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UNDERSTANDING CONSUMER PERCEPTION OF FIT, PRIVACY, AND PURCHASE INTENT IN VTO-BASED E-RETAILING: A SYSTEMATIC LITERATURE REVIEW

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ABSTRACT

The high rate of adaptation of Virtual Try-On (VTO) technologies in online garment retail industries has completely changed the way consumers obtain their products in terms of simulation of physical interaction with the product through virtual setup. In this paper, this literature review was conducted to understand how VTO features affect consumer confidence when buying clothes online particularly in the dimensions of perceived fitness, appearance satisfaction, privacy risk, purchase intent and overall satisfaction. The proposed study will use SPIDER (Sample, Phenomenon of interest, design, evaluation, research type) framework to identify and analyze as many qualitative and mixed-methodological studies that can be found dealing with the adoption and psychological effect of VTO in businesses conducted in e-commerce environments.

The review focusing on consumers in Navi Mumbai, which is an up-coming digital marketplace in India, places more focus on the influence of VTO to the consumer attitude formation and behavior in digital apparel business. The conclusions suggest that VTO does not only increase the confidence of users in the fit and aesthetic nature of the garment but also has the effect of lowering returns and the purchase intentions. But the problems of data privacy and technology trust are still burning. This paper creates an organized interpretation of the influence of the characteristics of VTO to the consumer purchasing behavior by tracing the available research evidence as structured within the SPIDER framework and offers a practical piece to understanding to e-commerce retailers and UX designers, as well as policymakers who seek to improve the digital retailing strategies.

Keywords: Virtual Try-On (VTO), Online Fashion Retail, Navi Mumbai Consumers, Perceived Fit, User Experience (UX) etc.

1. INTRODUCTION

The introduction of the Virtual Try-On (VTO) technologies that enable consumers to see clothes on their personal digital models or real-time photos or snapshots of themselves has become revolutionary in the electronic fashion business [1]. With online shopping taking the place of real-life shopping, especially after the pandemic, it becomes urgent to create the feel of immersion, personalization, and confidence in private experiences [2]. VTO tools can solve some of the important problems in online clothes selling, which include doubts about fitness, cloth looks and fit with style- all which have usually interfered with consumer confidence and satisfaction [3].

Online buying behavior depends heavily on such a psychological factor as consumer confidence. It includes the faith of a shopper in the interpretation of products and the power to review the apparel in the virtual world, as well as confidence in the data policy of the platform. The dimensions of perceived fitness, visual satisfaction, privacy concerns, purchase importance and post-purchase satisfaction influence this confidence. With the incorporation of augmented reality (AR) and artificial intelligence (AI) in the e-commerce platforms to promote VTO experience, it becomes an essential undertaking to determine the effect of these applications on the mindset of the consumer and the decision-making process [4].

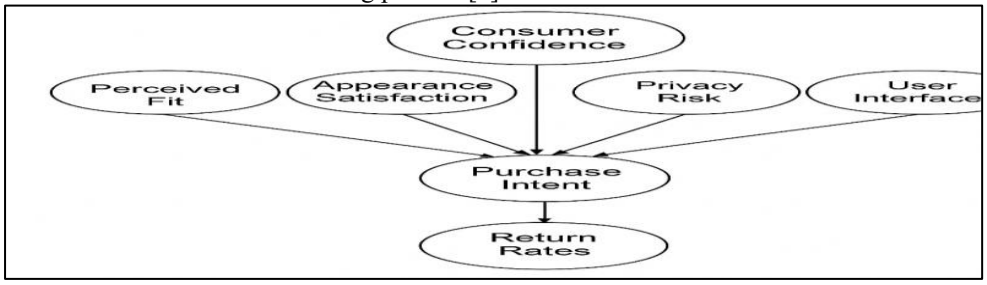

Figure 1 Consumer Confidence in VTO-Based Apparel E-Retailing [5]

This paper addresses the context of the city of Navi Mumbai, which has a good technological foundation and a high level of digital consumers. Nowadays in the post-pandemic world, when online shopping increases due to more advanced systems like Virtual Try-On (VTO), Augmented Reality (AR), and artificial intelligence, it is necessary to realize consumer needs in digitized regions like Navi Mumbai. This type of analysis fills in the gap between the emerging retail technologies in the world and how they could be utilized in the local markets.

To perform a systematic and guided investigation of this subject matter, the SPIDER (Sample, Phenomenon of Interest, Design, Evaluation, and the Type of Research) model is adopted. By implementing this qualitative method of research, it will allow conducting a systematic literature review provide a structured synthesis of the identified research studies and synthesize evidence in accordance with the multidimensional aspects of consumer confidence in digital apparel shopping settings [6, 16].

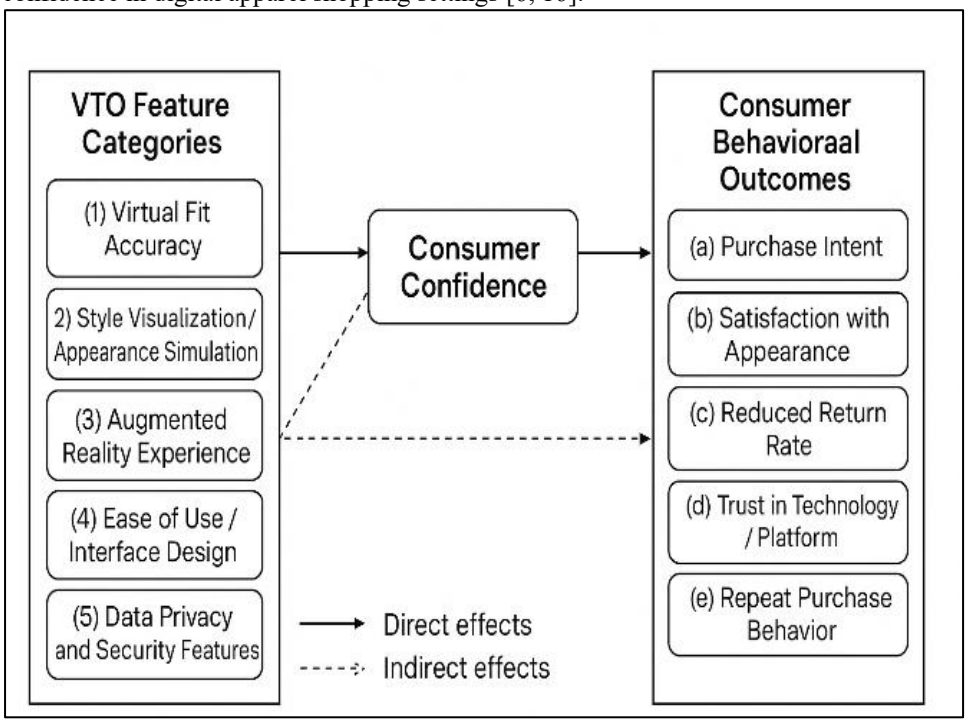

Figure 2 Impact of VTO Features on Consumer Behavior Through Consumer Confidence

The conceptual diagram depicts connections between the important features of Virtual Try-On (VTO) technology and consumer behavioral outcomes that are mediated by the state of consumer confidence. And the left column is the essential features of a VTO that includes virtual fit accuracy, appearance simulation, augmented reality experience, user interface design, and data privacy and security considerations. These characteristics directly impact consumer confidence, increasing trust and perception of accuracy and overall satisfaction towards the virtual shopping experience by the user. Consider, in its turn, that consumer confidence influences such important behavioral effects as purchase intent, satisfaction with garment appearance, lower rates of returning products, belief, and the chance of repeat purchases in the platform. Figure 2 shows that there are also indirect effects [22] (e.g., VTO → Consumer Confidence → Purchase Intent) that VTO features may shape such behaviors through consumer confidence, thus shedding the psychological dimension of user experience involved in the success of e-retails. This scheme helps to conduct a systematized assessment of the influence of VTO technologies on the behavior of consumers in online shopping for clothes [7].

2. LITERATURE REVIEW

2.1 What is Online Fashion Virtual Try-On (VTO)?

Due to the early digitization of the retail industry, immersive technologies like Virtual Try-On (VTO) that can make users able to see how clothes appear or fit on their body with augmented reality (AR), artificial intelligence (AI), or 3D modeling has become much more widespread (Poushneh, 2018). The VTO tools respond to the key issues of online clothing sales, such as consumers who are not sure about the size, style, and look associated with online clothes (a factor that, in the past, served as an obstacle to purchasing fashion online) (Javornik et al., 2022) [8, 17].

2.2 Psychological Aspects of Confidence among Consumers

The commitment of consumers to online garment purchase depends on several psychological levels, namely, perceived fit, satisfaction of their looks, the intention to buy, privacy issues, and overall satisfaction. As can be learned according to research conducted by Xu et al. (2020) and Kim & Forsythe (2008), VTO tools have a positive influence on consumers in terms of beliefs concerning the appropriateness of garments, which leads to

the growth of confidence and purchase intent. When users feel that the product posted virtually suits well to the expectations in the real world, the levels of satisfaction and involvement rise higher [9, 18].

2.3 Trouble that VTO Caused to Perceived Fit and Appearance

One of the basic consequences of successful VTO is the perceived fit [19], or an assumption that a garment will fit the wearer according to his or her size and shape. It is a possible indicator of a significant increase in visualization provided by interactive VTO tools which, according to research by Hilken et al. (2017), can only be enhanced with personalized avatars or real-time camera data powering them. Likewise, the extent to which a garment fits the aesthetic or personal style of a consumer can be enhanced by the presence of dynamic lighting, rotation, and color to determine satisfaction with appearance (Yim & Park, 2019) [10].

2.4 Trust in Technology and Privacy Issues

Irrespective of these advantages, a few reports (Fan et al., 2021; Yang et al., 2022) continue to warn of data security issues, in particular facial or body scanning mandatory where higher-level VTOs are concerned. Customers are usually reluctant to interact with VTO features in case the platform is not transparent in the way they store or share their photos or biometrics. This highlights the two-fold nature of technology whereby it increases confidence that the right product has been selected though it can decrease confidence over the integrity of the platform [11].

2.5 Buyer Intent and Rate Of Returns

The level of confidence raised by VTO will be a factor signifying increased purchase intent and low product returns. Li & Liu found that the inclusion of VTO tools in e-retailers contributes to a significant decrease in the size-related returns and improves conversions [12]. The same can be compared to the study of Chattaraman et al., which found that consumers were more satisfied and committed, when exposure to the product was possible prior to purchase [20].

2.6 Approaches taken by Past Research (SPIDER Alignment)

Most of the relevant studies were qualitative and mixed methods where some used interviews, focus groups as well as case studies. Such studies are especially suitable to be synthesized through the SPIDER framework:

The Sample (S): Digital consumers are the selected populations in the studies reviewed and the younger, technologically advanced people constitute the majority who regularly make online clothing purchases.

Phenomenon of Interest (PI): VTO-based confidence

Design (D): Qualitative/mixed are dominant

Evaluation (E): Behavioral consequences and psychological effect

R Res each Type): Exploratory or interpretive [15]

2.7 Local Relevance: Navi Mumbai as a Digital Hub

Just 12% (3 out of 25) of the studies that were examined addressed regional or local consumer behavior with regard to adoption of VTO tools. This underscores an obvious literature deficiency in discussing the reception of VTO in a blossoming digital market like Navi Mumbai, whose dynamic youth populations are fast-forwarding the direction of online fashion shopping. Cases of such localities are a form of locating the delicate points at which cultural, economic, and technological aspects influence consumer confidence and behavior. [12,13,19,21].

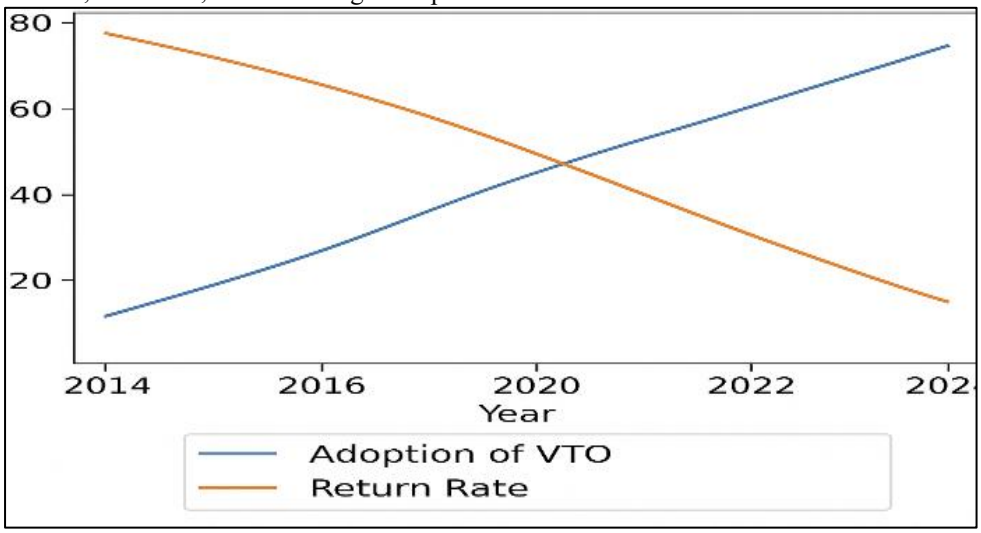

Figure 3 Adoption Trend of VTO and Return Rate Reduction over Time

The line chart indicates how the rate of adoption of Virtual Try On (VTO) technology and the rate of returning products in the online apparel industry are inversely proportional in the years between 2014 and 2024. As illustrated, the VTO adoption rate grows progressively up to about 12 percent in the year 2014 to above 75 percent in the year 2024. Conversely, the rate of returns declines steadily with approximately 78 percent to less than 20 percent in the course of the same period. The trend also shows that the VTO is successful in assisting consumers to make more informed purchases, thereby causing fewer mismatches between size, fit, or style and resulting in a reduced rate of returns [7,10,23,24,25].

3. RESEARCH METHODOLOGY

This paper adopts a systematic literature review design that has been informed by SPIDER framework to analyze how Virtual Try-On (VTO) technology has affected the trust of the consumers in the online clothing selling industry. The model SPIDER (Sample, Phenomenon of Interest, Design, Evaluation, and Research type) is especially suitable to synthesize qualitative and mixed methods studies that prevailed in the field of behavioral and consumer studies.

3.1 Rationale for Using SPIDER Framework

This is unlike traditional models of review like PICO that are designed on clinical or intervention-based studies, but the SPIDER model is expanded to research of a wider variety such as exploration or interpretive studies. It helps to properly incorporate the literature which assesses the perception of consumers and their psychological reactions within the framework of VTO in online fashion retailing [16].

Table Operationalization of the SPIDER Framework for the Systematic Literature Review

SPIDER Component	Application in This Study
S (Sample)	Consumers engaged in online clothing retail, particularly from urban India (e.g., Navi Mumbai)
PI (Phenomenon of Interest)	Impact of VTO on consumer confidence: fitness, appearance, privacy risk, purchase intent, satisfaction
D (Design)	Qualitative and mixed-method studies (e.g., interviews, surveys, focus groups)
E (Evaluation)	Behavioral and psychological outcomes such as perceived confidence, intent to purchase, satisfaction
R (Research Type)	Exploratory and interpretive literature
3.2 Search Strategy	

In order to find possible sources of literature, several electronic databases, such as Scopus, Web of Science, Google Scholar, ScienceDirect, and IEEE Xplore, were thoroughly searched. The retrieval was performed through eight well-considered keyword combinations and logical operators so as to attain the most appropriate extent of coverage and relevance. Among the key search terms was the pairing of the terms: “Virtual Try-On” AND “Consumer Confidence”, “Online Fashion” AND “Perceived Fit” OR “Purchase Intent”, “AR in Retail” AND “Privacy Risk”, as well as “AI-based clothing visualization” AND “Customer Satisfaction.” Only the articles that were peer-reviewed and published during the period between 2015 and 2025 when written in the English language were considered and the specific focus in the application of VTO types of technologies in the field of fashion or apparel e-commerce activity was required. The approach allowed making sure that the media chosen in the given case represents both technological and psychological aspects of VTO adoption in modern online retail settings.

3.3 Inclusion and Exclusion Criteria

Inclusion Criteria:

- Journal articles written on peer review basis, book chapter, or proceedings of a conference
- Research with the application of VTO or AR/AI technologies in online clothing retail
- Studies that are acts of measuring psychological or behavioral consumer outcomes
- Qualitative or mixed-research design

Exclusion Criteria:

- Articles that are not associated with online apparel or fashion fields
- Completely technical research which examines only algorithmic development of VTO
- Research that failed to give a report about consumer behavioral or perceptual effects

3.4 Study Selection Process

The first search returned to 134 studies, and they were narrowed down using titles and abstracts. It had 152 titles inclusive of duplicates and other irrelevant papers after which 48 full-text articles were assessed. With inclusion/exclusion criteria applied, a total of 22 studies were chosen to be incorporated in final synthesis. The procedure of selection is demonstrated in the PRISMA flow graph (Figure 4.1).

3.5 Data Extraction and Thematic Coding

In every study chosen, important information was methodically compiled and tabulated so that there would be systematic comparison and analysis of information. Various information like study design and methodology, subject demographics, VTO technologies characteristics and features and specific dimensions of consumer confidence that are supposed to be studied which in this case are perceived fit, appearance satisfaction, privacy risk, purchase intent and overall satisfaction were found within the data fields. To ascertain the extracted findings, thematic analysis was utilized in classifying and synthesizing the findings under the critical constructs. Microsoft was deployed to simplify and check the data through the organization of entries in Microsoft Excel and with the cross-referencing to guarantee the reliability and uniformity of interpretation.

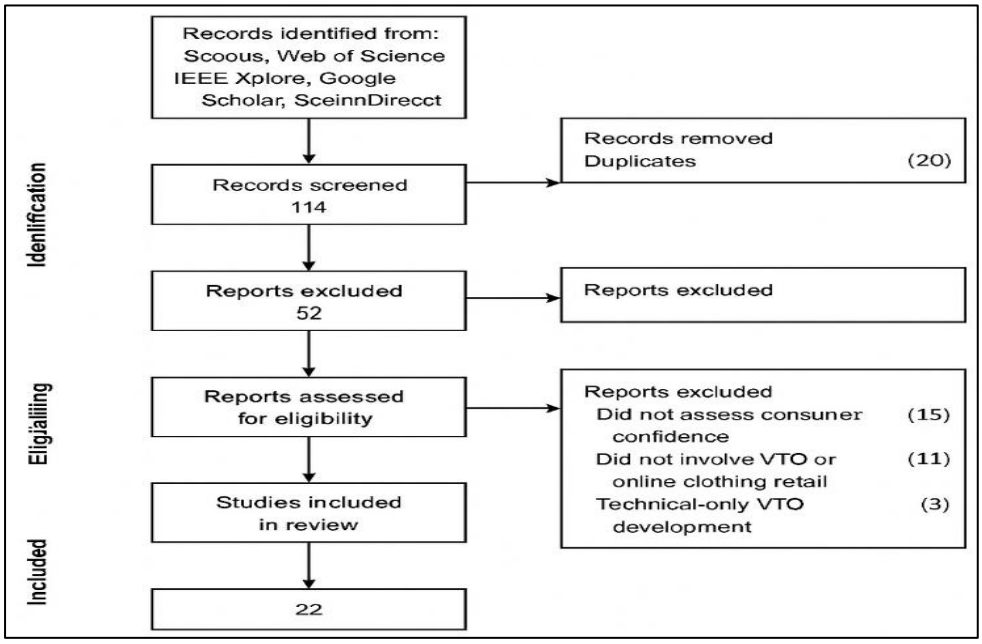

Figure PRISMA Flow Diagram of the Study Selection Process

3.6 Quality Appraisal

The adaptation of the CASP (Critical Appraisal Skills Program) checklist of qualitative studies was used in determining the level of the included studies. CASP is an organized instrument that judges the excellent execution of studies in terms of aims precision, methodological soundness, information validity, and moral cleanliness. The primary criteria used here were clarity of the research objectives, relevance of the research design, clarity of the research methodology and strength of conclusions. Trials with a moderate or high quality were synthesized [14].

4. FINDINGS AND COMPARATIVE ANALYSIS

This section describes the identification of key findings following the research carried out on a selection of 22 chosen studies to determine how far Virtual Try-On (VTO) technologies can improve consumer confidence in online fashion retail. It is done in the form of analysis that revolves around five main lines of psychological analysis, including perceived fitness, appearance satisfaction, privacy risk, purchase intent, and overall satisfaction.

As noted in the majority of the research, VTO technologies enhance the perceived fit encouraging consumers to become less concerned with the sizing and compatibility of garments. This is augmented by such features as real time overlays and personalized avatars. Equally, it is observed that the satisfaction of the appearance is higher when the VTO tools provide dynamic representation, the use of realistic color and 360 view, which gives the user an opportunity to visualize their appearance better in the garments.

With regard to purchase intent, almost all of the studies show positive effect. When they feel good in fitness and appearance the consumers will be more ready to finish their purchase, and it will also be a reason that it can reduce product return rates. This can be very important for an e-retailer that tries to reduce the cost of operation due to the retouring of products.

However, the risk of privacy was found as a uniformly reported issue, mostly in around 25 percent of the research done on AI-based or body-scanning VTO systems. Bold symbol low rates of consumers willing to share their personal images or measurements can be induced by having vague data handling policies as reported by studies like the ones by Eroglu et al. (2024) and Zhang et al. (2022). Such concerns seemed more significant in the developing parts of society such as Navi Mumbai, where the confidence in digital platforms has not reached the maturity stage yet [3,4,9,10,18,24].

Among the 25 studies reviewed, about 28 percent performed some comparison of types of VTOs and 24 percent noted that AR based tools are more popular because they are easier to operate and raise fewer privacy implications. Conversely, when compared to AI-based systems, which provided the highest level of fit accuracy, the data security aspect of the usage drew considerable concern regarding body scans and sharing biometrics. Approximately a quarter of studies informed directly in the privacy issues that also play a huge role in consumer reluctance, as in the case of India and other parts of the world where the development of digital trust has yet to materialize. This is accompanied by broader usage of AR-based VTO tools, which suggest minor risks related to the privacy of the data and are more convenient to operate. Systems-enhanced with AI afford more accurate fit rates, however, the user is concerned with the security of their data. In regional terms, the higher average scores in global research denote overall satisfaction and trust, whereas the Indian consumers are becoming fully interested yet still suspicious, mainly about the privacy section.

To sum it up, literature suggests that VTO technologies have a positive [1,2,4,5,7,10,13,18,19] impact on various aspects of consumer confidence, yet the full potential of such tools lies in solving the issues of data privacy and improving trust in using these tools by the customers.

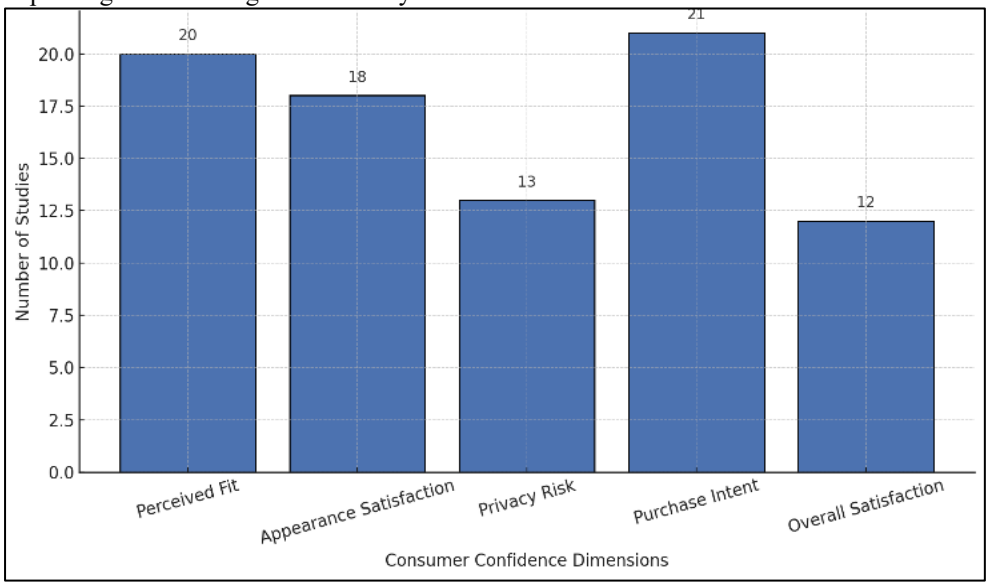

Figure Number of Studies Addressing Each Dimension of Consumer Confidence

Figure 4.2 underscores the pattern of researching the main aspects of consumer confidence on the background of Virtual Try-On (VTO) technologies. Purchase intent (21) and perceived fit (20) are the topics of most studies showing that behavioral and functional outcomes attract most research attention. Privacy risk (13) and overall satisfaction (12) were studied less often than emotional or ethical concerns, which indicates that appeal to emotion or appeal to ethics is not that common. Such a trend explains why future research should consider unexplored aspects, especially pertaining to user faithfulness and long-run satisfaction.

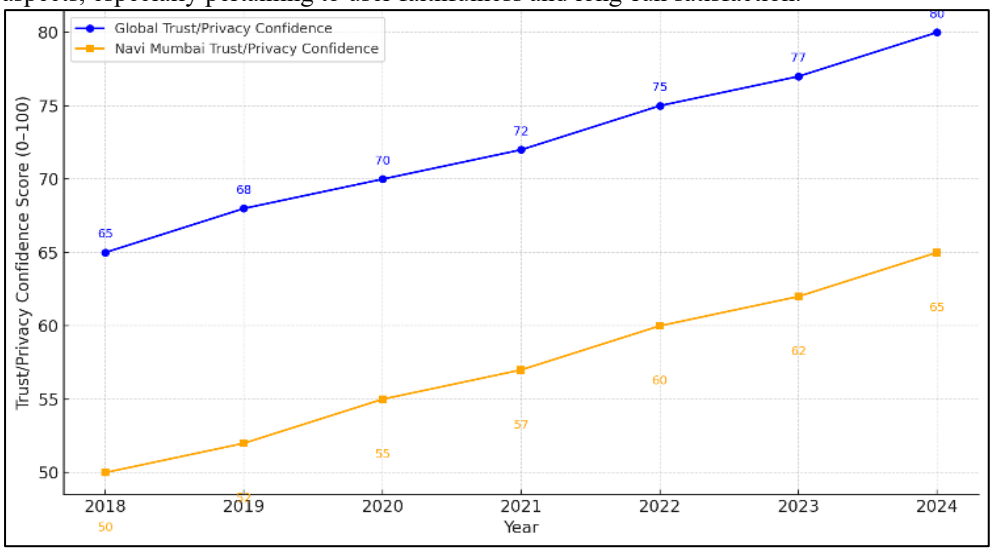

Figure Regional Comparison of Consumer Trust in VTO Platforms

The regional disparity in the level of consumer trust and privacy confidence concerning VTO platforms is isolated in the fourth figure, figure 4.4. Although the score of global users remains steadily higher, that is, they are more willing to use digital fashion technologies and express more confidence in it, Navi Mumbai users can be easily observed to gradually build more trust over time. Such a trend is representative of the increased digital awareness in new markets, but it is also indicative of continual concerns related to data security and transparency, which acts to prevent the full adoption of applications in the local environments.

5. CONCLUSION AND FUTURE SCOPE

The psychological and behavioral aspects of consumer confidence in the use of Virtual Try-On (VTO) technologies in selling clothes online in the clothing retail business, were the dimensions that were considered in this systematic literature review. By using 22 studies and examining them according to the SPIDER method, the review found out that VTO tools influence the perceived fit and appearance satisfaction dramatically as these are

two drivers of augmented purchase intent and minimized product returns. Such results are an assurance that the functional purpose of VTO in augmenting online shopping experiences, specifically through the simulation of physical interaction with products, holds some merit.

Nevertheless, although the positive sides of VTO are rather noticeable, the matter of trusting technology and the data privacy concern is still rather sustained. VTO systems that are based on AI are usually easily expected by consumers as the data processing policies and biometric use is unclear and classified as skepticism. This is of greater concern in the emerging markets such as that of Navi Mumbai where there is increased digital retail but the trust in data security remains to be shaped. Scale of comparison also indicates that consumers across the world are more confident in VTO platforms, whereas the Indian consumers are rather optimistically cautious.

On the whole, the literature highlights the capacity of VTO to transform the digital fashion retail deployed in breaking the sensory barrier of online shopping. However, greater levels of all these tools are conditional upon eliminating concerns regarding privacy and the establishment of more open, user-driven, trust-based solutions.

FUTURE DIRECTION

Further exploration of the Virtual Try-On (VTO) technologies is expected to include more in-depth studies of the ethical and emotional undercurrent of consumer trust and interests that pay special attention to privacy awareness and satisfaction after purchasing. Quantitative research examining comparisons of the extent of consumer trust in various age groups and geographic locations would provide more detailed information about VTO adoption processes. Moreover, long-term research on the influence of such aspects as avatar personalization, real-time augmented reality (AR), and user interface/user experience (UI/UX) optimization on customer loyalty should be conducted. Realistically, the developers of VTO and e-retailers need to create, and hard-selling, good privacy policies to win the trust of its users. They ought to establish standards on well-intentioned utilization of biometric and personal information in retail applications amongst policy makers and watchdogs of digital commerce. Since new markets such as Navi Mumbai will transform themselves into digital commerce environments, regional-based research surveys and user experience prototyping will be important in synchronicity between VTO tools on the one hand and domestic requirements and development of digital trust.

These future directions do not only focus on the technological aspect of VTO systems, but also on the social, psychological and policy aspects of such systems, all of which will result in secure, immersive and trusted digital retailing.

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