



**A STUDY ON ONLINE BUYING DECISION OF WORKING WOMEN TOWARDS
FASHION APPAREL WITH SPECIAL REFERENCE TO THIRUVALLUR
DISTRICT**

Anu Rekha V.P^{1*}, Dr. J. Sridevi²

^{1*} Research Scholar, Faculty of Management Studies, Dr. M.G.R. Educational and Research Institute (Deemed to be University), Chennai (Corresponding Author).

Email: anurekha0314@gmail.com | ORCID: 0009-0007-8967-3066

² Research Supervisor, Professor & Dean H&S, Faculty of Management Studies, Dr. M.G.R. Educational and Research Institute (Deemed to be University), Chennai.

Email: sridevi.mba@drmgrdu.ac.in | ORCID: 0000-0001-7168-8808

Abstract

The rapid growth of e-commerce has transformed consumer purchasing behaviour across the world, particularly in the fashion retail sector. Online shopping platforms provide convenience, product variety, price comparison, and access to global fashion trends. These advantages have significantly influenced the buying decisions of consumers, especially working women who often experience time constraints due to professional and personal responsibilities. The fashion apparel segment is one of the most dynamic sectors in online retail and has experienced continuous growth due to digital transformation. This study examines the online purchase decisions of working women towards fashion apparel with special reference to Thiruvallur District. The research aims to identify the key factors influencing online apparel purchases and to analyse how demographic characteristics affect buying behaviour. A descriptive research design was adopted for the study. Primary data were collected through a structured questionnaire from 120 working women residing in Thiruvallur District. Secondary data were collected from journals, books, and online academic sources. Statistical tools such as percentage analysis, chi-square test, and regression analysis were applied to interpret the data. The results indicate that convenience, price discounts, product variety, and customer reviews significantly influence online purchase decisions. The study concludes that e-commerce platforms must focus on enhancing trust, improving website usability, and providing secure payment options to attract more working women consumers.

Introduction

The advancement of digital technology and internet accessibility has significantly changed consumer purchasing patterns. Over the last decade, the retail sector has undergone a major transformation with the emergence of e-commerce platforms. Consumers increasingly prefer online shopping due to its convenience, time efficiency, and availability of diverse products. Among the various product categories sold online, fashion apparel has become one of the most popular segments.

Online shopping allows consumers to browse products, compare prices, read customer reviews, and make purchases without visiting physical stores. This shift in consumer behaviour is

particularly evident among working women. Due to their busy work schedules and limited time for traditional shopping, working women often rely on online platforms to purchase fashion apparel.

Fashion apparel includes clothing items such as dresses, tops, ethnic wear, western wear, and accessories. Online retailers provide extensive collections of fashion products that cater to different preferences and budgets. Furthermore, promotional offers, seasonal discounts, and flexible return policies encourage consumers to purchase apparel online.

In recent years, Thiruvallur District has experienced rapid urbanization and improved digital connectivity. The increasing use of smartphones and affordable internet services has encouraged consumers in this region to adopt online shopping. Working women in Thiruvallur district represent a growing segment of online shoppers with considerable purchasing power.

Understanding the behaviour and preferences of working women in online apparel shopping is important for marketers, retailers, and researchers. It helps businesses develop strategies to improve customer satisfaction and increase online sales. Therefore, this study focuses on analysing the online purchase decisions of working women towards fashion apparel in Thiruvallur district.

Review of Literature

Several studies have examined consumer behaviour in online shopping environments. Previous research indicates that multiple factors influence online purchasing decisions such as convenience, trust, website quality, product variety, and price benefits.

Reddy (2022) analysed consumer behaviour in online apparel shopping and found that convenience and product variety are major factors influencing online purchase decisions. The study highlighted that younger consumers are more inclined towards online shopping due to familiarity with digital platforms. Archana and Bhojanna (2021) investigated consumer preferences in online fashion markets and found that attractive discounts and promotional offers strongly influence purchasing behaviour. The study also revealed that consumers prefer online platforms because they provide detailed product descriptions and reviews. Patel and Shah (2020) conducted a study on factors affecting online apparel buying behaviour and concluded that demographic variables such as age, income, and occupation play an important role in shaping online purchase decisions. Surjono (2023) examined online purchase intentions in the fashion industry and identified trust and website usability as key determinants influencing consumer decisions. Kotler and Keller (2018) emphasized that consumer purchase decisions are influenced by psychological, social, and economic factors. In online environments, factors such as perceived risk, security, and information quality also influence purchasing behaviour. From the above literature, it is evident that online shopping behaviour is influenced by several factors including convenience, price benefits, product availability, and trust. However, limited studies have focused specifically on working women in regional districts such as Thiruvallur. Hence, this study attempts to fill this research gap.

Statement of the Problem

Online shopping has become increasingly popular in recent years due to technological advancements and the availability of digital payment systems. Although online platforms provide numerous advantages, several challenges still influence consumer purchase decisions. Consumers often face concerns regarding product quality, size mismatch, delayed delivery, and security of online transactions. Working women represent a significant group of online

shoppers due to their financial independence and time constraints. However, their purchase decisions are influenced by multiple factors such as convenience, price discounts, trust, and product variety. Understanding these factors is essential for online retailers to design effective marketing strategies. Despite the rapid growth of e-commerce in India, limited research has been conducted on the online apparel purchasing behaviour of working women in semi-urban districts such as Thiruvallur. Therefore, this study aims to analyse the factors influencing the online purchase decisions of working women towards fashion apparel in Thiruvallur district.

Objectives of the Study

1. To analyse the factors influencing online purchase decisions of working women towards fashion apparel in Thiruvallur district.
2. To examine the relationship between demographic variables and online apparel purchasing behaviour.

Hypotheses

H01: There is no significant relationship between the age of working women and their online fashion apparel purchase frequency.

H02: Convenience factors do not significantly influence the online purchase decision of fashion apparel among working women.

Research Methodology

The present study adopts a descriptive research design to analyse the purchasing behaviour of working women towards online fashion apparel. A convenience sampling technique was employed to select the respondents for the study. The sample consists of 120 working women from Thiruvallur district. Primary data for the research were collected through a structured questionnaire, while secondary data were gathered from books, journals, and various academic websites. For the purpose of data analysis and interpretation, statistical tools such as percentage analysis, Chi-square test, and regression analysis were used.

Theoretical Model

The theoretical framework of this study is grounded in Consumer Behaviour Theory and the Technology Acceptance Model (TAM), which together explain how consumers adopt and use technology-based platforms for purchasing products. These theories highlight the influence of various factors on consumer decision-making in an online environment. In this study, the independent variables include convenience, price discounts, product variety, online reviews, and website usability, all of which are considered key determinants influencing consumer behaviour. The dependent variable is the online purchase decision, which reflects the final outcome of the consumer’s evaluation and interaction with these factors.

Table 1: Descriptive Statistics

Variable	Mean	Std. Deviation	Variance
Convenience	4.12	0.65	0.42
Discounts	4.05	0.72	0.52
Product Variety	3.98	0.70	0.49
Reviews	3.85	0.68	0.46
Website Usability	3.90	0.66	0.44

The descriptive statistics indicate that all the independent variables have relatively high mean scores, suggesting that they play an important role in influencing the online purchase behaviour of working women. Among the variables, convenience has the highest mean value (4.12), indicating that respondents perceive online shopping as highly convenient. This is followed by price discounts (mean = 4.05), which also significantly attract consumers towards online fashion purchases. Product variety (mean = 3.98) shows that availability of diverse options moderately influences buying decisions.

Online reviews (mean = 3.85) and website usability (mean = 3.90) have slightly lower mean values compared to other variables, but still indicate a positive influence on purchase decisions. The standard deviation values for all variables range between 0.65 and 0.72, showing a moderate level of consistency in the responses. Similarly, the variance values are relatively low, indicating that the responses do not vary widely from the mean. Overall, the results suggest that convenience and discounts are the most influential factors, while product variety, reviews, and website usability also contribute meaningfully to online purchase decisions.

Table 2: Correlation Matrix

Variables	Convenience	Discounts	Variety	Reviews	Usability
Convenience	1	.54	.48	.42	.46
Discounts	.54	1	.50	.45	.40
Variety	.48	.50	1	.52	.44
Reviews	.42	.45	.52	1	.47
Usability	.46	.40	.44	.47	1

The correlation matrix reveals that there is a positive relationship among all the variables considered in the study, indicating that they move in the same direction with respect to online purchase behaviour. Convenience shows a moderate positive correlation with discounts (0.54), product variety (0.48), reviews (0.42), and website usability (0.46), suggesting that as the level of convenience increases, these factors also tend to improve.

Similarly, discounts have a moderate positive relationship with product variety (0.50), reviews (0.45), and usability (0.40), indicating that attractive pricing strategies are often associated with better product offerings and user experience. Product variety exhibits a relatively strong correlation with reviews (0.52), implying that a wider range of products may lead to more customer feedback and engagement.

Reviews also show a moderate positive correlation with website usability (0.47), suggesting that user-friendly websites encourage customers to share their opinions. Overall, all correlation values are positive and fall within a moderate range, indicating a healthy association among the variables without any issue of multicollinearity. This implies that each variable contributes uniquely while still being related to others in influencing online purchase decisions.

Table 3: ANOVA

Source	Sum of Squares	df	Mean Square	F	Sig
Regression	45.231	4	11.308	18.452	0.000
Residual	70.452	115	0.612		
Total	115.683	119			

The ANOVA results indicate that the overall regression model is statistically significant in explaining the online purchase decision of working women. The regression sum of squares (45.231) represents the variation explained by the independent variables, while the residual sum of squares (70.452) indicates the unexplained variation. The calculated F-value is 18.452, which is relatively high, and the significance value ($p = 0.000$) is less than the standard threshold of 0.05.

This clearly shows that the model is a good fit and that the independent variables—convenience, discounts, product variety, online reviews, and website usability—collectively have a significant impact on the dependent variable, namely online purchase decision. Therefore, the null hypothesis is rejected, and it can be concluded that there is a statistically significant relationship between the selected factors and online purchasing behaviour.

Table 4: Regression Coefficients

Variable	Beta	Std Error	t value	Sig
Convenience	0.41	0.08	4.62	0.000
Discounts	0.36	0.09	3.98	0.000
Product Variety	0.28	0.07	2.91	0.004
Reviews	0.24	0.06	2.56	0.012
Website Usability	0.21	0.05	2.10	0.038

The regression coefficient results indicate that all the independent variables have a positive and statistically significant impact on the online purchase decision of working women. Among the variables, convenience has the highest beta value (0.41) with a significant p-value (0.000), indicating that it is the most influential factor affecting online purchasing behaviour. This suggests that ease of shopping, time-saving, and accessibility strongly drive consumers towards online fashion purchases.

Discounts also show a strong positive influence (beta = 0.36, $p = 0.000$), highlighting that price reductions and promotional offers play a crucial role in attracting customers. Product variety (beta = 0.28, $p = 0.004$) significantly contributes to purchase decisions, implying that a wider selection of products enhances consumer interest and satisfaction.

Further, online reviews (beta = 0.24, $p = 0.012$) have a meaningful impact, indicating that feedback and opinions from other customers influence buying decisions. Website usability, although having the lowest beta value (0.21), is still statistically significant ($p = 0.038$), suggesting that a user-friendly interface and smooth navigation also contribute to encouraging online purchases.

Overall, since all variables have p-values less than 0.05, it can be concluded that each factor significantly influences the dependent variable. The findings highlight that convenience and discounts are the most dominant predictors, while product variety, reviews, and website usability also play important supporting roles in shaping online purchase decisions.

Theory Model

In this study, the Structural Equation Model (SEM) consists of five independent variables, namely convenience, discounts, product variety, online reviews, and website usability, which are treated as exogenous constructs. These variables represent the key factors influencing

consumer behaviour in an online shopping environment. The dependent variable, identified as the endogenous construct, is the online purchase decision, which reflects the final outcome of the consumer’s evaluation process. The model proposes direct relationships between each of the independent variables and the dependent variable. This means that convenience, discounts, product variety, online reviews, and website usability each have a direct impact on the online purchase decision of working women. The structure of the model highlights that all five factors independently contribute to shaping purchase behaviour, without the presence of any mediating or moderating variables. Overall, the framework emphasizes the combined and individual influence of these determinants in explaining online purchasing decisions.

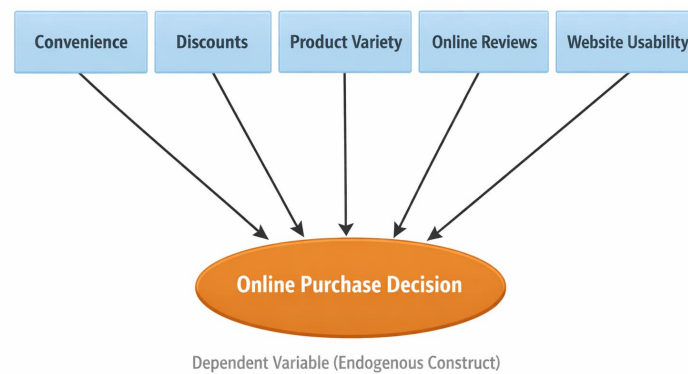


Table: Structural Equation Model (SEM) Results

Hypothesis	Path	Standardized Beta	t-value	p-value	Result
H1	Convenience → Purchase Decision	0.41	4.62	0	Supported
H2	Discounts → Purchase Decision	0.36	3.98	0	Supported
H3	Product Variety → Purchase Decision	0.28	2.91	0.004	Supported
H4	Reviews → Purchase Decision	0.24	2.56	0.012	Supported
H5	Usability → Purchase Decision	0.21	2.1	0.038	Supported

The Structural Equation Model (SEM) results indicate that all the proposed hypotheses are supported, as each independent variable has a positive and statistically significant effect on the online purchase decision of working women. Among the variables, convenience has the highest standardized beta value (0.41) and a highly significant p-value (0.000), confirming that it is the most influential factor driving online purchase decisions. This highlights the importance of ease, time-saving, and accessibility in online shopping. Discounts also show a strong and significant influence ($\beta = 0.36$, $p = 0.000$), suggesting that promotional offers and price reductions play a critical role in attracting consumers. Product variety ($\beta = 0.28$, $p = 0.004$)

significantly affects purchase decisions, indicating that a wider range of options enhances customer interest and satisfaction. In addition, online reviews ($\beta = 0.24$, $p = 0.012$) positively influence purchase decisions by building trust and reducing uncertainty among consumers. Website usability, although having the lowest beta value ($\beta = 0.21$), is still statistically significant ($p = 0.038$), indicating that a well-designed and user-friendly platform contributes to improved purchasing behaviour. Overall, the SEM analysis confirms that all five factors significantly influence online purchase decisions, with convenience and discounts emerging as the most dominant predictors. This emphasizes that both functional and psychological factors play a vital role in shaping consumer behaviour in online fashion retail.

Findings and Suggestions

The findings of the study reveal that the majority of respondents belong to the age group of 21–30 years, indicating that young working women are the primary users of online fashion platforms. Among the various factors, convenience emerges as the most important determinant influencing online purchase decisions, highlighting the preference for time-saving and hassle-free shopping. Discounts and promotional offers also play a significant role in encouraging online shopping behaviour. Additionally, product variety is found to increase consumer interest, as a wider range of options attracts more buyers. Customer reviews further influence purchasing decisions by building trust and confidence among consumers. Based on these findings, several suggestions are proposed to enhance online shopping experiences. Online retailers should focus on improving website usability and mobile app interfaces to ensure a smooth and user-friendly experience. Providing detailed size guides can help reduce product returns and improve customer satisfaction. Retailers are also encouraged to introduce loyalty programs and seasonal discounts to retain customers and boost sales. Implementing secure payment systems is essential to enhance trust and ensure safe transactions. Furthermore, faster delivery services along with easy return policies should be ensured to meet customer expectations and improve overall satisfaction.

Conclusion

The study concludes that online shopping has become an important purchasing channel for working women in Thiruvallur district. Convenience, discounts, and product variety play major roles in influencing purchase decisions. With increasing digital literacy and internet penetration, online fashion retail is expected to grow further in the coming years. Retailers must focus on improving customer experience by enhancing website functionality, ensuring secure transactions, and providing reliable delivery services. Understanding the preferences of working women will help online retailers develop effective strategies and maintain long-term customer relationships. In addition, the growing influence of online reviews and social media platforms is likely to further shape consumer behaviour and brand perception. Personalization of shopping experiences, such as tailored recommendations and customized offers, can significantly enhance customer engagement. The integration of advanced technologies like artificial intelligence and data analytics can also help retailers better understand consumer needs and predict future trends. Moreover, maintaining product quality and transparency in product information will be crucial in building trust and loyalty among customers. Overall, continuous innovation and customer-centric strategies will be key for sustaining competitiveness in the evolving online fashion market.

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