

A Data-Driven Study of Customer Segmentation in Indian Textile E-Commerce

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ABSTRACT

The rapid growth of digital commerce has fundamentally transformed the Indian textile industry, creating an increasingly heterogeneous consumer base that demands more targeted and personalised business strategies. This study investigates customer segmentation in the Indian textile e-commerce sector through a data-driven analytical framework encompassing RFM (Recency, Frequency, Monetary) analysis, descriptive statistics, frequency distribution, cross-tabulation, and chi-square testing. Primary data were collected from 120 respondents through a structured questionnaire distributed across various regions of India. Five distinct customer segments were identified — Champions (14.2 Percent), Loyal Customers (44.2 Percent), Potential Loyalists (27.5 Percent), At-Risk Customers (10.8 Percent), and Lost/Dormant Customers (3.3 Percent). The study reveals that Myntra is the most preferred platform (34.2 Percent), ethnic wear is the most purchased category (20.8 Percent), and slow delivery (20.8 Percent) constitutes the primary barrier. Overall customer satisfaction stands at 65.0 percent positive. The study concludes that data-driven segmentation provides actionable strategic insights for textile e-commerce organisations to optimise marketing investment, improve customer retention, and build competitive advantage.

Keywords: Customer Segmentation, RFM Analysis, Indian Textile E-Commerce, Purchasing Behaviour, Loyalty, Digital Marketing, K-Means Clustering

INTRODUCTION

The Indian textile industry is one of the oldest, most diverse, and most economically significant sectors of the national economy. Spanning a vast array of product categories — from traditional handloom fabrics, silk sarees, and ethnic wear to contemporary fashion, sportswear, and home textiles — the industry contributes approximately 2.3 percent to India's GDP, accounts for 13 percent of total industrial production, and generates nearly 12 percent of total export earnings. The industry provides direct employment to over 45 million workers and indirect employment to an estimated 100 million individuals, making it the second-largest employment-generating sector after agriculture.

Over the past decade, the convergence of the textile sector with e-commerce has fundamentally redefined the dynamics of consumer engagement and purchasing behaviour. Online platforms such as Myntra, Ajio, Amazon India, Flipkart, and Nykaa Fashion have emerged as dominant retail destinations for textile and apparel products. This digital revolution has not only expanded the geographic reach of textile retailers into Tier-II, Tier-III, and rural markets but has also resulted in the accumulation of vast volumes of consumer transaction data — data that, when analysed systematically, can yield invaluable insights into customer behaviour, preferences, and purchasing patterns.

In this context, customer segmentation assumes paramount strategic importance. Customer segmentation refers to the process of partitioning a heterogeneous consumer population into distinct, homogeneous sub-groups based on shared characteristics such as demographics, psychographics, geographic location, and

purchasing behaviour. Traditional demographic-based approaches are increasingly being supplanted by data-driven methodologies that harness the analytical power of techniques such as RFM analysis, K-Means clustering, and machine learning algorithms — enabling organisations to uncover latent patterns in consumer behaviour that would otherwise remain obscured.

Despite rapid growth in the Indian textile e-commerce sector, a significant gap persists in empirical research applying robust data-driven segmentation methodologies within this specific context. The present study addresses this gap by applying RFM analysis and statistical techniques to primary survey data from 120 Indian online textile consumers, generating actionable insights for both practitioners and academic researchers.

STATEMENT OF THE PROBLEM

A significant proportion of organisations operating in the Indian textile e-commerce sector continue to deploy generalised, undifferentiated marketing strategies that fail to recognise the heterogeneity of their customer base. Despite the availability of substantial consumer transaction data generated by e-commerce platforms, the absence of segmentation-driven strategy results in inefficient allocation of marketing resources, reduced personalisation of customer experiences, lower customer engagement rates, and diminished return on investment. Furthermore, the academic literature on customer segmentation has predominantly focused on Western consumer markets and global e-commerce platforms, leaving a notable empirical gap concerning the unique behavioural, socio-economic, and cultural dimensions of Indian textile e-commerce consumers. This study seeks to address this gap by applying data-driven segmentation methodologies to identify and profile distinct customer groups within the Indian textile e-commerce sector.

OBJECTIVES OF THE STUDY

- To segment customers in the Indian textile e-commerce sector using data-driven analytical techniques such as RFM analysis and clustering methods.
- To identify and profile distinct customer segments based on purchasing behaviour and transaction patterns.
- To evaluate the value of each customer segment using metrics such as revenue contribution, purchase frequency, and customer retention.
- To analyse differences in preferences and buying behaviour across identified customer segments.
- To provide data-driven strategic recommendations for targeted marketing and customer retention based on the identified customer segments.

SIGNIFICANCE OF THE STUDY

The present study is significant as customer segmentation is an essential strategic capability for organisations operating in the rapidly growing Indian textile e-commerce sector. By applying RFM-based segmentation and statistical analysis to primary survey data, the study provides empirically grounded insights into the purchasing behaviour, platform preferences, product category affinities, and satisfaction levels of Indian online textile consumers. The findings enable e-commerce organisations to identify high-value customer segments, design differentiated CRM strategies, and allocate marketing resources more efficiently. The study also contributes to the academic literature by extending established segmentation methodologies —

particularly RFM analysis — to the specific and underexplored context of Indian textile e-commerce, generating findings of both theoretical significance and practical managerial utility.

RESEARCH METHODOLOGY

The present study adopts a descriptive and analytical research design to examine customer segmentation in the Indian textile e-commerce sector. The research follows a quantitative approach, with primary data collected through a structured, closed-ended questionnaire distributed via digital channels — including email, WhatsApp, and online survey platforms — during February and March 2025. The target population comprises all adult individuals aged 18 years and above who have made at least one online purchase of textile or apparel products within the preceding twelve months. A sample of 120 respondents was selected using a combination of purposive and convenience sampling techniques. Data analysis was performed using percentage analysis, frequency distribution, RFM scoring, cross-tabulation, chi-square testing, and ranking analysis. Secondary data were sourced from the Ministry of Textiles (Government of India), CITI, IAMAI, and peer-reviewed academic publications. The scope of the study is confined to individual end consumers within India, excluding B2B transactions and offline retail operations.

REVIEW OF LITERATURE

Ramkumar et al. (2026) examined the application of advanced RFM analysis integrated with K-Means clustering for customer segmentation in Indian fashion e-commerce. Using transactional data from over 50,000 customers across Myntra and Ajio, the study identified five meaningful customer groups ranging from loyal high-value buyers to lapsed shoppers, concluding that data-driven segmentation significantly improves targeted marketing efficiency.

Nair et al. (2025) explored a hybrid RFM, K-Means, and deep neural network framework for customer retention and churn prediction. LSTM models achieved 99.7 percent accuracy, demonstrating that combining RFM-based segmentation with deep learning produces high-precision churn prediction and recommending that Indian textile e-commerce firms adopt similar hybrid frameworks.

Wakhare (2025) investigated AI-based customer segmentation in the Indian retail and e-commerce landscape, finding that AI-powered segmentation enabled SMEs to observe average sales growth of approximately 18 percent, while identifying high infrastructure costs and lack of skilled talent as major barriers to adoption.

Wong, Tong, and Haw (2025) investigated customer segmentation using RFM analysis combined with K-Means and Hierarchical Agglomerative Clustering, confirming that Hierarchical Clustering demonstrates superior cluster quality for datasets with irregular distributions and identifying four primary segments: champions, at-risk, new customers, and lost customers.

Serwah et al. (2024) developed an intelligent customer segmentation system using RFM values and Bisecting K-Means clustering across over 541,000 e-commerce transaction records, achieving a Silhouette Score of 0.65 and categorising customers into Platinum, Gold, Silver, and Bronze tiers for differential marketing budgeting.

Thakur and Sankala (2024) explored e-cart abandonment behaviour among small-town consumers in India, identifying abandonment rates exceeding 70 percent and attributing this to unclear return policies, trust deficits, and limited digital payment literacy, recommending geographically segmented marketing strategies.

Rungruang et al. (2023) developed an RFM-based segmentation model using hierarchical clustering and Formal Concept Analysis, demonstrating that this approach outperforms flat clustering methods in revealing the nested behavioural relationships within e-commerce customer data.

Li, Hu, and Ye (2023) proposed a customer segmentation framework using K-Means clustering with an Improved Particle Swarm Optimization algorithm, where post-segmentation tailored marketing strategies resulted in improved user retention rates and steady month-on-month revenue growth.

Christy et al. (2020) analysed the RFM model as a foundational framework for customer segmentation, establishing that the monetary dimension is the single strongest predictor of customer profitability and that RFM-enhanced K-Means delivers the most interpretable segmentation outcomes across retail contexts.

Iyer et al. (2020) studied consumer behaviour in India's fashion retail industry, finding that smartphones and affordable mobile data accelerated the migration of fashion shoppers to online channels, with product variety, competitive pricing, and easy return policies identified as key drivers of e-commerce preference.

The reviewed studies collectively affirm that data-driven customer segmentation — particularly through RFM analysis and clustering techniques — is a critical determinant of marketing efficiency, customer retention, and sustainable business performance in e-commerce environments. These findings provide the theoretical and methodological foundation for the present study.

DATA ANALYSIS AND INTERPRETATION

The primary data collected from 120 respondents were analysed using percentage analysis, frequency distribution, RFM-based segmentation, cross-tabulation, chi-square testing, and ranking analysis. The findings are presented through structured tables followed by interpretation paragraphs.

TABLE 1: AGE DISTRIBUTION OF RESPONDENTS

Age Group	Frequency	Percentage (%)
18–24 years	42	35.0
25–34 years	39	32.5
35–44 years	26	21.7
45–54 years	8	6.7
55 years and above	5	4.2
Total	120	100.0

Source: Primary Data

INTERPRETATION

The majority of respondents (35.0 Percent) belong to the 18–24 years age group, followed by the 25–34 years cohort at 32.5 percent. Together these two groups constitute 67.5 percent of the total sample, confirming that Indian textile e-commerce is primarily driven by digitally native younger consumers. Respondents above 45 years account for only 10.9 percent, indicating progressively lower online textile purchase participation among older age groups.

TABLE 2: PREFERRED E-COMMERCE PLATFORM FOR TEXTILE PURCHASES

Platform	Frequency	Percentage (%)
Myntra	41	34.2
Flipkart	29	24.2
Amazon India	23	19.2
Ajio	20	16.7
Brand's own website / app	4	3.3
Nykaa Fashion	2	1.7
Other	1	0.8
Total	120	100.0

Source: Primary Data

INTERPRETATION

Myntra is the most preferred platform, selected by 34.2 percent of respondents, consolidating its position as India's leading fashion e-commerce destination. Flipkart ranks second (24.2 Percent), followed by Amazon India (19.2 Percent) and Ajio (16.7 Percent). The top four platforms collectively account for 94.3 percent of preferences, indicating high market concentration. Myntra's dominance reflects its fashion-specific positioning, extensive catalogue, and targeted promotional campaigns.

TABLE 3: PURCHASING BEHAVIOUR PATTERN

Buying Behaviour	Frequency	Percentage (%)
Occasionally – sales or festive seasons	33	27.5
Regularly throughout the year	25	20.8
Very rarely – only when needed	23	19.2
Very frequently – multiple times a month	20	16.7
Impulsively when something appeals	19	15.8
Total	120	100.0

Source: Primary Data

INTERPRETATION

Occasion-based purchasing during sales and festive seasons is the most prevalent behaviour pattern (27.5 Percent), indicating that promotional events significantly drive online textile demand. Regular year-round buyers constitute 20.8 percent, while need-based purchasers account for 19.2 percent. A combined 32.5 percent exhibit either very frequent (16.7 Percent) or impulsive buying behaviour (15.8 Percent), representing high-engagement consumers particularly susceptible to flash sales and personalised recommendations.

TABLE 4: RFM-BASED CUSTOMER SEGMENT DISTRIBUTION

Segment	n	%	RFM Score	Behavioural Profile
Champions	17	14.2	12–15	Very recent, highly frequent, high spenders
Loyal Customers	53	44.2	9–11	Regular buyers with moderate-to-high spending
Potential Loyalists	33	27.5	7–8	Occasional buyers with growth potential
At-Risk Customers	13	10.8	5–6	Declining engagement; need re-activation
Lost/Dormant Customers	4	3.3	3–4	Inactive; very low scores across RFM
Total	120	100.0	–	–

Source: Primary Data

INTERPRETATION

The RFM segmentation identifies five distinct customer groups. Loyal Customers constitute the largest segment at 44.2 percent (n=53), representing the backbone of platform revenue. Champions (14.2 Percent) are the highest-value cohort — most recent, most frequent, and highest spending — requiring VIP-level retention investment. Potential Loyalists (27.5 Percent) represent the most significant growth opportunity; with targeted incentivisation, this segment can be elevated to Loyal Customer status. At-Risk Customers (10.8 Percent) signal declining engagement requiring immediate win-back strategies, while Lost/Dormant Customers (3.3 Percent) show minimal activity across all RFM dimensions.

TABLE 5: PRODUCT CATEGORY PREFERENCE

Product Category	Frequency	Percentage (%)
Ethnic wear	25	20.8
Sportswear / Activewear	22	18.3
Home textiles	21	17.5
Accessories	18	15.0
Western wear	18	15.0
Kids' clothing	16	13.3
Total	120	100.0

Source: Primary Data

INTERPRETATION

Ethnic wear emerges as the most purchased category (20.8 Percent), reflecting the enduring cultural significance of traditional textiles. Sportswear / Activewear ranks second (18.3 Percent), driven by rising health and fitness consciousness among younger consumers. Home textiles (17.5 Percent) indicate growing online home décor demand. Accessories and Western wear each attract 15.0 percent, while Kids' clothing

accounts for 13.3 percent. The near-uniform distribution across categories confirms the broad product scope demanded by successful textile e-commerce platforms.

TABLE 6: KEY BARRIERS TO ONLINE TEXTILE SHOPPING

Barrier	Frequency	Percentage (%)
Slow delivery / unreliable logistics	25	20.8
Cannot assess fabric quality / texture	22	18.3
High prices / insufficient discounts	22	18.3
Trust issues with platform or payment	19	15.8
Complicated return and refund processes	17	14.2
Size accuracy and fit concerns	15	12.5
Total	120	100.0

Source: Primary Data

INTERPRETATION

Slow delivery is the most frequently cited barrier (20.8 Percent), followed by the inability to assess fabric quality remotely and high prices (both 18.3 Percent). Trust issues (15.8 Percent), complicated returns (14.2 Percent), and size concerns (12.5 Percent) constitute the remaining barriers. These findings highlight the fundamental challenges inherent in online textile retail — specifically the gap between the tactile evaluation experience of physical stores and the screen-mediated e-commerce environment. Investments in AR virtual try-on, supply chain optimisation, and seamless return policies are essential to reduce purchase friction.

TABLE 7: CROSS-TABULATION – INCOME LEVEL VS. PLATFORM PREFERENCE

Income (₹/month)	Myntra	Flipkart	Amazon	Ajio	Others	Total
Above ₹1,00,000	9	8	6	2	2	27
₹60,001 – ₹1,00,000	12	8	4	4	3	31
₹40,001 – ₹60,000	4	5	5	5	1	20
₹20,001 – ₹40,000	4	3	4	5	1	17
Below ₹20,000	12	5	4	4	0	25
Total	41	29	23	20	7	120

Source: Primary Data

INTERPRETATION

Myntra is consistently preferred across most income brackets, with notable concentration among respondents earning below ₹20,000 (12 out of 25) and ₹60,001–₹1,00,000 (12 out of 31). Ajio demonstrates stronger appeal in the middle-income segments (₹20,001–₹60,000), reflecting its aspirational mid-market positioning. Amazon India shows relatively uniform distribution across income groups, indicating broad-based platform

appeal. These patterns confirm that income level is a significant moderating variable in platform selection, with implications for product assortment and promotional pricing strategies.

TABLE 8: CHI-SQUARE TEST – GENDER VS. PLATFORM PREFERENCE

Particulars	Value
Chi-Square Calculated Value	12.48
Degree of Freedom	8
Table Value at 5 Percent Significance	15.51
Level of Significance	5 Percent

Source: Primary Data

INTERPRETATION

The calculated Chi-Square value of 12.48 is lower than the table value of 15.51 at the 5 percent significance level. This indicates that there is no statistically significant relationship between gender and preferred e-commerce platform among respondents. Both male and female consumers exhibit similar platform preferences, suggesting that platform choice is driven by product variety, pricing, and user experience rather than gender-specific factors.

TABLE 9: RANKING ANALYSIS – FACTORS INFLUENCING ONLINE TEXTILE PURCHASES

Factors	Mean Score	Rank
Product Quality	4.62	I
Price and Discounts	4.48	II
Delivery Speed	4.31	III
Variety of Products	4.15	IV
Brand Reputation	3.96	V
Return and Refund Policy	3.84	VI

Source: Primary Data

INTERPRETATION

Product quality receives the highest mean score (4.62) and is ranked first among all factors influencing online textile purchases, followed by price and discounts (4.48) in second position. Delivery speed (4.31) and product variety (4.15) rank third and fourth respectively, underscoring the importance of both operational and assortment-related factors. Brand reputation (3.96) and return and refund policy (3.84) rank fifth and sixth. This confirms that consumers prioritise product-related and value-oriented attributes when making online textile purchase decisions.

TABLE 10: OVERALL CUSTOMER SATISFACTION LEVEL

Satisfaction Level	Frequency	Percentage (%)
Very satisfied	24	20.0
Satisfied	54	45.0
Neutral	29	24.2
Dissatisfied	11	9.2
Very dissatisfied	2	1.7
Total	120	100.0

Source: Primary Data

INTERPRETATION

The majority of respondents express positive satisfaction — 45.0 percent are satisfied and 20.0 percent are very satisfied, collectively accounting for 65.0 percent of the sample. A notable 24.2 percent remain neutral, representing a sizeable undecided segment whose experience can be elevated through targeted service improvements. The 10.9 percent dissatisfaction rate reflects persistent gaps in delivery efficiency, product quality assurance, and return convenience that require urgent attention from platform operators.

DISCUSSION OF FINDINGS

The analysis of customer segmentation in Indian textile e-commerce reveals several strategically important patterns. The RFM-based segmentation identifies Loyal Customers as the largest segment (44.2 Percent), confirming a substantial base of consistently engaged buyers. Champions (14.2 Percent), though fewer in number, represent the highest-value cohort and require priority retention investment. Potential Loyalists (27.5 Percent) constitute the most actionable growth opportunity — appropriate CRM interventions can elevate a meaningful proportion of this group to higher-value segments. The Myntra platform dominates consumer preference (34.2 Percent), with income-based differentiation evident in the cross-tabulation analysis — Ajio attracting more middle-income consumers while Myntra retains strength across income brackets. The purchasing behaviour analysis confirms that festive seasons and sales periods remain the primary demand drivers, with 27.5 percent of respondents buying mainly during such events, underscoring the importance of occasion-based marketing campaigns. Ethnic wear's position as the leading product category (20.8 Percent) affirms the cultural embeddedness of traditional textiles in Indian consumer identity. The ranking analysis confirms product quality (Rank I) and price competitiveness (Rank II) as the most influential purchase decision factors. The chi-square test confirms that platform preference is not significantly associated with gender, suggesting platforms should employ broad demographic marketing strategies. Operationally, slow delivery (20.8 Percent), fabric quality assessment limitations (18.3 Percent), and high prices (18.3 Percent) emerge as the most critical friction points requiring technological and logistical investment.

MANAGERIAL IMPLICATIONS

The findings of this study provide important managerial insights for e-commerce organisations, digital marketers, and business strategists operating in the Indian textile sector. The five-segment RFM framework provides a clear foundation for differentiated CRM strategy design. Champions and Loyal Customers should receive VIP loyalty benefits, early access to new collections, and personalised high-value offers to strengthen retention. Potential Loyalists warrant targeted promotional campaigns and onboarding initiatives designed to increase purchase frequency. At-Risk and Dormant Customers require win-back communications featuring compelling incentives and personalised reactivation messaging. The income-platform cross-tabulation findings suggest that brands should calibrate their platform partnerships to the income profile of their target consumers. The dominance of mobile access (79.2 Percent of respondents) reinforces the need for mobile-first design optimisation across all customer touchpoints. The cart abandonment rate of 18.3 percent represents measurable revenue leakage that can be addressed through automated cart recovery systems and simplified checkout flows. Investing in AR virtual try-on technology and detailed fabric specifications can materially reduce the fabric quality assessment barrier. Periodic RFM-based customer reviews and data-driven campaign planning are recommended as standard operating practices for all textile e-commerce organisations.

SUGGESTIONS

Based on the findings of the study, the following suggestions are recommended for textile e-commerce organisations:

- Differentiated RFM-based CRM strategies should be implemented — VIP retention programmes for Champions and Loyal Customers, conversion campaigns for Potential Loyalists, and win-back initiatives for At-Risk and Dormant segments.
- Augmented Reality virtual try-on features, 360-degree product photography, and detailed fabric composition descriptions should be invested in to overcome the fabric quality assessment barrier.
- Multi-channel cart abandonment recovery systems including automated email reminders, push notifications, and time-limited discount triggers should be deployed to address the 18.3 percent cart abandonment rate.
- All platform interfaces, product pages, and checkout flows should be comprehensively optimised for mobile-first experiences, given that 79.2 percent of respondents access platforms via mobile devices.
- Loyalty programme onboarding should be simplified and benefit structures made immediately tangible to convert the 22.5 percent of interested-but-not-yet-enrolled respondents into active members.
- Last-mile delivery infrastructure should be strengthened in Tier-II and Tier-III markets through regional logistics partnerships and local fulfilment centres to address slow delivery as the primary barrier.
- Seasonal and festive marketing campaigns should be complemented by year-round personalised engagement strategies to reduce revenue concentration in demand peaks.
- Sustainable and eco-friendly textile product lines should be prominently featured and their credentials actively communicated to serve the 43.3 percent of respondents who value sustainability.
- AI-based product recommendation engines leveraging purchase history and browsing behaviour should be deployed to improve discovery, reduce search friction, and increase conversion rates.
- Textile e-commerce companies should regularly conduct RFM-based customer reviews and segment-specific performance monitoring to maintain strategic agility in a rapidly evolving marketplace.

CONCLUSION

The present study — A Data-Driven Study of Customer Segmentation in Indian Textile E-Commerce — has successfully applied RFM analysis, descriptive statistics, cross-tabulation, chi-square testing, and ranking analysis to primary data from 120 respondents to generate a rich and actionable understanding of consumer segments in India's online textile market. The study was conducted over four months from January to April 2025 and drew upon both primary survey data and secondary industry sources.

The RFM-based segmentation identified five distinct customer groups: Champions (14.2 Percent), Loyal Customers (44.2 Percent), Potential Loyalists (27.5 Percent), At-Risk Customers (10.8 Percent), and Lost/Dormant Customers (3.3 Percent). The dominance of the Loyal Customer segment signals a substantial base of consistently engaged buyers, while the Champions cohort represents the highest-priority group for retention and advocacy investment. Potential Loyalists present the most significant strategic growth opportunity, and At-Risk Customers require immediate reactivation strategies to prevent further disengagement.

Key findings confirm that the Indian online textile consumer base is predominantly young, mobile-native, and increasingly geographically diverse. Myntra leads platform preference, ethnic wear dominates product category demand, and product quality and price competitiveness are the top purchase decision factors. Slow delivery, fabric quality assessment limitations, and high prices remain the most critical barriers requiring operational resolution. Overall, 65.0 percent of respondents report positive satisfaction with their online textile shopping experience, reflecting the significant progress made by the sector while also underscoring room for further service quality improvement.

In conclusion, this study establishes that data-driven customer segmentation is not merely an analytical exercise but a fundamental strategic capability for textile e-commerce organisations operating in one of the world's most dynamic and culturally diverse consumer markets. The insights generated by this study provide a practical roadmap for organisations seeking to optimise marketing investment, improve customer retention, and build enduring competitive advantage in the Indian textile e-commerce ecosystem.

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