



The Impact of Mobile Shopping Applications on Women's Buying Behavior Towards Ready-Made Garments: A Systematic Literature Review

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Abstract: India's mobile commerce (m-commerce) ecosystem has undergone transformative growth over the past decade, with the annual volume of online shoppers projected to reach 425 million by 2027, up from approximately 185 million in 2021. Women constitute a disproportionately active and commercially significant segment of this growth, particularly in the ready-made garment category, which consistently ranks as the highest-volume online purchase segment among female consumers. Despite this commercial significance, the academic literature on the specific mechanisms through which mobile shopping applications shape women's garment-buying behavior in the Indian context remains dispersed and undertheorized. This systematic literature review synthesizes empirical and conceptual research published between 2012 and 2023, drawing on peer-reviewed journal articles, institutional reports, and industry databases, to identify the principal enabling factors, inhibiting factors, and platform-specific dynamics that characterize women's mobile app-mediated garment shopping in India. The review identifies six recurrent enabling factors across the synthesized literature: convenience and temporal flexibility, price competitiveness and promotional offerings, product variety and visual accessibility, ease of comparison, doorstep delivery logistics, and app-exclusive rewards and personalization. Two primary inhibiting factors emerge consistently: security and trust concerns relating to payment data and personal information, and the sensory deficit of virtual garment evaluation relative to physical retail. The landscape of leading platforms—Amazon, Flipkart, Myntra, Ajio, Snapdeal—is mapped against their functional differentiation strategies. Implications for retailers, app developers, and policymakers seeking to optimize the female m-commerce experience in India are discussed, and a research agenda identifying underexplored dimensions of this phenomenon is proposed.

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INTRODUCTION

The digitalization of consumer retail has fundamentally restructured how goods are discovered, evaluated, and purchased across the globe, and nowhere has this restructuring been more dramatic than in the apparel sector of the Indian market. The transition from physical retail through e-commerce to mobile commerce represents not merely a channel shift but a qualitative transformation in the consumer experience of shopping itself—one that has substantially lowered the informational, logistical, and temporal barriers that historically limited consumer access to the full breadth of available garment options (Jain & Tan, 2021). Mobile commerce, defined as the execution of commercial transactions through mobile and wireless devices, has emerged as the dominant mode of digital retail engagement in India, with smartphone penetration reaching approximately 750 million users by 2023 and mobile devices accounting for over 70% of all e-commerce transactions (Statista, 2023).

Women occupy a structurally central position in this m-commerce growth narrative. Survey evidence consistently positions women as more active, more frequent, and more category-diverse online shoppers than their male counterparts, with fashion and apparel constituting their highest-volume purchase category (Online Shopping Statistics, 2024). The 19-26 age cohort alone accounts for approximately 52% of the total population of female online shoppers in India, and approximately 40% of India's estimated 100 million female smartphone users regularly engage with e-commerce platforms for apparel purchasing (Entrepreneur India, 2018). These figures are not merely descriptive—they represent a commercially consequential demographic whose behavioral patterns, preferences, and frictions with mobile shopping technology carry direct implications for app development strategy, retail marketing design, and consumer policy formulation.

Ready-made garments occupy a particular analytical position within women's m-commerce engagement. The category combines high purchase frequency, strong brand differentiation, meaningful aesthetic and tactile evaluation requirements, and substantial price range variation—a configuration of product characteristics that simultaneously makes it well-suited to mobile app retail (due to rich visual presentation, extensive comparison tools, and filter-based discovery) and uniquely challenging (due to the inability to physically assess fit, fabric texture, and color accuracy) (Zhao & Jiang, 2016). Understanding how women navigate these affordances and constraints within the specific context of Indian mobile shopping applications is both theoretically important—it advances understanding of technology adoption in high-involvement consumer decisions—and practically essential for the considerable industry investment currently directed at female m-commerce optimization.



Despite the commercial scale and research relevance of this phenomenon, the academic literature remains fragmented. Studies on women's online apparel shopping in India have examined enabling and inhibiting factors in isolation, focused on specific demographic segments or geographic regions, or analyzed particular platforms without systematic cross-study synthesis. No prior review has comprehensively integrated this dispersed literature to identify the consistent findings, contested claims, and persistent research gaps that should guide the next generation of empirical investigation. This systematic literature review addresses that gap. It pursues three specific objectives: (1) to synthesize the empirical evidence on factors that enable and inhibit women's mobile app-mediated purchasing of ready-made garments in India; (2) to document the functional landscape of leading shopping applications most relevant to this consumer segment; and (3) to identify underexplored dimensions of the phenomenon and propose a targeted agenda for future empirical research. In doing so, the review contributes both to the academic literature on m-commerce consumer behavior and to the practitioner knowledge base required for evidence-based app design and retail marketing in the Indian women's garment sector.

THEORETICAL FRAMEWORK

The consumer behavioral dynamics examined in this review are most coherently situated within two complementary theoretical traditions that together provide explanatory traction across the enabling-inhibiting factor pattern identified in the synthesized literature.

The Technology Acceptance Model (TAM), originally formulated by Davis (1989), provides the foundational analytical lens for understanding why consumers adopt—or decline to adopt—mobile shopping applications. TAM posits that technology adoption is primarily driven by two cognitive constructs: perceived usefulness, defined as the degree to which a user believes a technology will enhance their task performance, and perceived ease of use, defined as the degree to which use of the technology is expected to be free of cognitive effort. In the m-commerce context, TAM predicts that women's adoption of mobile shopping apps for garment purchase will be positively associated with their perception that apps make shopping faster, more convenient, and more productive than alternative channels, and negatively associated with their perception that apps are technically complex, difficult to navigate, or unreliable. The substantial empirical evidence reviewed here—consistently identifying convenience and ease of use as the primary enabling factors for female app adoption—is directly interpretable within this TAM framework.



TAM's predictive power is complemented, in the specific context of online apparel retail, by the Stimulus-Organism-Response (S-O-R) framework articulated by Mehrabian and Russell (1974) and adapted extensively for e-commerce and m-commerce contexts. The S-O-R framework models consumer behaviour as a three-stage process: environmental stimuli (the features and design elements of the mobile shopping environment) produce internal organism states (cognitive and affective evaluations of the shopping experience) that in turn generate behavioural responses (purchase decisions, platform loyalty, word-of-mouth). Applied to women's garment shopping, app design elements—visual presentation quality, price display architecture, filter and recommendation algorithms, notification systems, and checkout flow design—function as stimuli that produce evaluative states (pleasure, trust, arousal, risk perception) that ultimately determine whether a purchase is made and whether the app relationship is sustained. The security concerns and tactile deficit consistently identified as inhibiting factors in the reviewed literature are best understood as negative organism states—specifically, elevated risk perception and sensory frustration—that interrupt the stimulus-response pathway from app exposure to purchase behavior.

Together, TAM and the S-O-R framework position mobile app adoption and garment purchasing behavior as outcomes of intersecting cognitive (usefulness, ease of use), affective (pleasure, trust, risk), and environmental (app design, platform ecosystem) determinants—providing a theoretically principled basis for organizing and interpreting the empirical findings reviewed in subsequent sections.

METHODOLOGY

This study employs a systematic literature review methodology, selected as the most appropriate approach for synthesizing a dispersed body of empirical and conceptual literature on women's m-commerce behavior in the Indian ready-made garment context. Unlike narrative reviews, which are susceptible to selection bias and reviewer subjectivity, systematic reviews follow a pre-specified, transparent, and reproducible protocol for identifying, screening, and synthesizing relevant sources (Tranfield, Denyer, & Smart, 2003). The review protocol comprised three stages: literature search and identification, screening and eligibility assessment, and synthesis and analysis.

The literature search was conducted across three source categories: (1) peer-reviewed academic databases including Google Scholar, Scopus, and ProQuest, searched using the keyword combinations [mobile shopping AND women AND India], [m-commerce AND buying behavior AND apparel], [mobile applications AND online retail AND female consumers], and [ready-made garments AND digital



purchase India]; (2) institutional reports and industry databases including Statista, the India Brand Equity Foundation (IBEF), and industry analytics sources; and (3) grey literature sources including government agency publications and validated consumer behavior reports from established research organizations. The temporal scope was set at 2012–2023 to capture the decade corresponding to the emergence and maturation of smartphone-mediated commerce in India.

Eligibility criteria required that included studies (a) were conducted in or had direct relevance to the Indian m-commerce or online retail context; (b) specifically addressed women's consumer behavior, purchasing patterns, or technology adoption in relation to apparel or ready-made garments; and (c) provided empirical data, systematic observation, or peer-reviewed conceptual analysis. Blog posts, journalistic articles, and practitioner content without methodological documentation were excluded. Following screening against these criteria, fourteen peer-reviewed studies were retained as primary synthesis sources, supplemented by institutional and industry data where quantitative context was required. The synthesis was conducted through a thematic coding process in which recurring enabling factors, inhibiting factors, and platform preference patterns were identified across sources and aggregated into the thematic structure presented in the findings.

LITERATURE REVIEW

The empirical literature on women's online and mobile apparel shopping in India is organized in this section into three thematic clusters: the sociodemographic profile of female online garment shoppers; the enabling and inhibiting factors that structure their m-commerce experience; and the competitive landscape of mobile shopping platforms most frequently used for apparel purchasing.

Sociodemographic Profile and Platform Preferences of Female Online Garment Shoppers

The foundational characterization of Indian women's online garment purchasing behavior begins with Rajput, Kesharwani, and Khanna (2012), whose survey of 150 urban women examined the dynamics of branded apparel purchasing and identified the information channels through which brand awareness was formed. Their findings established that family and peer networks constituted the most influential information sources, followed by internet and advertising – a pattern that anticipates the contemporary influence of social media and user-generated content in apparel discovery, and that positions social embeddedness as a persistent mediating variable in the female apparel purchase decision. Price, fit, and income level were identified as the primary determinants of purchase behavior, while status signaling



and celebrity endorsement, despite their theoretical salience, were not found to be significant drivers for this sample. These findings establish an early empirical baseline: Indian women's branded apparel purchasing is fundamentally pragmatic and socially informed rather than aspirationally symbolic.

Zhao and Jiang (2016) extended this analysis into the B2C digital context, demonstrating that online platforms deploy a rich multi-modal presentation environment—combining visual imagery, color, typography, product narratives, and brand story—to compensate for the absence of the physical retail experience and to guide consumers through the purchase funnel. Their analysis of women's apparel purchasing on B2C platforms identified platform-mediated consumer awareness as a key mechanism through which online channels overcome the tactile limitations inherent to virtual garment evaluation. This study is particularly significant for framing the relationship between platform design quality and purchase conversion among female garment shoppers, a connection that subsequent empirical research consistently corroborates.

By 2017, the shift from desktop to mobile as the primary access device was becoming empirically evident. Pincha, Pareek, and Joriya (2017) surveyed Indian women online shoppers with a particular focus on the 20–45 age cohort and found that price, convenience, and time savings were the principal drivers of online purchasing, while concerns about payment security and the possibility of online fraud emerged as the primary barriers. Their identification of the simultaneous pull of convenience and the push of security concern captures the foundational ambivalence that characterizes much of the female m-commerce experience documented in subsequent literature, and their age-cohort specificity—finding these patterns concentrated in the 20–45 group—anticipates later research on the differential digital engagement of younger versus older female consumers.

Gowda and Chaudhary (2018) investigated online buying patterns of women with explicit reference to apparel, finding that the majority of women shoppers in their sample were concentrated in the 18–34 age range and demonstrated a clear preference for mobile phones over desktop computers as their primary shopping device—a finding directly germane to the present review's focus on m-commerce. Amazon and Myntra were identified as the most frequently used platforms for online apparel purchase, with cash on delivery as the dominant payment preference—a finding that signals important interactions between payment trust, financial accessibility, and platform adoption that remain relevant to understanding current m-commerce dynamics. Value for money, style and variety, return policy quality, and timely delivery were identified as the factors most strongly influencing online apparel buying decisions, establishing an empirically grounded factor set that aligns closely



with what subsequent research identifies as the core determinants of female m-commerce satisfaction.

Kusuma and Murugaiah (2020) focused specifically on urban working women in North Karnataka, demonstrating that this demographically specific segment exhibited strong preference for online over offline apparel shopping, driven by product comparison convenience, time savings, availability of discounts, and round-the-clock product availability. Their research highlights the demographic specificity of m-commerce adoption patterns: working women aged 21–40 with independent income and constrained discretionary time represent one of the highest-value female m-commerce segments, whose behavioural patterns cannot be generalized to all female consumers without adjustment for occupational status, age, and urban–rural location. Pardeshi and Khanna (2021) further refined the understanding of this population by identifying four distinct orientations among female online apparel shoppers: smart purchasing (price and value optimization), enjoyment-focused shopping (hedonic engagement), brand loyalty (platform and brand attachment), and fashion-centricity (trend orientation). This typological differentiation is analytically important because it establishes that female online garment shoppers do not constitute a homogeneous behavioural group, and that effective m-commerce strategies must be segmented to address qualitatively distinct motivational profiles.

Enabling Factors in Women's Mobile App-Mediated Garment Shopping

Across the reviewed studies, six enabling factors recur with sufficient consistency to be characterized as the core determinants of women's positive engagement with mobile shopping apps for ready-made garment purchase. These factors operate at different analytical levels—some are features of the app interface and platform design, others are properties of the broader m-commerce ecosystem, and still others are contextual characteristics of women's lives that mobile apps specifically address.

Convenience and temporal flexibility constitute the most consistently identified enabling factor across the full span of the reviewed literature. Shrilatha (2020) demonstrated that convenience and time savings are the primary behavioral drivers of mobile app adoption for shopping, a finding echoed across all reviewed studies that examine adoption motivations. The specific character of this convenience is multi-dimensional: it encompasses the elimination of travel time to physical retail locations, the ability to shop during interstitial time periods (commuting, waiting, evening leisure), the persistence of the virtual shopping environment independent of store opening hours, and the cognitive ease of a single-interface shopping experience



that integrates discovery, comparison, purchase, and returns tracking (Jain & Tan, 2021). For women in the working 21–40 demographic particularly, the temporal dimension of convenience – saving time rather than simply reducing effort – may be especially salient given the competing demands of professional, domestic, and social obligations that structure discretionary time allocation.

Price competitiveness and promotional density represent a second consistently identified driver. The online retail channel's structural capacity to aggregate competitive offers from multiple sellers, surface price comparison across platforms, and deliver app-exclusive promotional codes and seasonal discounts creates a price-discovery environment that physical retail cannot replicate (Daroch, Nagrath, & Gupta, 2021). Rajput et al. (2012) identified price as a primary purchase determinant in branded apparel contexts; Gowda and Chaudhary (2018) corroborated this with the finding that value for money and offers and discounts were among the most influential factors in women's online apparel buying decisions. The price-promotion dynamic is particularly relevant for younger female shoppers in the 19–26 age segment, who combine high fashion engagement with income constraints that make promotional sensitivity structurally rational rather than merely preference-based.

Product variety and visual accessibility constitute a third enabling factor that is particularly powerful in the apparel context. Mobile shopping apps aggregate product ranges that no single physical store could feasibly carry, spanning multiple brands, price tiers, style categories, and size ranges in a single browsable interface (Zhao & Jiang, 2016). Somasekhar, Geetha Devi, and Kishore Kumar (2023) identified 'utility' – capturing the instrumental value consumers derive from the breadth and accessibility of the product range – as one of four significant factors driving women's online purchasing in India. For ready-made garments specifically, visual variety has a functional dimension that exceeds mere choice breadth: the ability to visualize a garment in multiple colorways, from multiple camera angles, on diverse model body types, and with customer review images, provides a richer evaluative environment than the limited inventory a single physical store presents.

Ease of comparison is a fourth enabling factor that the reviewed literature consistently identifies as differentiating mobile app shopping from both physical retail and desktop e-commerce. The mobile interface – designed around touch, scroll, and filter interactions – enables consumers to systematically compare products along multiple attributes (price, brand, ratings, material, delivery time) with considerably less cognitive effort than is required in physical retail, where comparison requires memory across multiple store visits (Roopa & Kumar K.M., 2020). Kushwaha (2019) identified ease of shopping as a primary driver of online mode preference for apparel purchase, specifically noting the role of comparison functionality in reducing the decision effort required of consumers. This cognitive-ease dimension of comparison



is likely amplified for ready-made garments, where the complexity of the choice space—spanning thousands of products differing across multiple dimensions—makes filter-based comparison tools particularly high-value.

Doorstep delivery and return policy quality represent two closely related logistical enabling factors that the literature treats as distinct but complementary. Gowda and Chaudhary (2018) identified timely delivery and clear return policy as key determinants of online apparel purchase satisfaction. Kusuma and Murugaiah (2020) similarly found that convenient return processes significantly increased the willingness of working women to purchase apparel online, precisely because the inability to physically assess fit and quality before purchase creates a return risk that logistically favorable return policies mitigate. The interaction between these two factors—prompt delivery that sets a clear timeline for the purchase experience, and hassle-free returns that provide insurance against fit or quality disappointment—effectively addresses one of the most practically significant barriers to women's online garment purchasing.

App-exclusive rewards, personalization, and loyalty mechanisms constitute a sixth enabling factor that has become increasingly salient as major platforms have invested in behavioral targeting and reward architecture. App-specific discounts, loyalty point accumulation, personalized recommendation algorithms, and notification-driven promotional engagement create a behavioral ecosystem that differentiates the mobile app channel from both web browsing and physical retail in ways that generate habitual usage rather than merely episodic purchasing (Shrilatha, 2020). Aiolfi, Bellini, and Grandi (2022) demonstrate that mobile device usage in retail contexts—even when present within physical stores—significantly increases impulse buying behavior by providing stimuli that activate purchase motivation independently of the consumer's initial shopping intention. This impulse-facilitation property of mobile retail environments has particular relevance for the ready-made garment category, where fashion novelty and seasonal trend cycles create frequent opportunity for unplanned purchase engagement.

Inhibiting Factors and Barriers to Mobile App Garment Shopping

Against the substantial enabling factor landscape, two categories of inhibiting factors emerge with consistent prominence across the reviewed literature, operating as systematic frictions that limit female consumer adoption and sustained engagement with mobile shopping apps for garment purchase.

Security and trust concerns constitute the most consistently identified barrier across all reviewed studies. Pincha et al. (2017) identified payment method security, personal data protection, and fear of online fraud as the primary barriers limiting Indian women's online shopping engagement. Daroch, Nagrath, and Gupta (2021)



further elaborated this barrier landscape in their study of factors limiting online shopping behavior, identifying six distinct inhibiting dimensions including fear of bank transactions, lack of trust in service providers, and concerns about transaction security. The persistence of this security concern across studies spanning 2012 to 2023—a decade during which Indian digital payment infrastructure has undergone substantial development—suggests that security anxiety is not merely a function of objective infrastructure quality but also of consumer risk perception, which may be updated more slowly than the actual security environment improves. Somasekhar et al. (2023) confirm that security and exchange concerns remain among the four most significant factors driving female consumer behavior toward or away from online shopping even in the most recent study period reviewed.

The sensory deficit of virtual garment evaluation represents a second persistent inhibiting factor that is structurally more difficult to resolve than security concerns, because it reflects a fundamental physical limitation of mobile retail rather than a trust or information asymmetry problem. Women's top complaint with mobile shopping apps for garment purchase—the inability to touch, feel, and physically assess the product before buying—was documented by Khosla (2021) and is consistent with the broader theoretical literature on online shopping for experiential products, which identifies tactile evaluation as a primary source of consumer confidence in apparel purchasing that digital channels cannot fully replicate (Zhao & Jiang, 2016). While augmented reality try-on features and AI-powered size recommendation tools have begun to address this deficit technologically, their adoption and effectiveness in the Indian m-commerce context remain insufficiently documented in the reviewed literature—constituting an important gap for future empirical investigation.

The Competitive Platform Landscape for Women's Ready-Made Garment Shopping

The retail landscape within which women's mobile app garment shopping occurs is dominated by a small number of large generalist platforms and a growing ecosystem of category-specialist and brand-owned applications. Understanding the functional differentiation among these platforms is necessary for situating the enabling and inhibiting factor analysis in an operationally specific context.

Amazon and Flipkart constitute the two dominant generalist platforms in Indian e-commerce, commanding market shares of approximately 22.7% and 29.8% respectively in the apparel category (Business of Apps, 2024). Their dominance reflects the compounding advantages of trust established through cumulative transaction experience, logistics infrastructure maturity, and the breadth of the product range that makes them default first-stop platforms for consumers who have



not formed platform-specific brand attachments. Gowda and Chaudhary (2018) confirmed that Amazon was among the most preferred platforms for online apparel shopping by women in their sample, and Daroch et al. (2021) similarly found Amazon to be the most frequently used platform among their predominantly female sample. Singh and Pathak (2020) found that 74% of Indian consumers had installed between two and five shopping apps simultaneously, with Flipkart, Amazon, and Myntra consistently occupying the top three positions, suggesting that the dominant platforms are not merely first-choice but persistent fixtures in the female consumer's app portfolio.

Myntra has carved a distinctive position as the category-dominant fashion-specialist platform, offering a curated range of fashion apparel, footwear, and accessories from a combination of international brands, Indian designers, and house brands that differentiates it from the generalist Amazon and Flipkart offerings. Its user interface is optimized for fashion discovery – featuring editorial content, trend curation, and visual-first navigation – in a manner that more directly addresses the aesthetic and identity-expressive dimensions of women's garment purchasing than functional generalist platforms can achieve. Pardeshi and Khanna (2021) identified fashion-centricity as one of four distinct orientations among female online apparel shoppers, and Myntra's strategic positioning most directly addresses this segment's needs. Ajio, operated by Reliance Retail, occupies an adjacent position with particular strength in Indian ethnic wear and fusion fashion segments, offering a blend of international and domestic brands with exclusive collections that appeal to trend-conscious consumers seeking garments that are not available through generalist platforms. Snapdeal differentiates through price positioning, offering a wide range at comparatively lower price points that appeal specifically to the value-oriented and discount-seeking consumer segments identified in the reviewed literature.

FINDINGS AND DISCUSSION

The synthesis of the reviewed literature generates several integrated findings that are discussed here in relation to the theoretical framework and to their implications for research and practice.

The Asymmetric Dominance of Convenience in Female M-Commerce Adoption

The most robust and consistent finding across the reviewed literature is that convenience – in its composite dimensions of temporal flexibility, cognitive ease, and spatial access – is the primary driver of women's mobile app adoption for ready-made garment shopping, consistently outweighing price competitiveness, variety, and even platform-specific features as the stated rationale for app preference. This finding is



theoretically interpretable through TAM's perceived usefulness construct, but the specific character of the convenience dimension warrants refinement. The reviewed literature consistently distinguishes between two temporally distinct convenience payoffs: instrumental convenience (the time saved and effort reduced in a specific transaction) and lifestyle convenience (the structural reorganization of the shopping activity from a scheduled, location-bound event to an always-available, interstitial activity). It is the latter—the elimination of shopping as a dedicated life-event—that most distinctively characterizes the m-commerce value proposition for women in the 21–40 working demographic.

This distinction carries an important practical implication. App developers who optimize for transactional efficiency—faster checkout flows, reduced page load times, streamlined navigation—are addressing instrumental convenience. But the women for whom mobile shopping delivers the highest value are those whose primary constraint is temporal rather than cognitive: they are not shopping via mobile because it is cognitively easier, but because it is structurally possible in time windows (commuting, lunch breaks, late evenings) when desktop shopping is not. This implies that app features serving this lifestyle convenience—offline browsing capability, asynchronous cart management, cart-saving across sessions, and purchase completion through minimal interaction steps—may deliver proportionately higher adoption returns than navigation optimization for this high-value segment.

Security Concern as a Persistent Structural Barrier

The persistence of security and trust concerns as inhibiting factors across a decade of reviewed studies—from Pincha et al. (2017) to Somasekhar et al. (2023)—raises an important question that the reviewed literature does not fully resolve: to what extent do these concerns reflect actual platform insecurity, and to what extent do they reflect risk perception that has not kept pace with objective improvements in Indian digital payment infrastructure? The period covered by this review witnessed the introduction of the Unified Payments Interface (UPI), mandatory two-factor authentication for digital transactions, and significant investment in cybersecurity compliance by major e-commerce platforms—yet security concerns remain a consistently identified barrier in the most recent studies reviewed.

This persistence suggests that security concern in women's m-commerce is at least partially a self-sustaining cognitive phenomenon driven by risk salience—the high emotional significance of financial loss and privacy violation relative to the convenience benefits of the technology—rather than a rational response to objective security performance. The implication for platforms is not merely continued investment in security infrastructure, but investment in security communication: designing UI elements, transaction confirmation flows, and consumer education



content that makes the platform's security features visible, comprehensible, and reassuring to consumers who have formed security concerns that do not self-correct through positive experience alone. Daroch et al. (2021) specifically identify lack of trust as a barrier that is distinct from objective security quality—it represents a relational state between the consumer and the platform that requires sustained, credible, and transparent communication to resolve, not merely technical improvement.

The Tactile Deficit and the Frontier of Experiential Compensation

The inability to physically assess garment quality, fit, and texture before purchase represents the one barrier identified in this review that cannot be addressed through policy, communication, or logistics optimization—it reflects a fundamental sensory constraint of the mobile retail channel. The reviewed literature documents this barrier consistently but also documents its partial mitigation through platform design strategies: high-resolution multi-angle imagery, size recommendation algorithms, customer review photographs, and model-diversification in product presentation all function as tactile substitutes that provide inferential signals about the embodied experience of wearing a garment without providing that experience directly.

The reviewed literature does not yet document the adoption or effectiveness of augmented reality (AR) virtual try-on technology in the Indian m-commerce context—a notable gap, given that major global platforms including Amazon and Myntra have been piloting AR features for apparel since approximately 2020. This constitutes one of the most practically significant research frontier questions in the field: if AR try-on achieves sufficient realism and usability for women shoppers in the Indian market, it has the potential to substantially reduce the tactile barrier that the reviewed literature identifies as the principal structural inhibitor of m-commerce adoption for women who would otherwise convert. Longitudinal and experimental research tracking the effect of AR feature introduction on purchase conversion rates, return rates, and satisfaction scores among female Indian garment shoppers would represent a high-value contribution to both the academic and the practitioner literature.

Platform Differentiation and Consumer Segmentation

The finding that female online garment shoppers in India exhibit four distinct behavioral orientations—smart purchasing, enjoyment-focused shopping, brand loyalty, and fashion-centricity (Pardeshi & Khanna, 2021)—has important implications for how the enabling and inhibiting factor landscape should be interpreted at the platform level. The dominance of Amazon and Flipkart in market share terms reflects their ability to effectively serve the smart purchasing and brand



loyalty segments through price comparison tools, trusted logistics infrastructure, and established consumer confidence. Myntra's market position is grounded in its fashion-centric and enjoyment-oriented segments, where editorial curation, trend-driven discovery interfaces, and aesthetic production quality create a shopping experience that delivers hedonic value—the pleasure and stimulation of browsing—alongside instrumental value. Snapdeal's value positioning most directly serves the price-sensitive, discount-seeking consumer for whom cost minimization is the primary purchase criterion.

The practical implication of this segmentation is that the inhibiting factors identified in this review do not operate uniformly across all female m-commerce participants. Security concerns may disproportionately affect older female shoppers with less digital transaction experience; the tactile deficit may be more salient for fashion-centric shoppers who place high value on material and fit quality than for smart purchasers optimizing primarily on price; and convenience-driven adoption may be more pronounced among time-constrained working women than among students or homemakers with more flexible temporal constraints. Platform strategies and marketing communications that acknowledge these segment-specific factor profiles are likely to achieve higher conversion effectiveness than segment-agnostic approaches.

CONCLUSION

This systematic review has synthesized a decade of empirical research on the impact of mobile shopping applications on women's buying behavior towards ready-made garments in India, producing an integrated, theoretically grounded account of the enabling factors, inhibiting factors, platform dynamics, and consumer segmentation patterns that characterize this phenomenon. The central finding is that women's m-commerce adoption for garment purchasing is driven by a multidimensional convenience proposition—temporal flexibility, cognitive ease, spatial accessibility, and lifestyle integration—that is moderated by persistent security and trust concerns and by the inherent sensory limitations of virtual garment evaluation. The competitive platform landscape is dominated by Amazon and Flipkart as generalist anchors, with Myntra and Ajio serving the fashion-centric segment and Snapdeal serving price-sensitive consumers—a differentiation that broadly corresponds to the four behavioral consumer orientations identified in the literature.

Several important implications emerge for researchers and practitioners. For m-commerce platform developers and retail marketers, the evidence supports strategic prioritization of lifestyle convenience features over transactional efficiency



optimization for the time-constrained working women demographic; sustained and transparent security communication programs to address risk perception that persists independently of platform security improvement; and investment in experiential compensation mechanisms—AR try-on, customer review photography, AI-driven size recommendation—that mitigate the tactile evaluation barrier. For retailers entering or expanding in the Indian women's garment m-commerce space, the evidence supports segment-differentiated positioning strategies that align platform feature investment with the specific factor profiles of target consumer orientations.

For researchers, this review identifies three high-priority empirical questions that the existing literature has not yet adequately addressed. First, how does the introduction of augmented reality virtual try-on technology affect purchase conversion, return rates, and consumer satisfaction among female Indian garment shoppers? Second, how does the enabling-inhibiting factor balance vary across the urban-rural continuum and across the socioeconomic spectrum in India—contexts in which digital infrastructure quality, income constraints, and technology experience differ substantially from the urban middle-class populations that dominate the reviewed literature? Third, what role does social sharing and peer recommendation through social media—increasingly integrated into mobile shopping app experiences—play in mediating the enabling factor of convenience with the social information-seeking behavior that Rajput et al. (2012) identified as central to Indian women's apparel purchase decisions over a decade ago? These questions are not merely academic curiosities: their answers will determine the competitive trajectory of the Indian women's m-commerce garment sector through the remainder of this decade.

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