









“Online fashion consumerism among women: The interplay of digital experiences and decision-making – a mediated moderated analysis”

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ONLINE FASHION CONSUMERISM AMONG WOMEN: THE INTERPLAY OF DIGITAL EXPERIENCES AND DECISION-MAKING – A MEDIATED MODERATED ANALYSIS

Abstract

This research examines how digital experiences on social media influence women's buying behavior towards online fashion. Furthermore, it examines how challenges moderate these purchase decisions, and how attitudes mediate these purchase decisions. The research executed in Southern Karnataka state of India obtained the responses from 800 women employed through a formal questionnaire and a systematic method of selection. The measurement models and structural models were examined using AMOS 23. The study indicates that when women engage with social media and gain easy access to information and feedback through reviews, they develop a stronger positive outlook on buying fashion. These favourable opinions lead directly to consumer buying choices and additionally shape the relationship between the digital experience and their purchasing patterns on online sites. The issues regarding online shopping discourage the transformation of positive views into real transactions. The results reveal that ease of use, exemplified by intuitive navigation ($\beta = 0.188$) and easy access to product information, positively affect consumer attitudes. Electronic word-of-mouth (E-WOM), including reviews and recommendations ($\beta = 0.456$), also significantly boosts trust, leading to higher purchase intentions. Attitude acts as a strong mediator, with its effect on buying behavior showing a β coefficient of 0.609. However, challenges like concerns over data privacy and difficulties in verifying review authenticity negatively affect the attitude-behavior relationship, with a moderating effect of $\beta = -0.092$. The findings show the necessity for more robust data protection laws and better accessibility of online reviews to minimize seen threats and enhance shopper trust in digital clothing shopping.

Keywords

social media influence, consumer attitude, online buying behavior, electronic word-of mouth, data privacy, security issues

JEL Classification

M31, D91, L81

INTRODUCTION

With the advent of social media and e-commerce, online platforms have taken a bigger role in changing customer behaviour. This applies especially to the fashion industry. In particular, women are a huge and rapidly expanding segment of online fashion consumers largely driven by digital experiences that transform how we engage with brands and products. Two of these digital experiences that emerge as powerful factors are ease of use and electronic word-of-mouth (E-WOM). An enhanced consumer comfort and product exploration are driven by ease of use, which in turn describes a platform's usability, navigability, and ease of accessing product information. At the same time, E-WOM-reviews, likes, recommendations, comments, and shares all help to become social proof and to ensure trust of people and their attitudes towards brands. Although these elements are known to affect consumer decisions, a scientific problem remains in terms of under-

standing in detail on what exact level they affect women's decision-making process when they shop for fashion online. However, the existing research neglects how these digital experiences interplay with consumer attitudes, particularly mediated by the affective, behavioral, and cognitive dimensions of the ABC theory. Besides, factors like security concerns, product quality inconsistency, and complicated payment options may moderate the influence of the digital factors, either magnifying or hampering their influence on consumers buying decisions. Given the importance of closing this gap to form an inclusive perspective on the drivers of women's fashion buying behavior online, this paper is meant to determine and build on the insights of future fashion brands and aid in accomplishing their attempts to optimize their digital engagement strategies.

1. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

In the world of digital experiences, ease of use is a vital factor affecting customer's perception towards an online shopping platform. Based on the Technology Acceptance Model (TAM), it is suggested that Perceived Ease of Use (PEU) influences user attitude towards adopting new technologies directly. This study evidences that ease of use as expressed concretely in intuitive navigation and product search features is consistent with PEU. Besides, Lopes et al. (2024) found that the use of user-friendly interfaces increases purchase intentions, and Moslehpour et al. (2018) and Bahari et al. (2018) found that access to the platform by the users would build customer trust and, as a result, retention, an outcome that can be explained through TAM through increased PEU. Besides, it also emphasizes the influence of Perceived Usefulness (PU): how much the available system will enhance user performance indirect way (Patel et al., 2024; Vazquez et al., 2020). In such a context, the reviews and recommendations E-WOM factors increase perceived usefulness of online platforms. Eneizan et al. (2020) and Miao et al. (2022) show in their research that positive reviews help establish trust which ultimately makes people buy. Attitudes are thus determined through the synergy between PEU and PU, leading to purchase intention and repeat transactions. Yin and Xu (2021) and Sachdev and Sauber (2023) confirm that combining PEU with strong E WOM results in formation of trust and loyalty, supported with TAM theory.

In order to understand the consumer decision-making, especially by the women that purchase fashion products online, demands exploring the

relationship between attitudes, and buying behavior. It is supported by the Theory of Planned Behavior (TPB), advanced by Ajzen (1991). According to TPB, attitudes in conjunction with subjective norms and perceived control determine behavioral intention that in turn predicts behavioral act. Attitudes, be it affective, behavioral, cognitive, motivational were more important in influencing buy behavior of women in the context of the buying of online fashion through social media platform. This is going to have affective attitudes that is such as emotional responses, so economics to fashion products seen on social media. In accordance with Hwang et al. (2024), it was identified that excitement is an emotion that leads to engagement, resulting in increased purchase intentions, whereas Wang et al. (2023) highlights stronger emotional ties with products drive increased purchase frequencies. Likewise, exposure to social media content that reflects behavioral attitudes such as purchase frequency and loyalty will lead to the same trend (Chetioui et al., 2020; Schivinski et al., 2022). On the cognitive aspect trustworthiness and product reviews are the source of thoughtful decision making (Chang et al., 2016). According to Hageman et al., (2024) and Miao et al. (2022), there were cautious assessments and product features in the customers' buying decisions. They also have motivated attitudes such as the disposition to update on fashion trends (Tiwari et al., 2024). Hwang et al. (2024) and Wang et al. (2023) also mention that seasonal demand and discounts act as external factors in making buyers spontaneously take the plunge to buy. These attitudes are important because it forms women's online fashion purchasing behavior together.

To understand the relationship effect of attitude between digital experience factors (such as ease of use and E-WOM) and buying behavior through

the ABC theory of attitude, focusing on the affective, behavioral, and cognitive dimensions. The provision of this framework is essential to this study because it aids in explaining how consumers' emotional, evaluative, and action-oriented responses to digital platforms in turn affects their purchase decisions. For fashion retail, the affective part of it is to be excited or to be joyful when you are on a user-friendly platform or when you are going through a helpful review. Those similar emotions, as highlighted by Bag et al. (2022) and Ilieva et al. (2024), increase consumer engagement, and increase the likelihood to actually purchase the product, by strengthening the connection to the brand. Repeated positive interactions on the digital platform have a substantial impact on what we label as the behavioral component, which is about customer behavior in terms of purchase frequency. Hollebeek et al. (2014) and Schivinski et al. (2022) determine that consistent engagement creates loyalty, because of likes, reviews and comments, which often lead to repeated purchases. However, the cognitive part includes the thoughtful perspective of the customer regarding trustworthiness which Punyatoya (2019) and Miao et al. (2022) note that cognitive trust in digital platforms directly influences buying decisions by enhancing trust. Tiwari et al. (2024) further assert that consumers that are driven by motivations such as staying updated on current trends or finding the best deal will have higher purchase intentions as motivational attitudes further strengthen the mediating role of attitude. Nguyen et al. (2022) and Magano et al. (2022) further reaffirm that attitudes moderate the association between the digital experience factors and buying behaviors because attitudes influence their emotional and cognitive involvement with the digital experience, which leads to their buying behaviors. The role of this mediating element is especially clear in online fashion shopping, which includes ease of use and E-WOM as critical components that lead to consumer attitudes and buying behavior.

Security risks, product selection limitations, as well as difficulties in returning goods affect the attitude towards online fashion buying greatly. They either enhance or diminish the impact of positive attitudes on consumer behavior. The research shows that fewer challenges raise the effect of attitude on behavior increasing customer satisfac-

tion and purchase intentions. Nguyen et al. (2022) argue that fewer challenges towards consumer experience in secure transactions and hassle-free returns reinforce consumer trust, which in turn might propel them to act on their positive attitudes. On the other side, any challenges, which come up, whether it be complicated payment processes or slow deliveries, break the positive influence of attitudes. According to Mehrdar et al. (2023), these difficulties create frustration, which decline the possibility of purchase even if customers had an optimistic perspective about the brand to begin with. According to Chetioui et al. (2020) and Miao et al. (2022), despite the benefits of eco-label, issues such as high return difficulties and shipping fees tend to erode the attitude-behavior relationship and erode the trust. Punyatoya (2019) also uncovered that if consumers worry about security risk, it could turn reversal of this positive attitude. Lastly, Schivinski et al. (2022) demonstrate that trust is of importance in its own right since low challenges create stronger relationships between attitudes and buying behavior.

Online fashion shopping is the sphere where attitude acts as an important mediator between the factors of digital experience, viz. ease of use and E-WOM, and the buying behavior. This results in strengthening of consumers' emotional, cognitive and behavioral attitudes toward platforms, which are intuitive and have a positive social proof, and they are intended to buy more and be more loyal to the brand. However, things like security risks, limited product selection or difficult returns can weaken the relationship. These challenges can be reduced, and in so doing, the relationships between positive attitudes and behavior are better established, increasing consumer satisfaction and trust, and resulting in repeat purchases.

This research is conducted to study how attitudes mediate the relationship between digital experience factors e.g., ease of use and E-WOM with buying behavior in online fashion shopping. It also investigates how challenges like security risks and complicated returns shape this relationship – whether they strengthen or attenuate the relationship between attitudes and behavior. The study is important in that it allows for goal identification of the impacts of these challenges, and provides actionable insights for the e-commerce businesses

to build consumer trust and enhance the online shopping experience. Second, this research fills an important gap in knowledge as to how particular types of challenge moderate the attitude-behavior relationship. Previous studies have investigated how attitudes and digital experiences directly affect e-learning; influence of challenges; however, it is underexamined.

Therefore, this study aims to investigate the mediating role of consumer attitude toward how digital experience factors (ease of use and electronic word-of-mouth [E-WOM]) influence online buying behavior in fashion shopping. From the above critical evaluation of literature, the researchers have developed the following hypotheses:

- H1: *Digital experience factors positively contribute to the attitudes of the customers.*
- H2: *Attitude has a direct and significant effect on buying behavior of the women.*
- H3: *The mediating effect of attitude on the relationship between digital experience factors and buying behavior.*
- H4: *Moderating role challenges between attitude and buying behavior through social media, such that the relationship is stronger when challenges are low.*

Based on the above discussions, the authors have developed the following proposed conceptual model to achieve the study objective in Figure 1.

The concept model of this study looks at how digital experiences, namely electronic word-of-mouth (E-WOM) and ease of use on social media impact women’s buying behavior for fashion products. Consumer attitudes are found to be served as mediators in the decision-making process by the digital experiences acting as independent variables. Attitude is viewed multidimensionally, based on the ABC theory (affective, behavioral, cognitive and motivational aspect). These attitudes influence and guide online fashion purchase intent and conduct. Nevertheless, several challenges, including security risks, poor product consistency, complicated payment methods, and poor customer service, play a moderator role to amplify or attenuate the impacts of the digital experiences on attitudes and behavior. The dependent variable, buying behavior, ties in the specific choices made by consumers in response to aspects of convenience in product search, pricing, delivery speed, discounts, and seasonal offers. This model offers a systematic perspective of how digital influence affects consumer decision-making in e-fashion.

2. METHODOLOGY

The study approach is outlined in the methodology section, to include data collection methods within the sample selection of the target population of women who are online fashion shoppers. An analysis of sample profile is assisted by detailed descriptions of the participants. It includes dependent, independent, mediating and moderating variables on which consumer behavior patterns are analyzed.

Source: Developed by the authors.

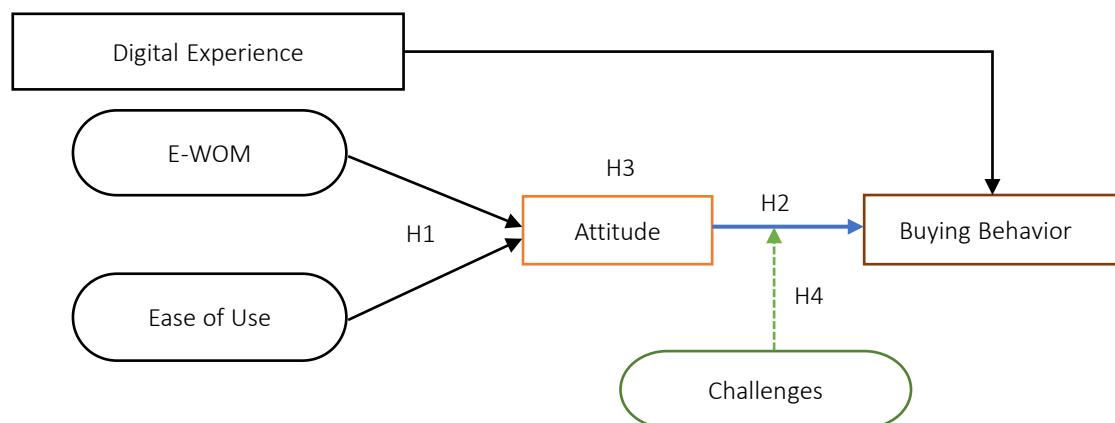


Figure 1. Conceptual model of the study

The study addressed the experiences and challenges of digital shopping by working women situated in the Tier 2 cities of Southern Karnataka state of India, such as Mangaluru, Mysore, Hubballi, Dharwad, and Belagavi. These “emerging clusters” were selected for the reason that they have growing digitalization, internet penetration, with rich cultural heritage, which is believed to shift people from traditional ways of fashion shopping to online. A simple random sampling method was used for unbiased representation. Samples have been collected through online and physical questionnaire. The online questionnaires received 383 responses over Google Forms, while 417 were collected physically. The research instrument had statements with a 5-point Likert scale, which ranged from strongly agree to strongly disagree. Ethical considerations are observed; informed consent and confidentiality of the information provided will be kept secret. Standardized procedures were maintained at data collection along with response rate monitoring.

The study focused on working women as target population, because of their increasing involvement in online shopping, particularly of fashion items, this research has its focus on these working women. According to research, women are predominant in fashion purchases, because as a class they are more interested in clothing and accessories, display more fashion consciousness, are more brand loyal and are more frequent buyers (Coley & Burgess, 2003). A working woman has greater financial independence and this is a very major factor in shopping habits. As it is found out from the research, they are financially autonomous, so they tend to spend more on fashion items and do more discretionary purchases in this category (Wivatanasak et al., 2023). Also, working women consider convenience and convenience the core of online shopping where e-commerce platform is preferred for flexibility and time-saving purposes (Deepika, 2016). This study focuses on working women who have regular income sources such as IT, Banking, Government, and Education departments, and their comfort and access to technology making them often buy fashion (Mahmood et al., 2022). High-income sectors tend to have higher frequency of higher purchase value fashion purchases due to their ability to afford such fashion purchases (Pentecost & Andrews, 2010). By focus-

ing on this topic, the authors can understand its relationship with financial independence and sectoral employment to online buying behavior.

This study used the simple random sampling method, to ensure that each of the working woman in the target population had an equal chance of being selected. The study targeted respondents from IT, Banking, Government, Education sectors to bring diversity. Thus, to access the participants, the researchers adopted the criteria of employment status, area representation, and age range (18-60 years), to select the respondents, consequently to ensure a wide coverage of the online shopping behavior (Kusuma & Raju, 2022). Based on these data, a list of potential participants was generated, and random selection was accomplished using computer generated numbers to remove bias and to provide equal representation by sector. Additionally, to make the study more authenticated, the researcher also followed all the ethical considerations such as getting informed consent form the respondents (working women), and making sure that, their data should be kept confidential. Further, while administering questionnaires and entering data, the authors have followed a standardized procedure, as well as closely monitored response rates to make samples more accurate.

The sample profile (Table 1) highlights customers' socio-economic and demographic characteristics. Young adults (18-29 years) are highly engaged in social media trends and buying behavior. Among 800 respondents, 50.1% have postgraduate education or higher, and 46.1% work in the education sector. Additionally, 65.3% are married, and most urban respondents (56.1%) show a stronger preference for online purchases compared to semi-urban (43.9%).

The study used a structured questionnaire, with part one covering sample demographics, and part two focusing on digital experience, attitudes, buying behavior, and challenges. Easy to read and navigate (three-item scale) and comfortably viewed and download product information (three-item scale) of ease of use was measured using items from Pandey and Chawla (2016) and Yu and Kong (2016). Reviews (four-item scale), likes and recommendations (three-item scale), com-

Table 1. Demographic profile of the respondents

Source: First-hand survey data.

Category	Frequency	Percentage
Age		
18 to 29 years	408	51.0
30 to 39 years	274	34.3
40 to 49 years	100	12.5
50 to 59 years	18	2.3
Educational qualification		
Up to SSLC	82	10.3
PUC	61	7.6
Graduation	256	32.0
Post-graduation and above	401	50.1
Sector		
Education sector	369	46.1
Industry sector	181	22.6
Health sector	69	8.6
Banking sector	63	7.9
IT sector	54	6.8
Government employee	64	8.0
Marital status		
Married	522	65.3
Unmarried	269	33.6
Widow	9	1.1
Income level		
Below Rs. 1,00,000	259	32.4
Rs. 1,00,001 to Rs. 3,00,000	305	38.1
Rs. 3,00,001 to Rs. 5,00,000	157	19.6
Rs. 5,00,001 and above	79	9.9
Tier 2 cities		
Mangaluru	170	21.3
Mysore	177	22.1
Hubballi	158	19.8
Dharwad	141	17.6
Belagavi	154	19.2
Area		
Urban	449	56.1
Semi-urban	351	43.9

ments and feedback (three-item scale), and share (three-item scale) of electronic word-of-mouth was measured using items from Rahman and Mannan (2018), Mainolfi and Vergura (2022), and Bataineh (2015). Affective, behavioral, cognitive, and motivational (three-item scale each) of attitude was measured using items from Zhang et al. (2021) and Mathew (2016). Convenience in searching for new products (six-item scale), price factor (five-item scale), delivery time (four-item scale), discounts, offers, and coupons (three-item scale), and seasonal demand (nine-item scale) of buying behavior was measured using items from Yahya et al. (2019), Ahsan Ali & Khair Muhammad (2021), Ladhari et al. (2019), and Ittaqullah et al. (2020).

Lastly, challenges (eleven-item scale) were measured by Davidavičienė et al. (2019), Gantayat and Giri (2016), and Turner et al. (2021). Further, SPSS 26 and AMOS 23 were used for analysis, including percentage analysis, Confirmatory Factor Analysis (CFA), measurement model, and structural equation modeling.

3. RESULTS

The first subsection under the results section provides a comprehensive analysis of the study findings, which includes the measurement model assessment to determine the extent to which

constructs are reliable and valid. Characteristics of key variables are detailed by descriptive analysis, including their distributions and relationships that may exist. The study tests direct effects along with mediation and moderation pathways using Structural Equation Modeling (SEM). Furthermore, a multi-group analysis is also carried out with ANOVA focusing on subgroup difference, thereby increasing the knowledge of consumer behavior pattern.

3.1. Measurement model assessment

To assess reflective measurement models, four parameters were examined: item reliability, convergent validity, indicator reliability, and internal consistency. Cronbach’s alpha values exceeded 0.7, indicating excellent reliability. Composite Reliability (CR) values also surpassed 0.7, and Average Variance Extracted (AVE) exceeded 0.50, confirming the study’s convergent accuracy and reliability (See Appendix I).

Furthermore, Appendix 1 provides a comparable proof of discriminant validity in accordance with the suggestion made by Fornell and Larcker (1981). According to Gefen et al. (2000), for a construct to fulfil discriminant validity, the square root of AVE for each construct must be bigger than the intercorrelations with other constructs. Table 2 demonstrates that the square roots of AVE were bigger than the correlation coefficients for each pair of components. The findings support the discriminant validity of the measures.

Table 2. Discriminant validity test results

Source: Computed using AMOS.

	Ease of use	E-WOM	Attitude	Buying decision	Challenges
Ease of use	0.754				
E-WOM	0.751	0.770			
Attitude	0.667	0.755	0.765		
Buying decision	0.722	0.709	0.698	0.748	
Challenges	0.714	0.711	0.710	0.733	0.760

Table 3. Direct effect

Source: Output of survey data using AMOS.

Hypothesis	Path	Beta	t-value	p-value	Remark
H1	EWOM → AT	0.456	14.834	0.000	Supported
	EAU → AT	0.188	6.120	0.000	Supported
H2	AT → BB	0.609	21.699	0.000	Supported

3.2. Descriptive analysis

Descriptive statistics provides a summarized view of the main variables that are used in the study that is electronic word-of-mouth (E-WOM), ease of use, attitude, buying behavior and challenges faced by the respondents while shopping. Respondents depicting high E-WOM (M=3.9439) suggest that they have a positive impact on easy to read and comfortably download the product information along with ease of use (M=3.7560), attitude (M=3.8498), buying behavior (M=3.8064), and challenges faced while shopping (M=3.5306). The overall results show that, higher the E-WOM greater is the buying behavior of the consumers. Similarly, favorable attitude plays a significant role in determining the buying behaviour among women.

3.3. Structural equation model assessment

The study assesses how digital experiences lead to buying behavior of working women with the mediation of attitude and moderation (see Figure 2).

In this context, the SEM model is used to measure the direct relationship between electronic word-of-mouth (E-WOM), ease of use and attitude (H1) shown in Table 3.

The path analysis in Table 3 shows the digital experience such as electronic word-of-mouth and ease of use have a direct effect on attitude of the women to purchase fashion products. Here, the

Source: Output of survey data using AMOS.

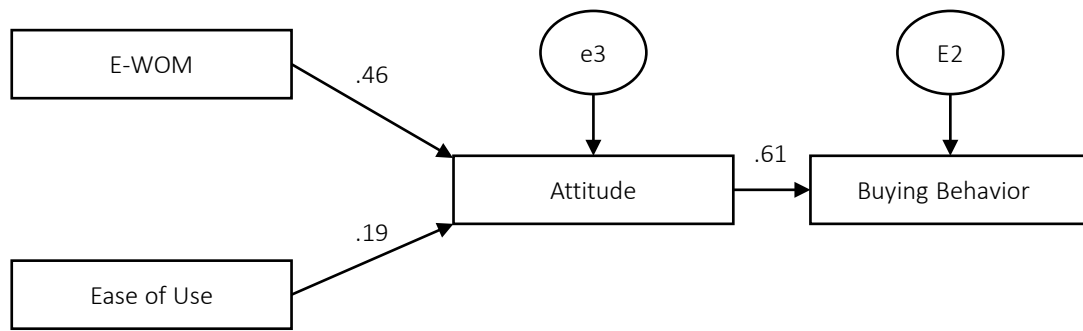


Figure 2. Structural equation model

positive relationship between E-WOM (0.456) and ease of use (0.188) significantly influences the attitude towards buying behaviour. It means, by enhancing the access to information and by increasing the E-WOM through reviews, likes, recommendations, and feedbacks regarding fashion products leads to positive attitude among women towards buying (*H1*). Therefore, *H1* is accepted. Further, Table 3 shows a significant influence of attitude of the respondents and their buying behavior with beta coefficient value 0.609, showing statistically strong relationship. This suggests that, there is need for the business and marketers to boost and follow a favorable digital marketing strategy like campaigning, by highlighting the benefits of the products to connect their target groups emotionally. Product developers can concentrate on quality products to meet expectation and to increase their attitude towards buying (*H2*). Therefore, *H2* holds true.

3.3.1. Mediating analysis

The mediating effect of attitude in the relationship between digital experience and buying behaviour is shown in Figure 3.

The result indicated in Table 4 and Figure 3 demonstrates a relationship between digital experience in buying behavior through mediating effect of attitude. Here, digital experience has a direct effect of 0.233; it also employs an indirect effect through attitude that is 0.249. It signifies that the customers who experience better shopping options in the digital platforms such as user-friendly interfaces, customization and personalized recommendations shape their attitude towards purchase. Therefore, attitude plays the role of a mediator, specifically examining how digital experience impact their buying behavior (*H3*). Thus, *H3* is accepted.

Table 4. Mediating effect of attitude between digital experience factors and buying behavior

Source: Output of survey data using AMOS.

Path	Total effect	Direct effect	Path	Indirect effect	p-value	Remarks
DE → BB	0.482	0.233	DE → AT → BB	0.249	0.000	Supported

Source: Output of survey data using AMOS.

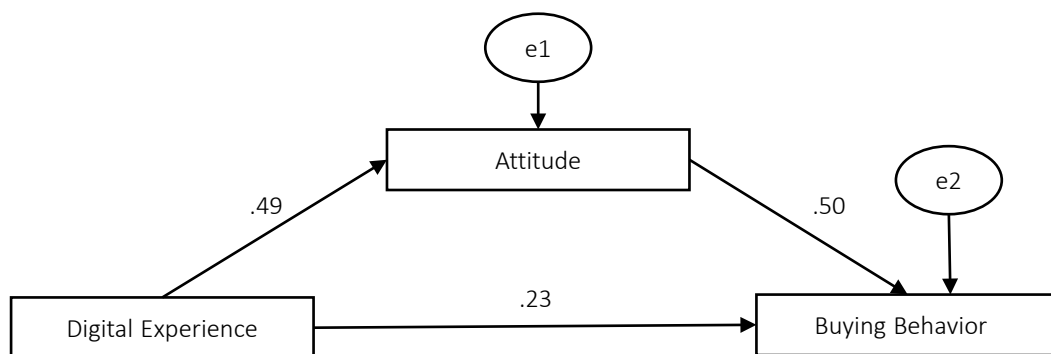


Figure 3. Mediating effect of attitude between digital experience factors and buying behavior

Source: Output of survey data using AMOS.

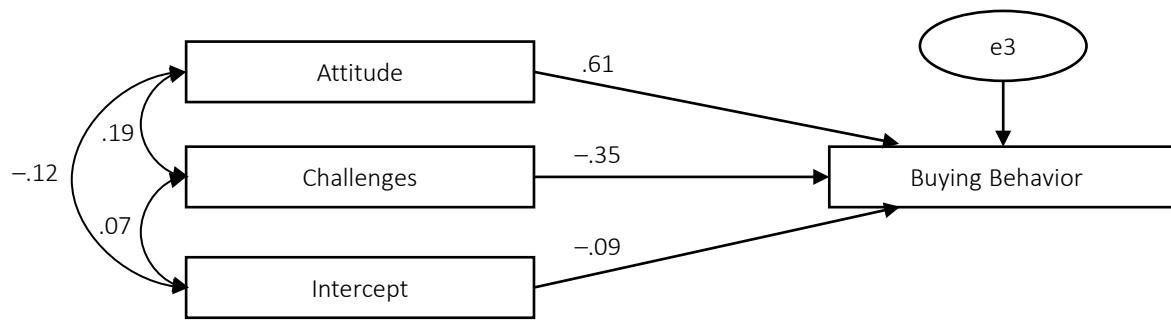


Figure 4. Moderation effect of challenges

Table 5. Moderating role challenges between attitude and buying behavior

Source: Output of survey data using AMOS.

Moderation variable	Path	Beta	S.E.	t-value	p-value	Remarks
Challenges	AT → BB	0.609	0.006	21.375	0.000	Supported
	Intercept → BB	-0.349	0.017	19.987	0.000	Supported
	CH → BB	-0.092	0.007	-3.387	0.000	Supported

3.3.2. Moderation analysis

This statistical technique is used to study the interaction between predictor and outcome variable with the existence of another variable. In this study context, the focus is on the challenges faced by the target group while shopping fashion products from online is focused. Further, this moderation analysis of challenges is shown in Figure 4.

Table 5 and Figure 4 depict the challenges faced by the target group while shopping a fashion product from online and their underlying relationship between attitude and buying behavior. Further, Table 5 shows the t-values, beta coefficient, and path between two variables, such as attitude and

buying behavior. The results signify that attitude positively leads to the buying behavior (0.609) of a fashion product, whereas intercept (-0.349) and challenges (-0.092) shows negative relationship between attitude and buying behavior. Inferring that, existence of challenges at the time of shopping reduces the positive effect of attitude towards buying behavior among the women.

The moderating role of challenges facing by the target group while shopping was shown in Figure 5.

Figure 5 indicates that low challenges lead to a positive buying attitude, while high challenges weaken it. Therefore, different marketing strategies are essential to maintain a positive attitude.

Source: Output of survey data using AMOS.

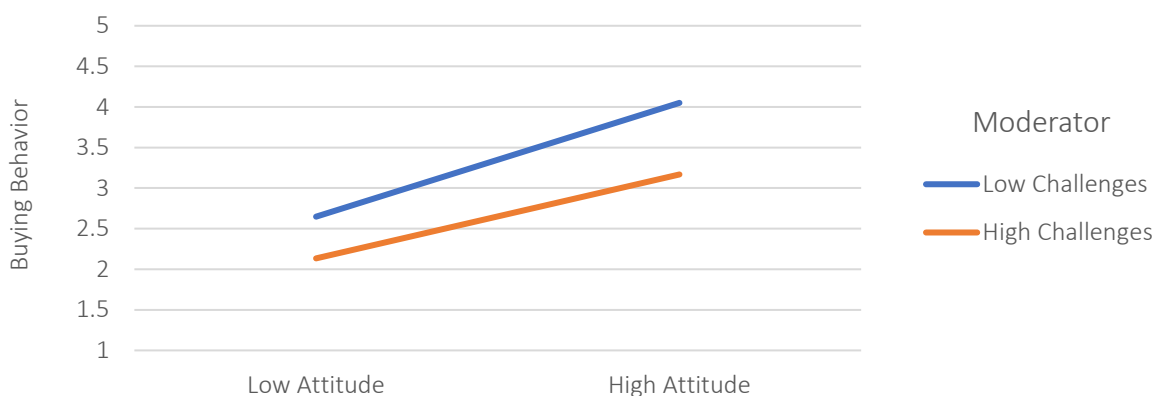


Figure 5. Moderating role of challenges between attitude and buying behavior

Identifying and mitigating challenges is crucial to enhancing buying behavior, supporting the hypothesis *H4* on challenges moderating social media's impact.

3.3.3. Multi-group analysis

ANOVA was conducted to examine differences across five domains-E-WOM, ease of use, attitude, challenges, and buying behaviour based on age, education, sector, marital status, income, taluk, and residential area. The results showed significant differences in buying behavior ($p=.009$) and challenges ($p=0.005$) among age groups, particularly for women aged 18-29.

ANOVA results indicate significant differences in E-WOM ($p=.000$) and challenges ($p=.005$) based on educational qualifications. Women with post-graduate education have more positive E-WOM, while those with lower qualifications (SSLC, PUC) face greater challenges. Enhancing E-WOM by providing clear, accessible information in local languages could improve engagement among women with lower education.

ANOVA results show no significant differences in E-WOM ($p=.580$), ease of use ($p=.543$), and buying behavior ($p=.147$) across sectors, while attitude ($p=.004$) and challenges ($p=.007$) exhibit significant differences among sectors like education, industry, health, banking, IT, and government employees. In terms of marital status, significant differences in buying behavior ($p=0.002$) and challenges ($p=.006$) indicate that unmarried women are more inclined toward fashion purchases compared to married or widowed women, due to financial independence and changing preferences. Marketing strategies should focus on overcoming challenges for unmarried women while maintaining engagement with married women.

For income levels, attitude ($p=0.036$) and challenges ($p=0.001$) show significant differences. Women earning Rs. 5,00,000 and above have a more positive attitude towards buying behavior, while those earning below Rs. 1,00,000 face more shopping challenges. No significant differences were observed in E-WOM, ease of use, and buying behavior based on income, suggesting a need to develop strategies to boost these factors among lower-income women.

Geographically, significant differences in E-WOM ($p=0.001$), attitude ($p=0.002$), and buying behavior ($p=0.001$) suggest that urban customers are more engaged and have more positive attitudes compared to rural and semi-urban counterparts, highlighting the need for tailored approaches by location.

4. DISCUSSION

Social media is a broad platform, which influences behavior of consumers in entertainment and even in business. Based on our results, it was found that social media activity on the part of women plays an important role in shaping fashion purchase attitudes by providing information and E-WOM (reviews, likes, and recommendations) (Miao et al., 2022; Schivinski et al., 2022). Seamless digital experience is a determinant of boosting the level of user satisfaction, which can boost the positive attitudes towards the brand. This finding is congruent with other studies, such as by Lopes et al. (2024) and Moslehpour et al. (2018), that ease of navigating and easy access of user-friendly information enhance consumer confidence and satisfaction which modifies positive attitudes towards fashion brands. Besides, the study verifies the involvement of interaction frequency on social media with attitudes that drive purchase decisions and support the need for easy digital experience in shaping buying attitude via social media (Patel et al., 2024; Vazquez et al., 2020). Although positive correlation between ease of use and consumer attitudes is observed, the study also shows that challenges, such as security risk, privacy concern, and authenticity of sellers are major obstacles to turning these positive attitudes into actual purchases. Mehrdar et al. (2023) found that consumer frustration brought on by trust and security issues could impact and break the attitude-behavior relationship, thus making purchasing decisions a difficult proposition.

However, there are also demographic differences in the results; educated and unmarried women are receptive to E-WOM and more likely to make online purchases of fashion products (Punyatoya, 2019; Tiwari et al., 2024) . In

general, this study is in line with the existing literature regarding the effect of ease of use, E-WOM, attitude and purchase intention but at the same time underscores the importance of trust and security barriers in impeding the

complete transformation of positive attitude into purchase action. Further research is needed to develop a more complete understanding of how future sellers and consumers can overcome these challenges.

CONCLUSION

This study seeks to investigate the impact of digital experience (e-WOM and ease of use experience) through social media on women's fashion buying behavior. Besides, it explores how attitudes mediate and challenges moderate this relationship, providing implications for consumer decision making in the online fashion market. Results had shown that while positive consumer opinions greatly influence the moulding of digital interactions in buying decisions, helpless challenges with online shopping could not translate into entirety in actions. These results reflect the need for enhancement of interface technologies and safe evaluation systems in order to create consumer loyalty and to realize better online shopping. Policymakers can further build trust in the use of e-commerce and maximize its potential by addressing various challenges, including those on security and data privacy. In developing economies, a very important role that marketing managers can play involves reducing perceived risks and improving the usability of online reviews, contributing to better user engagement. Such an approach would require an expansion of the current scope into diverse sources of data and online shopping behavior across different cultural settings. More studies in the realm of comparative studies in emerging markets are needed, as are studies regarding other factors that affect the behavior of online consumers, such as social support, quality of service, and privacy.

AUTHOR CONTRIBUTIONS

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APPENDIX A

Table A1. Factor loadings, Alpha coefficient, Composite Reliability (CR), and Average Variance Extracted (AVE) results

Source: Output from PLS SEM 4.

Construct	Code	λ	Cronbach's alpha	Composite reliability (rho_c)	Average Variance Extracted (AVE)
Ease of use					
Easy to read and navigate	ERN1	0.784	0.887	0.887	0.569
	ERN2	0.821			
	ERN3	0.789			
Comfortably view and download product information	CDP1	0.698			
	CDP2	0.679			
	CDP3	0.744			
E-WOM					
Reviews	R1	0.721	0.945	0.950	0.593
	R2	0.803			
	R3	0.784			
	R4	0.773			
Likes and recommendations	LR1	0.699			
	LR2	0.797			
	LR3	0.823			
Comments and feedback	CF1	0.767			
	CF2	0.804			
	CF3	0.794			
Share	SH1	0.755			
	SH2	0.725			
	SH3	0.751			
Attitude					
Affective	AFF1	0.848	0.941	0.944	0.585
	AFF2	0.772			
	AFF3	0.843			
Behavioral	BEH1	0.721			
	BEH2	0.702			
	BEH3	0.815			
Cognitive	COG1	0.798			
	COG2	0.725			
	COG3	0.751			
Motivational	MOT1	0.744			
	MOT2	0.696			
	MOT3	0.741			
Buying decision					
Convenience in searching for new products	CS1	0.785			
	CS2	0.782			
	CS3	0.841			
	CS4	0.862			
	CS5	0.625			
	CS6	0.793			

Table A1 (cont.). Factor loadings, Alpha coefficient, Composite Reliability (CR), and Average Variance Extracted (AVE) results

Construct	Code	λ	Cronbach's alpha	Composite reliability (rho_c)	Average Variance Extracted (AVE)
Price factor	PF1	0.628	0.969	0.971	0.560
	PF2	0.753			
	PF3	0.783			
	PF4	0.772			
	PF5	0.747			
Delivery time	DT1	0.746			
	DT2	0.785			
	DT3	0.682			
	DT4	0.641			
Discounts, offers, and coupons	DOC1	0.862			
	DOC2	0.625			
	DOC3	0.693			
Seasonal demand	SD1	0.628			
	SD2	0.753			
	SD3	0.765			
	SD4	0.690			
	SD5	0.765			
	SD6	0.853			
	SD7	0.720			
	SD8	0.748			
	SD9	0.779			
Challenges	CH1	0.753	0.937	0.937	0.577
	CH2	0.715			
	CH3	0.681			
	CH4	0.753			
	CH5	0.68			
	CH6	0.821			
	CH7	0.724			
	CH8	0.705			
	CH9	0.832			
	CH10	0.673			
	CH11	0.965			

APPENDIX B QUESTIONNAIRE

Table B1. PART-I: demographic profile

Sl. No.	Variables				
1	Age	18 to 29 years <input type="checkbox"/>		30 to 39 years <input type="checkbox"/>	
		40 to 49 years <input type="checkbox"/>		50 to 59 years <input type="checkbox"/>	
2	Educational qualification	Up to SSLC <input type="checkbox"/>		PUC <input type="checkbox"/>	
		Graduation <input type="checkbox"/>		Post-graduation and above <input type="checkbox"/>	
3	Profession	Education sector <input type="checkbox"/>		Industry sector <input type="checkbox"/>	
		Health sector <input type="checkbox"/>		Banking sector <input type="checkbox"/>	
		IT sector <input type="checkbox"/>		Government employee <input type="checkbox"/>	
4	Designation of your job				
5	Marital status	Married <input type="checkbox"/>	Unmarried <input type="checkbox"/>	Widowed <input type="checkbox"/>	Divorced <input type="checkbox"/>
6	Annual income	Below Rs. 1,00,000 <input type="checkbox"/>		Rs. 1,00,001 to Rs. 3,00,000 <input type="checkbox"/>	
		Rs. 3,00,001 to Rs. 5,00,000 <input type="checkbox"/>		Rs. 5,00,001 and above <input type="checkbox"/>	
7	Tier 2 cities	Mangaluru <input type="checkbox"/>	Mysore <input type="checkbox"/>	Hubballi <input type="checkbox"/>	
		Dharwad <input type="checkbox"/>		Belagavi <input type="checkbox"/>	
8	Inhabited area	Rural <input type="checkbox"/>	Urban <input type="checkbox"/>	Semi-urban <input type="checkbox"/>	

Table B2. PART-II kindly give your agreement level on following statements

(Scale: 5 - strongly agree, 4- agree, 3- neutral, 2- disagree, and 1- strongly disagree)

		Digital experience				
Sl. No.	Statements	5	4	3	2	1
EASE OF USE						
A) Easy to read and navigate						
1	This feature makes it convenient for me to make online buying.					
2	Finding and navigating fashion products on social media is effortless.					
3	Search functionality helps me to find specific products easily.					
B) Comfortably viewed and download of product information						
1	Social media has made it effortless to obtain information about fashion products.					
2	Product information is accessible and user-friendly on social media.					
3	Viewing and downloading product information on social media is hassle-free.					
E-WOM						
A) Reviews						
1	I check reviews before buying fashion products online.					
2	Reviews help me evaluate product quality.					
3	Positive reviews on social media increase my trust in fashion products.					
4	Reviews are crucial in my decision-making process.					
B) Likes and recommendations						
1	I consider the number of likes a fashion product has before deciding to buy it.					
2	The opinions of those who like and recommend fashion products hold weight for me to choose a product.					
3	Genuine and Authentic recommendations carry more weight than traditional ads (pamphlets).					
C) Comments and feedback						
1	I pay more attention to the comments and feedback of product before the purchases.					
2	Comments and feedback help me build loyalty for the fashion brand.					
3	I value more the comments and feedback than the expert's suggestions.					
D) Share						
1	I sometimes share with my friends, through social media about fashion products that I like.					
2	I send invitations to my friends to join a group of fashion product/brand on social media site.					
3	I click like on a social media site or +1 function to show my appreciation.					

ATTITUDE						
Sl. No	Statements	5	4	3	2	1
A) Affective						
1	Social media excites me about buying fashion products online.					
2	Social media boosts my confidence in fashion product purchases.					
3	Social media makes me feel more connected to online fashion products.					
B) Behavioral						
1	I buy fashion products online after seeing them on social media.					
2	Social media exposure increases my purchase frequency.					
3	Social media-influenced online fashion purchases tend to be repeated.					
C) Cognitive						
1	I am cautious when buying online through social media.					
2	Social media encourages me to buy fashion products online.					
3	I feel proud of my online fashion purchases after seeing them on social media.					
D) Motivational						
1	I research thoroughly on social media before buying fashion products.					
2	Social media enhances my desire to buy fashionable products.					
3	Social media information strengthens my intention to purchase fashion products online.					
BUYING BEHAVIOR						
A) Convenience in searching for new products						
1	I use social media to stay up-to-date on the latest fashion trends and products that cater to my style.					
2	I prefer to get notifications from social media related to new fashion products that match my preferences.					
3	I make spontaneous purchases of fashion products, triggered by advertisements and promotions I see on social media.					
4	I find it more convenient to search as compared to other methods.					
5	I am able to narrow down my fashion choices more effectively by using social media.					
6	I can buy at any time (24/7).					
B) Price factor						
1	I compare prices of fashion products on social media.					
2	I am interested to make a purchase if I find a better price for a fashion product.					
3	I am willing to pay more for fashion products if I find them of higher quality and value.					
4	I consider the price, shipping cost, and return policy while making a purchase.					
5	I believe that the prices of fashion products shown on online retail websites through social media are competitive compared to physical stores.					
C) Delivery time						
1	I always choose online retailers that offer guaranteed delivery time.					
2	Sometimes I am willing to pay extra for faster delivery.					
3	I only buy online fashion products through social media if the delivery time is fast.					
4	Delivery time is the most important factor for me when buying fashion products online.					
D) Discounts, offers, and coupons						
1	Offers and discounts greatly influence my buying behavior.					
2	I likely to purchase fashion products when there is a deal or coupon available.					
3	I am always on the lookout for discounts and deals when shopping for fashion products.					
E) Seasonal demand						
1	I am more likely to buy fashion products during festivals (Diwali/Navratri/ Eid/Christmas).					
2	I take advantage of year-end sales to buy more fashion products on social media.					
3	I increase my fashion product purchases on social media during special occasions (Pongal, Ugadi, Gudi Padwa, Chetti Chand, Makar Sankranti).					
4	I prioritize buying fashion products on social media during peak demand periods.					
5	I usually buy on End of season sale (July and December).					
6	I want to buy during Special Day sales (15th August, 26 Republic sale, Black Friday)					
7	I prefer to buy on Big Online Sales like Big Bullion Day.					
8	My buying behavior of fashion products through social media increases based on seasonal demand.					
9	The combination of festivals, year-end sales, and special occasions drive my buying behavior.					

Sl. No.	Challenges	5	4	3	2	1
1	Security risks					
2	Limited product selection					
3	Slow delivery times					
4	Difficulty in finding the right product					
5	Difficulty in returns and exchanges					
6	High shipping fees					
7	Inconsistent product quality					
8	Lack of trust in the seller					
9	Complicated payment options					
10	Limited payment options					
11	Limited availability of customer service					