

A Study of Online Apparel Shopping Preferences among Working Women in Tier-1 Cities: Focus on Delhi NCR

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ABSTRACT

E-commerce has grown rapidly in India due to the country's high internet penetration rate, and working women are now a sizable customer group in the online marketplace. With a focus on Delhi NCR specifically, this study offers a thorough literature-based analysis of working women's preferences for online clothing buying in Tier-1 cities. The study investigates how people decisions to buy clothing online are influenced by psychological, social, cultural, economic, privacy and security, and technological aspects. It draws attention to the particular difficulties this group faces, like juggling their desire for fashion with time restraints, worrying about the fit and quality of products, and having faith in online sources. Its integrative method, which draws from well-established theories of consumer behavior and places them within the lived realities of professional women in urban India, is what makes the study unique. In addition to providing useful insights for retailers, marketers, and policymakers looking to improve the online shopping experience for working women in metropolitan India, the study advances a deeper theoretical understanding of women's e-commerce behavior by addressing a frequently disregarded area in consumer research.

Keywords: Online Apparel Shopping, Working Women, E-commerce in India, Consumer Behavior, Fashion Preferences, Purchase Decision-Making

INTRODUCTION

An estimated 39 million Indians, or a very small percentage of the nation's population of over a billion, purchase online, according to a survey. It will probably take some time for India's e-commerce industry to expand, as only 69% of its citizens have inadequate internet connection (AT Kearney, 2015). The growth of online commerce is mostly dependent on internet penetration, according to global statistics. India's internet penetration rate is less than 11.4%, while China's is 40.1% and the US's is 87.2%. However, compared to China and the USA, India's internet penetration rate is growing more quickly. In the USA and China, online retail accounted for 5.2% and 6.5% of total retail, respectively, but in India, it was only 0.2% (E&Y). (2013) The Merchant. In India, 60 million women make up the 150 million people who use the internet every day. This is a significant portion of the population. Online shopping for clothing and accessories was the norm for women. Ages 18 to 65 were included in the study. Twenty-five percent of the gueries came from mobile devices (Times, 2013). With the growth of e-commerce, purchasing for clothing has changed. Working women prefer online platforms because they are convenient, save time, and offer a wide range of products, allowing for flexible shopping and brand comparison. Lakshmi, B. S., Sushma, C., Sanjay, K., Poojitha, S., & Rangisetty, S. (2021). Despite the advantages, female professionals' online clothing shopping is hampered by trust issues, the inability to try things, and worries about size and quality, necessitating specific initiatives from merchants (Jain et al., 2019). Fair labor and sustainable production are two examples of ethical business practices that have a big impact on female consumers' purchasing intentions. Trust is increased by ethical responsibility, which makes it a crucial consideration when purchasing clothing online. Sudhamathi, S., and Benneet, S. (2024). Perceived Online Ethics for Women's Clothing Brand Development and Consumer Intentions. SDGs Review, 4(4). A number of elements, including product quality, brand image, price sensitivity, convenience, ease of browsing, personalized recommendations, and user reviews, influence the impact of purchase intention on online garment purchasing



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(Kim & Lee, 2023). Convenience, time efficiency, and product quality are the top priorities for female working professionals while making online purchases (Sinha & Raghunathan, 2022). Because they frequently have limited time, working women's purchasing intentions are significantly influenced by the ease of online shopping (Singh & Jain, 2023). They are more likely to trust and use e-commerce platforms, basing their purchases on product reviews, brand reputation, and tailored recommendations (Sharma & Gupta, 2024). According to Patel and Shah (2024), female professionals' purchase intentions are significantly influenced by emotional elements, including feelings of empowerment and satisfaction from the shopping experience. The emergence of technology such as the Internet has changed the way consumers shop and make purchases. Consumers are increasingly turning to online purchasing over traditional brick and mortar stores (Dawson & Kim, 2010). Additionally, driving this increase are the pervasive use of social media platforms and their ever-growing influence. According to Dawson and Kim (2010), consumers are also looking for convenience since they want to save time. The clothing industry has played a significant role in the expansion of internet shopping. Given that clothing is the second most popular product category, there is a great deal of room for research into marketing and sales tactics in this field (Sarkar, 2011). A number of causes, including women's empowerment, education, the growth of the female workforce, and financial independence, have contributed to the growth of the women's apparel market (Sarkar, 2011).

BACKGROUND AND RATIONALE FOR THE STUDY

Ecosystem and Catalysts of Growth of Online Shopping

Over the past two years, Indians' online surfing habits have drastically changed. They spend long hours on the internet for a number of reasons. These days, it's commonplace in urban India (Technopac, 2013). The proliferation of the internet is one of the primary drivers of online purchasing. It is the technological underpinning of the new shopping mode (Karayanni, 2003). The internet was launched in India in 1995 (dxm.org, 1995). In 2014, 243 million people used the internet, which is equivalent to a 19% penetration rate. E-commerce would benefit from an increase in internet users (PwC, 2015). Using a smartphone or tablet to create, amend, or place online orders is known as m-shopping. Due of the convenience of M-shopping, many people have made it a habit. However, recently introduced products that require more consideration before purchase should not be purchased through m-commerce. Wang, Malhouse, and Krishnamurthi (2015). According to Economic Times (2013), 165 million Indians will be using mobile internet by 2015. Due to advancements in the enabling ecosystem, the convenience of online shopping, the change of urban India's lifestyle, the launch of 3G services, and declining broadband subscription prices, India is undergoing a digital revolution. Improvements in infrastructure, such as broadband, internet-ready devices, and logistics, would lead to an increase in the consumer base (PwC, 2015). Smartphones, tablets, laptops, and PCs are becoming more and more common in India. Smart mobile devices are crucial to the growth of e-tailing in India due to their affordability and accessibility (Technopac, 2013). Thirty percent of e-commerce website visitors come from mobile and tablet devices (Gartner, 2014). In developing economies, smartphone adoption and usage are increasing due to declining smartphone pricing. Indian m-commerce is predicted to grow from \$6 billion in 2013 to over \$14 billion in 2017. In 2013, more than 100 billion apps were downloaded globally (BCG perspective, 2015). By 2016, four out of five broadband connections would be through mobile devices, like smartphones and tablets. Before making an offline purchase, the majority of consumers conduct research online (BCG, 2012). By 2016, there would be 330 million internet users in India, up from 125 million in 2011. Online buyers acknowledge that their purchases are significantly influenced by price comparison and product research. There is still a sizable section of the market for potential internet buyers that has to be reached. Online purchases are mostly motivated by convenience and variety.

ECOMMERCE, ITS EVOLUTION AND PRESENT SCENARIO

Online shopping

Shopping encompasses both information research and purchasing. Customers are engaging in online purchasing behavior when they actually pay for items online (Ha & Stoel, 2004). Online shopping has supplanted traditional brick and mortar stores (Wang, Yeh, & Jiang, 2006). People who are time-constrained and looking for ways to avoid going to the market are the potential market for e-commerce (Bellman, Lohse, & Johnson, 1999). According to Wang, Yeh, and Jiang (2006), privacy, safety, and product quality are the three most important



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aspects affecting an online purchase. Different e-tailers must differentiate their offers to stand out in the crowded market because the e-commerce sector has lower entry barriers (Kenneth & Carol, 2009). Online retailers are often known as e-tailers. Consumer-online merchant transactions are significantly impacted by social media (Zhang, Cheung, & Lee, 2014). Customer satisfaction and consumer inertia have a positive and considerable impact on females' inclinations to make repeat purchases. Because online shopping involves risk and uncertainty, decisions cannot be made only based on word-of-mouth (Kuo, Hu, & Yang, 2013). The increase of e-tailing would lead to a reduction in transaction costs, the creation of jobs, the growth of linked businesses, and the promotion of entrepreneurship (Technopac, 2013). Online retailers offer a customized experience, convenience, and information to various customer and business kinds (Kotler, Keller, Koshy, & Jha, 2012).

While e-commerce refers to a corporation or website that offers to transact or assist the sale of goods and services online, e-business refers to the use of electronic means and platforms to run a business (Kotler, Keller, Koshy, & Jha, 2012). E-commerce is the practice of conducting business via the internet and the Web (Kenneth & Carol, 2009). Digitally enabled business transactions between and among individuals and companies are the main focus. Any transaction conducted via the Web or internet is regarded as digitally enabled. The exchange of goods and services for the transfer of value, like money, across organizational or personal boundaries is known as a commercial transaction. E-commerce has eight unique characteristics. Social technology's attributes include personalization/customization, global reach, universal standards, richness, interaction, and information density. The word "ubiquity" refers to a product's accessibility and ease of use that generates a market wherever, at any time. Marketspace does not require a physical and mortar structure. The expansion of e-tailing would lead to entrepreneurship, a reduction in transaction costs, and more (Technopac, 2013).

Online shopping of apparels

Using the internet to look for and buy clothing items is known as online clothing purchasing (Ha & Stoel, 2004). Clothing is one major shopping category. Clothing sales now make up a significant portion of online purchasing. One of the biggest challenges for e-marketers is selling clothes online (Goldsmith & Goldsmith, 2002). Targeting the most likely-to-buy clients is the best way to recover e-commerce expenses and make a profit. Women nevertheless spent more on clothes purchases even though men were more likely than women to make future purchases online (Goldsmith & Goldsmith, 2002). Product returns are still common even though online retailers offer see, feel, and touch experiences that are comparable to those found in physical stores. Many customers are either hesitant to buy clothes online or are unhappy with their online shopping experience. The primary cause of their dissatisfaction was their inability to put the clothes on, which left them uncertain about the fit and size. The most common reason for returning clothing was poor fit. As a result, customers will no longer be loyal. Other than fit concerns, customers have returned products due to poor drape, an uncomfortable fit, or dissatisfaction with the garment's ten colors (Beckett, 2000). Another reason for hesitancy could be the medium's novelty (Bhatnagar, Misra, & Rao, 2000). Highly creative internet users make more actual purchases online than less creative individuals. Online clothes purchases appear to be discouraged by the nature of the clothing. When buying clothes, it's crucial to physically scrutinize the product. This makes it easier to assess the design, color, fit, fabric, and size (Ha & Stoel, 2004).

Delhi NCR scenario: online apparel shopping

Delhi NCR, one of India's most urbanized and digitally advanced regions, has seen a notable surge in online apparel shopping—especially among working women balancing hectic schedules and rising fashion consciousness. A recent Business Standard survey reported that although only 4% of consumers rely solely on online platforms for apparel, about 40% prefer a hybrid of online and offline shopping, largely due to convenience, discounts, and easy returns Chadha, S. (2025, March 6). Additionally, local research highlights that young urban consumers in Delhi NCR are the principal drivers of online fashion purchases, with convenience, product variety, and smooth payment options cited as top motivators **Garg, H., & Sharma, P.** (2025). While concerns over product fit, quality, and delivery logistics remain prevalent, strong return policies, mobile-friendly interfaces, and transparent sizing guidance have fostered trust in digital apparel channels. Consequently, retailers can capitalize by offering curated workwear lines, virtual fitting tools, and secure payment experiences to better serve this fast-growing, tech-savvy demographic.





Need For the Present Study

Shopping habits have been greatly impacted by the growing digitization of retail and the sharp increase in internet users in India, especially in Tier-1 cities like Delhi NCR. Delhi NCR, one of the most populated and economically vibrant urban areas in India, offers a distinctive setting for researching online clothing consumption. Working women are one of the main consumer segments propelling this expansion, and a combination of convenience, brand awareness, lifestyle demands, and confidence in digital platforms influence their shopping decisions. In light of the increasing reliance on e-commerce sites like Myntra, AJIO, Amazon Fashion, and others, this study attempts to explore the online clothing shopping habits of working women in Delhi NCR. The goal is to comprehend how their decision-making process is influenced by psychological, social, cultural, economic, privacy and security, and technological variables. Platforms that provide fast delivery, easy navigation, safe payment methods, and carefully chosen collections that fit their hectic urban lifestyles are preferred by working women, who frequently juggle work and personal obligations. According to research, just approximately 4% of consumers in Delhi NCR buy all of their clothes online, while over 40% use a hybrid approach, preferring to look online and occasionally make in-person purchases (Chadha, 2025). This conduct suggests a complicated consumer journey in which peer ratings, return policies, product fit, and trust are all important factors. Women consumers in this area are also quite tech-savvy and fashion-conscious, and their brand tastes and online behavior are frequently shaped by influencer endorsements and social media trends. Convenience, variety, and promotional offers are among the main factors influencing online buying behavior in Delhi NCR, according to a study by Garg and Sharma (2021). However, obstacles like the inability to engage with products in person and size-related worries continue to discourage a total reliance on online channels. In addition, professional women in this urban environment are increasingly demanding size inclusivity, sustainable fashion options, and customization. This study adds to a more nuanced knowledge of the shifting landscape of women's fashion consumption in India's digital economy by concentrating on Delhi NCR as a sample Tier-1 region. It is anticipated that the results will help fashion retailers, marketers, and legislators create online shopping experiences that are more responsive, inclusive, and efficient while also catering to the unique requirements of urban working women.

Research problem and objectives

The rapid expansion of e-commerce in India, fueled by rising smartphone and internet usage, has changed how people make purchases, especially in Tier-1 areas like Delhi NCR. According to Garg and Sharma (2021), working women have become a significant segment of urban customers, juggling work and personal obligations and increasingly buying for clothing online. Nevertheless, this area is still not well studied in scholarly research, despite its importance. The complex preferences, difficulties, and aspirations of working women—particularly in metropolitan Indian contexts—are not adequately captured by currently available research, which frequently looks at general consumer behavior (Chadha, 2025). For this demographic, issues including product quality, return procedures, digital security, fashion alignment, and size correctness are important but not adequately handled. By concentrating on the online clothing purchase habits of working women in Delhi NCR, this study seeks to close that gap and provide useful information for fashion stores and e-commerce companies.

Objectives

With an emphasis on Delhi NCR, the main goal of this study is to investigate and evaluate the major determinants that impact working women's preferences for online clothing buying in Tier-1 cities. To improve online purchasing and create more focused, successful marketing campaigns for this market, it is imperative to have a deeper understanding of these behavioral patterns. This supports the argument made by Pandey and Parmar (2019), who stress the significance of comprehending women's online purchasing habits in order to develop better digital retail tactics. In this study, we evaluate every Indian online marketplace. Investigating the options, encounters, and challenges encountered by female consumers on different platforms can shed light on the state of e-commerce in India (Ghous et al., 2020).

Scope and Limitations

The purpose of this study is to give a thorough insight of working women's online clothing shopping habits in Delhi NCR, one of India's top Tier-1 urban areas. In particular, the study focuses on demographics, clothing



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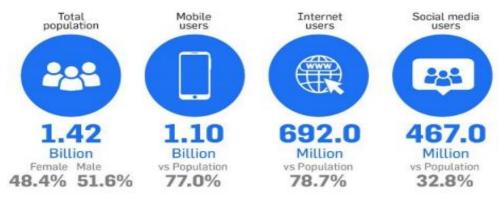
choices, and important elements including digital advertising channels, social media promotions, and platform usability. This research focuses on how working women interact with fashion e-commerce in a rapidly changing digital retail environment, which is consistent with findings from Pandey and Parmar (2019), who highlighted the significance of determining the fundamental elements impacting women's online buying tendencies. Although the study provides valuable insights into media effects and online clothing purchasing habits, it is crucial to remember that not all significant elements could be covered. While important, broader cultural, psychological, and long-term economic factors are outside the purview of this article and should be investigated more in the future. Furthermore, because the research is based in Delhi NCR's socioeconomic and technological context, the results show the regional features of this urban e-commerce sector. Because of this, they might not be immediately applicable to rural or smaller cities, where patterns of digital access and consumption may differ significantly (Chadha, 2025). Using a systematic literature-based technique, the study consults reliable resources like ResearchGate, Elsevier, Google Scholar, and Scopus. Relevant research over the past ten years were filtered using search phrases such as "online shopping," "working women," "apparel preferences," "Delhi NCR," and "consumer behavior in India." Peer-reviewed journals, conference proceedings, and research articles were among the academic sources chosen for their theoretical foundation and pertinence. The gathered material was divided into six main impacting elements, as per the methodology of Divya Jaya Lakshmi et al. (2024): psychological, sociological, cultural, economic, technological, and privacy/security-related concerns. In addition to reflecting existing scholarly discourse, this rigorous approach guarantees that the study adds a locally unique viewpoint to the larger discussion on Indian women's online buying habits. It is anticipated that the results would help marketers and policymakers develop more inclusive and data-driven strategies to improve professional women's online clothing buying experiences in urban areas such as Delhi NCR.

LITERATURE REVIEW

A crucial component of our research report is the literature review, which gathers and synthesizes pertinent earlier findings. Studies on women's purchasing patterns. This section contains a thorough analysis and review of the elements that influence their decisions. We'll start by discussing the various categories of consumer behavior, including discordant, impulsive, and variety-seeking purchasing. An overview of studies on how social media advertisements affect consumer behavior and decisions is provided below. Lastly, we'll talk about the latest developments in the FMCG, cosmetics, grocery, and clothing sectors and how these affect women's internet buying patterns.

Online Shopping Behaviour: An Indian Perspective

E-commerce has been completely transformed by the rise in smartphone customers and web access. Due to the ease of use, convenience, and wide selection of products available online, more and more customers are turning to online shopping. In any event, it is becoming increasingly difficult to forecast the behavior of online shoppers due to the increase in their numbers. It is anticipated that the Indian e-commerce industry will be worth over USD 20 billion by FY25, with a potential yearly growth rate of up to 60%. The Indian e-commerce sector is expected to grow to a value of USD 111 billion by mid-2024 and USD 200 billion by 2026, according to IBEF forecasts (Indian E-commerce Industry Analysis | IBEF, n.d.).



Source: World Bank & CIA Fact boo

Figure 1. A summary of the Indian population, mobile usage, and internet usage statistics (Data on JAN 2023).

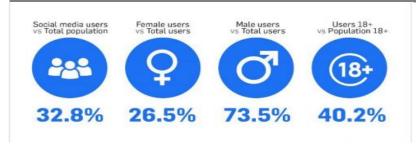


Figure 2. Statistics on Social Media usage in India (Data on JAN 2023).

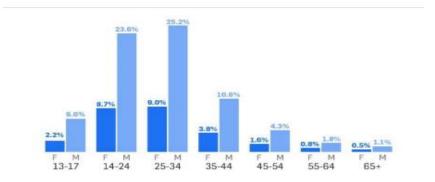


Figure 3. The percentage distribution of social media users by demographic factors (Data on JAN 2023).

According to the findings in Figure 1, women in India are important users of social media and the internet. It is evident that approximately 77% of India's portable clients are web and social media clients, given that women make up roughly 50% of the country's population (India - Place Explorer - Data Commons, n.d.). The growing importance of social media and the internet in the life of Indian women is highlighted by this shift. According to Social Media in India - 2023 Stats & Platform Trends - OOSGA, n.d., Figure 2 shows that around 26.5% of all social media users in India are female, and the majority of users are over 18. It suggests that Indian women independent of age, are progressively grasping social media stages to communicate and connect with others. Figure 3 breaks down the social media clients by age gather and sex, giving a point-by-point viewpoint into the statistics of social media clients in India. This data might be pertinent in making a difference in trade people and marketers make educated choices around the target group of onlookers of the items and administrations being promoted in the nation (Statistics, 2023).

The top ten social media sites and e-commerce apps in India are displayed in Fig. 4 (Statista, 2023). Social media platforms like Facebook, Instagram, YouTube, and WhatsApp have a big impact on drawing users to e-commerce websites. Social media marketing has a big influence on getting customers to buy products or place orders on online stores. As a result, many businesses are using social media sites to promote their goods and raise their online presence. The distribution of online sales in India by product category from 2017 to 2023 (predicted) is shown in Figure 5 (Statista, eCommerce - India, 2023).



Figure 4. Top 10 social media platforms and e-commerce apps used in India.

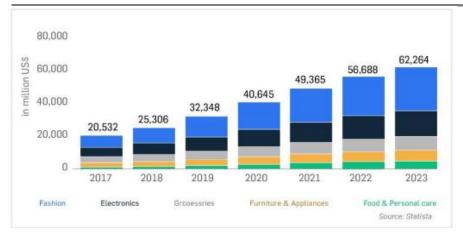


Figure 5. Distribution of product categories sold on Indian e-commerce platforms.

Figure 7 presents the results of an examination of the factors influencing online purchases in India. According to the survey, 42.4% of consumers say they are more inclined to make a purchase if free delivery is available, making it the most important motivating factor (DB, 2023). With comparable percentages of 35.7% and 32.2%, discounts, coupons, and an easy returns policy also rate highly as motivating reasons. According to 29.5% and 28.4% of Indian consumers, user reviews and next-day delivery are also important considerations when making purchases. The opportunity to pay with cash on delivery, quick and simple checkout, the company's or product's environmental friendliness, loyalty points, and social media interaction are further motivating considerations.

Although India has seen a surge in e-commerce, apparel and cosmetics have undoubtedly become the most popular categories. With a staggering 60% of consumers using digital wardrobes in 2023, the dominance of clothing in online shopping is undeniable. 46% of online shoppers are in the cosmetics industry. All of this points to a rather thriving economy, with the clothing e-commerce sector valued at \$58.96 billion by 2025 and the The total for the cosmetics area was \$25.56 billion. However, who are the driving forces behind this internet buying frenzy?

Seventy percent of online shoppers are women. are superior to traditional brick-and-mortar retailers due to their convenience and greater selection of products. Social media recommendations from influencers are also very important because 57% of Indian women are influenced by internet trends. Additionally, cultural contexts and regional preferences are prevalent, and e-commerce platforms design their products to appeal to a wide range of consumers across the country.

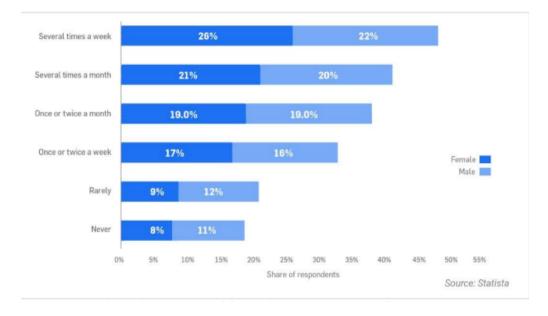


Figure 6. Frequency of Online Shopping in India by Gender.

60% 46% 35% 34% 30%
35% 34%
34%
30%
29%
29%
20%
20%
16%

Figure 7. Factors driving online purchases.

Table 1: Summary of Research Gaps from Existing Literature

Ref. No.	Authors (Year)	Focus Area	Key Findings	Identified Research Gaps
[21]	Pillai et al. (2025)	Metaverse fashion shopping intention	Enjoyment, interactivity, and immersion enhance adoption; risks deter it	Lack of region-specific insight; limited to virtual reality platforms; no gender-specific segmentation
[22]	Mollel & Chen (2025)	AR virtual try-on, body esteem, fit perception	AR-VTO adoption driven by perceived usefulness and body image factors	Focus on U.S. females; no cultural or occupational segmentation like working women in India
[23]	Jin et al. (2024)	Recycled apparel purchase intention in China	Quality perception and environmental knowledge key drivers	Not generalizable beyond sustainable fashion or to mainstream fashion behavior
[24]	Huang et al. (2024)	Sustainable clothing and online customer reviews	Reviews impact intention via perceived diagnosticity	Limited to sustainable products; does not explore psychological constructs or regional digital habits
[25]	Cuesta- Valiño et al. (2024)	CSR and consumer engagement in fashion retail	CSR boosts brand engagement, leading to purchase intention	Neglects the influence of platform usability, peer effects, and behavioral control
[26]	Cao et al. (2024)	Livestream commerce transition effects	Trust and cultural alignment determine loyalty to stream anchors	Not focused on fashion apparel; limited to livestreaming mode only
[27]	Shin & Yang (2025)	AI-curated fashion services in China	Tech innovativeness drives usefulness; fashion involvement affects ease of use	No exploration of social factors like peer influence or fashion consciousness



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[28]	Imran et al. (2024)	Online clothing shopping in Maldives	Attitude is key determinant; brand and convenience play roles	Very small sample; lacks segmentation by profession or gender
[29]	Venkatesh & Aruna (2025)	Millennial apparel shopping in South India	-	Does not focus on working women or compare behavioral factors across gender
[30]	Zhao & Wagner (2024)	TikTok-based purchase behavior	Entertainment and social ties drive platform and influencer commitment	Does not consider professional status or female-specific online apparel behavior

Literature Review on Factors female working professional's intention to purchase apparels online.

Author(s) & Year	Title of the Paper	Factors Identified	Findings	Research Gap
Sinha & Raghunatha n (2022)	Impact of Time Constraints and Convenience on Online Shopping Intentions	Convenience, Time Efficiency, Product Quality	Female working professionals prioritize convenience and time-saving features, leading to higher online purchase intention.	More research needed on how product type (e.g., formal vs casual apparel) affects time efficiency as a factor.
Singh & Jain (2023)	E-commerce Preferences of Female Professionals: A Study on Purchase Intentions	Ease of Navigation, User Experience, Personalized Recommendatio ns	Positive online shopping experience and personalized recommendations increase purchase intention.	Limited exploration of how different website designs and interfaces affect purchase intention in the apparel category.
Sharma & Gupta (2024)	Trust and Emotion in Online Apparel Shopping: A Study on Female Consumers	Brand Reputation, Product Reviews, Emotional Appeal	Trust in brand and product reviews, along with emotional connection, play a key role in shaping purchase behavior.	More research is needed on how local vs international brand perception influences purchase intention.
Author(s) & Year	Title of the Paper	Factors Identified	Findings	Research Gap
Zhang et al. (2024)	Factors Affecting Purchase Intentions in Online Apparel Shopping: An Empirical S0tudy	Return Policy, Product Availability, Ease of Payment	Clear return policies, product availability, and easy payment options reduce uncertainty and increase purchase intention.	Need for research on how flexible return policies (e.g., free returns) affect purchase behavior in the apparel sector.
Lee & Kim (2022)	Price Perception and Delivery Speed in Online Apparel Purchase Decisions	Price Perception, Convenience, Delivery Speed	Price fairness and fast delivery times enhance the likelihood of purchase among female professionals.	Lack of studies examining how delivery speed interacts with price perception in online apparel purchase decisions.
Gupta &	Influence of	Social Media	Social media influence,	Further exploration is



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Identified Gaps in the Literature and Research Opportunities

Even while the amount of research on online buying behavior in India is increasing, there is still a dearth of studies that particularly address the preferences of working women in Tier-1 cities like Delhi NCR, particularly when it comes to online clothing shopping. According to Pandey and Parmar (2019), the majority of current research seeks to evaluate online customer behavior in a broad fashion, frequently without segmenting data by gender, occupation, or geographic concentration. Studies like Garg and Sharma (2021) look at Delhi NCR's online purchasing habits, but they don't go into great detail into product-specific categories like clothing, which are heavily influenced by fit, style, convenience, and social validation—all of which are important considerations for working women. Furthermore, research often overlooks how fashion consciousness, lifestyle alignment, and digital trust influence purchase behavior within this specific segment. Even while there is a growing body of research on Indian consumers' online purchasing habits, few studies specifically address the preferences of working women in Tier-1 cities like Delhi NCR, especially with regard to online garment shopping. The bulk of recent research aims to assess online consumer behavior broadly, sometimes without breaking down data by gender, employment, or geographic concentration, claim Pandey and Parmar (2019). Research on Delhi NCR's online buying patterns, such as that conducted by Garg and Sharma (2021), does not delve deeply into productspecific categories, such as apparel, which are highly impacted by fit, style, convenience, and social validation all of which are significant factors for working women. Studying the clothing purchase habits of urban working women in Delhi NCR is a clear opportunity for targeted, data-driven research that fills these gaps and has important ramifications for both academics and the fashion retail sector. In India's quickly digitizing retail sector, this kind of study can help create more user-centric, responsive, and inclusive digital platforms that are suited to the changing needs of female consumers.

Table 2. Gaps and opportunities.

Identified Gap in Literature	Research Opportunity	Author(s) / Source	
Lack of focused research on working women's apparel shopping behavior in Tier-1 cities like Delhi NCR	Study the online apparel preferences of working women in Delhi NCR to develop targeted insights	Pandey & Parmar (2019); Garg & Sharma (2021)	
Existing studies generalize online shopping behavior without gender-specific or profession-based segmentation	Analyze online consumer behavior by gender and employment status to enhance market segmentation strategies	Divya Jaya Lakshmi et al. (2024)	
Minimal research linking digital trust, return policies, and fashion consciousness to buying decisions in online apparel	Examine how return policies, fashion alignment, and digital trust affect apparel purchase decisions among urban working women	Chadha (2025); Garg & Sharma (2021)	
Focus is often on broader product categories (e.g., electronics), with less attention to apparel-specific concerns	Address product-specific behavioral patterns, especially fit, style, and image-conscious decision making in apparel purchases	Pandey & Parmar (2019)	
Studies concentrate on cities like Mumbai, Bengaluru, or Visakhapatnam—Delhi NCR is	Provide region-specific insights for Delhi NCR—a hub of tech-savvy and fashion-	Divya Jaya Lakshmi et al. (2024); Garg & Sharma (2021)	



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underrepresented in fashion e- commerce	aware consumers with high digital purchasing power	
Limited understanding of the impact of AI, social media influence, and personalized marketing in apparel e- commerce	Investigate how AI-driven personalization and influencer marketing impact working women's apparel purchase behavior	

Factors Influencing Online Shopping Behaviour

When consumers shop online, a variety of factors affect their ultimate choices. We shall classify these attributes in this part to offer thorough analysis of them. The online apparel shopping behaviour of working women in Tier-1 cities like Delhi NCR is shaped by a combination of technological, psychological, and social factors. Among these, web design plays a crucial role in determining users' engagement with an online platform. A wellstructured and visually appealing website enhances user experience, which significantly impacts shopping behaviour. Pardeshi and Khanna (2020) found that ease of navigation, mobile responsiveness, and clear categorization of products lead to greater consumer trust and purchase intention among female shoppers. In addition to design, reliability—reflected in accurate product descriptions, dependable delivery timelines, and secure transactions—is essential for building sustained consumer loyalty. Garg and Sharma (2021) emphasized that reliability in e-commerce builds confidence among urban working women, especially when shopping for fashion items that require correct fit and quality. Responsiveness, referring to how quickly and effectively customer service addresses queries or concerns, also influences shopping decisions. In fast-paced urban environments like Delhi NCR, working women appreciate platforms that provide prompt support and hasslefree return policies (Divya Jaya Lakshmi, Bose, & Ravi, 2024). Another important factor is fashion consciousness, which significantly shapes how female professionals interact with online fashion retailers. According to Chaudhary and Gowda (2018), fashion-conscious women tend to seek trendy, customizable, and work-appropriate apparel that aligns with their lifestyle and social identity. This is closely tied to the **peer effect**, wherein purchase decisions are influenced by peer reviews, influencer endorsements, and social media engagement. Sharma and Chaudhry (2024) observed that social validation—especially from professional networks and online communities—acts as a powerful motivator in the online apparel buying process. Gender, while a demographic factor, continues to influence shopping behaviour. Women, compared to men, are found to be more detailed in their evaluation of product features, prices, and user-generated content before making a purchase decision (Garg & Sharma, 2021). Furthermore, perceived behavioral control, drawn from Ajzen's (1991) Theory of Planned Behavior, reflects the individual's belief in their ability to successfully execute an online purchase. This includes control over understanding product specifications, navigating payment options, and managing product returns. Higher perceived control is often associated with greater intention to purchase, especially among digitally literate urban women. All these variables—web design, reliability, responsiveness, fashion consciousness, peer influence, gender, and perceived behavioral control—cumulatively influence the dependent variable, i.e., purchase intention, which represents the consumer's readiness to complete an online transaction. Understanding these interrelated factors is crucial for fashion retailers, marketers, and policymakers aiming to tailor digital shopping experiences to the preferences and expectations of professional women in Delhi NCR.

Research Design

Any study must choose a suitable research design in order to be successful. The evaluation of several choices took into account three main study designs: mixed-methods, qualitative, and quantitative methodologies.

Data Collection

Selecting appropriate techniques for collecting data is essential to ensuring the quality and reliability of study findings. Different approaches to collecting information on e-commerce platforms, influencing factors, purchase trends, barriers, and distinctive product attributes were assessed.



Table 3. Primary research design analysis

Research Design	Features	Pros	Cons
Qualitative	- In-depth exploration - Understand motivations and behaviors - Rich, detailed insights		- Subjective interpretation - Time-consuming - Small sample size limits generalization
Quantitative	- Numerical data collection - Statistical analysis - Quantifies phenomena	- Objective and precise results - Generalizable findings - Efficient data analysis	- Oversimplifies complex phenomena - Limited depth - Requires large sample sizes
Mixed Methods	- Combines qualitative and quantitative approaches - Integration of data sources	- Holistic understanding - Combines strengths of both methods - Enhanced validity	- Requires expertise in both methods - Time/resource-intensive - Possible methodological conflicts

Table 4. Data collection methods

Method	Features	Pros	Cons
Surveys	- Structured questionnaires - Large-scale data collection - Quantitative analysis		- Response bias possible - Limited depth of insights - Depends on honesty/accuracy of respondents
Interviews	- In-depth exploration - Flexible questioning - Qualitative insights	- Rich, detailed data - Allows clarification/probing - Builds rapport	Time and resource-intensiveSubjective interpretation may bias results
Observations	- Direct behavior observation - Natural setting - Non-verbal cues	- Real-time, unbiased data - Captures unfiltered behavior	- Limited to observable actions - Context-specific - Requires trained observers
Focus Groups	- Group discussion - Interaction-based insights - Idea generation	- Encourages idea sharing - Reveals group norms/dynamics - Rich qualitative data	- Dominant participants may skew results - Managing group dynamics is tough - Limited generalizability

Table 5. Data analysis techniques

Technique	Features	Pros	Cons
Analysis of Variance (ANOVA)	- Compares means across multiple groups - Tests for significant differences - Assesses impact of independent variables on dependent ones	mean differences - Provides	



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Regression Analysis	- Examines relationships between variables - Predicts outcomes - Quantifies strength and direction of relationships	Identifies predictors -Provides relationship insightsAllows hypothesis testing	- Vulnerable to multicollinearity - Needs large sample size - Assumes linearity
Factor Analysis	- Reduces data complexity - Identifies underlying factors - Groups variables by shared variance	- Simplifies data interpretation - Reveals latent influences - Enables composite score creation	 Needs large sample size Subjective factor interpretation - Prone to researcher bias
Cluster Analysis	- Identifies natural groupings - Groups similar cases - Detects patterns or segments	- Insights into market segments - Enables targeted strategies - Customization possible	- Sensitive to initial clusters - Affected by distance metric choice - Choosing cluster number is difficult

RESULTS AND DISCUSSIONS

The synthesized data from the literature is presented in this section, which also looks at the main factors influencing Indian women's online purchasing habits. Reflecting the elements influencing online purchasing behavior, the results are arranged into major subject categories.

The study's conclusions reinforce the crucial role that peer pressure plays in influencing working women in Delhi NCR's intentions to make online fashion purchases. As the most important predictor, the peer effect demonstrated how purchasing behavior is highly motivated by social validation, referrals from friends and coworkers, and common group preferences. This is consistent with Zhao and Wagner's (2024) [30] observations that parasocial connections and social media-driven interactions have a big impact on purchasing decisions, especially on sites like TikTok. The importance of socially driven norms in the context of the National Capital Region was also highlighted by Venkatesh and Aruna (2025) [29], who highlighted how peer experiences and online social cues significantly influence millennials' digital shopping habits in Indian metros.

Women are more likely to buy apparel online when they feel comfortable using digital tools, navigating ecommerce interfaces, and completing secure transactions, according to a statistically significant impact from perceived behavioral control (PBC). This result is consistent with Shin and Yang's (2025) [27] conclusion that user sentiments about AI-based fashion services are positively impacted by self-efficacy and ease of technology use. In Delhi NCR, where mobile-first behavior is common and digital literacy is high, this kind of technology empowerment supports customers' capacity to purchase effectively and independently. The significance of developing visually appealing and flawlessly functional digital experiences is further highlighted by the influence of responsiveness and web design. According to Pillai et al. (2025) [21], user-friendly and immersive interfaces greatly increase consumer acceptance in metaverse commerce settings. That idea is supported by this study, which shows that for working professional women in a city, quick-loading websites, user-friendly designs, and timely customer service promote trust and lessen friction. Despite having the lowest coefficient of all the predictors, fashion consciousness was nonetheless statistically significant. This suggests that fashion trend awareness is still important, especially for consumers who are style-conscious and use digital devices. Clothing choices are directly linked to psychological factors including confidence and self-image, as noted by Mollel and Chen (2025) [22]. Trend-following and influencer-driven women in Delhi NCR are more receptive to social commerce tactics, seasonal marketing campaigns, and tailored promos. All things considered, the study lends credence to a multifaceted picture of online fashion buying behavior, in which consumer intent is influenced by the interaction of social dynamics, behavioral empowerment, and digital experience. These findings imply that in order to effectively target and convert urban female shoppers in Delhi NCR's quickly changing digital marketplace, marketers must employ an integrated strategy that strikes a balance between emotional engagement, social validation mechanisms, and platform usability.



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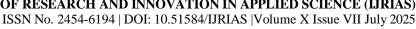
Practical Implications for Marketers and Policymakers

The study's conclusions have important real-world ramifications for marketers and legislators who want to improve working women's online clothing buying experiences in Tier-1 cities like Delhi NCR. First and foremost, in order to boost platform engagement and lower shopping cart abandonment, site design must be optimized for easy navigation, mobile adaptability, and aesthetically pleasing layouts (Pardeshi & Khanna, 2020). Because professional women frequently have limited time to browse, e-commerce enterprises need to invest in user interface design that especially meets their demands. Second, in order to build client trust, it is essential to guarantee dependability in terms of precise product descriptions, regular delivery schedules, and safe payment channels. According to Garg and Sharma (2021), among urban female consumers, dependability is a key factor in promoting repeat business. Fast query resolution and streamlined return procedures are only two examples of responsive customer service that improves perceived service quality and increases purchase intention. According to Divya Jaya Lakshmi, Bose, and Ravi (2024), working women in urban regions place a high priority on effective support networks that work with their hectic schedules. Also, marketers need to provide trend-aware collections that combine style and job suitability to meet the expanding fashion consciousness of this market. According to Chaudhary and Gowda (2018), fashion-forward customers are more likely to interact with platforms that represent their identity and desired way of life. Additionally, the peer effect—which includes community involvement, influencer referrals, and social media reviews—has become a powerful factor in influencing purchase intention. By encouraging user-generated content and influencer partnerships geared toward urban professional women, marketers can use peer influence (Sharma & Chaudhry, 2024). Despite the fact that gender may seem like a passive variable, understanding the distinct buying habits, expectations, and product preferences of female professionals allows for the development of more responsive and inclusive marketing tactics.

Finally, the key to raising conversion rates is comprehending and improving perceived behavioral control, a notion derived from Ajzen's (1991) Theory of Planned Behavior. Customer confidence in assessing products, navigating platforms, and handling post-buy procedures increases the likelihood that they will make a purchase. To help with this, policymakers should support women-focused digital literacy initiatives, safe e-commerce settings, and inclusive regulations that encourage women to participate in digital retail. Together, these observations provide a road map for creating valuable, trustworthy, and effective online shopping spaces for Delhi NCR's working women.

Future Research Directions

In Tier-1 cities like Delhi NCR, working women's preferences for online clothing buying should be the focus of future studies in order to advance our theoretical and practical knowledge of changing consumer behavior in Although the present study concentrates on well-established elements like web design, digital settings. responsiveness, fashion consciousness, peer effect, gender, and perceived behavioral control, future research could include new variables like digital trust, AI-based recommendations, and sustainability concerns, all of which are becoming more and more important in the online shopping experience (Pardeshi & Khanna, 2020). Furthermore, a comparison between working and non-working women or between age groups may provide important new information about how lifestyle stages and professional roles affect the propensity to buy clothing (Garg & Sharma, 2021). Researchers could also look into how tech-savvy professionals in Delhi NCR's purchasing habits are impacted by mobile and social commerce platforms (such as Instagram stores and WhatsApp catalogs). Furthermore, future studies might use longitudinal designs to look at how preferences have changed over time, particularly after the pandemic, when hybrid employment models have altered both lifestyle and fashion choices. A deeper contextual understanding of emotional triggers and decision-making patterns may be obtained by incorporating qualitative techniques including in-depth interviews and ethnographic investigations (Divya Jaya Lakshmi, Bose, & Ravi, 2024). Studies should look at the relationship between peer effect and the perceived credibility of online influencers, especially those targeting urban women, given the growing importance of influencer marketing. To provide a more comprehensive understanding of shopping behavior, it is also important to examine how gender intersects with digital literacy, disposable money, and family obligations (Sharma & Chaudhry, 2024). Finally, based on Ajzen's (1991) Theory of Planned Behavior, future studies can investigate behavioral interventions that improve perceived control, including customer education modules, AI-driven sizing guidance, or AR-based try-ons, to lessen the anxiety related to online





clothing purchases. In addition to enhancing scholarly research, these enlarged viewpoints would help legislators and marketers create more welcoming, user-friendly, and reliable online buying experiences for urban women.

CONCLUSION

With an emphasis on Delhi NCR specifically, this study illuminates the changing online clothing purchase habits of working women in Tier-1 cities. Working women have become a big and powerful consumer sector as ecommerce continues to grow quickly in India due to rising internet access and digital adoption. This study used a literature-based methodology to investigate how a variety of factors, including psychological, social, cultural, economic, technological, and privacy and security concerns, affect this group's purchasing decisions. The results highlight how, despite the high importance placed on digital convenience and product diversity, issues like time limits, a lack of tactile inspection, and a lack of confidence in product quality still influence online buying The study also emphasizes how peer pressure and fashion consciousness moderate purchase intentions. The study provides a sophisticated knowledge of the digital buying experience of Indian urban professional women by placing these findings within known theories of consumer behavior. In conclusion, by concentrating on a group that has received less attention, this study not only fills a major vacuum in the literature on consumer behavior, but it also offers practical recommendations for marketers, internet retailers, and legislators. refining engagement and fostering long-term growth in India's online fashion retail industry would need refining platform design, fostering customer trust, providing tailored fashion solutions, and attending to the unique demands of working women. To further advance the area, future empirical research might build on these findings with primary data and investigate cross-demographic or cross-city comparisons.

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