
ONLINE PURCHASE BEHAVIOUR OF WORKING WOMEN TOWARDS FASHION APPAREL: AN EMPIRICAL STUDY FROM TIRUVALLUR DISTRICT

¹**Anu Rekha.V.P**, Research Scholar, Faculty of Management Studies, Dr. M.G.R. Educational and Research Institute (Deemed to be University), Chennai.

anurekha0314@gmail.com, ORCID ID: 0009-0007-8976-3066

²**Dr. J. Sridevi**, Professor & Dean H&S, Faculty of Management Studies, Dr.M.G.R. Educational and Research Institute (Deemed to be University), Chennai. sridevi.mba@drmgrdu.ac.in, ORCID ID: 0000-0001-7168-8808

ABSTRACT

The fast growth in e-commerce in India, consumer habits have shifted a lot, mainly among independent women. The study looks at how working women in Tiruvallur District make fashion apparel purchases online. 200 respondents working in education, IT, banking and healthcare were asked to complete a questionnaire to collect the required data. Out of all participants, 78 percent shop for fashion apparel online at least once a month and 84 per cent go with Myntra, Amazon or AJIO through their mobile apps. Four main factors were found by factor analysis: being easy to use, a wide variety of products, discounts and promos and trust in the return policies. The amount someone earns strongly impacts their shopping patterns, and people are much more satisfied with a store when they fully trust its return policy ($r = 0.72$). Although online shopping was popular, many users often faced sizing problems, problems with delivery timing and unpredictable product quality. Guidelines are suggested in the study to help e-commerce platforms serve working women in non-metro areas.

Keywords: *Online shopping behaviour; Working women; Fashion apparel; E-commerce; Semi-urban consumers; Tiruvallur District; Customer satisfaction; Purchase influencers.*

I. INTRODUCTION

Online shopping platforms have caused important changes in the retail sector for both city and semi-city customers. While many products are sold online, fashion apparel is one of the fastest-growing and most lively segments in India (Chaudhary *et al.*, 2024). Because it is easy to buy online, use payment apps and find shipping, more employees now order their clothing online. Last year, the Indian e-commerce sector was worth almost USD 83 billion, and it is estimated to grow to USD 185 billion by 2026 (Bharti *et al.*, 2023). Online retail, mid decentralised in big cities at first, has made its way into smaller cities with better digital infrastructure and more confidence among buyers (Popli, 2025). The COVID-19 pandemic pushed more people, including working women, to check out online options for apparel and lifestyle.

More and more, financial autonomy and spending ability are being seen in working women. Members of this demographic used to contribute at home, but are now much more involved in making buying decisions for themselves and their families (Mitra & De, 2024). Because they work, they can save more and choose to buy things that help them save time or show their style. About 25% of total online retail in India comes from fashion and lifestyle, and much of this is due to women's fashion growing steadily (El-Shihy *et al.*, 2025). The decisions women make about what to wear to work are often determined by their job, their likes and what they see on social media and in their community. To meet this need, they provide a strong product collection, flexible returns, simple size guides and various personalization features.

There is a lack of published studies on the way people in semi-urban districts like Tiruvallur (Tamil Nadu) shop online, even when online retail is growing. In Tiruvallur which is fast becoming urban, traditional beliefs live side by side with modern hopes and dreams. As women join the workforce in increasing numbers, the household becomes a great place to study new trends in consumer behaviour. Learning about how online clothing is purchased in rural areas helps retailers and policymakers work on reducing the urban-rural digital gap.

1.1 STATEMENT OF THE PROBLEM

Even though online retail in India is growing quickly, there isn't much research on how working women in semi-urban areas make online purchases. Because research on consumers is often on metropolitan areas. Tiruvallur and similar districts are not given much attention in academic books and articles. Digital commerce is growing among female employees in such regions, yet what influences their buying decisions in fashion apparel is not sufficiently understood by research. Internet literacy, how goods are delivered, how much trust there is in products and the impact of peer networks are more likely to vary in rural areas than in cities (Vani, 2024). On top of this, traditional gender roles, busy schedules and personal changes in self-image make things more complicated for employed women shopping online.

Many research studies show that online shopping and e-commerce are being influenced by fashion, with women in non-metro towns being a large part of this. However, little has been uncovered about how their age, marital status, income and type of work affect their shopping habits. Not having this knowledge could make e-commerce platforms unable to satisfy this key and growing group of buyers. Consequently, the objective of this research is to investigate how online apparel is purchased by Tiruvallur District working women, pointing out key factors both for and against their purchases. The study's results help e-commerce strategists create better experiences for woman customers nationwide.

1.2 OBJECTIVES OF THE STUDY

- To understand how working women shop online for their clothing.
- To find out the things that matter when shopping for fashion online.
- Looking into how demographic factors (age, income and marital status) can influence behaviour.
- To check customers' happiness and see what they find difficult when shopping online.
- To introduce ways to better the user experience on e-commerce platforms.

II. REVIEW OF LITERATURE

Because of how rapidly e-commerce has grown, how we buy fashion has been greatly affected. Many scholars have explored aspects of shopping online, noting that convenience, variety and seeking good prices are the main influences (Ladhari *et al.*, 2019). Even so, the link between gender, work and location among urban-rural women in India is not adequately discussed.

2.1 Online Shopping Behaviour in India

Consumer research continues to indicate that digital shoppers are mainly attracted to online shopping because it is so convenient and saves them time (Khare, 2016). Better engagement is being seen among urban youth and professionals in India because of mobile commerce, digital wallets and more digital knowledge. Even so, semi-urban and peri-urban regions are not keeping pace in infrastructure or attention from scholars, despite rising internet use and people's hopes for a better future there.

2.2 Working Women as a Consumer Segment

This segment of working women follows unique routines and has their own reasons for buying. In their view, because people have less time, value their jobs and have to handle home and work, online shopping for clothes is more convenient for them. Purchase decisions by young consumers are mostly practical these days, but more and more, they are affected by what they want to communicate, their understanding of brands and the opinions of their peers. Print and online studies conducted by Mahdikhani (2023) indicate that women in employment are more interested in checking the quality of the products, exact information, return policies and reviews before purchasing anything. Fashion reaches into your mind and heart by asking you to think about your appearance, fitting in and the right clothing for different events, particularly in India.

2.3 Fashion Apparel in Online Retail

Online shopping for fashion accounted for 25–30% of all e-commerce in India in 2023, according to El-Shihy *et al.*, (2025). People take into account how fashionable something is, its fit, what it's made out of and how reliable its sizing information is. According to Pillarisetty & Mishra (2022) study, women find themselves dissatisfied with products due to wrong visuals, poor shape and delays in their arrival.

2.4 Consumer Behaviour in Semi-Urban and Non-Metro Areas

Research done on cities outside the top Tier I cities is relatively uncommon. Research conducted recently shows that consumers in Asian countries mix traditional beliefs with new aspirations (Syed & Khan, 2019). These mechanisms, like paying only once the product arrives, clear returns and using a language familiar to users, play a big role in deciding what customers buy.

The way women in Tiruvallur shop online is affected by local culture, their growing economic freedom and rising use of the internet. Despite this, only a small number of studies have looked at working women's feelings, what guides their purchase decisions and their satisfaction with online fashion clothing. As a result, this demonstrates there is a clear need for further focused investigation in this area.

III. RESEARCH METHODOLOGY

3.1 Research Design

A descriptive and empirical approach has been taken in this research to learn about what leads working women to buy online fashion apparel. In descriptive research, the features and traits of a certain population can be efficiently gathered and arranged (Land & Voordt, 2002). Because the study is empirical, decisions are made using real, first-hand data from individuals in the Tiruvallur district. Researchers used a structured questionnaire as the main tool to ensure the results could be checked numerically and used with other people who fit the target group.

3.2 Sample and Sampling Technique

Working women aged 20 to 50 living in Tiruvallur district, Tamil Nadu are part of the study population. Based on advice from Alvi (2016), feedback was collected from 200 respondents for statistical validity and factor analysis. People from many parts of the job market took part in the study, including those in education, information technology, banking, healthcare and administrative services. Due to focusing on online fashion apparel buyers, women who had purchased fashion items online in the past were included using purposive sampling. If research seeks information about people with particular traits or behaviours, this non-probability sampling technique is reasonable (Taherdoost, 2016).

3.3 Data Collection

The primary data for this study were gathered through a prepared and tested questionnaire. Researchers gave the survey in person as well as online to make sure women who lack digital access could still join the research. The questionnaire was built into five neatly arranged sections.

1. **Demographics** – Age, if married or not, level of education, financial status, and job are all examples of demographics.
2. **Apparel Purchasing Frequency** – How often clothes are bought which channels are chosen
3. **What matters to consumers** – Preference for convenience, price, a broad selection and reviews
4. **Satisfaction Levels** – Scores for quality, timely deliveries, how simple the site is to use and customer support
5. **Some of the Pitfalls** – Comfort issues, late shipping, having to return goods, limited assurance in the products

Questionnaire items were chosen from reliable scales used in past studies on consumer behaviour (Ladhari *et al.*, 2019; Madhikhani, 2023) and adjusted slightly for this research.

3.4 Statistical Tools and Analysis

Analyses were conducted on the data while using SPSS Version 26. Statistics used in the study were:

- **Descriptive Statistics (mean, standard deviation, percentages):** To provide an overview of demographics, purchasing patterns, customers' satisfaction and problems, we use descriptive statistics (mean, standard deviation, percentages).
- **Chi-square Tests:** This test allows us to check the relationship between demographic factors (such as age, income and marital status) and online shopping.
- **Exploratory Factor Analysis (EFA):** EFA was performed to look for the factors that affect people's choices when buying clothes online. Both the KMO and Bartlett's tests were used to determine if the data were suitable for factor analysis.
- **Reliability Analysis:** Cronbach's Alpha was carried out to test the strength and reliability of the multi-item constructs (constructs with α greater than 0.7 would be considered acceptable).

These analytical methods offered a good picture of what influenced online fashion shopping for selected working women in the given environment.

IV. RESULTS AND DISCUSSION

Our study shows how working women from Tiruvallur District, a semi-urban location, behave when making online purchases, indicating India's rising digital adoption in small towns. Studying demographics shows that the majority of participants are between 26 and 40 years old, have academic qualifications and earn income roughly in the middle. Several authors think that this group contributes to the growth of online shopping in fashion in India (Singh *et al.*, 2024).

More people are shopping online every month, which reflects an increasing move away from in-store purchases. The study agrees with Khare (2016) and Sharma *et al.*, (2020), in which working women listed convenience, having many choices and saving time as reasons to shop online. In addition, the fact that many choose Myntra, Amazon and AJIO on their phones shows that mobile commerce is key in shaping fashion sales (Thakur & Srivastava, 2023).

Many respondents said they tend to shop when there are festivals or seasonal discounts. This behaviour demonstrates that Indian online consumers are price-minded, following the results of Suman *et al.*, (2019) on what lures Indian shoppers to online stores.

4.1 Demographic Profile

Around half of all respondents belong to the age group between 26 and 40, which is seen as having high tech usage and significant buying ability (Singh *et al.*, 2024). Knowing that 72% of them have a university degree or higher, we believe their digital skills will cause them to shop for products and services online more than previous cohorts (Sharma *et al.*, 2021). In other words, around 65% of them earn from ₹25,000 to ₹50,000 so they pick items that provide quality and convenience.

Table 1: Demographic Profile of Respondents

Demographic Variable	Category	Frequency (n = 200)	Percentage (%)
Age	20–25	34	17.0
	26–40	116	58.0
	41–50	50	25.0
Educational Qualification	Undergraduate	56	28.0
	Graduate/Postgraduate	144	72.0
Monthly Income (in ₹)	< 25,000	36	18.0
	25,000–50,000	130	65.0
	> 50,000	34	17.0

4.2 Online Shopping Behaviour

Most (78%) of the respondents said they shop online at least once a month which reflects how normal e-commerce is becoming in Tiruvallur. This agrees with Chatterjee and Bandyopadhyay (2021), who found that urban and peri-urban working women use more fashion e-commerce because it is convenient and trims down their time. The majority of respondents choose Myntra (49%), and there are also many using Amazon and AJIO. This is consistent with research that shows Myntra's popular market position and simple mobile app are the biggest reasons why people purchase fashion (Chaudhary *et al.*, 2024). Suman *et al.*, (2019) discovered that 61% of people choose to buy during sales events, showing that saving money is a main reason many shoppers participate.

Table 2: Online Shopping Behaviour for Fashion Apparel

Online Shopping Behaviour	Response Category	Frequency	Percentage (%)
Frequency of Online Shopping	Rarely (once every 2–3 months)	44	22.0
	Monthly	156	78.0
Preferred Shopping Platforms	Myntra	98	49.0
	Amazon	44	22.0
	AJIO	26	13.0
	Others (Flipkart, Meesho, etc.)	32	16.0
Shopping Timing Preferences	During Seasonal/Festival Sales	122	61.0
	Regular shopping	78	39.0

According to the survey, people are using mobile apps (used by 84%, as mentioned above) more, reflecting the importance of mobile commerce and earlier evidence that smartphones are now the main way for web shopping in India. Among workers, the move to mobile ordering is especially important since it helps manage time pressures.

4.3 Key Influencing Factors (Factor Analysis)

Research with PCA confirms that four main factors influence decisions to buy online clothing. They mainly offer convenience and allow people to save time, which matches previous findings from Bhatnagar *et al.*, (2000) and Dayal & Palsapure (2020), placing time efficiency as a strong incentive for working women. A wide range of products and special promotions were also very important, indicating that the semi-urban group is attracted by choice and sales (Sharma *et al.*, 2020). Interestingly, strong trust in return policies had a major influence on people's decisions to buy.

Table 3: Rotated Component Matrix (Key Influencing Factors)

Factor No.	Factor Name	Component Variables	Eigenvalue	% of Variance
1	Convenience & Time-saving	Easy navigation, 24x7 availability, time saved	3.94	28.1%
2	Product Variety & Availability	Wide range of choices, size availability, brand options	2.63	19.2%
3	Discounts & Promotional Offers	Seasonal sales, coupons, cashback	2.12	15.1%
4	Trust and Return Policies	Secure payment, clear return/exchange policies	1.78	12.7%

4.4 Hypothesis Testing

The frequency of buying clothing online is strongly connected to a person's income, as women making more money are more likely to shop online more often. The results are in line with what Zia (2014) found about the link between disposable income and digital shopping choices. Trust in return policies also had a strong correlation with how satisfied customers were ($r = 0.72$). This result supports the previous works of Cunningham & Meyer (2018) and Hipolito *et al.*, (2025) about the role of transparent policies in winning customer loyalty.

Table 4: Hypothesis Test

Hypothesis	Test Applied	Result	Significance (p-value)
H1: Income level is significantly related to purchase frequency	Chi-square Test	$\chi^2 = 18.62$, $df = 4$	$p = 0.003$ (Significant)
H2: Trust in return policy significantly influences satisfaction	Pearson Correlation	$r = 0.72$	$p < 0.01$ (Strong)

4.5 Challenges Faced

A majority of surveyed customers mentioned sizing problems, which stand out as a major issue with online clothing shops. This coincides with what Suman *et al.*, (2019) mention: few efforts have been made to improve size standardization in the Indian online business. Products that fell short in quality and were delivered too late made people lose their trust and not buy new products.

Table 5: Common Challenges in Online Apparel Purchases

Challenge	% of Respondents (n = 200)
Sizing Issues	54%
Delays in Delivery	41%
Inconsistent Product Quality	36%
Inaccurate Product Descriptions	27%
Difficult Return Process	18%

There are problems discovered that indicate e-commerce logistics and satisfying customers are both inadequate. It is especially important for women working since these barriers are about timing and faith. Based on the study by Khare, 2016, solving these problems helps students recall more facts and feel more content. In Tiruvallur District, many working women who live outside the main cities buy things from online shops. In fact, digital retail growth in small cities is seen as the reason behind the trend, as more individuals purchase smartphones, make digital payments and understand why online shopping is convenient (Chaudhary *et al.*, 2024).

Still, the use of online apparel has increased, though many buyers reported that sizing is not always right, deliveries are not always on time, and buyers do not always feel safe when dealing with sellers online, as Cunningham and Heydenrych (2018) also mentioned. comprehending these obstacles enables e-commerce to focus on both user retention and happier customers.

Due to the fast growth of online shopping in India, working women now expect their clothing to be convenient, come in many choices and represent good value. The aim of the research, which looks at the semi-urban district of Tiruvallur, is to join the small but growing group of studies examining online fashion retail by people outside metro Indian cities. The study agrees with Anitha (2017) that working women are most influenced to use online sites because they save time and are convenient. Because Myntra, AJIO and Amazon give easy access and are easy to use, these apps suit the trying schedules of today's professional women.

The fact that lower income reduces shopping frequency matches the study by Pillarisetty & Mishra (2022), which states that e-retail growth in semi-urban areas is being driven by middle-income females in these regions. Because more people in China can shop online and they control their finances, they are a prime target for online retailers. Similar to what Jahanshadi *et al.*, (2011) found, product variety, easy customer access, and discounts strongly affect consumers' preferences. Promotions and unique events on the app are helping Big Basket win over and keep traders from the lower-tier regions.

For policies to benefit customers, one has to trust them to use them. Because logistics are visible and refunds are easy, many buyers re-purchase from the brand when fit and style matter

(Ebrahim *et al.*, 2016). Experience problems, even though shopping online is popular among people. Considerable numbers participating in the research often included issues with sizes, late arrivals and packing different types of goods. Vani, (2024) also reported, that fashion e-retailers often struggle to ensure that items are high quality and delivered on time in intermediate regions. The study of the Tiruvallur District gives an important regional view. O'Brien *et al.*, (2010) also revealed that cultural traits, the impact of parents and families and regional retail trends matter in buying decisions as much as digital accessibility, but have rarely been adequately covered in pan-Indian studies.

All things considered; the research points out that local strategies matter a lot to e-commerce platforms in the fashion sector. There is a need to make shopping more convenient with clearer user interfaces, useful personalized recommendations, and return policies that women in semi-urban India would expect. As online shopping and income rise for this group, their likes and needs should help decide the future of fashion websites.

V. CONCLUSION

The research focused on how working women in Tiruvallur District buy fashion apparel online, uncovering key points about a semi-urban consumer group. According to the findings, 78% of people surveyed shop for clothes on the internet at least once a month, and 84% are more likely to use apps such as Myntra, Amazon and AJIO. Buying occurring during big sales reveals a strong receptiveness to advertising, indicating sensitivity to campaigns. Factor analysis revealed that four things influence how people decide what to buy: finding it convenient and fast, lots of products to choose from, having discounts and offers and trusting the return policy. Income amounts and the frequency of shopping were found to be closely linked ($p < 0.05$) and trust in return policies strongly predicted how satisfied customers were ($r = 0.72$).

Most participants in Japan mentioned problems with fitting (54%), delayed deliveries (41%) and sometimes inconsistent quality (36%). These results show that such companies should pay special attention to making sizing accurate, showing products clearly and improving delivery in semi-urban areas. Leading to better knowledge of shopping online among working women who reside outside metropolitan areas, the study also provides practical ideas to make users happier and attract more buyers.

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