of fashion items.	4.098	3.838
	Online fashion stores have a wide assortment of products with different prices.	3.784	
	Online fashion stores deal with a variety of brands.	3.863	
	Online fashion stores sell up-to-date fashion items.	3.608	

Influence of Demographic Variables on Behavioural Factors Impacting Online Fashion Purchase

The study attempted to find out the extent to which demographic variables influenced the factors impacting online fashion purchase of Indian women. To investigate this, the association between demographic variables (age, education, income and occupation) and mean rating of factors was tested using Chi Square Test (Table 11).

Table 11 shows the associations between demographic variables (Age, Income, Education, Occupation) and different factors (such as Fashion Innovativeness, Perceived security, etc.) impacting the online purchase of fashion products by Indian women.

As can be seen, Age is significantly associated with Fashion Innovativeness, Trust, Cost Saving, Purchase Intention and Variety of Selection. Income is significantly associated with all the factors except Variety of Selection. Education is significantly associated with all the factors except Perceived Security and Information Quality. Similarly, Occupation is significantly associated with all the factors except Perceived Value, Bandwagon Fashion Consumption Behaviour and Variety of Selection.

Table 11: Association Between Demographic Variables and Factors Impacting Online Fashion Purchase

Sr. No.	Factor	Age Calculated Sigma	Income Calculated Sigma	Education Calculated Sigma	Occupation Calculated Sigma
1	Fashion innovativeness	0.028*	0.004*	0.016*	0.035*
2	Perceived security	0.506	0.094*	0.340	0.002*
3	Information quality	0.054	0.025*	0.111	0.037*
4	Trust	0.027*	0.003*	0.005*	0.000*
5	Cost saving	0.001*	0.004*	0.018*	0.024*
6	Time saving	0.070	0.001*	0.029*	0.008*
7	Perceived value	0.249	0.043*	0.002*	0.421
8	Purchase intention	0.000*	0.000*	0.002*	0.009*

9	Brand consciousness	0.203	0.033*	0.000*	0.016*
10	Bandwagon fashion consumption behaviour	0.442	0.034*	0.004*	0.098
11	Variety of Selection	0.001*	0.059	0.000*	0.005

IV. Discussion

The study finds that the top five factors affecting the online purchase behaviour of Indian women for fashion products are: Variety of Selection, Time Saving, Perceived Value, Cost Saving and Fashion Innovativeness.

At the top of the list is Variety of Selection suggesting that having a diverse range of choices is of primary importance to Indian women when shopping for fashion online. This finding aligns with the broader narrative in online shopping where an extensive array of options is often cited as a primary motivator for consumers choosing online platforms over traditional brick-and-mortar stores.

Time Saving closely follows next. In a fast-paced world, the convenience of quickly browsing through options and making swift decisions is invaluable. This is supported by Rahman and Koszewska's (2020) study, which indicated a trend toward online purchases for the sake of convenience in Poland, suggesting a potentially universal behavior.

The high mean value assigned to Perceived Value indicates that consumers evaluate their online purchases against the value they perceive in them. Such an emphasis on value could be related to a broader understanding of fashion, where sustainable and upcycled products, though sometimes pricier, offer significant perceived value due to their environmental and ethical advantages. This is in line with Rathinamoorthy's (2019) emphasis on increasing fashion consciousness among consumers.

Cost Savings and Fashion Innovativeness are the next most highly rated factors. While the former emphasizes the financial benefits of online shopping, the latter highlights the importance of novel and fresh fashion trends. The significance of fashion innovativeness corroborates Rathinamoorthy's (2019) findings, which pointed towards an increasing awareness and preference for sustainable fashion, especially among younger consumers.

The study also attempts to find out the extent to which demographic variables influence the factors affecting online fashion purchases by Indian women.

There is a significant association between all the demographic variables and fashion innovativeness. This suggests that with different age groups, income levels, educational backgrounds, and occupations, there is a varying degree of interest in new and innovative fashion trends. Rathinamoorthy (2019) in his work on consumer awareness on sustainable fashion pointed towards increasing fashion consciousness, especially in the younger age groups. This might explain the significant association with age.

Occupation and income show significant associations with Perceived Security, indicating that perhaps individuals with higher income or certain professions are more concerned about the security of their online transactions. This might align with Wu and Devendorf (2020) who discussed the security concerns surrounding smart textiles.

There is a significant association of Information Quality with all demographics except education. This could imply that while educational background might not determine how one perceives information quality, their age, income, and occupation might.

All demographic variables are significantly associated with trust. This underlines the importance of trustworthiness for online fashion shoppers across all demographics. Woodside and Fine (2019) emphasized the importance of trust in sustainable fashion themes, which might correlate with the results here.

Cost Saving and Time Saving show significant associations especially with income and education. This could indicate that individuals with higher income or educational backgrounds might be more inclined towards online purchases due to the convenience and cost-effectiveness. The study by Rahman and Koszewska (2020) on consumer choice in Poland indicated similar trends.

There is a significant association of Purchase Intention with all demographic variables, suggesting that age, income, education, and occupation all play a crucial role in determining purchase intentions. This is in line with the findings by Hugo et al. (2023) on young Brazilians' perspectives on the circular economy.

Brand Consciousness is most strongly associated with education. Fionda and Moore (2008) discussed the anatomy of the luxury fashion brand, highlighting that educated consumers might be more brand conscious.

Bandwagon Fashion Consumption Behavior is significantly associated with income and education, hinting that these demographics might influence trend-following behaviours. Kapferer and Michaut-Denizeau (2013) also hinted at this in their work on luxury consumers' viewpoints.

Lastly, income is the only variable that does not show a significant association with Variety of Selection, indicating that differences in consumers' age, education, and occupation account for higher variations in being influenced by the range of selections offered online.

V. Conclusion

This study examines the factors that influence the online fashion purchasing behaviour of Indian women. It finds the most highly rated factors and also attempts to find associations between these factors and demographic variables.

Limitations

The research primarily focuses on Indian women, leading to geographical limitations. Such a specific focus might not allow the findings to be generalizable to other populations or regions. The reliance on a self-reported questionnaire might also introduce biases, as respondents might either not remember certain details accurately or might respond in a manner they perceive as socially desirable. Another limitation could be the use of only a five-point Likert scale which might not capture the full spectrum of the respondents' feelings or attitudes.

Implications

The findings of this study present several practical implications. The significant association between demographic factors and fashion innovativeness suggests that online fashion stores can tailor their marketing strategies based on specific age groups, education levels, and professions. The emphasis on security among higher income and certain professional groups indicates that online luxury fashion stores, especially those catering to this demographic, need to prioritize and publicize their security measures to attract and retain these customers. Similarly, trust emerging as a critical factor across all demographics emphasizes the need for online fashion stores to build and maintain trustworthiness through quality guarantees or user reviews.

Scope for Further Research

Given the limitations, there is considerable scope for further research. Future studies can expand the geographical scope to include women from different countries or even men, to see if similar patterns emerge. It would also be beneficial to explore other potential influencing variables outside of the ones studied here to give a more comprehensive understanding of online fashion purchasing behaviour.

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