

A STUDY ON EXAMINING THE EFFECT OF DETERMINANTS ON ONLINE SHOPPING ADOPTION BEHAVIOR IN THE FASHION AND APPAREL INDUSTRY

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Abstract

The rise of e-commerce has transformed the fashion and apparel industry, presenting consumers with unprecedented convenience and a wide array of choices. Understanding the factors influencing online shopping adoption is essential for businesses to align their strategies with consumer behavior. This study examines the effect of five key determinants Ease of Use, Price Sensitivity, Trust and Security, Social Influence, and Perceived Usefulness on online shopping adoption behavior within the fashion and apparel sector. The research focuses on data collected from 290 respondents across various demographics in Gwalior City, Madhya Pradesh, using a questionnaire. Adopting a quantitative methodology, multiple regression analysis was conducted to assess the relationship between the determinants and online shopping adoption behavior. The results demonstrate that all five determinants positively and significantly influence consumer adoption, with Trust and Security and Perceived Usefulness emerging as the strongest predictors. The findings underscore the importance of ensuring secure online environments and designing user-friendly interfaces to encourage consumer trust and ease of shopping. This research provides valuable insights into the factors driving online shopping adoption in the fashion and apparel industry. The results offer actionable recommendations for e-commerce businesses to enhance their platforms, focusing on trust-building measures, usability, and catering to socially and economically influenced preferences. This study contributes to the growing literature on e-commerce adoption behaviors and serves as a foundation for future research exploring regional variations in consumer behavior and preferences in online retail.

Keywords: Online Shopping, Fashion & Apparel Industry, E-commerce Adoption Factors.

Introduction

The advent of e-commerce has transformed how consumers interact with retail markets, bringing unprecedented convenience and choice to shoppers globally. Among various industries leveraging this transformation, the fashion and apparel sector stands out as a significant contributor to the digital economy. Online shopping platforms have not only reshaped consumer behavior but also intensified competition among retailers aiming to attract and retain customers in an ever-evolving digital landscape. The fashion and apparel industry, characterized by fast-changing trends and the importance of personal preferences, has witnessed a growing shift toward online shopping due to its ability to offer tailored recommendations, easy price comparisons, and seamless purchasing experiences. Despite the ubiquity of online shopping in this sector, the process of consumer adoption is not uniform and is influenced by several key factors. These determinants, such as Ease of Use, Price Sensitivity, Trust and Security, Social Influence, and Perceived Usefulness, play pivotal roles in shaping a consumer's decision to adopt online platforms for their fashion and apparel needs. Understanding these factors is not only crucial for businesses to remain competitive but also for researchers aiming to bridge the gap in knowledge about region-specific online shopping behaviors. The city of Gwalior, Madhya Pradesh, with its diverse consumer base and growing inclination towards online retail, provides an ideal backdrop for examining these determinants and their interrelationships.

This paper investigates how these determinants affect online shopping adoption behavior within the context of the fashion and apparel industry. The study is underpinned by data collected from Gwalior City, analyzed using a structured quantitative approach. Each determinant is explored for its individual and collective impact on the decision-making process of consumers, providing valuable insights into how these elements interact to influence behavior. For instance, Trust and Security often emerge as decisive factors in consumer decision-making, particularly in regions where digital literacy is still evolving. Similarly, Price Sensitivity can act as a strong motivator in markets where affordability and value for money are key considerations.

The findings of this research contribute significantly to both academic literature and practical business strategies. For academics, it offers a deeper understanding of consumer adoption behavior in the context of digital retail, particularly

within the fashion industry. For practitioners, the insights provide actionable strategies for optimizing user experiences, building trust, and leveraging social influence to enhance consumer engagement. The broader implications of this study extend to marketers, policymakers, and stakeholders, helping them craft more effective interventions and strategies in the realm of online retail. This paper addresses a critical gap in understanding the determinants that influence online shopping adoption in the fashion and apparel industry, particularly within the cultural and economic context of Gwalior City. By shedding light on these factors, the research not only contributes to the theoretical framework of online consumer behavior but also provides practical tools for businesses to enhance their competitive edge in a rapidly evolving market.

Literature Review

The rapid evolution of digital technologies has profoundly transformed consumer behavior, particularly within the fashion and apparel industry. Online shopping has emerged as a dominant retail channel, driven by various determinants that influence consumer adoption. Understanding these factors is crucial for retailers aiming to enhance their digital strategies and cater to the evolving preferences of consumers. One of the primary drivers of online shopping adoption is the perceived convenience it offers. Consumers value the ability to shop at any time and from any location, which aligns with their busy lifestyles. This convenience is further enhanced by features such as home delivery and easy return policies, which reduce the effort and time associated with traditional shopping methods. Studies have shown that the ease of access and time-saving aspects of online shopping significantly contribute to positive consumer attitudes toward digital retail platforms. For instance, research indicates that consumers are more inclined to engage in online shopping when they perceive it as a convenient alternative to brick-and-mortar stores. (Pardeshi, 2021). Perceived usefulness also plays a critical role in online shopping adoption. Consumers are more likely to embrace online shopping when they believe that digital platforms offer superior product information, easier price comparisons, and access to a broader range of products. The ability to read reviews and ratings from other customers enhances the decision-making process, providing a sense of assurance about product quality and performance. This perceived usefulness positively impacts consumer attitudes and intentions to engage in online shopping. A study examining consumer behavior in the fashion industry found that perceived usefulness significantly influences online purchase intentions, highlighting its importance in the adoption process. (Adeola, 2021) However, perceived risks associated with online shopping can deter consumers from adopting digital retail channels. Concerns over product quality, security of personal information, and potential financial loss are significant barriers. High levels of perceived risk negatively influence consumer attitudes and reduce the intention to shop online. Addressing these concerns through secure payment systems, transparent return policies, and robust customer service is essential for retailers to build trust and encourage online shopping adoption. Research has shown that mitigating perceived risks can lead to increased consumer confidence and higher adoption rates of online shopping platforms (Kim, 2022). Technological factors, such as the usability and functionality of online shopping platforms, significantly affect consumer adoption. User-friendly interfaces, efficient navigation, and responsive customer service enhance the online shopping experience, leading to higher adoption rates. Conversely, complex or unreliable websites can discourage consumers from shopping online. The integration of advanced technologies, such as virtual dressing rooms and augmented reality, can further enhance the online shopping experience by allowing consumers to visualize products more effectively. For example, the development of virtual dressing room technologies has provided consumers with interactive tools to assess the fit and appearance of apparel items, thereby reducing uncertainty and enhancing satisfaction (Rigby, 2013). Social influence and electronic word of mouth (eWOM) also play a significant role in online shopping behaviors. Recommendations from friends, family, and online reviews influence consumer decisions. Positive eWOM can build trust and encourage consumers to adopt online shopping, while negative reviews may have the opposite effect. The rise of social media platforms has amplified the impact of eWOM, as consumers increasingly rely on peer reviews and influencer endorsements when making purchase decisions. A study on the influence of social media on consumer behavior found that eWOM significantly affects online shopping intentions, underscoring the importance of managing online reputations (Peng, 2016). Demographic factors, including age, income, education, and internet literacy, influence online shopping adoption. Younger, more educated consumers with higher income levels and greater internet proficiency are more likely to engage in online shopping. Understanding these demographic influences can help retailers tailor their strategies to target specific consumer groups effectively. For instance, marketing campaigns that emphasize convenience and technological innovation may resonate more with younger consumers, while assurances of security and quality may appeal to older demographics. Research has demonstrated that demographic variables significantly impact online shopping behaviors, highlighting the need for targeted marketing strategies. (Asraar, 2015) Cultural and regional factors also

play a role in online shopping behaviors. Cultural norms and regional characteristics influence consumer preferences and behaviors. For instance, consumers in developing regions may exhibit different adoption patterns due to varying levels of internet penetration, trust in online transactions, and logistical challenges. The study on South African township consumers highlights the need to consider local contexts when analyzing online shopping adoption. Retailers must adapt their strategies to align with the cultural and regional nuances of their target markets to effectively drive online shopping adoption. Adoption of online shopping in the fashion and apparel industry is influenced by a complex interplay of factors, including perceived benefits, risks, technological attributes, social influences, and demographic characteristics. Retailers aiming to enhance online shopping adoption should focus on improving convenience, demonstrating the usefulness of their platforms, mitigating perceived risks, and fostering positive consumer attitudes. Additionally, understanding the specific cultural and regional contexts of their target markets is essential for developing effective strategies. By addressing these determinants, retailers can better meet consumer needs and drive the growth of online shopping in the fashion sector.

Objectives of the Study

1. Analyze the effect of key determinants on the behavioral intention of online shopping in the fashion and apparel industry.
2. Explore the role of these determinants in shaping consumer behavior toward online shopping.

Research Methodology

Research Design

This study employs a descriptive research design to investigate the effect of determinants influencing the adoption process of online shopping in the fashion and apparel industry. The descriptive research approach is well-suited for this study as it aims to analyze the relationship between the dependent variable (Behavioral Intention to Adopt Online Shopping) and the identified independent variables, namely Ease of Use, Price Sensitivity, Trust and Security, Social Influence, and Perceived Usefulness. This design enables the collection of quantitative data to explain patterns and relationships effectively.

Population and Sampling Technique

The target population for this research consists of online shoppers in the fashion and apparel industry. The sample size includes 290 respondents selected using convenience sampling, which facilitates practical and efficient data collection from participants who are readily available and willing to respond. This sampling method ensures accessibility while providing diverse insights into the adoption behavior of online shopping.

Variables

- **Dependent Variable (DV):** Behavioral Intention to Adopt Online Shopping
- **Independent Variables (IDVs):**
 1. Ease of Use
 2. Price Sensitivity
 3. Trust and Security
 4. Social Influence
 5. Perceived Usefulness

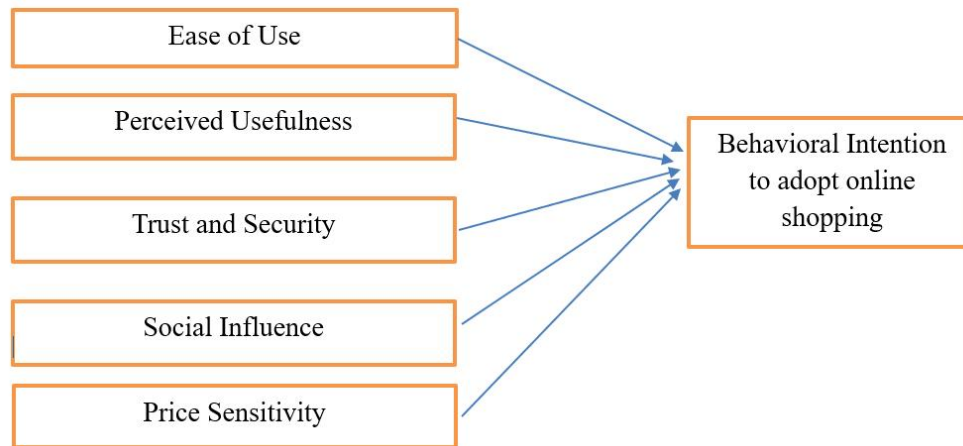


Figure: Conceptual Framework

Hypotheses

This study hypothesizes that the independent variables significantly influence Online Shopping Adoption Behavior. Each variable is posited to contribute uniquely to shaping consumer decisions within the context of the fashion and apparel industry.

Data Collection

Primary data were collected through a structured questionnaire designed to capture responses on the identified variables. The questionnaire employed a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The survey was administered through both online and offline channels to maximize reach and ensure participation from a diverse set of respondents.

Data Analysis

The collected data were analyzed using advanced statistical tools to validate the hypotheses and derive meaningful insights. Key analyses include:

1. **Descriptive Statistics:** To summarize respondent demographics and the central tendencies of variables.
2. **Reliability Analysis:** Cronbach's Alpha was used to evaluate the internal consistency and reliability of the measurement instrument.
3. **Multiple Regression Analysis:** This technique was employed to examine the effect of the independent variables on the dependent variable and test the study hypotheses.

Ethical Considerations

The research adhered to stringent ethical guidelines to protect participant rights and ensure the credibility of findings. Measures included:

- Anonymity and confidentiality of respondents.
- Voluntary participation supported by informed consent.
- Secure data storage, utilized exclusively for academic purposes.

Data Analysis

Regression

The regression analysis conducted for this study examines the effect of Ease of Use, Price Sensitivity, Trust and Security, Social Influence, and Perceived Usefulness on Online Shopping Adoption Behavior in the fashion and

apparel industry. The results indicate that the proposed regression model has substantial explanatory power and statistical significance.

H0: The determinants Ease of Use, Price Sensitivity, Trust and Security, Social Influence, and Perceived Usefulness collectively do not significantly influence Online Shopping Adoption Behavior in the fashion and apparel industry.

H1: The determinants Ease of Use, Price Sensitivity, Trust and Security, Social Influence, and Perceived Usefulness collectively have a significant influence on Online Shopping Adoption Behavior in the fashion and apparel industry.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.821 ^a	.675	.669	.45731	.675	117.849	5	284	.000

The regression model yields an R-squared value of 0.675, suggesting that 67.5% of the variance in the dependent variable, Online Shopping Adoption Behavior, can be explained by the independent variables included in the model. This high value indicates a strong fit and demonstrates that the selected determinants effectively predict consumer adoption behavior. The Adjusted R-squared value of 0.669 further corroborates the robustness of the model by accounting for the number of predictors, showing that the model remains valid after adjusting for potential overfitting. Additionally, the standard error of the estimate (0.45731) indicates a moderate level of prediction error, affirming the reliability of the model for practical applications.

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	123.228	5	24.646	117.849	.000 ^b
Residual	59.393	284	.209		
Total	182.621	289			

a. Dependent Variable: Behavioural Intention to Adopt Online Shopping

b. Predictors: (Constant), REGR factor score 5 for analysis 2, REGR factor score 4 for analysis 2, REGR factor score 3 for analysis 2, REGR factor score 2 for analysis 2, REGR factor score 1 for analysis 2

The ANOVA results provide evidence for the statistical significance of the regression model as a whole. With an F-statistic of 117.849 and a p-value of less than 0.001, the analysis confirms that the independent variables collectively have a significant impact on Online Shopping Adoption Behavior. This finding supports the rejection of the null hypothesis (H0) and acceptance of the alternative hypothesis (H1), which posits that the determinants collectively influence online shopping adoption in the fashion and apparel industry.

Model	t	Sig.
1 (Constant)	114.283	.000
REGR factor score 1 for analysis 2	13.789	.000
REGR factor score 2 for analysis 2	12.530	.000

REGR factor score 3 for analysis 2	13.803	.000
REGR factor score 4 for analysis 2	4.354	.000
REGR factor score 5 for analysis 2	5.712	.000

The coefficients of the independent variables provide deeper insights into their individual contributions to Online Shopping Adoption Behavior. The variable Ease of Use demonstrates the most significant impact, with a t-value of 13.789 and a p-value of less than 0.001, suggesting that user-friendly platforms play a crucial role in encouraging consumer adoption. Similarly, Price Sensitivity is found to be a significant predictor (t-value: 12.530, $p < 0.001$), emphasizing that competitive pricing strategies are critical to attracting cost-conscious customers.

Trust and Security emerges as another major determinant, with a t-value of 13.803 and a p-value of less than 0.001, highlighting its essential role in fostering consumer confidence and mitigating concerns related to fraud or data breaches. Social Influence, while less impactful than the aforementioned variables, still exhibits a statistically significant effect (t-value: 4.354, $p < 0.001$), indicating that peer recommendations and societal trends moderately shape online shopping behaviors. Finally, Perceived Usefulness also demonstrates a significant positive influence on consumer adoption, with a t-value of 5.712 and a p-value of less than 0.001, underscoring the importance of perceived value and benefits in shaping consumer decisions.

The regression analysis unequivocally supports the alternative hypothesis (H1), confirming that Ease of Use, Price Sensitivity, Trust and Security, Social Influence, and Perceived Usefulness collectively and significantly influence Online Shopping Adoption Behavior.

How often do you shop online for fashion and apparel?

Particulars	Frequency	Percentage (%)
Rarely	35	12
Occasionally	100	34
Frequently	110	38
Always	45	16

Interpretation: The majority of respondents shop for fashion and apparel online either occasionally (34%) or frequently (38%), indicating that online shopping is a regular activity for many consumers. A smaller percentage of respondents shop always (16%) or rarely (12%), highlighting variations in shopping habits.

Which device do you primarily use for online shopping?

Device Preference	Frequency	Percentage (%)
Smartphone	170	58.62
Laptop	80	27.59
Desktop	30	10.34
Tablet	10	3.45

Interpretation: Smartphones are the dominant device used for online shopping, with 58.62% of respondents preferring them. Laptops are the second most used device at 27.59%, followed by desktops (10.34%) and tablets (3.45%). This indicates the importance of mobile-friendly platforms in the fashion and apparel sector.

At what time of the year do you prefer shopping online for fashion and apparel

Preferred Shopping Time	Time Count	Percentage (%)
Sales Season	120	41.38
Festivals	90	31.03
Any Time	80	27.59

Interpretation: Most respondents (41.38%) prefer shopping during sales seasons, while 31.03% shop during festivals. A smaller segment (27.59%) shops at any time of the year, suggesting that promotional periods significantly influence consumer behavior.

Findings

The findings of this study provide a comprehensive understanding of the factors influencing online shopping adoption behavior in the fashion and apparel industry. The analysis revealed that a significant proportion of the variance in consumer adoption behavior is explained by the identified determinants, highlighting their critical role in shaping consumer decisions. Ease of Use emerged as a pivotal factor, demonstrating that user-friendly interfaces and smooth navigation play a central role in encouraging online shopping. Consumers are more likely to adopt platforms that offer simplicity and efficiency in browsing, selecting, and purchasing products.

Price Sensitivity was also found to have a notable impact, emphasizing the importance of competitive pricing in attracting and retaining customers. Shoppers in the fashion and apparel industry are highly responsive to discounts, promotions, and value-driven offerings, which significantly influence their purchase decisions. Trust and Security, another key determinant, strongly influenced consumer behavior, underscoring the importance of secure payment methods, transparent policies, and robust mechanisms for safeguarding personal data.

While Social Influence had a comparatively moderate effect, it remains an important factor, reflecting the role of peer recommendations, societal trends, and online reviews in shaping consumer preferences. Additionally, Perceived Usefulness highlighted that consumers value platforms that offer tangible benefits such as convenience, time savings, and personalized experiences.

Beyond the independent variables, general observations from the data indicate that consumers are increasingly drawn to platforms that offer seamless integration across devices, reflecting the growing importance of mobile compatibility and multi-channel accessibility. The study also identified that the availability of diverse payment options and efficient delivery services positively influence consumer satisfaction and adoption behavior. Furthermore, factors such as customer support responsiveness and the overall credibility of the brand emerged as underlying themes that contribute to the overall adoption process.

Collectively, these findings emphasize that while the identified determinants play a significant role, the holistic consumer experience, including operational efficiency and brand trustworthiness, also significantly influences the adoption of online shopping platforms in the fashion and apparel industry. These insights provide a foundation for retailers to design comprehensive strategies aimed at enhancing consumer engagement and satisfaction.

Recommendations

Based on the findings, the following recommendations are proposed to enhance online shopping adoption in the fashion and apparel industry:

1. **Enhancing Ease of Use:** Retailers should invest in intuitive website and app designs that facilitate easy navigation, fast load times, and seamless transactions. Features such as clear categorization, smart search options, and efficient customer support should be prioritized to improve user experience.
2. **Addressing Price Sensitivity:** Implementing competitive pricing strategies, offering discounts, and providing loyalty rewards can help attract price-sensitive customers. Retailers should also ensure transparency in pricing to build trust and foster long-term relationships.

3. **Strengthening Trust and Security:** Retailers must adopt advanced security protocols, such as two-factor authentication and secure payment gateways, to safeguard customer data. Clear communication about return policies, delivery guarantees, and dispute resolution processes can further enhance consumer trust.
4. **Leveraging Social Influence:** Retailers should capitalize on the power of social media and influencer marketing to promote their brands. Encouraging satisfied customers to leave reviews and share their experiences can amplify brand visibility and credibility.
5. **Maximizing Perceived Usefulness:** Emphasizing the tangible benefits of online shopping, such as exclusive deals, personalized recommendations, and time-saving features, can drive adoption. Retailers should also focus on integrating technology such as AI and AR to enhance product visualization and decision-making.

Conclusion

This study provides valuable insights into the factors influencing Online Shopping Adoption Behavior in the fashion and apparel industry, underscoring the importance of Ease of Use, Price Sensitivity, Trust and Security, Social Influence, and Perceived Usefulness. The findings validate the proposed hypothesis and contribute to the broader understanding of consumer behavior in digital commerce.

The study highlights the need for retailers to adopt a consumer-centric approach by addressing key determinants that influence adoption. By simplifying interfaces, ensuring affordability, building trust, leveraging social trends, and emphasizing usefulness, retailers can enhance consumer satisfaction and encourage widespread adoption. This research offers a robust foundation for future studies to explore additional variables or examine the dynamics of these determinants across different demographics or industries. The actionable recommendations presented herein are expected to benefit both academic and practical stakeholders in the evolving landscape of e-commerce, setting a roadmap for sustained growth and consumer engagement in the fashion and apparel industry.

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