

Consumer Behaviour Towards Apparel Products in Online Shopping (With Special Reference to Uttar Pradesh)

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Abstract -The emergence of e-commerce has revolutionized the global retail industry, particularly in developing economies like India. Apparel, being one of the most purchased categories online, has garnered substantial attention from both consumers and marketers. This research paper analyses consumer behaviour towards online shopping for apparel products, with a specific focus on the state of Uttar Pradesh. Using primary data collected through structured questionnaires, the study identifies various factors influencing purchase decisions, including price, convenience, brand reputation, quality, and trust. The paper also examines demographic patterns, consumer preferences, barriers to online apparel shopping, and the impact of digital transformation on rural and urban populations in the state. The findings aim to aid retailers, marketers, and policymakers in tailoring more effective strategies for the region.

Keywords: Online shopping, Apparel products, Consumer behaviour, Uttar Pradesh, E-commerce, Purchase decision.

INTRODUCTION

E-commerce has transformed the landscape of the retail sector, offering unprecedented convenience and accessibility. With the advent of affordable smartphones and wider internet penetration, online shopping has become increasingly popular, particularly among young and urban populations. Among the wide range of products sold online, apparel constitutes a significant share due to its repetitive need, brand loyalty, fashion sensitivity, and seasonal variations.

India's growing middle-class population and increasing digital literacy have spurred online apparel

shopping, with platforms like Myntra, Amazon, Flipkart, and Ajio seeing exponential growth. Uttar Pradesh (UP), being the most populous state in India, presents a diverse demographic—ranging from urban consumers in cities like, Varanasi, Lucknow and Noida to rural populations with emerging access to digital infrastructure. This study delves into consumer behaviour in UP toward purchasing apparel online. It explores motivations, preferences, challenges, and satisfaction levels to provide insights into regional e-commerce trends.

REVIEW OF LITERATURE

P. Vikkaraman and N. Sumathi (2010), in their study titled "Purchase Behaviour in Indian Apparel Market," examined how Indian consumers behave when purchasing fashion apparel. Their research found that self-concept and the desire for uniqueness have a direct impact on consumers' interest in clothing, which in turn indirectly affects their intention to purchase both global and local brands. Additionally, clothing interest and emotional value emerged as significant predictors influencing consumers' purchase intentions. According to Kotler and Armstrong (2011), individual buying decisions are influenced by four psychological elements: motivation, perception, learning, and attitude. Within households, women are typically the main decision-makers, while men tend to prioritize functional benefits. The younger generation has consistently shown a greater inclination toward adopting new technologies, unlike older demographics.

The Business Today report (2013) emphasized that online apparel retail has seen the highest share in

fashion e-commerce sales. The entry of international brands and offline retailers into the online space suggests a rising consumer demand for fashion products on digital platforms.

Chaing and Dholakia (2014) emphasized the significance of shopping site accessibility, product features, and price as the three major factors driving online consumer decisions. Ease of navigation and product availability were found to create a strong purchase intention.

Deepali Saluja (2016) conducted a study on consumer buying behavior related to fashion apparel in Delhi. Her research revealed that consumers' intentions to purchase fashion apparel are primarily shaped by their attitudes. Shopping is perceived as more enjoyable when done in the company of friends and family. Key factors that influence their buying decisions include quality, comfort, and brand. Interestingly, demographic variables such as gender, age, occupation, and monthly income were found to have no significant effect on consumer behavior in relation to fashion apparel purchases.

Shafi Irfan and S.S. Madhavaiah (2016), in their research on shoppers' buying behavior towards apparel products in Bangalore, concluded that the apparel market is experiencing rapid growth. Their findings indicated that key factors influencing apparel purchasing decisions include reference groups, promotional strategies, store-related features, product characteristics, as well as the shopper's income and occupation.

Majid B.M. and A.M. Siddiqui (2016), in their research on consumer attitudes toward online shopping, identified website design, convenience, and security as the most influential factors driving online purchase behavior. Their study also highlighted that demographic variables have no significant impact on shaping consumers' attitudes toward online shopping. Amit Daga (2017), India's retail sector is rapidly expanding, with e-commerce expected to play a central role in reaching a \$1 trillion valuation by 2020. The convenience, product range, and rapid internet penetration have significantly contributed to this transformation.

A 2017 survey by Pitney Bowes, as reported in the Economic Times, revealed that a significant portion of Indian consumers (73%) faced online shopping challenges related to delivery, returns, and payment issues. Despite global averages being lower, the Asia-

Pacific region showed higher dissatisfaction levels, underscoring the regional need for better logistics and service quality.

Mittal (2017) identified persistent challenges in online retail such as product quality doubts, inconsistent delivery, vague return policies, and cybersecurity risks. Additional delivery charges and language barriers—given India's linguistic diversity—further hinder e-commerce adoption. For example, Snapdeal's move to support 11 local languages significantly expanded its outreach

Digwani (2018) titled "An Empirical Study on Consumer Behaviour Towards Online Shopping of Apparels in Madhya Pradesh" examined the key factors influencing consumers to purchase apparel online, along with analysing the demographic characteristics of online shoppers in the region. The research utilized a multistage sampling technique to select a sample of 500 participants from five major cities of Madhya Pradesh: Indore, Bhopal, Jabalpur, Gwalior, and Rewa. The demographic variables considered as independent factors included age, gender, ethnicity, marital status, monthly income, and financial independence. The study revealed that most consumers purchased apparel infrequently or as needed, with Snapdeal and Voonik emerging as the most commonly used platforms. It was noted that celebrity endorsements had a consistent impact across all age groups. Moreover, the consumers' attitudes toward online apparel shopping were shaped by multiple factors, including pricing, product availability, website navigation ease, perceived risk, trustworthiness of platforms, delivery speed, and product quality.

OBJECTIVES OF THE STUDY

The study aims to:

- Understand the key factors influencing online apparel shopping behaviour in Uttar Pradesh.
- Identify demographic variables (age, gender, income, education) affecting online purchase decisions.

METHODOLOGY

Descriptive research design was adopted to assess consumer behaviour based on survey data. Study based on both primary and secondary data. Primary

Data were Collected from structured questionnaire. Secondary Data were collected from journals, websites, government reports, and e-commerce databases. Sampling Technique convenience sampling was used to ensure representation from both urban and rural areas. Sample Size a total of 400 respondents were surveyed across different regions of Uttar Pradesh (urban: 240; rural: 160). Tools for Analysis Excel was used for data analysis.

Demographic Profile of Respondents

Variable	Category	Percentage (%)
Gender	Male	52%
	Female	48%
Age	18–25 years	40%
	26–35 years	35%
	36–50 years	15%
	Above 50 years	10%
Education	Undergraduate	45%
	Postgraduate	35%
	Others (Diploma, High School, etc.)	20%
Monthly Income	Below ₹20,000	30%
	₹20,000–₹50,000	45%
	Above ₹50,000	25%
Area	Urban	60%
	Rural	40%

ANALYSIS AND FINDINGS

This section presents a comprehensive analysis of data collected from 400 respondents across various regions of Uttar Pradesh (240 urban and 160 rural). The purpose is to explore consumer behaviour in terms of frequency, preferences, influencing factors, platform usage, satisfaction, and demographic differences between rural and urban consumers.

Frequency of Online Shopping

The majority of consumers (62%) reported shopping for apparel online on a monthly basis, reflecting growing dependence on digital platforms for clothing needs. These consumers are typically from urban or semi-urban areas, familiar with technology and comfortable with the convenience offered by e-commerce platforms.

Around 20% shop occasionally, especially during festival seasons, end-of-season sales, or special promotional offers. This behaviour is influenced by price sensitivity and the appeal of discount campaigns.

The remaining 18% engage in online shopping rarely, citing reasons such as:

- Lack of trust in product quality or seller authenticity,
- Limited internet access or awareness, especially in rural areas,
- Difficulties with return/replacement policies or fear of loss in digital payments.

Popular Platforms for Apparel Shopping

Consumer preference varies across platforms based on product variety, service quality, user interface, and trust:

- Myntra (45%): Favoured for its extensive fashion range, intuitive design, seasonal discounts, and flexible return policy. Popular particularly among youth and female consumers.
- Amazon (30%): Preferred for brand variety, fast delivery options, and bundled services such as Amazon Prime.
- Flipkart (15%): Known for its competitive pricing and growing apparel section, especially among mid-income users.
- Ajio and other niche platforms (10%): These are used by fashion-conscious consumers looking for unique ethnic or designer apparel collections.

Factors Influencing Purchase Decision

The research identifies several factors that significantly influence consumer decisions:

- Price and Discounts (70%): The most dominant factor. Consumers are highly price-conscious and actively seek out deals and coupon offer.
- Product Variety (60%): A wide range of products—by size, colour, brand, or design—enhances customer attraction.
- Ease of Return/Exchange (55%): Flexibility in returning or exchanging products increases trust, especially for clothing items where size and fit are often uncertain.
- Brand Name (50%): Known and trusted brands are more likely to be purchased due to perceived assurance in quality and durability.
- Delivery Time (40%): Prompt and predictable delivery timelines are important, especially in metro and tier-2 cities.

- Product Reviews and Ratings (35%): Peer reviews and feedback help consumers make informed decisions, particularly in first-time purchases.

Preferences and Behavioural Patterns

- A large portion of respondents showed a preference for casual wear (e.g., t-shirts, jeans, kurtis) and ethnic wear (e.g., sarees, salwar suits), indicating a blend of modern and traditional styles.
- Women consumers displayed greater interest in:
 - Offers and discounts, especially during festive periods,
 - Product design and colour variety,
 - Shopping as a leisure activity, often discussed among peer groups.
- Male consumers focused more on:
 - Brand loyalty (e.g., Nike, Adidas, Peter England),
 - Durability and quality of fabric,
 - Minimal browsing time, often choosing quickly from known brands.
- The 18–35 age group, comprising students and young professionals, were the most active online shoppers.

Trust and Satisfaction Level

Approximately 65% of respondents expressed satisfaction with their overall online shopping experiences, citing benefits such as time-saving, doorstep delivery, and access to variety.

However, 35% faced issues, categorized as:

- Product mismatch (40%): The item received was different in colour, design, or material compared to the online listing.
- Size and fitting issues (25%): A frequent problem in apparel shopping, particularly when brand sizing standards vary.
- Delayed delivery (20%): Common in rural and remote areas where logistics support is weaker.
- Other concerns included fake products, absence of cash-back options, and poor post-sale service.

RURAL VS. URBAN CONSUMER BEHAVIOUR

There is a noticeable behavioural and infrastructural gap between rural and urban consumers:

- Urban Respondents:
 - Have higher digital literacy and are familiar with apps and payment gateways.
 - Prefer digital payments (UPI, credit/debit cards, wallets).
 - Actively track orders and use features like “wishlist,” price alerts, and exchange offers.
- Rural Respondents:
 - Predominantly opt for Cash on Delivery (COD) due to lack of trust in digital transactions.
 - Face challenges in accessing return or refund services.
 - Show lower awareness of policies, brand comparisons, and customer support channels.

Internet connectivity issues and language barriers also restrict engagement.

This in-depth analysis indicates that while e-commerce adoption in UP is growing rapidly, significant challenges—especially in rural areas—need targeted solutions. Consumer behaviour is driven by affordability, convenience, and platform reliability. The rising role of mobile internet and digital campaigns is shaping future trends in apparel shopping.

Challenges

While online apparel shopping in Uttar Pradesh is growing, several challenges persist that hinder its widespread adoption—especially in semi-urban and rural areas. These challenges are multifaceted, including digital, infrastructural, social, and operational barriers:

Digital Literacy and Technological Awareness

One of the most significant obstacles in rural UP is the lack of digital literacy. Many individuals are unfamiliar with the basic functions of smartphones, let alone navigating complex e-commerce platforms. Terms like “wishlist,” “return policy,” or “checkout” are often misunderstood. This digital knowledge gap discourages first-time users, especially older adults and low-education groups, from shopping online.

Inadequate Logistics and Delivery Infrastructure

Remote regions frequently suffer from delayed deliveries, lack of courier services, or non-serviceable

pin codes. Since apparel shopping is often time-sensitive (linked to festivals, weddings, or seasonal changes), such delays severely impact customer satisfaction. In some areas, courier partners refuse COD orders due to risk, further limiting access for cash-dependent customers.

Concerns about Product Quality

There is widespread skepticism about product authenticity and quality, especially among first-time shoppers. Complaints about receiving items that differ in colour, size, or fabric from the displayed image are common. Low-cost or unbranded apparel amplifies this issue, eroding trust in the overall online shopping experience.

Cybersecurity and Fear of Digital Payments

Consumers in UP—particularly in rural areas—exhibit fear of digital frauds, phishing, and data misuse. Cases of money deductions without order confirmation or OTP misuse make many hesitant to use net banking or UPI. As a result, people rely heavily on Cash on Delivery (COD), which not only delays transaction processes but also limits exposure to the broader digital economy.

Language Barriers and Interface Complexity

Most platforms operate in English or Standard Hindi, leaving behind a large population that prefers regional dialects such as Awadhi, Bhojpuri, or Bundeli. The absence of multilingual user interfaces, coupled with non-intuitive app design, alienates users who are new to online platforms or not comfortable with reading instructions in standard Hindi or English.

Complicated Return and Refund Procedures

Even when platforms provide return or exchange options, rural consumers often lack the knowledge or tools to initiate them. The process of repackaging, scheduling pickup, and tracking refunds is confusing and time-consuming for those without digital fluency. This results in reluctance to purchase apparel items, where sizing and fitting are critical.

Lack of Human Interaction and Assistance

Unlike physical stores where salespeople guide shoppers, online platforms lack personalized support, especially in local languages. When issues arise (like wrong deliveries or non-functioning promo codes),

customers find it hard to connect with customer care agents, most of whom only speak English or Hindi. The absence of localized assistance increases frustration and discourages repeat purchases.

Limited Awareness of Consumer Rights and Policies

There is a lack of awareness among consumers about grievance redressal, return policies, warranties, and buyer protections. Many do not know that they can file complaints with the company or consumer forums in case of disputes. This knowledge gap puts them at a disadvantage and reduces their confidence in online purchases.

CONCLUSION

This study underscores the dynamic nature of consumer behaviour toward online apparel shopping in Uttar Pradesh. While urban consumers have embraced digital shopping with enthusiasm, rural populations still face adoption challenges due to digital illiteracy, trust issues, and infrastructural barriers. However, the growing penetration of smartphones and increased internet usage point toward a positive future for online apparel retail in both rural and urban UP. Understanding local needs, strengthening trust mechanisms, and enhancing user experience are crucial to expanding the e-commerce footprint in the state. The insights gathered from this research can help policymakers, marketers, and digital platforms formulate strategies to harness the full potential of online apparel shopping in Uttar Pradesh.

FUTURE SCOPE OF THE STUDY

The evolving digital landscape and increasing penetration of internet services in both urban and rural areas of Uttar Pradesh offer immense opportunities for future research on online apparel shopping behaviour. Future studies can explore the long-term impact of AI-driven personalization, augmented reality (AR) for virtual trials, and regional language-based platforms in enhancing user experience. Additionally, comparative studies between different states or regions can highlight cultural and infrastructural influences on consumer preferences. Longitudinal research may also uncover changing trends in consumer trust, satisfaction, and loyalty over time, especially with advancements in payment security and logistics.

Furthermore, in-depth qualitative research could provide deeper insights into the emotional and psychological drivers behind online apparel purchases, particularly among underrepresented rural populations and senior consumers.

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