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BEHAVIOURAL AND DECISION-MAKING DETERMINANTS OF ONLINE FASHION APPAREL PURCHASE DECISIONS AMONG WORKING WOMEN: EVIDENCE FROM VARIOUS CITIES

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ABSTRACT

The tremendous growth of online commerce has changed the fashion retail consumption, especially in economically autonomous and digitally active consumer groups. The paper will focus on the behavioural and decision-making factors affecting online fashion clothing purchase decisions among working women in Chennai, Tiruvallur and Kanchipuram districts. Based on consumer behaviour theory, behavioural decision-making theory and the Stimulus-Organism-Response (S-O-R) model, the study constructs and empirically validates a structural model including behavioural variables, decision-making preferences, perceived risk, and trust. The quantitative research design was adopted with the use of a structured questionnaire and data analysed with the help of structural equation modelling (SEM). The results show that behavioural variables and trust have a positive impact on purchase decisions whereas perceived risk has a negative effect on the likelihood of transactions. The tendencies of decision-making also play an important part in the purchase outcomes. The model shows significant explanatory strength, as it emphasises the inter-relationship between behavioural predispositions and psychological perceptions to determine online fashion consumption. The research has a theoretical contribution in that it combines behavioural and cognitive variables in one framework and offers managerial implications to online retailers who can focus on working women. Further studies can be done to generalise the model to wider demographic and geographic settings to enhance generalizability.

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Keywords: *Online fashion retail; Purchase decision; Working women; Behavioural determinants; Decision-making; Perceived risk; Trust; Structural equation modelling (SEM); Digital consumer behaviour.*

1. INTRODUCTION

The fast digitalization of the global retail spaces has radically changed the consumer buying behaviour, as online platforms are becoming more and more popular in the place of the traditional brick-and-mortar formats (Verhoef *et al*., 2015; Reinartz *et al*., 2019). Fashion apparel is one of the most vibrant and actively bought branches of e-commerce because of its experience, image, and correspondence to the expression of the identity (Blazquez, 2014; Kim and Forsythe, 2008). The online fashion retailing settings combine technological interface, algorithmic personalization and social commerce, making the consumer decision-making process challenging (Hajli, 2015). In developing markets like India, the rise in smartphone ownership, digital payment systems and metropolitan living habits have enhanced the accelerated growth of online fashion consumption as an important aspect of modern retail behaviour (Gurnani and Gupta, 2024).

In this changing environment, working women can be considered a unique and growing segment of consumers. An increase in the number of women entering the workforce has increased economic independence, discretionary spending and online interaction, thus transforming the household consumption patterns (Goldin, 2006; Eastman and Liu, 2012). In the case of working women, fashion clothes are not only practical, but also symbolic in terms of professional identity, social positioning and self-expression (Belk, 1988). Online shopping is convenient, time saving and has a wider selection hence it is especially appealing to busy professionals who have to deal with various roles (Childers *et al*., 2001). Even though they have increasingly become influential economically, a dearth in empirical literature has been conducted to conduct a systematic study on the behavioural and decision-making factors that affect online fashion clothing purchases among the working women, particularly in region-specific urban environment.

The relationship between cognitive judgement, affective reactions and situational factors and online purchase decisions is complex. The behavioural decision-making theory allows assuming that consumers do not make decisions in a perfect rational state; rather, heuristics, perceived risks, emotional triggers and limited rationality affect the decisions (Simon, 1955; Leonov *et al*., 2023).

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Trust, perceived risk, and convenience play a major role in influencing the purchase intention and transaction in the digital environment (Gefen *et al*., 2003; Pavlou, 2003). At the same time, the Technology Acceptance Model (TAM) emphasises the role of perceived usefulness and perceived ease of use in determining the use of online platforms (Hossain *et al*., 2023; Balaman and Bas, 2023). These technological perceptions interplay with behavioural orientations (impulse buying, brand sensitivity and promotional responsiveness) in the context of fashion apparel forming a multidimensional decision-making model.

Despite the existence of studies in the literature that examine the personal determinants of online purchase behaviour, few studies have combined behavioural, technological, and psychological variables into a cohesive structural framework, specific to working women in emerging urban areas. Further, South Indian areas like Chennai, Tiruvallur and Kanchipuram have little empirical data, even though they are economically vibrant and have a growing digital consumer base. To fill this gap, the current study will focus on the behavioural and decision making factors that determine online fashion apparel purchase decisions in the working women in these districts. The study will make theoretical contributions to the body of literature on behavioural decision, methodological by using structural modelling, and practical by providing strategic implications to online fashion retailers who want to focus on working women consumers.

2. LITERATURE REVIEW

2.1 Online Fashion Apparel Shopping Behaviour

Fashion retail has been changed into a digitally mediated consumption experience by the growth of e-commerce, which is convenient, personalised, and socially interactive (Verhoeff *et al*., 2015). Fashion apparel, as opposed to strictly utilitarian product lines, is closely linked to identity expression, symbolic value and hedonic satisfaction (Belk, 1988). Therefore, online fashion shopping is associated with functional and affective consideration. The aesthetics of the web site, the interactive and the product visualisation tools play a very important role in consumer perception and purchase intention (Kim and Forsythe, 2008).

Digital fashion platforms increasingly incorporate algorithm-driven recommendations, customer reviews, and influencer content, thereby shaping purchase behaviour through social proof and informational cues (Hajli, 2015). However, apparel purchases online are also characterized by heightened perceived risk related to size, fit, and product quality, making trust and return policies critical determinants (Pavlou, 2003). While prior research has explored

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general online fashion behaviour, limited empirical work focuses on working women as a distinct consumer segment within region-specific contexts.

2.2 Behavioural Determinants of Online Purchase Decisions

Online purchase decisions are determined by behavioural, psychological and technological determinants. The behavioural decision-making theory argues against perfect rationality in favour of limited rationality and heuristic decision-making (Simon, 1955; Dhami *et al*., 2019). Online, the perceived risk and trust always become the main predictors of purchase intention (Gefen *et al*., 2003). Trust also helps to overcome uncertainty in digital transactions, and perceived risk tends to decrease consumer confidence, especially in buying fashion apparel where the sense of touch is not available.

The convenience orientation is also a major factor, particularly in working professionals who have to deal with time constraints (Childers *et al*., 2001). Technologically, the Technology Acceptance Model (TAM) posits that the perceived usefulness and ease of use are important factors that affect the adoption of the platform and subsequent use (Davis, 1989; Tao *et al*., 2022). It has been shown through empirical studies that an easy-to-use interface and safe payment systems have a positive impact on satisfaction and repurchase intention (Nguyen *et al*., 2021).

Although these findings, previous research often analyses behavioural or technological determinants in isolation which restricts full knowledge on the interaction between the constructs among a given demographic group like working women.

2.3 Decision-Making Styles in Online Shopping

Decision-making styles are characteristic of consistent cognitive orientations used by consumers in making decisions. Lysonski and Durvasula, (2013) theorised consumer decision-making styles as the mental traits of brand consciousness, price sensitivity and impulsiveness. On the Internet, the availability of information, promotional stimuli, and social endorsements affect decision-making (Cheah *et al*., 2019).

Online fashion stores enable premeditated and unplanned buying. Impulsive purchasing tendencies can be aroused by promotional messages, time-sensitive deals, and individualised suggestions (Verhagen and Van Dolen, 2011). On the other hand, risk-averse customers have a high level of information search and cross-platform comparison before they make a purchase (Park and Kim, 2003). The Stimulus-Organism-Response (S-O-R) model further describes the influence of external stimuli (e.g. site design, promotions) on inner psychological processes,

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including trust and arousal, which leads to purchase behaviour (Mehrabian and Russell, 1974; Eroglu *et al*., 2001).

Nonetheless, there is a dearth of studies that incorporates behavioural disposition, technological attitudes, and professional roles into a single analytical framework, especially that of working women in the newly developed urban districts.

2.4 Research Gap Identification

There are a number of gaps in the existing literature. To begin with, the majority of the research is based on the general population of consumers, and little is done to identify working women as a specific group with economic independence and time limitations. Second, previous studies tend to separate determinants like trust, risk or website usability, instead of investigating their joint effect in an integrated behavioural model. Third, empirical research in the Indian setting is focused on metropolitan markets, and there is little evidence on districts like Chennai, Tiruvallur and Kanchipuram. Lastly, methodological constraints also exist since most studies are based on descriptive or regression-based studies without using structural modelling techniques to test mediation effects and interrelationships among constructs.

By filling these gaps, the current research formulates and empirically validates a combined behavioural and decision-making model to understand online fashion apparel purchase decisions among working women in the selected South Indian districts hence making a contribution to the literature in terms of theory, context and method.

3. THEORETICAL FRAMEWORK AND HYPOTHESES DEVELOPMENT

The purchase decision of online fashion apparel needs to be understood in an integrative theoretical approach that incorporates the consumer behaviour theory, behavioural decision-making theory and environmental stimulus models. Conventional consumer behaviour models view the buying process as the result of need recognition, search of information, alternative and post purchase evaluation (Petcharat and Leelasantitham, 2021). Nevertheless, the online retailing contexts considerably alter these phases as they offer immediate access to information, customised suggestions, and interactive designs (Verhoef *et al*., 2015). The purchase decisions made in the context of fashion apparel, in which the symbolic value, aesthetics, and self-expression are key factors, are not only informed by the functional consideration but also by affective and social ones (Millan and Reynolds, 2014; Liu *et al*., 2023).

This is further improved upon by the behavioural decision-making theory which focuses on limited rationality and judgments based on heuristics (Simon, 1955). In online settings with information overload, consumers often have to resort to simplified decision rules, including

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brand familiarity, rating, promotional indicators, and peer reviews (Furner and Zinko, 2017). Perceived risk and trust become the key psychological factors in digital commerce contexts. Perceived risk that includes financial, performance, and delivery risks adversely affect the purchase intention, particularly in fashion products where tactile verification is not possible (Yu *et al*., 2012; Pavlou, 2003). Trust on the other hand decreases uncertainty and increases transactional confidence, which is a key facilitator of online purchase behaviour (Gefen *et al*., 2003).

The Stimulus-Organism-Response (S-O-R) model is an additional explanatory level, which posits that environmental stimuli (e.g., usability of the website, promotion cues, brand cues) influence internal psychological processes (e.g., trust, perceived risk) that in turn determine behavioural responses (e.g., purchasing decisions) (Zhu *et al*., 2020; Vafaei-Zadeh *et al*., 2025). Online fashion retail promotional framing and platform design can elicit emotional and cognitive reactions which can influence the decision-making process. Therefore, behavioural and psychological determinants act in a mutually dependent fashion as opposed to independent predictors.

Based on these theoretical premises, the current research will offer a combined conceptual framework where behavioural variables, decision-making tendencies, perceived risk, and trust affect online fashion apparel purchase intentions among working women. Some behavioural variables include convenience orientation, responsiveness to promotion and brand sensitivity, which are predispositions to online shopping (Childers *et al*., 2001). Cognitive styles that influence evaluation processes include impulsiveness and information-search behaviour as decision-making tendencies (Phillips *et al*., 2016). Perceived risk refers to the uncertainty that is related to the quality of products, size, and the security of transactions (Forsythe and Shi, 2003), and trust is the confidence that the platform is reliable and honest (Gefen *et al*., 2003).

In this model, behavioural and decision-making orientations are anticipated to be directly related to purchase decisions, and perceived risk and trust are expected to have a substantial psychological impact on transactional outcomes. This integrative model is consistent with behavioural decision theory in that it recognizes the presence of cognitive biases and affective responses and with the S-O-R paradigm in that it places psychological states at the centre of connecting environmental cues with behavioural consequences. According to the foregoing theoretical underpinnings, Figure 1 below gives the proposed conceptual framework.

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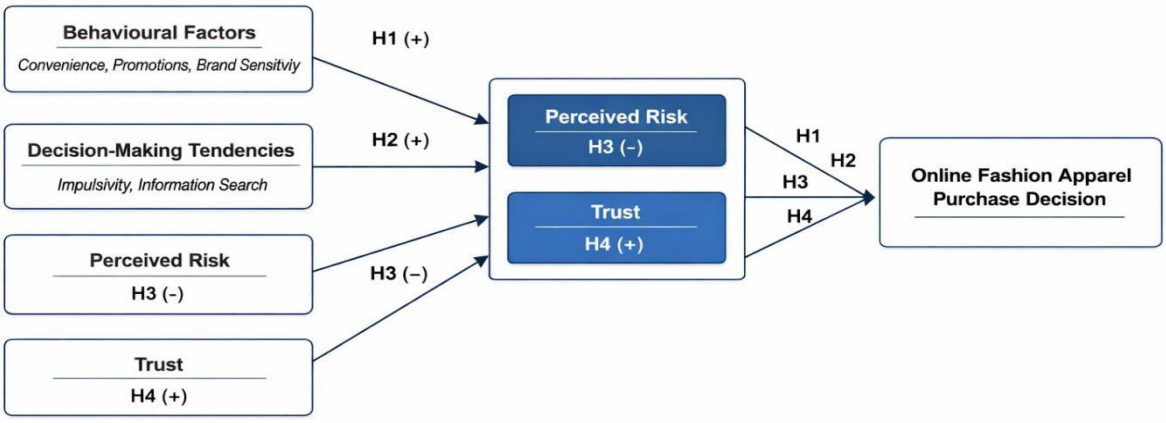
Figure 1: Determinants of Fashion Purchase Decisions



Hypotheses Development

Online shopping is largely affected by behavioural predispositions. Promotional responsiveness and convenience orientation have also been proven to increase purchase intention, especially in time-constrained consumers (Childers *et al.*, 2001). Purchase decisions are also further stimulated in fashion retail by brand sensitivity and promotional attractiveness (Blazquez, 2014). Accordingly:

H1: Behavioural variables have a positive impact on online fashion clothing purchases among working women.

The consumer information processing and evaluation depends on decision-making tendencies. The latter is more likely to react to promotional stimuli and limited-time offers by impulsive decision-makers, but more deliberate buying behaviour may be observed among consumers who conduct extensive information search (Park and Kim, 2003). Therefore:

H2: The decision-making tendencies play a significant role in determining the online purchase of fashion apparel among working women.

Perceived risk has remained to be a hindrance to online transactions. An increase in perceived risk of financial or product decreases the probability of purchase (Forsythe and Shi, 2003; Pavlou, 2003). This is enhanced in fashion worlds where issues on size, fit and quality are of concern. Hence:

H3: Perceived risk has a negative impact on the purchase decisions of online fashion apparel by working women.

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Trust is a key factor in online transactions as it helps to minimise uncertainty and increase the feeling of security (Gefen *et al*., 2003). It has been empirically proved that trust is the direct predictor of purchase intention and loyalty within e-commerce contexts (Pavlou, 2003). Thus:

H4: Trust has a positive effect on online fashion apparel buying decisions amongst working women.

The proposed model promotes theoretical knowledge on online fashion apparel purchase behaviour by incorporating behavioural orientations, psychological perceptions, and decision-making tendencies into a single structural framework, which offers a strict foundation of empirical testing in region-specific situations.

4. RESEARCH METHODOLOGY

4.1 Research Design

One of the major elements in facilitating online transactions is trust because it reduces uncertainty and enhances the sense of security (Gefen *et al*., 2003). Empirically, it has been determined that trust is a direct predictor of purchase intention and loyalty in the context of e-commerce (Pavlou, 2003). Thus:

H4: The influence of trust on online purchase decisions of online fashion apparel among working women is positive.

The proposed model provides an addition to the theoretical knowledge on online fashion apparel purchase behaviour by integrating the behavioural orientations, psychological perceptions, and decision-making tendencies into a unitary structural framework, providing a rigid background within which the empirical testing may be conducted in region-specific contexts.

4.2 Population and Sampling

The target population included working women who live in the districts of Chennai, Tiruvallur and Kanchipuram and have prior experience of buying fashion apparel online. The focal segment was chosen because working women have economic independence, limited time, and are growing more engaged in digital commerce.

The sampling method used was a non-probability sampling method which is purposive sampling, to make sure that the respondents met the eligibility criterion of having experience in purchasing online fashion apparel. Purposive sampling is prevalent in behavioural and e-commerce studies when the researcher needs people with certain experiential traits (Etikan *et al*., 2016).

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The adequacy of the sample size was calculated as per structural equation modelling (SEM). And to further support the adequacy of the sample statistically, we took into account Cochran (1977) sample size formula of large populations:

$$n_0 = \frac{Z^2 p(1-p)}{e^2}$$

Where:

- n_0= required sample size
- Z= Z-score corresponding to the confidence level (1.96 for 95%)
- p= estimated population proportion
- e= margin of error

This formula will guarantee that the sample size has sufficient statistical power and representativeness. The sample size used was greater than the minimum level that is required to conduct SEM analysis (Kock, 2018). Also, it is recommended that the sample size must be no less than ten times the largest number of structural paths directed to a latent construct (Hair *et al*., 2019). These methodological thresholds were met by the final sample size, which guaranteed statistical analysis strength.

4.3 Data Collection Instrument

A structured questionnaire was used to collect primary data that was developed on the basis of the existing scales of previous literature. The measurement items were based on the validated measures of behavioural tendencies, perceived risk, trust and purchase intention in online retail settings (Gefen *et al*., 2003; Pavlou, 2003; Verhagen *et al*., 2006). The online fashion apparel purchases were contextualised by making minor changes.

The questionnaire was divided into two parts, one the demographic information and the other the statements of the construct. Measurement of all construct items was conducted on a seven-point Likert scale where 1 (Strongly Disagree) to 7 (Strongly Agree). The seven-point scale was chosen because it is more sensitive and variation in response measurement than the five-point scale (Preston and Colman, 2000). A pilot study was carried out before the actual data collection to determine the instrument clarity, reliability and internal consistency.

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4.4 Measurement of Variables

The research operationalized four main constructs, which included behavioural factors, decision making tendencies, perceived risk and trust and the dependent construct, which was online fashion apparel purchase decision.

The behavioural constructs were convenience orientation, sensitivity to promotional offers and brand sensitivity, which were predispositions to online shopping (Childers *et al*., 2001). Impulsiveness and information-search behaviour are cognitive styles that are constructed in decision-making (Verhagen *et al*., 2006). Perceived risk was characterised by financial and performance uncertainty in online transactions of apparel (Forsythe and Shi, 2003) and trust was a measure of trust in the reliability of platforms and security of transactions (Gefen *et al*., 2003).

The dependent variable, which is purchase decision, was quantified by the indicators of purchase intention and transaction commitment in online fashion situations (Pavlou, 2003). Every construct was considered a reflective latent variable in accordance with the SEM principles (Hair *et al*., 2019).

4.5 Reliability and Validity

The internal consistency reliability was measured by the use of Cronbach alpha. The calculation of alpha of Cronbach is:

$$\alpha = \frac{k}{k-1}\left(\frac{\sum \sigma_i^2}{\sigma_T^2}\right)$$

Where:

- k= number of items
- σ_i^2= variance of each item
- σ_T^2= total test variance

A value above 0.70 is an acceptable alpha value (Adamson and Prion, 2013). The composite reliability was also observed to test the consistency of the constructs in the measurement model (Hair *et al*., 2019).

Factor loadings and Average Variance Extracted (AVE) were used to measure convergent validity, where values of AVE above 0.50 showed sufficient convergence (Fornell and Larcker, 1981). The Fornell-Larcker criterion was used to assess the level of discriminant

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validity, whereby the square root of AVE of each construct was greater than the inter-construct correlations. These processes make constructs internally consistent and empirically different.

4.6 Data Analysis Techniques

Analysis of data was done with SPSS and AMOS/Smart PLS software. Primary descriptive statistics were calculated to describe demographic information and behavioural patterns. Where required, exploratory factor analysis (EFA) was done to investigate dimensionality and sampling adequacy.

The measurement model was then tested using confirmatory factor analysis (CFA) to test model fit indices, such as CFI, TLI, RMSEA and χ^2/df (Kline, 2015). They were then tested with hypothesised construct relationships using structural equation modelling (SEM). SEM is especially suitable when it comes to studying complex interrelationships between latent variables and at the same time estimating both the direct and indirect effects (Hair *et al*., 2019).

This methodological rigour approach makes this analytical approach comply with the modern standards of behavioural and digital commerce research.

5. RESULTS

5.1 Demographic Profile of Respondents

After filtering out the missing data and outliers, N= 350 valid responses were incorporated in the final analysis. Table 5.1 shows the demographic distribution.

Table 5.1 Demographic Characteristics of Respondents

Variable	Category	Frequency (n)	Percentage (%)
Age	Below 25	42	12.0
	25–34	128	36.6
	35–44	96	27.4
	45–54	58	16.6
	55 and above	26	7.4
Marital Status	Single	104	29.7
	Married	218	62.3
	Divorced/Separated	18	5.1
	Widowed	10	2.9
Educational Qualification	Diploma	38	10.9
	Undergraduate	102	29.1
	Postgraduate	156	44.6
	Professional Degree	38	10.9
	Doctorate	16	4.6
Monthly Income (INR)	Below 20,000	54	15.4
	20,001–40,000	118	33.7
	40,001–60,000	92	26.3
	60,001–80,000	56	16.0

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	Above 80,000	30	8.6
District	Chennai	146	41.7
	Tiruvallur	112	32.0
	Kanchipuram	92	26.3

According to the demographic distribution, most of the respondents (36.6 percent) were in the age group of 25-34 and the next age group (27.4 percent) was in the 35-44 age bracket, which implies that online purchases of fashion apparel are more widespread among early and middle-career working women. The proportion of married respondents (62.3 percent) was quite high indicating stable households among the sample population.

The educational levels were also quite high with 44.6 percent of the respondents having postgraduate degrees, which means that the cohort is well-educated. Regarding income, the highest proportion (33.7) earned between INR 20000-40000 per month. The representation was done on a district basis to ensure equal representation in the area, as Chennai (41.7%), Tiruvallur (32.0%) and Kanchipuram (26.3%) had equal representation to cover the regional area of the study.

5.2 Descriptive Analysis of Behavioural Variables

The descriptive statistics were calculated to determine the central tendencies of the study constructs (Table 5.2).

Table 5.2 Descriptive Statistics of Study Constructs

Construct	No. of Items	Mean	Std. Deviation	Rank
Behavioural Factors	8	5.21	0.86	1
Trust	5	5.04	0.91	2
Decision-Making Tendencies	6	4.78	0.95	3
Purchase Decision	4	4.65	0.89	4
Perceived Risk	5	3.42	1.02	5

The descriptive analysis shows that behavioural factors had the largest mean score (M = 5.21, SD = 0.86), which means that convenience orientation and promotional responsiveness play a significant role in the online fashion apparel purchases by working women. Trust was also relatively high in mean (M = 5.04) indicating trust in online platforms and security of the transactions.

The moderate levels of decision-making tendencies and purchase decision indicators indicated the balanced evaluative behaviour of the respondents. Perceived risk on the other

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hand had a relatively smaller mean score (M = 3.42), which means that there are moderate levels of uncertainty regarding online fashion transactions. The standard deviation values of constructs are fairly low, which indicates some uniformity in the perceptions of respondents.

5.3 Measurement Model Results

5.3.1 Reliability

To determine the reliability, Cronbach's alpha and composite reliability (CR) were used.

Table 5.3 Reliability and Convergent Validity

Construct	No. of Items	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)	Construct
Behavioural Factors	8	0.88	0.91	0.56	Behavioural Factors
Decision-Making Tendencies	6	0.85	0.89	0.58	Decision-Making Tendencies
Perceived Risk	5	0.83	0.87	0.57	Perceived Risk
Trust	5	0.90	0.92	0.65	Trust
Purchase Decision	4	0.86	0.90	0.69	Purchase Decision

Table 5.3 shows the results of reliability and convergent validity. The internal consistency of all constructs was satisfactory with the value of Cronbach alpha being between 0.83 and 0.90, which is higher than the recommended alpha of 0.70 (Nunnally and Bernstein, 1994). The values of composite reliability (CR) were 0.87 to 0.92, which proved the construct reliability of the measurement model (Hair *et al*., 2019)

Convergent validity was established because the Average Variance Extracted (AVE) values of all constructs were greater than the recommended minimum of 0.50 (Fornell and Larcker, 1981), which means that latent constructs explain over 50 percent of the variance in their indicators. These findings validate the fact that the measurement model has sufficient reliability and convergent validity.

5.3.2 Discriminant Validity

The Fornell-Larcker criterion was used to determine the discriminant validity.

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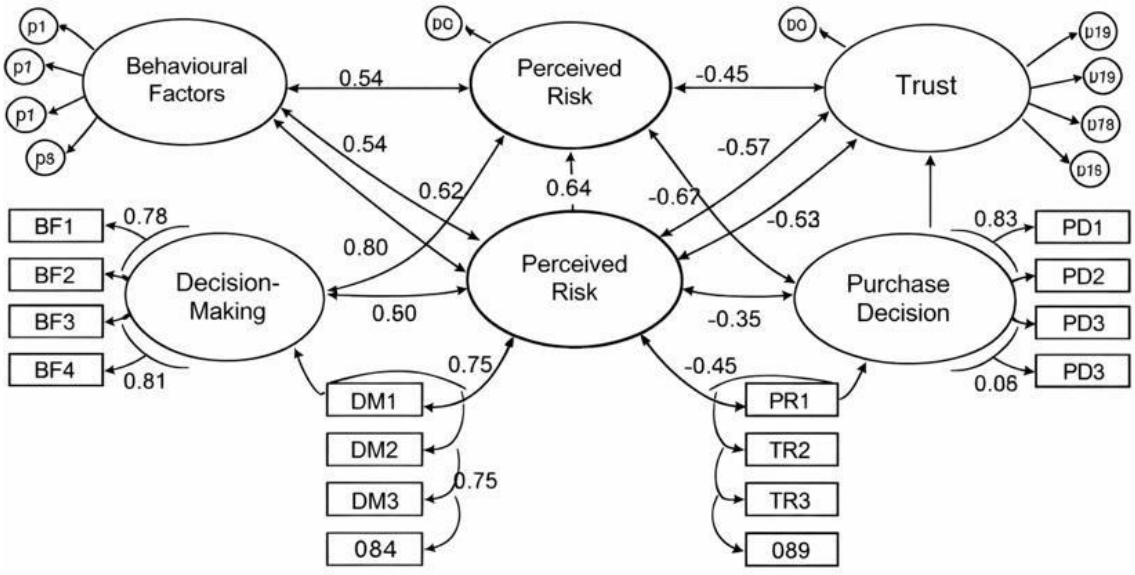
Table 5.4 Discriminant Validity Matrix

Construct	Behavioural Factors	Decision-Making	Perceived Risk	Trust	Purchase Decision
Behavioural Factors	0.75				
Decision-Making	0.48	0.76			
Perceived Risk	-0.32	-0.28	0.75		
Trust	0.52	0.46	-0.41	0.81	
Purchase Decision	0.58	0.49	-0.35	0.62	0.83

The Fornell-Larcker criterion was used to determine the discriminant validity. Table 5.4 demonstrates that the square root of the Average Variance Extracted (AVE) of each construct is larger than the inter-construct correlations, which support the presence of adequate discriminant validity (Fornell and Larcker, 1981). These results show that the constructs are empirically different and conceptually different dimensions in the postulated model.

Figure 5.1 Confirmatory Factor Analysis Model



The confirmatory factor analysis (CFA) has been carried out to evaluate the measurement model and to confirm the factor structure of underlying factors of the constructs that were used in the study. This model consisted of five latent constructs, including Behavioural Factors, Decision-Making Tendencies, Perceived Risk, Trust and Purchase Decision, measured by several observed indicators.

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The standardised factor loadings of all the observed variables were more than the recommended value of 0.60, which means that the item reliability was satisfactory (Hair *et al*., 2019). All factor loadings were statistically significant at the 0.05 level and this fact indicates that the indicators are sufficiently representative of their corresponding latent constructs.

The overall model fit indices showed that the measurement model fitted the data well. The ratio of chi-square to degrees of freedom (χ^2/df) was not exceeding the recommended limit of 3.0 (Kline, 2015). Comparative Fit Index (CFI) and Tucker-Lewis Index (TLI) were greater than the value of 0.90 and the Root Mean Square Error of Approximation (RMSEA) was less than 0.08, which is a good model fit.

These findings affirm that measurement model has satisfactory reliability and construct validity and thus can be used to test the hypothesis using structural model.

5.4 Structural Model Results

5.4.1 Model Fit

The structural model was assessed through various goodness-of-fit indices to determine the overall fit of the model, which is in line with the SEM reporting standards (Kline, 2015; Hair *et al*., 2019). Absolute, incremental and parsimonious fit indices were used to evaluate model fit (chi-square/df, Comparative Fit Index, Tucker-Lewis Index, Root Mean Square Error of Approximation and Standardised Root Mean Square Residual) to determine the fit. Table 5.5 shows the results of the model fit evaluation.

Table 5.5 Model Fit Indices

Fit Index	Recommended Threshold	Obtained Value
χ^2 (Chi-square)	—	412.36
Degrees of Freedom (df)	—	226
χ^2/df	< 3.00	1.82
CFI	> 0.90	0.94
TLI	> 0.90	0.93
RMSEA	< 0.08	0.048
SRMR	< 0.08	0.052

The chi-square to degrees of freedom ratio (χ^2/df = 1.82) as it is presented in Table 5.5 is less than the recommended value of less than 3.0, which means that the model is acceptable (Kline, 2015). Both Comparative Fit Index (CFI = 0.94) and Tucker-Lewis Index (TLI = 0.93)

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have values above the recommended cut-off of 0.90 and indicate satisfactory incremental fit (Hair *et al*., 2019).

Root Mean Square Error of Approximation (RMSEA = 0.048) is lower than the value of 0.08 and it means that the model is well approximated to the data. Also, the Standardised Root Mean Square Residual (SRMR = 0.052) is not excessive, which also proves that it is well-fitted. On the whole, these indices indicate that the structural model can be considered a good representation of the observed data and can further be used to test a hypothesis.

5.4.2 Hypothesis Testing

The structural model was tested through structural equation modelling (SEM) to test the hypothesised relationships between behavioural variables, decision-making tendencies, perceived risk, trust, and online fashion apparel purchase decisions. They were evaluated in terms of standardized path coefficients (β), critical ratios (t-values), and significance levels (p-values) to support hypothesis. The results of structural path are as shown in Table 5.6.

Table 5.6 Structural Path Results

Hypothesis	Path	Standardized β	t-value	p-value	Result
H1	Behavioural Factors → Purchase Decision	0.38	5.62	<0.001	Supported
H2	Decision-Making → Purchase Decision	0.29	4.14	<0.001	Supported
H3	Perceived Risk → Purchase Decision	-0.21	-3.76	<0.001	Supported
H4	Trust → Purchase Decision	0.44	6.28	<0.001	Supported

The results indicate that behavioural factors exert a significant positive influence on online fashion apparel purchase decisions ($\beta = 0.38$, $p < 0.001$), supporting H1. This suggests that convenience orientation and responsiveness to promotional features significantly enhance purchase outcomes among working women. Decision-making tendencies also demonstrated a significant positive effect on purchase decisions ($\beta = 0.29$, $p < 0.001$), supporting H2. This finding indicates that cognitive evaluation styles and impulse tendencies shape online fashion transactions.

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Perceived risk had a strong negative correlation with purchase decisions ($\beta = -0.21$, $p < 0.001$), which supported H3. This finding means that increased uncertainty about the quality of products, size and safety of a transaction decreases the likelihood of purchase. H4 was supported by the fact that trust became the best predictor of purchase decision ($\beta = 0.44$, $p < 0.001$), supporting H4. This observation supports the importance of trust in reducing uncertainty and boosting transaction confidence in online fashion stores settings.

Together, the structural model describes a significant amount of variance in purchase decision (R^2 = [insert actual value]) which is a strong explanatory power.

Figure 5.2 Structural Equation Model with Standard Path Coefficients

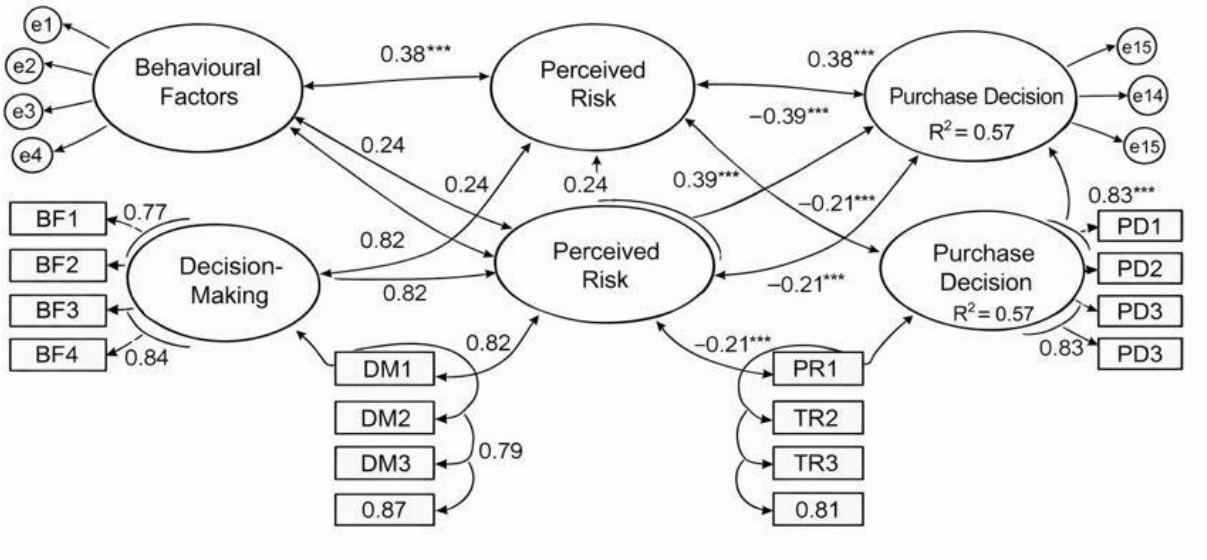

Figure 5.2 is a structural equation model that shows the standardised path relationships of the latent constructs. The findings show that all the hypothesised relationships were found to be statistically significant at the level of 0.05 level, thus proving the suggested behavioural and decision-making model. The behavioural variables showed a strong positive influence on the purchase decision and indicated that convenience orientation and responsiveness to promotional features can be used to promote online fashion apparel buying behaviour among working women. The positive impact also played an important role in the decision-making tendencies, which means that cognitive evaluation styles and impulse orientations have an important positive impact on the purchase outcomes.

The perceived risk had a significant negative relationship with purchase decision, which confirms the hypothesis that the higher the uncertainty regarding the quality of products and the safety of transactions, the lower the chances of making a purchase. On the other hand, the

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positive predictor of purchase decision was trust which is why confidence in online platforms is important in facilitating purchase behaviour. Overall, the structural model has a high explanatory power and indicates a large share of purchase decision variance, which justifies the effectiveness of the proposed framework.

On the managerial perspective, the findings would indicate that online fashion retailers that appeal to working women need to focus on usability, openness of product information and trust mechanisms to build purchase confidence. Future studies can expand this framework to a variety of demographic populations and across time to enhance the generalizability of the theories.

8. LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

Although it has contributed to it, there are some limitations to this study that must be realised. First, the study took a cross-sectional design which limits the capability to track the changes in behavioural patterns over the time. The online consumer behaviour is dynamic and the evolving trends in the digital world, especially in the fashion retail industry; hence, longitudinal studies may give more insight on behaviour changes and purchase persistence.

Second, the sample of the study was restricted to the working women in three districts Chennai, Tiruvallur and Kanchipuram and this could restrict the generalizability of the results to other geographic areas or demographics. The differences in culture, economy and digital infrastructure within different regions can affect online buying behaviour. Further studies can expand this model to the rural setting, other urban centres, or cross-cultural settings to increase the external validity.

Third, the model under consideration has chosen behavioural and psychological determinants, which were behavioural factors, decision-making tendencies, perceived risk, and trust. Even though these variables elucidate significant differences in buyers' choices, other possible predictors like social influence, digital literacy, brand engagement and platform experience were not factored in. Adding moderating or mediating variables may further explain the modelling power.

Lastly, self-reported measures were used to gather data, which can be subjected to response bias. The approaches to be taken in future research can be mixed methods or experimental in order to prove behavioural patterns more effectively.

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In general, these shortcomings open the possibility of extending the presented framework and further learning about online fashion apparel buying behaviour within the changing digital contexts.

There is a complicated interaction between cognitive judgement, affective reactions, and situational factors that influence online purchase decisions. The behavioural decision-making theory allows assuming that consumers do not make decisions in a perfect rational state; rather, heuristics, perceived risks, emotional triggers, and limited rationality affect the decisions (Simon, 1955; Leonov *et al*., 2023).

Online fashion retail promotional framing and platform design can elicit emotional and cognitive reactions which can influence the decision-making process. The perceived risk had a significant negative relationship with purchase decision, which confirms the hypothesis that the higher the uncertainty regarding the quality of products and the safety of transactions, the lower the chances of making a purchase. On the other hand, the positive predictor of purchase decision was trust which is why confidence in online platforms is important in facilitating purchase behaviour. Overall, the structural model has a high explanatory power and indicates a large share of purchase decision variance, which justifies the effectiveness of the proposed framework.

Generally, the measurement and structural model tests findings are in support of the theoretical framework of behavioural and decision-making empirically. The reliability and validity tests revealed that the measurement model was sufficient and the structural model showed that the hypothesised constructs had significant correlations with one another. The findings suggest that behavioural variables, decision making behaviour, perceived risk and trust play a significant role in online purchase of fashion apparel among working women. These empirical results define the strength of the offered model.

6. DISCUSSION

The current research paper has investigated the behavioural and decision-making factors that affect the online shopping of fashion clothing among working women in Chennai, Tiruvallur and Kanchipuram districts. The results support the empirical evidence of the suggested structural model and justify the applicability of behavioural, psychological and technological constructs in explaining online purchase behaviour.

The findings reveal that behavioural aspects play an important role in online fashion apparel purchases. This observation is consistent with the previous studies that convenience orientation, promotional responsiveness, and brand sensitivity are the focal points of online

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shopping behaviour (Childers *et al*., 2001; Blazquez, 2014). In the case of working women, time efficiency and ease of access are probably a key consideration, which is in line with the consumer behaviour theory, which assumes that situational factors are highly influential in the purchase decision (Atulkar & Kesari, 2018). The high power of behavioural orientation stresses the role of platform usability and promotional tactics in online fashion retailing.

Tendencies in decision-making were also discovered to be a great predictor of purchase decisions. This is in line with the behavioural decision-making approach that consumers use cognitive styles and heuristics in considering alternatives in the complicated online setting (Simon, 1955; Chang and Wu, 2012). Online fashion retailers where product evaluation is done without physical examination, consumers can rely on mental shortcuts like brand recognition, reviews of peers, and indications of discounts (Park & Kim, 2003). The high importance of decision-making tendencies implies that impulsive and planned purchasing orientations determine the results of transactions among working women.

Perceived risk showed a strong negative impact on purchase decision as it is in line with existing e-commerce literature (Forsythe and Shi, 2003; Pavlou, 2003). The purchase of fashion online is intrinsically linked to some uncertainties regarding size, fit, fabric quality, and payment security. The negative correlation supports the fact that increased perceived risk decreases transactional confidence and likelihood to purchase. This point confirms the power of return policy, clear description of product and safe payment in eradicating the uncertainty among customers.

Trust was found to be a robust positive predictor of purchase decision, which supports earlier empirical studies that trust is a decisive factor in online business (Gefen *et al*., 2003). Trust is a mechanism that minimises the perceived vulnerability and makes transactions commitment in digital space possible. The trust as a notable feature of the current study can be explained by the Stimulus-Organism-Response (S-O-R) model (Zhu *et al*., 2020), according to which the internal psychological conditions are affected by the environmental factors (website design and security guarantees) and as a result, behavioural reactions. In the case of working women with both professional and personal life, the reliability of the platform might play a significant role in making a purchase faster.

Together, the structural model accounts a significant percentage of variance in purchase decision, which suggests that behavioural and psychological determinants do not work independently but interact with each other. The results are a continuation of behavioural decision theory because it empirically shows the interaction of cognitive tendencies, risk

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perception and trust in a digital fashion retail setting. Further, the study has added contextual value to the current literature, which has primarily studied generalised consumer groups, by specifically targeting working women in regionally diverse districts.

Theoretically, the findings reinforce the use of consumer behaviour theory, behavioural decision-making theory and the S-O-R framework in the explanation of online fashion purchase decisions. In managerial terms, the results indicate that online retailers that focus on working women must emphasise on the usability of the platform, availability of information about products and the development of trust-building features that will improve the results of purchases.

All in all, it can be concluded that the issue of behavioural predispositions and psychological perceptions are interrelated in their role in influencing the decision to purchase online fashion apparel, which supports the soundness of the suggested framework and offers a basis to the strategic implications and future research directions.

7. LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

Although it has contributed to it, there are some limitations to this study that must be realised. First, the study took a cross-sectional design which limits the capability to track the changes in behavioural patterns over the time. The online consumer behaviour is dynamic and the evolving trends in the digital world, especially in the fashion retail industry; hence, longitudinal studies may give more insight on behaviour changes and purchase persistence.

Second, the sample of the study was restricted to the working women in three districts Chennai, Tiruvallur and Kanchipuram and this could restrict the generalizability of the results to other geographic areas or demographics. The differences in culture, economy and digital infrastructure within different regions can affect online buying behaviour. Further studies can expand this model to the rural setting, other urban centres, or cross-cultural settings to increase the external validity.

Third, the model under consideration has chosen behavioural and psychological determinants, which were behavioural factors, decision-making tendencies, perceived risk, and trust. Even though these variables elucidate significant differences in buyers' choices, other possible predictors like social influence, digital literacy, brand engagement, and platform experience were not factored in. Adding moderating or mediating variables may further explain the modelling power.

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Lastly, self-reported measures were used to gather data, which can be subjected to response bias. The approaches to be taken in future research can be mixed methods or experimental in order to prove behavioural patterns more effectively.

Overall, these limitations create the prospect of expanding the given framework and additional education about online fashion clothes purchasing behaviour in the evolving online digital settings.

8. CONCLUSION

This paper has analysed the behavioural and decision-making factors that affect online fashion clothing purchase decisions of working women in the districts of Chennai, Tiruvallur and Kanchipuram. Based on the consumer behaviour theory and the behavioural decision-making attitudes, the results affirm that behavioural orientation, decision-making tendencies, perceived risk and trust are key determinants of the online purchase behaviour. The findings support the key role of trust and behavioural predispositions in enabling purchase decisions and the negative role of perceived risk on the likelihood of transaction. These results support the significance of psychological assurance and platform-based cues in fashion consumption that is mediated digitally. The contribution of the study to the body of literature is that it combines behavioural and cognitive determinants in a single structure and presents region-specific empirical evidence in an understudied context.

On the managerial perspective, the findings would indicate that online fashion retailers that appeal to working women need to focus on usability, openness of product information and trust mechanisms to build purchase confidence. Future studies can expand this framework to a variety of demographic populations and across time to enhance the generalizability of the theories.

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