

## Exploring Key Determinants of Indian Consumers' Purchase Decisions for Branded Apparel: An Empirical Investigation

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### ABSTRACT

The present study empirically investigates the latent factors that influence branded apparel purchase decisions among Indian consumers, with a special focus on variations across gender and age cohorts. Accordingly, primary data were collected from branded-apparel consumers across five high-GSDP districts of Uttar Pradesh through the use of a structured questionnaire and quota sampling (N = 660). Exploratory Factor Analysis confirmed the suitability of the dataset for factor analysis: KMO = 0.637; Bartlett's  $\chi^2 = 2867.702$ , df = 231, p < .001. Nine interpretable components thus emerged, cumulatively explaining  $\approx 65.29\%$  of the variance in the data: Aspirational Appeal, Direct Promotional Communication, Cognitive and Familial Influence, Post-Purchase Dissonance, Peer Influence, Impulse and Mood-Driven Buying, Digital Media Influence, Traditional Media Exposure, and Self-Evaluation and Emotional Ambivalence. In summary, subgroup analyses revealed that decision structures are not uniform: the knowledge/experience anchored factor and close relational validation of family and friends become the dominant factor in male consumers' decisions, whereas the symbolic aspiration-led dominant factor was status, pride, celebrity cues for female consumers, followed by sensitivity to promotional communication at the point-of-purchase. The findings provide a segmentation- ready explanation for branded apparel decision-making and offer actionable implications for positioning, message framing, and channel strategy within India's diverse fashion market...

**Keywords:** *Branded Apparel, Purchase Decision, Consumer Behavior, Post-purchase Dissonance, Exploratory Factor Analysis (EFA)*

### 1. INTRODUCTION:

A trio of forces, namely a surge in organized retail, growing e-commerce share, and a younger, more brand-conscious crowd, are reshaping the branded apparel scene in India (Aithal, P. (2020); Akther, F., 2023). The retail market in the country is expected to rise from ₹81.58 lakh crore (US\$952 billion) in 2024 to more than ₹137.10 lakh crore (US\$1.6 trillion) by 2030, with organized retail expanding both in scale and footprint (India Brand Equity Foundation, 2025). Alongside this, the textiles-and-apparel ecosystem is well-placed to emerge as a key growth driver: the sector is projected to reach up to US\$350 billion by 2030, driven by increasing disposable incomes, changing consumer preferences, and competitiveness propelled by policy initiatives. In this overall growth, apparel consumption is turning more lifestyle-oriented and brand-driven. Based on recent estimates, the Indian apparel market stands at US\$106.9 billion in 2023, with prospects to reach US\$146.3 billion by 2032, while also pointing to the rise of social media influencing fashion choices (India Brand Equity Foundation, 2025).

Consumer decisions for branded apparel in this dense, competitive marketplace will thus be determined by both utilitarian assessments (like price-quality evaluation) and symbolic or experiential motives (such as status signaling, identity expression, and the retail experience) (Chakraborty, S. & Sadachar, A. 2020). Contemporary decision-making frameworks view purchase as a staged process-need recognition, information search, alternative evaluation, making the purchase, and post-purchase evaluation-where marketing cues and socio-psychological factors can intervene at several junctures (Kotler & Keller, 2016). For apparel, in particular, brand cues often serve as swift heuristics that reduce uncertainty: evidence from online apparel contexts shows that a product's brand image can influence purchase intentions both directly and indirectly by lowering perceived risks (financial, product, and time), thereby enhancing purchase propensity when tangibility is limited (Aghekyan-Simonian, Forsythe, Kwon, & Chattaraman, 2012). Simultaneously, Indian buyers of apparel are also heavily exposed to promotional intensity and persuasive messaging along digital, in-store, and social contact points (Khan, Z., Khan, A., Nabi, M., Khanam, Z., & Arwab, M., 2023). Recent research targeting the Indian context corroborates the view that

buying behavior is meaningfully influenced by sales promotions, particularly by discounts and coupons, thus highlighting the managerial relevance of promotion-led value framing in decisions (Mishra, Kushwaha, & Gupta, 2024). In addition, celebrity-led marketing has a structurally prominent position in India, with evidence that celebrity credibility would significantly impact brand/advertisement attitudes and also purchase intention (Khare, A., & Rakesh, S., 2010). Celebrity endorsement would remain a strategically important element in branded fashion markets (Singh & Banerjee, 2018). A common shortcoming in prior apparel studies is analyzing determinants in isolation (e.g., price or quality alone) or within narrowly defined shopping contexts (Chen, L., Halepoto, et al., 2021). This leaves room for integrated empirical evidence that simultaneously captures brand-related, marketing/retail environment, and post-purchase psychological dimensions (Shin, E., Chung, T., & Damhorst, M., 2020). To address this gap, the current study probes the key drivers of Indian consumers' branded apparel purchases by empirically uncovering the underlying factor structure of the relevant decision drivers (Sundaraman, B. and Neelakandan, R., 2019). In so doing, the study delivers (i) an integrated determinant framework aligned with consumer decision-process theory and (ii) actionable insights for brand managers and retailers to better optimize positioning, promotions, store experience, and post-purchase reassurance in an increasingly competitive Indian apparel market (Sarkar, J. and Sarkar, A., 2022; Singh, N., 2023).

## 2. REVIEW OF LITERATURE

Over recent years, rising disposable incomes, lifestyle changes, global exposure, and easier access to foreign products have significantly transformed Indian consumer behaviour (Srivastava, 2023). Consumer behaviour examines how individuals' cognitive, emotional, and behavioural responses shape their purchasing decisions (Iwanow et al., 2005; Hawkins et al., 2014; Schiffman et al., 2016). In this context, brand image and consumer loyalty emerge as key influences. Brand image reflects consumers' perceptions and associations with brands, including quality, refinement, and reputation (Diddi & Niehm, 2015; Cunningham & Petzer, 2021). Indian consumers have become increasingly brand-conscious, often viewing brands—especially international ones—as symbols of status and aspiration (Rathod & Bhatt, 2013; Vikkraman & Sumathi, 2012). However, evidence suggests that brand image alone does not always dominate purchase decisions, as functional factors such as quality, comfort, and price remain critical (Rajput et al., 2012; Workman & Lee, 2012; Sharda & Bhat, 2018). Price continues to be a decisive factor in apparel purchases, with Indian consumers seeking value-for-money offerings (Gupta, 2011; Mukherjee et al., 2012; Chakraborty & Sadachar, 2020).

Further, apparel quality—including fabric, fit, durability, and comfort—strongly influences satisfaction and repeat purchase intentions, often outweighing symbolic brand appeal (Boufous et al., 2023; Wu et al., 2022; Khare, 2020). Overall, prior research indicates that purchase decisions in the Indian apparel market are shaped by an

interaction of brand image, price, and quality rather than by any single factor alone (Lee et al., 2010; Chakraborty & Sadachar, 2020). Prior research shows that apparel purchase decisions are shaped by a combination of quality perceptions, social influence, and marketing stimuli. Consumers view branded clothing as a durable investment and often rely on brand reputation as a quality cue, especially when pre-purchase evaluation is limited (Dhiman et al., 2018; Bian & Moutinho, 2008). Social influences from family, peers, and reference groups strongly affect fashion choices, particularly among young consumers and in status-conscious societies such as India (Park & Lessig, 1977; Collett et al., 2013; Pandian et al., 2012; Balanaga Gurunath & Krishnakumar, 2013). In-store environment, visual merchandising, and promotional tools such as discounts and coupons significantly encourage planned and impulse purchases (Bennur & Jin, 2013; Irshad, 2012; Raju, 2022; Yadav & Agrawal, 2024). Additionally, post-purchase dissonance and celebrity endorsements influence satisfaction, loyalty, and purchase intentions, highlighting that apparel buying reflects an interaction of personal, social, and promotional factors (Festinger, 1957; Kofi Osei-Frimpong et al., 2019; Chatterjee & Dey, 2024; Chaudhry & Verma, 2020).

### 2.1 Research Gap

Although apparel consumer behaviour has been widely studied, significant gaps persist in the Indian context. Prior research is largely fragmented, examining factors such as price, brand image, and quality in isolation, with limited integration of marketing communication, social influence, retail environment, and post-purchase psychological dimensions. Methodologically, many studies rely on descriptive or regression-based approaches, restricting deeper exploration of latent decision structures. Moreover, post-purchase psychological factors—such as dissonance, emotional ambivalence, and self-evaluation—remain underrepresented in Indian apparel research, despite their known relevance to repurchase behaviour and brand loyalty.

### 2.2 Statement of the Problem

The Indian branded apparel market is rapidly evolving due to rising incomes, organized retail growth, digital penetration, and global fashion exposure. While these changes have intensified competition and increased consumer choice, they have also made purchase decisions more complex and psychologically driven. However, there is a lack of empirically validated, segment-sensitive understanding of the latent factors shaping apparel purchase decisions in India, particularly across gender and age groups. This gap limits effective segmentation, positioning, and relationship management, which the present study seeks to address.

### 2.3 Objectives of the Research

1. To identify the underlying determinants influencing Indian consumers' purchase decisions for branded apparel.

2. To examine whether the structure and relative importance of these determinants differ across gender and age groups.

### 3. METHODOLOGY

#### 3.1 Research Design

The research design provides the conceptual structure for conducting a study and directing data collection and analysis (Kothari, 2004). This study adopts a combination of exploratory and descriptive research designs. The exploratory approach is used to uncover new insights into factors influencing the buying decision process of Indian consumers (Saunders et al., 2009), while the descriptive design systematically describes key characteristics of this process (Robson, 1993). The integration of both designs enables a comprehensive understanding of the factors shaping Indian consumers' buying decisions.

#### 3.2 Study Target Population

In the context of this study, the target population refers to the complete set of subjects under investigation, from which research findings are extrapolated. For this study, the target population comprises the entire assembly of consumers in Uttar Pradesh who are purchasing branded apparel. Selected Districts of Uttar Pradesh (Top 5 districts in GSDP): Gautam Budh Nagar; Lucknow; Agra; Prayagraj and Meerut

#### 3.3 Sampling Design and Procedure

According to Lind et al. (2006), a sample refers to a subset of respondents selected from the population of interest. In many cases, using sampling methods is more practical than attempting to study the entire population. Although no sample can ensure complete representativeness, it is crucial for generating results that are, to a significant extent, reflective of the broader population under study, without the necessity of involving every individual. In the context of this study, a quota sampling technique was employed. Therefore, the customers who purchase branded apparel in Uttar Pradesh constitute the relevant respondents for this research. The researchers set a minimum sample size goal of 384 respondents to ensure a sizable and representative sample. However, data were successfully gathered from 660 consumers, surpassing the initial target.

#### 3.4 Data Collection Method

This study primarily relies on primary data collected through a self-constructed, structured questionnaire designed to meet the research objectives. The instrument included closed-ended items covering respondents' demographic and socio-economic profiles as well as key study constructs, and was developed in both English and Hindi based on prior literature and expert inputs. Data were gathered using both questionnaire and schedule survey methods. To ensure validity and clarity, the instrument was reviewed by experts and pre-tested through a pilot study involving 102 respondents (51 retailers and 51 customers) from five districts of Uttar

Pradesh—Gautam Budh Nagar, Lucknow, Agra, Prayagraj, and Meerut—using convenience sampling.

#### 3.5 Data Analysis Tools

Frequency analysis was employed to describe the demographic profile of respondents. To identify the key determinants influencing consumers' purchase decision processes, Exploratory Factor Analysis (EFA) was applied. EFA is a multivariate technique that reduces data into underlying latent factors by examining correlations among observed variables and is particularly useful for exploratory research and subsequent analyses (Hair et al., 1998; Pallant, 2007; Fabrigar et al., 1999). The analysis was conducted using IBM SPSS Statistics (Version 27.0.1), while Microsoft Excel (Microsoft 365) was used for data screening and preprocessing.

### 4. RESULTS AND DISCUSSION

#### 4.1 Demographic Analysis

Table 1: Demographic Profile of the Respondents

Charact eristics	Freq uenc y N=6 60	Perce ntage (%)	Charact eristics	Freq uenc y N=6 60	Perce ntage (%)
District			Type of Clothing		
Gautam Budh Nagar	160	24.2	Formal Wear	342	51.8
Lucknow	307	46.5	Casual Wear	233	35.3
Agra	62	9.4	Others	85	12.9
Prayagraj	62	9.4	Total	660	100.0
Meerut	69	10.5	Visit to the Indian/Global Apparel Retail Stores		
	660	100	Once a week	74	11.2
Age			Once in a month	314	47.6
15-30 Years	365	55.3	Twice in a month	230	34.8
31-46 Years	172	26.1	Thrice in a month	16	2.4
46-60 Years	87	13.2	More than 3 times a month	26	3.9

Above 60 Years	36	5.5		660	100.0
	660	100	Monthly Spending on Clothes		
Gender			Less than Rs. 1500/month	344	52.1
Male	354	53.6	Rs. 1501 - 3000/month	143	21.7
Female	306	46.4	Rs. 3001 - 4500/month	92	13.9
	660	100.0	Rs. 4501 - 6000/month	36	5.5
Educational Qualification			More than 6000/month	45	6.8
High School	13	2.0		660	100.0
Intermediate	89	13.5	Type of Brand Purchase		
Graduation	269	40.8	National	269	40.8
Post-Graduation	158	23.9	International	63	9.5
PhD.	20	3.0	Both	328	49.7
Professionally Qualified	111	16.8		660	100.0
	660	100.0	Personal Monthly Income		
Occupation			Below Rs. 25,000	27	4.1
Private Sector Employee	265	40.2	Between Rs. 25,001 to Rs. 50,000	68	10.3

Public Sector Employee	216	32.7	Between Rs. 50,001 to Rs. 75,000	153	23.2
Business	92	13.9	Between Rs. 75,001 to Rs. 100,000	204	30.9
Unemployed	87	13.2	Above Rs. 1,00,000	121	18.3
	660	100.0	No income	87	13.2
Frequency of Apparel Purchase				660	100.0
Monthly	189	28.6			
Once in 3 months	115	17.4			
Once in 6 months	94	14.2			
Need based	221	33.5			
Special Occasions	41	6.2			
	660	100.0			

The study surveyed 660 respondents from five districts of Uttar Pradesh, with most participants drawn from Lucknow (46.5%) and Gautam Budh Nagar (24.2%), reflecting an urban and semi-urban focus. The sample was youth-dominated, with 55.3% aged 15–30 years, followed by 31–45 years (26.1%), 46–60 years (13.2%), and 60+ years (5.5%). Gender distribution was fairly balanced, with 53.6% males and 46.4% females. Educationally, the majority were graduates (40.8%) and postgraduates (23.9%), indicating a well-educated sample. Most respondents were employed in the private (40.2%) or public sector (32.7%), while others were engaged in business or not employed. Income levels were moderate to high, with a substantial proportion earning between ₹50,001 and ₹100,000 per month, suggesting reasonable purchasing power and relevance for branded apparel consumption analysis. Interestingly, 13.2% of the respondents did not report any income, a proportion that might reflect either student status or economic



dependency. Frequency of apparel purchase showed that 33.5% of consumers purchased clothing only when the need arose, while 28.6% did it monthly, reflecting that a large proportion of respondents were habitual purchasers. Other intervals were once every three months at 17.4%, once every six months at 14.2%, and 6.2% were special occasion buyers. Brand preference showed 49.7% of the respondents to have a liking for national as well as international brands, which indicates the blending of global and domestic brand involvement. Purely national brands were favored by 40.8%, while 9.5% preferred only international labels. Monthly expenditure on apparel indicated a tendency to be moderate spenders: 52.1% spent less than ₹1,500 every month on clothes, followed by 21.7% spending ₹1,501–₹3,000, and smaller segments of ₹3,001–₹4,500 (13.9%), ₹4,501–₹6,000 (5.5%), and over ₹6,000 (6.8%). Visit frequency to apparel retail stores further contextualizes consumer engagement: 47.6% visited such stores once a month, while 34.8% reported visiting twice monthly. It was indicated that 11.2% visit weekly, with more frequent visits-three or more times per month-accounting for 6.3%, thus inferring that the majority of the consumers engage in periodic and not habitual purchases of clothes. Lastly, regarding the type of clothes preferred, 51.8% of the total number of respondents preferred to buy formal wear, 35.3% preferred casual wear, and 12.9% favored other kinds, such as ethnic or activewear. This indicates a slight predominance of functional and professional attire in the sample's wardrobe preferences.

#### 4.2 Factor Analysis: Key Determinants of Indian Consumers' Purchase Decisions for Branded Apparel.

A- Identifying the key determinants of the purchase decision process of Indian consumers-All respondents

To uncover the underlying determinants of Indian consumers' branded apparel purchase decisions, an

Exploratory Factor Analysis (EFA) was conducted using Principal Component Analysis with Varimax rotation.

Table 2: Table-KMO and Bartlett's Test

KMO and Bartlett's Test	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	
Bartlett's Test of Sphericity	Approx. Chi-Square
	Df
	Sig.

The KMO (Kaiser-Meyer-Olkin) measure and Bartlett's Test of Sphericity were performed to assess the suitability of the dataset for factor analysis. The KMO value (0.637) was greater than the conventional threshold of 0.60 for sample adequacy in factor analysis. Bartlett's Test of Sphericity yielded a chi-square statistic of 2867.702 with 231 degrees of freedom ( $p < 0.001$ ). Therefore, the results of the KMO (Kaiser-Meyer-Olkin) measure (0.637) and Bartlett's Test of Sphericity (0.000) suggest that factor analysis is appropriate for analyzing the data. The table showed that Component 1, which explains 14.525% of the total variance suggests that it is the most important factor in explaining the influencing buying decision process of Indian consumers., accounting for a significant portion of the total variance followed by Component 2 explaining 10.264% of the variance, Component 3, explaining 7.732% of the variance, component 4 explaining 6.615% of total variance, Component 5, explaining 6.303% of the variance, Component 6, explaining 5.466% of the variance, Component 7, explaining 5.108% of the variance, Component 8, explaining 4.719% of the variance and the subsequent component 9 explaining 4.555 % of total variance.

Table 3: Total Variance Explained

Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cum. %	Total	% of Variance	Cum. %	Total	% of Variance	Cum. %
1	3.195	14.525	14.525	3.195	14.525	14.525	1.958	8.902	8.902
2	2.258	10.264	24.789	2.258	10.264	24.789	1.831	8.323	17.224
3	1.701	7.732	32.520	1.701	7.732	32.520	1.786	8.116	25.340
4	1.455	6.615	39.136	1.455	6.615	39.136	1.703	7.739	33.079

5	1.387	6.303	45.438	1.387	6.303	45.438	1.701	7.730	40.809
6	1.203	5.466	50.905	1.203	5.466	50.905	1.523	6.923	47.732
7	1.124	5.108	56.013	1.124	5.108	56.013	1.478	6.717	54.449
8	1.038	4.719	60.732	1.038	4.719	60.732	1.279	5.812	60.260
9	1.002	4.555	65.286	1.002	4.555	65.286	1.106	5.026	65.286
10	.933	4.239	69.526						
11	.875	3.975	73.501						
12	.827	3.759	77.260						
13	.791	3.596	80.856						
14	.733	3.331	84.187						
15	.672	3.054	87.241						
16	.568	2.584	89.825						
17	.472	2.146	91.970						
18	.421	1.912	93.883						
19	.390	1.774	95.657						
20	.383	1.741	97.398						
21	.340	1.546	98.944						
22	.232	1.056	100.000						
Extraction Method: Principal Component Analysis.									

Figure 1: Scree Plot

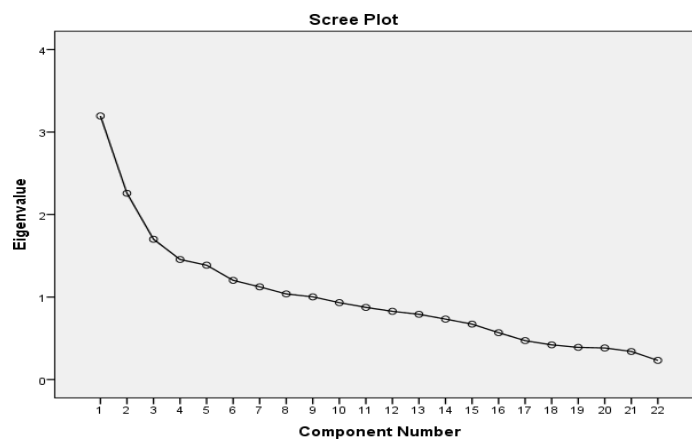


Table 4: Rotated Component Matrix

Rotated Component Matrix <sup>a</sup>									
	Component								
	1	2	3	4	5	6	7	8	9
32 . Status Symbol	.867	.004	.184	-.034	-.027	-.004	-.021	.064	.036
31. Pride Appeal	.773	-.055	.209	.011	.203	.004	-.052	.042	.042
36. Celebrities	.632	.041	-.177	-.005	.508	.040	.027	-.067	.024
27. SMS & Tele calling	.047	.871	.031	.016	.004	-.017	.033	.044	-.100
26. Web advertising	-.035	.727	.015	.003	-.058	.097	.257	-.110	.063
28. POP (Point of Purchase)	-.050	.679	.003	-.005	.016	.019	-.055	.333	.062
30. My Knowledge & Experience	.059	.010	.838	-.053	.198	-.003	.063	.057	.129
33. Family	.202	.052	.808	-.067	.091	.069	.034	-.065	-.009
20. Sometimes, I regret buying new things	-.004	-.008	-.043	.863	-.052	.017	.041	-.072	-.039
19 . After I make an impulse purchase I feel regret	-.029	-.018	-.074	.841	.027	.049	.006	.038	.027
35. My peer Group	.101	-.022	.191	-.027	.893	.044	.027	.024	.113
34. Friends	.299	-.045	.443	-.007	.672	.002	.058	.007	-.065
15. I go shopping to change my mood	-.034	-.012	.029	.068	-.010	.682	.057	.148	.037
17. When I see a good deal I tend to buy more than I intended to buy	-.124	.068	.038	.037	.139	.644	-.125	-.058	.025
16. I have difficulty controlling my urge to buy when I see a good offer	.108	-.007	.113	.101	-.086	.597	.075	.074	-.220
18. I cannot resist buying clothing if I really like it	.145	.057	-.176	-.224	.004	.501	.070	-.071	.185
25. Social Media	-.036	.119	.035	.058	.055	-.031	.858	-.051	-.052
24. Electronic media	-.013	.067	.061	-.010	.007	.078	.782	.204	.146
22. Outdoor advertising (Billboards, signage, etc.)	.004	.047	-.104	-.018	.183	.041	.094	.736	-.086
23. Print media	.064	.103	.094	.000	-.170	.063	.036	.711	.074
29. Self-opinion	.049	-.082	.090	-.088	.075	-.014	.073	-.017	.832
21. I experience mixed feelings of pleasure and guilt of buying something on impulse	.044	.158	.017	.405	-.017	.029	.013	.032	.485
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. <sup>a</sup> a. Rotation converged in 6 iterations.									

Nine components with eigenvalues greater than 1 were extracted. They explained a cumulative variance of

65.29%. The rotated component matrix showed clear and interpretable clusters, each reflecting distinct concepts. These components represent the main determinants of

branded apparel purchase behavior of Indian consumers, which are given below:

#### Component 1: Aspirational Appeal

This component includes three variables: Status Symbol, Pride Appeal, and Celebrity Endorsement. It shows the greatest variability explained by the factors. This factor reflects aspirational motivation, where branded clothing is linked to higher social status, personal pride, or the opportunity to imitate celebrities (Abhishek, N. & Sahay, A., 2016). The findings back up previous research showing that consumers often select fashion brands that signal upward mobility or connection with admired individuals, particularly in image-focused cultures like India (Roy, S., Mishra, A., & Bailey, A., 2023).

#### Component 2: Direct Promotional Communication

This component includes SMS and tele-calling, web advertising, and Point-of-Purchase (POP) promotion. It shows how active promotional efforts help raise consumer awareness and guide purchases. Strong connections to these factors suggest that targeted marketing and point-of-sale prompts are still effective ways to influence clothing buyers, especially in competitive retail environments where brands compete for attention (Chakraborty, S. and Sadachar, A., 2020).

#### Component 3: Cognitive and Familial Influence

My knowledge and experience, along with my family, shape this component. It highlights how internal thinking and family input affect clothing purchases. Consumers are not just influenced by outside promotions; they also depend on their own product knowledge and the opinions of family members (Chaudhry, J. & Verma, P., 2020; Lang, C. & Wei, B., 2019)). This creates a logical decision-making process rooted in the collectivist values of India (Chaudhry, J. & Verma, P., 2020).

#### Component 4: Post-Purchase Dissonance

The component is measured by regret after making impulse purchases and sometimes regret about buying new things. It shows how much psychological discomfort a person might feel after buying something, especially in impulsive situations. Anticipated regret can influence a person's hesitation to make an initial purchase, while actual regret can affect brand loyalty and future buying decisions (Jamwal, M. & Mishra, S., 2021). We can understand this element from a psychological viewpoint. Purchase behavior isn't only driven by motives but also by expected and experienced outcomes (Kumar, P. and Kanchan, K., 2019).

#### Component 5: Peer Influence

This component is formed by my peer group and friends and represents normative social influence. The leading position of the variables related to peers determines the relation of brand choice to a need to comply, to fit in, or to match up with one's peer group, particularly in younger consumers. It is widely documented that peer group pressure is one of the main determinants of fashion consumption and brand-switching behavior (Hood, S., Thoney-Barletta, K., & Rothenberg, L, 2023).

#### Component 6: Impulse and Mood-Driven Buying

This component combines four variables, namely: Mood-Based Shopping, Buying More Due to Offers, Lack of Purchase Control, and Irresistible Desire to Buy Loved Clothing. This component encapsulates the affective and impulsive dimensions of consumer behavior, reflecting how emotional states and promotional stimuli interact in inducing unplanned purchases, therefore reinforcing the inclusion of mood and self-control constructs within consumer decision models (Jamwal, M. & Mishra, S., 2021).

#### Component 7: Digital Media Influence

This component includes Social Media and Electronic Media. They show the rising impact of online and digital channels. These channels influence brand awareness, how trends are viewed, and what people intend to buy through targeted content and endorsements from influencers (Rajagopalan, R. & Heitmeyer, J., 2005). The results highlight the increasing importance of using multiple channels in today's fashion retail (Sarkar, J. & Sarkar, A., 2022).

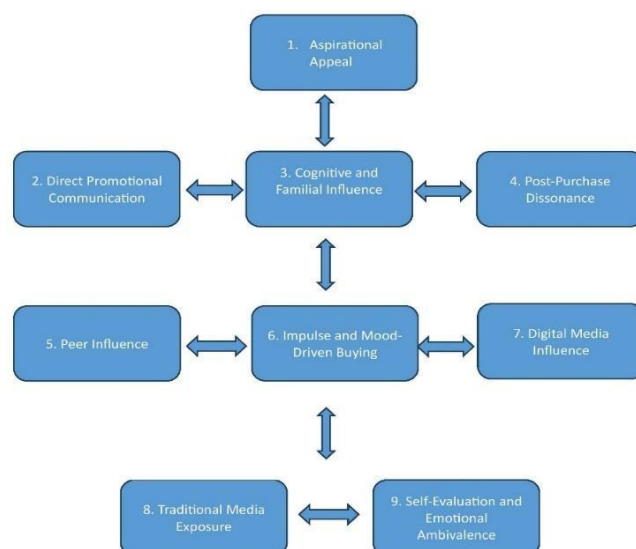
#### Component 8: Traditional Media Exposure

This factor includes Outdoor Advertising and Print Media. They show that traditional media outlets still matter today (Waheed, A. & Yang, J. (2017). These types of ads continue to have an impact, even as digital access grows. This is especially true in areas or segments where digital access is still developing (Sah, G. & Karki, S., 2020).

#### Component 9: Self-Evaluation and Emotional Ambivalence

This final component includes Self-Opinion and Mixed Feelings of Pleasure and Guilt. It looks at a thoughtful part of consumption behavior. Here, the consumer assesses their personal views and moral responses to buying, especially in impulsive situations (Khare, A. & Kautish, P., 2020). Personal judgment and mixed emotions are important in shaping post-purchase satisfaction and brand perception.

Figure 2: Key Determinants of Indian Consumers' Purchase Decisions for Branded Apparel



Source: Author's Compilation



The model shows that consumers' purchase preferences are affected by a mix of psychological, social, emotional, and marketing factors. Aspirational appeal and direct marketing are external motivators. Meanwhile, cognitive, social, and emotional factors work together to shape behavior during and after a purchase. Digital and traditional media serve as supporting channels. Self-evaluation offers feedback for future decision-making (Trivedi, V., Joshi, P., Chatterjee, K., & Singh, G., 2023).

B- Factor Analysis: Identifying the key determinants of the purchase decision process of Indian consumers as per their gender and age.

Table 5: Factor Analysis: Key determinants of the purchase decision process of Indian consumers -Gender and Age-wise

Factor Analysis: Key determinants of the purchase decision process of Indian consumers -Gender wise	
Male	Female
KMO is 0.616 & Bartlett's Test of Sphericity is significant at (0.000)	KMO is 0.634 & Bartlett's Test of Sphericity is significant at (0.000)
Output lists total 8 factors that explained 14.161%, 10.196%, 8.154%, 6.910%, 6.225%, 5.840%, 5.421% & 4.841% of total variance respectively.	Output lists total 8 factors that explained 15.523%, 10.727%, 7.667%, 6.833%, 6.027%, 5.397%, 5.157% & 4.788% of total variance respectively.
Most Important Factor 1 includes following 3 variables- 1. 30. My Knowledge & Experience 2. 33. Family 3. 34. Friends Most Important Factor 2 includes following 2 variables- 1. 32 . Status Symbol 2. 31. Pride Appeal	Most Important Factor 1 includes following 3 variables- 1. 32 . Status Symbol 2. 31. Pride Appeal 3. 36. Celebrities Most Important Factor 2 includes following 3 variables- 1. 27. SMS & Tele calling 2. 26. Web advertising 3. 28. POP (Point of Purchase)
Factor Analysis: Key determinants of the purchase decision process of Indian consumers -Age wise	
15 years-30 years	31 years -45 years
KMO is 0.635 & Bartlett's Test of Sphericity is significant at (0.000)	KMO is 0.597 & Bartlett's Test of Sphericity is significant at (0.000)
Output lists total 8 factors that explained 15.505%, 10.927%, 7.847%, 6.586%, 6.157%, 5.701%, 5.274% &	Output lists total 8 factors that explained 15.334%, 10.371%, 8.832%, 7.422%, 6.489%, 5.768%, 5.204% and

4.831% of total variance respectively.	4.782% of total variance respectively.
Most Important Factor 1 includes following 4 variables- 1. 36. Celebrities 2. 31. Pride Appeal 3. 32 . Status Symbol 4. 35. My peer Group Most Important Factor 2 includes following 3 variables- 1. 30. My Knowledge & Experience 2. 33. Family 3. 34. Friends	Most Important Factor 1 includes following 3 variables- 1. 35. My peer Group 2. 34. Friends 3. 36. Celebrities Most Important Factor 2 includes following 3 variables- 1. 27. SMS & Tele calling 2. 26. Web advertising 3. 28. POP (Point of Purchase)
46 years -60 years	60 years & above
KMO is 0.544 & Bartlett's Test of Sphericity is significant at (0.000)	KMO is 0.602 & Bartlett's Test of Sphericity is significant at (0.000)
Output lists total 8 factors that explained 14.704%, 10.596%, 9.595%, 7.920%, 7.623%, 7.119%, 5.511% & 5.024% of total variance respectively.	Output lists total 10 factors that explained 16.129%, 10.580%, 9.947%, 8.472%, 7.488%, 7.007%, 6.539%, 5.625%, 5.240% & 4.768% of total variance respectively.
Most Important Factor 5 includes following 5 variables- 1. 34. Friends 2. 30. My Knowledge & Experience 3. 35. My peer Group 4. 33. Family 5. 29. Self-opinion Most Important Factor 4 includes following 2 variables- 1. 32 . Status Symbol 2. 31. Pride Appeal 3. 36. Celebrities 4. 24. Electronic media	Most Important Factor 1 includes following 3 variables- 1. 31. Pride Appeal 2. 32 . Status Symbol 3. 36. Celebrities Most Important Factor 2 includes following 3 variables- 5. 17. When I see a good deal I tend to buy more than I intended to buy 6. 35. My peer Group 7. 16. I have difficulty controlling my urge to buy when I see a good offer

In order to examine whether the factorial composition of determinants driving purchase decisions differs across gender and age groups, factor analysis was performed separately for each subgroup. Sampling adequacy and

factorability were satisfactory across groups: males (KMO = 0.616) and females (KMO = 0.634), with Bartlett's test significant ( $p = 0.000$ ) in both cases, thus supporting the appropriateness of latent construct extraction within each gender segment. Each gender-specific analysis extracted eight interpretable factors, and the factors accounted for meaningful portions of variance in a descending order: males - 14.161%, 10.196%, 8.154%, ..., 4.841%; females - 15.523%, 10.727%, 7.667%, ..., 4.788%. Notably, the dominant structure Factor 1 differed across genders: for males, the leading factor is anchored in experience-based and relational inputs - "My Knowledge & Experience," "Family," and "Friends" - meaning that men's decisions about branded apparel are primarily organized around cognitive familiarity and close social validation. For women, on the other hand, the first factor is distinctly symbolic/aspirational, comprising "Status Symbol," "Pride Appeal," and "Celebrities," which implies that women's choices are more strongly influenced by identity signalling and aspirational cues, while the next most salient factor emphasizes marketing communication and in-store persuasion - namely, SMS/tele-calling, web advertising, and POP promotion. Together, these findings imply that gender differences reflect more than simple variations in importance rankings; they suggest divergent underlying decision schemata - that is, more evaluative and socially confirmed in the case of males versus more aspirational and promotion-sensitive in the case of females.

An age-wise analysis reveals clear segment-specific differences in the factors influencing branded apparel purchase decisions. Among consumers aged 15–30 years (KMO = 0.635;  $p < 0.001$ ), purchase behaviour is primarily driven by aspirational and peer conformity influences, combining celebrity appeal, pride, status, and peer alignment, supported by knowledge, family, and friends. For the 31–45 years' cohort (KMO = 0.597;  $p < 0.001$ ), the dominant structure reflects social proof through peers, friends, and celebrities, followed by strong sensitivity to promotional and retail communication cues. In contrast, consumers aged 46–60 years (KMO = 0.544;  $p < 0.001$ ) rely more on trusted relationships and self-evaluation, indicating a relational–self-appraisal decision pattern. Among those aged 60 years and above (KMO = 0.602;  $p < 0.001$ ), aspirational motives re-emerge alongside deal-triggered and socially influenced impulse tendencies. Overall, the findings confirm that branded apparel purchase decisions vary systematically across life stages, underscoring the need for age-specific positioning, communication, and channel strategies.

## 5. CONCLUSION

The current study seeks to identify the hidden factors that influence how Indian consumers make decisions about buying branded clothing. This is based on primary survey data from Uttar Pradesh, gathered through quota sampling ( $N = 660$ ). We used exploratory factor analysis in SPSS to extract the key drivers behind the decision-making components. The sampling adequacy and factorability were acceptable (KMO = 0.637; Bartlett's  $\chi^2 = 2867.702$ ,  $df = 231$ ,  $p = 0.000$ ). This supports the dataset's suitability

for factor extraction. We identified nine components with eigenvalues greater than 1, which together account for 65.286% of total variance. This suggests that the decisions surrounding branded apparel are best understood through a complex structure rather than a single dominant factor. The analysis revealed a meaningful set of factors that align with how consumers make decisions across various areas, such as aspirations, information, social influences, promotions, emotions, and reflections post-purchase. The most important factors included Aspirational Appeal and Direct Promotional Communication. These factors highlight how cues related to identity, such as status, pride, and celebrity influence, combine with brand messaging in the market. Additionally, decision-making was influenced by Cognitive and Familial Influence, Peer Influence, and various emotional dynamics that occur post-purchase. These include Post-Purchase Dissonance, Impulse and Mood-Driven Buying, and Self-Evaluation and Emotional Ambivalence. This shows that purchase decisions evolve before and after buying, affected by emotions and self-reflection. The model emphasizes the ongoing significance of media channels, noting the impacts of Digital Media Influence and Traditional Media Exposure. This indicates that consumers engage with multiple forms of persuasion, rather than relying on one type of communication.

One important contribution of this study is that the factor structure varies by demographic groups. The exploratory factor analysis by gender shows satisfactory factorability for both males (KMO = 0.616) and females (KMO = 0.634), but their primary organizing logic differs. Males' top factor focuses on experience-based cognition and close personal validation (knowledge/experience, family, friends). In contrast, females' key factor is more symbolic and aspirational (status symbol, pride appeal, celebrities) and shows a higher sensitivity to direct promotional messages (SMS/telemarketing, online ads, point-of-purchase displays). Age-based findings further highlight segment differences: younger consumers (15–30; KMO = 0.635) show a structure based on "aspiration + peer conformity," middle-aged consumers (31–45; KMO = 0.597) lean towards "social proof + structured promotion," the 46–60 group (KMO = 0.544) reflects relational and self-evaluation factors, and older consumers (60+; KMO = 0.602) demonstrate both aspirational tendencies and a sensitivity to promotional deals. These subgroup results suggest that decision-making for branded apparel varies by demographic life stage and gender meaning rather than following a single fixed hierarchy of factors.

From a practical perspective, the findings suggest that clothing manufacturers and retailers should use targeted strategies. Aspirational cues and celebrity messages may be more effective with women and younger consumers. Messages that promote cognitive reassurance, familiarity, and family or social validation will likely have a stronger impact on males and older consumers. Because the findings also relate to post-purchase feelings and emotional conflicts, companies should treat post-purchase communication—like fit assurance, easy returns, authenticity guarantees, and supportive after-sales

contact—as essential to the decision-making process, not just as extras.

The study also notes some limitations. The sample only covers five districts in Uttar Pradesh and is based on quota sampling, so it may not represent national trends. Future research could build on this work by validating the factor structure through confirmatory factor analysis and structural modelling. It would also benefit from examining measurement consistency across gender and age groups, and testing the model in larger Indian regions, including Tier-2/Tier-3 cities and rural markets, as well as among online-only versus store-focused buyers (Hair et al., 1998; Fabrigar et al., 1999).

## Declaration

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- **Conflict of Interest:** The authors declare that there is no conflict of interest.
- **Ethical Approval:** Ethical approval was not required for this study as it involved anonymous survey responses and did not include any identifiable personal data.
- **Availability of Data and Materials:** The datasets generated and/or analyzed during the current study are available from the corresponding author upon reasonable request.
- **Consent to Participate:** Informed consent was obtained from all individual participants included in the study.

**Consent to Publish:** Consent to publish was obtained from all authors...

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