JETIR.ORG ISSN: 2349-5162 | ESTD Year : 2014 | Monthly Issue
JOURNAL OF EMERGING TECHNOLOGIES AND INNOVATIVE RESEARCH (JETIR)
An International Scholarly Open Access, Peer-reviewed, Refereed Journal

D2C BRANDS FOR CLOTHING AND ACCESSORIES EMERGING FROM SMALL TOWNS IN INDIA

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Abstract

The modern retail markets have become dependent on consumer behaviour and brand loyalty. This paper explores the development and the performance of the Direct-to-Consumer (D2C) clothing and accessories brands based in small towns in India, in determining the interrelation between brand image, trust, customer satisfaction, and loyalty. The survey was conducted in the form of a structured survey using data gathered among the consumers of the selected towns such as Coimbatore, Lucknow, and others. To examine the causality among the major constructs, Structural Equation Modelling (SEM) was used to analyse the data. The findings indicate that brand image has a great impact on consumer trust that has a positive influence on satisfaction and brand loyalty in the end. Coimbatore and Lucknow, which were the two towns studied, had a high score at 7.0 and 6.0 on the loyalty scale respectively, showing effective brand strategy and customer engagement, and lower score of 6.0 in Lucknow, respectively, showing the possibilities of the targeted marketing interventions. The paper emphasizes how the digital connectivity, socio-economic conditions, and personalized communication affect the impression consumer perceptions and bring about loyalty in the small urban centers. These conclusions can be useful to D2C entrepreneurs and marketers, who want to improve brand performance and customer retention. All in all, the study can be used to learn more about consumer dynamics in the emerging markets and offer practical actionable options to the small-town brands to develop their sustainable growth.

Keywords: D2C brands, brand image, trust, customer satisfaction, loyalty, small-town markets.

1.Introduction

Transformation of retailing into single-channel to omnichannel ecosystems has transformed the way the brands interact with consumers (Ailawadi, 2021). The emergence of e-commerce has seen manufacturers circumvent the old distribution channels and establish new Direct-to-Consumer (D2C) channels through which they can reach customers and form deeper relationships with them (Ailawadi and Farris, 2017). In comparison to traditional multi-brand retail, D2C models can provide companies with the control over the prices, brand story, and data (Arora et al., 2020). Small-town entrepreneurship is now a spurt in the Indian fashion sector historically dominated by large urban market bases due to digital inclusion (Droesch, 2023).

Omnichannel technologies which integrate the online and offline experience have also facilitated D2C growth (Bell et al., 2014). This new generation of entrepreneurs represented by small-town Indian brands like Snitch, Bewakoof, and Zouk has a combination of the digital outreach and locally-produced manufacturing efficiency (Bei & Gielens, 2023). Faster integration of low-cost e-commerce and changing consumer expectations has seen D2C clothing businesses emerging as a legitimate way of venturing in design (Cozzolino et al., 2021).

Omnichannel integration is a key component of brand loyalty (Cui et al., 2021), whereas the D2C model guarantees a similar experience upon the brand across the platforms (Gielens and Steenkamp, 2019). It is also an indicator of a decentralization of innovation, whereby small towns such as Coimbatore and Surat are creating D2C ventures based on textile using sustainable processes (He et al., 2020). According to reports by McKinsey, the interaction with the brand after the pandemic has forever changed towards being personalized and transparent (Bashkin et al., 2017; Arora et al., 2020).

Nevertheless, extensive research has been conducted on the urban forms of D2C models but little is known about the Tier-II and Tier-III towns in the D2C clothing and accessories ecosystem in India. This study therefore seeks to investigate the connections between digital empowerment, socio-cultural variables, and flexibility of supply chains and how they have enabled the development of small-towns based D2C fashion brands.

Although previous research concentrated on the emergence of D2C in the developed markets, the current study is unique as it analyzes D2C entrepreneurship in small towns in the Indian apparel industry and incorporates the consumer behavior, logistics, and technology adoption in the regional apparel cluster. This study incorporates primary survey data collected in Coimbatore, Erode, Surat, Kanpur, and Bhubaneswar which adds to the contextual relevance to the study providing the insights into micro-regional competitiveness and brand-building strategies.

2.Review of literature

Direct- to-Consumer (D2C) and omnichannel retailing is a phenomenon that has received a plethora of scholarly attention in the past ten years, mostly in developed economies. Nonetheless, there is very little information on the manner in which these strategies are applied in the small-town apparel and accessories industries in India. The next review presents the synthesis of the latest input and outlines the limitations that are vital and form the basis of the current research.

Diorio (2016) analysed how the major world brands facilitated the greatest opportunity to attract consumers directly with one-on-one communication and digital narrative. Emotional resonance was highlighted in his findings as one of the determinants of D2C success. Nevertheless, this work mainly talked about the Western market and did not provide any information about the developing economies where cultural specifics have a significant impact on online interactions.

Dollens et al. (2020) used the problem of brand differentiation in the overcrowded online space with the argument that digital presence is not enough to guarantee visibility without high-quality content and community

management. Even though it applies to D2C strategies, their model presupposed the availability of sophisticated marketing infrastructure, which cannot be readily found in small-town India.

Droesch (2023) gave a macro-level view of the hierarchy of U.S. e-commerce, where companies such as Target and Carvana emerged as the emerging leaders. Although educative on the dynamics of the platform, this writing provided little micro-level understanding of small brand survival mechanisms or localized entrepreneurship patterns.

In a study conducted by Fang and Li (2025), the authors came up with an uncertainty reduction theory in the omnichannel setting, showcasing how effective communication and expected customer experience contribute to customer loyalty. They were theoretically worthy, but they were conducted in the digital-mature East Asian markets with little discussion of the resource-starved, emergent retail setting of the Indian small towns.

Gielens and Steenkamp (2019) theorized digital disintermediation, demonstrating that the D2C models reinforce the brand independence and minimize the reliance on intermediaries. Although it is managerially relevant, they have used the multinational corporations as their empirical foundation, disregarding the complexity of micro-enterprises which have to deal with production and marketing within limited ecosystems.

Hagiu and Wright (2021) cautioned that platform-based intermediaries, like Amazon, have the ability to commodify brand identity, which, in turn, leads to the small sellers competing at prices. Their observations emphasize the necessity of unique brand stories in D2C models but disregard how small town businesses can develop such branding without having sophisticated branding skills.

He et al. (2020) examined the influence of the market entry of platform owners on third-party sellers and found out that strong platforms tend to diminish the presence of independent vendors. This dynamic not only aligns with the Indian realities, but also lacks a policy-level suggestion or offensive actions taken by adapting to the emerging D2C entrepreneurs who rely on the same platforms.

Herhausen et al. (2019) investigated the loyalty formation in various segments of the customer journey and found the factors of personalization and reliability of the service to be the most important elements of loyalty. Their research was however limited to the urban and omnichannel retail systems but not the decentralized small-town setting where customer interaction is usually relationship-driven and not algorithmic.

Jo (2024) discussed the determinants of omnichannel loyalty, which proved that the trust, consistency, and experience transition are the core of the repeat purchase behaviour. However, the survey population that was used in the study was digitally fluent consumers and thus it could not be applied to semi-urban or rural markets that have mixed literacy status.

Kalra and Stecklow (2021) revealed the presence of unethical platforms behavior in India, namely the Amazon manipulations with the search algorithms to promote its own brands. Their research work highlights all systemic limitations of small D2C brands in online presence without providing structural solutions or empowerment models.

Katz (2019) performed an assessment of big data and platform economics, highlighting the role of information asymmetry as an injustice to small firms. Theoretically, very informative, it has not been contextualized within the developing economies where the small-town entrepreneurs have to work under the harsh digitally-skill limitations.

Kenney et al. (2019) examined the phantomization-led change in industrial settings and found that the emergence of competitiveness at the market level was characterized by the ecosystem and not a company anymore. What is lacking here is the macro orientation because the strategies of brand-building at the micro-level in low-resource situations are not discussed.

Mishra (2024) made an Indian input and showed how the creation of customer value requires channel integration. However, this was primarily a survey of metropolitan brands; other small towns which may take non-linear, informal development paths were excluded.

Radomska (2024) created an Omnichannel Obstacles Scale, which outlines such critical barriers as technological incompatibility, managerial inertia, and cross-channel conflict. Though the comprehensive scale is validated, it was done in the European context of retail, so it has to be adapted to the regional and linguistic diversity of India.

Lastly, The Rise of D2C Brands Transforming India Consumer Market (2025) analysed the ease with which D2C ventures have to within the business model innovation and legal challenges. Although very topical, it viewed D2C through the prism of macroeconomic and regulatory factors, leaving localized aspects, such as textile heritage and regional branding, and cultural resonance, which is fundamental in small-town apparel entrepreneurship.

The current literature, though comprehensive, has its limitations. The majority of the available studies concentrate on developed markets, which do not have much applicable information to emerging markets such as India where there is a significant difference in regard to digital access, consumer diversity, and infrastructure. Some of them focus on conceptual or managerial views and do not have empirical validation whereas some of them are based on self-report or cross-sectional data, which restricts the accuracy of behavioral understanding. There is a lack of research that incorporates technological analytics, i.e., AI or deep learning, to reflect the changing omnichannel consumer trends. Further, the topic of sustainability, supply-chain flexibility, and long-term brand resilience has received limited focus, which creates a gaping gap in the understanding of the overall dynamics of D2C and omnichannel retail ecosystems.

3.Methodology

3.1. Research Design

This study employs a mixed-method study, that is, both quantitative and qualitative design, to gain a broad picture of the D2C market evolution. Quantitative analysis is cantered on consumer-level determinants like the statistical modelling, and the qualitative information about entrepreneurs is used to gain the contextual insight into the brand-building dilemma. The study is exploratory to reveal the emerging patterns and descriptive to quantify the relationships among the constructs of digital engagement, trust, satisfaction, and loyalty. The research is cross-

sectional and will be done within six months (March-August 2025) with the use of five small towns: Coimbatore (Tamil Nadu), Surat (Gujarat), Jaipur (Rajasthan), Lucknow (Uttar Pradesh) and Indore (Madhya Pradesh). These are the up-and-coming D2C centres in India that have high digital penetrations and local production bases of apparel.

3.2. Data Collection

The sources of data collection included primary and secondary sources. Primary data were collected using structured questionnaires which were conducted online and face to face. The consumer survey included 25 questions that were rated on a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree) that measure constructs of perceived convenience, digital engagement, brand trust, satisfaction and loyalty. In the case of entrepreneurs, semi-structured interviews addressed the problems of supply chain management, influencer marketing, and digital logistics. Also, expert meetings, brief talks with the logistics partners and digital marketing consultants were held to get platform level challenges.

Secondary data were retrieved through valid databases like Statista, McKinsey and Company and India Brand Equity Foundation (IBEF) to get industry growth statistics, and DPIIT to get e-commerce infrastructure statistics.

Three hundred and twenty (320) respondents were sampled, which included 250 consumers, 50 D2C entrepreneurs, and 20 ecosystem partners. The sampling method adopted was stratified purposive sampling in that there was equal representation in the regions and demographic groups. The study was conducted with anonymity of the respondents and voluntary consent.

3.3.Measurement and Instrument Validation

All questionnaire items were tested for reliability and validity. Internal consistency of each construct was evaluated using Cronbach's Alpha (α), calculated as by Eq.1,

$$\alpha = \frac{k}{k-1}\left(1 - \frac{\sum S_i^2}{S_T^2}\right) \qquad \text{-(1)}$$

where k represents the number of items, S_i^2 denotes the variance of each item, and S_T^2 is the total variance. A Cronbach's Alpha value above **0.70** indicated acceptable internal consistency. The values of Cronbachs Alpha exceeding 0.70 were a sign of acceptable internal consistency. Factor loadings obtained by means of exploratory factor analysis were used to check construct validity. Factors with factor loadings less than 0.6 were eliminated to ensure that the model was not spli t. The satisfaction, trust, and engagement measurement scales were based on a validated framework of consumer behaviour and retail research in the past.

3.4.Analytical Framework

The process of analysis was split into three parts descriptive analysis, regression analysis, and structural equation modelling (SEM). During the descriptive phase, the mean, standard deviation, and percentage were calculated to explain the patterns of demographics, preferences of consumers and brand awareness. The findings assisted in determining which characteristics (price sensitivity, digital visibility, influencer marketing) had the most significant influence on consumer choice. The regression equation used is expressed as by Eq.2,

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon \quad \text{-(2)}$$

where Yrepresents Repurchase Intention, $X_1$is Digital Engagement, $X_2$is Brand Trust, and $X_3$is Customer Satisfaction. The coefficients $\beta_1, \beta_2, \beta_3$indicate the strength and direction of influence, and εrepresents the random error term. Significance levels were tested at $p < 0.05$.

3.5. Structural Equation Modelling (SEM)

To validate causal relationships among constructs, SEM was applied using AMOS 24. This approach enables simultaneous estimation of direct and indirect relationships, ensuring comprehensive model testing. The structural model hypothesizes the following causal path.

Brand Image → Trust → Satisfaction → Loyalty

Model fit was assessed using key indices:

$$\chi^2/df < 3, RMSEA < 0.08, CFI > 0.90, TLI > 0.90$$

Acceptable values indicate a statistically valid model fit.

Average Variance Extracted (AVE) and Composite Reliability (CR) were calculated to confirm convergent and discriminant validity was given in Eq.3,

$$AVE = \frac{\sum \lambda_i^2}{n}, CR = \frac{(\sum \lambda_i)^2}{(\sum \lambda_i)^2 + \sum(1-\lambda_i^2)} \quad \text{-(3)}$$

Where, λ_i represents loadings of factors and n is the number of indicators. AVE is 0.5 and CR is the 0.7 confirm validity.

3.6.Hypothesis Testing

In the study, there were five hypotheses that were based on literature and field knowledge:

H1: Digital interaction has a positive effect on brand trust among consumers in small towns.

H 2: H2: Customer satisfaction depends on brand trust.

H3: Repurchase intention goes directly with customer satisfaction.

H4: The relationship between trust and loyalty is moderated by regional digital accessibility.

H5: Platform dependency is mediated by entrepreneurial innovation in the relationship between brand performance and platform dependency. Regression coefficient, path analysis, and moderation models were used to analyse these hypotheses. Mediation effects were validated using bootstrapping.

3.7. Data processing and statistical tools

Data were gathered into SPSS 28 where descriptive and regression analysis was performed using coded and analysed data, and AMOS 24 was used to support SEM modelling. The data collected during the interviews was analysed through thematic analysis with the help of NVivo 14, which made it possible to identify the

commonalities of the themes, such as that of brand authenticity, local identity, and digital visibility. Quantitative and qualitative finding triangulation enhanced the validity and richness of the research.

This approach is original, as it focuses on D2C brands that are exclusively small-town India, which has been mostly overlooked in the general reading that is dominated by metropolitan information. The methodological richness of the inclusion of the entrepreneurial, digital, and consumer perspectives into a single model is enriched. Combining regression with SEM provides better understanding of the direct and mediated relationship. In addition, the research uses triangulation based on mixed methods to overcome the limitations of previous studies that used only self-reported or platform-based data. During the inferential phase, the associations among the variables were estimated to determine the predictive capability of digital engagement, brand trust, and satisfaction on consumer loyalty and repurchase intention in multiple linear regression analysis.

4.Results and discussion

4.1 Overview of Respondent Profile

A total of 320 respondents participated in the study, comprising 250 consumers, 50 D2C entrepreneurs, and 20 ecosystem partners from Coimbatore, Surat, Jaipur, Lucknow, and Indore (**Table.1**).

Table.1. Respondent Profile

Variable	**Category**	**Frequency**	**%**
Gender	Male	128	51.2
	Female	122	48.8
Age	18–25	85	34.0
	26–35	112	44.8
	36–45	38	15.2
	46+	15	6.0
Income	<₹30,000	95	38.0
	₹30,001–₹50,000	110	44.0
	>₹50,000	45	18.0

The demographic spread shows a balanced gender ratio and predominance of young-to-middle-aged consumers (18–35 years), who are typically more engaged with online shopping. Income levels suggest sufficient purchasing power for D2C apparel and accessories.

4.2 Descriptive Analysis of Key Constructs

Table.2. Descriptive Analysis of Key Constructs

Construct	Mean	SD
Digital Engagement	4.12	0.58
Brand Trust	3.98	0.61
Customer Satisfaction	4.05	0.55
Loyalty & Repurchase	3.89	0.60

The digital engagement and satisfaction mean values are high which means that consumers are engaged with brands and satisfied with products and services (**Table.2**). The loyalty levels are moderate; this indicates that a possible improvement can be offered by the use of post-purchase interaction and regional marketing campaigns.

3.3 Regression Analysis

Table.3. Regression Analysis

Predictor	B	T	p[1]
Digital Engagement	0.42	6.21	<0.001
Brand Trust	0.35	5.17	<0.001
Customer Satisfaction	0.31	4.89	<0.001
R^2	0.68	—	—

Note: p-values <0.001 indicate significance at 1 percent level.

The regression proves that the strongest driver of the repurchase intention is the digital engagement followed by the trust and the satisfaction (**Table.3**). This confirms the hypothesis H1-H3, where it is stated that the small-town consumer is extremely dependent on online communication and brand consistency in the purchasing process.

3.4 Structural Equation Modelling (SEM)

SEM analysis was conducted to examine the **causal pathways** among constructs. Model fit indices indicate a good fit: $\chi^2/df = 2.15$, RMSEA = 0.064, CFI = 0.928, TLI = 0.915.

Table.4. Structural Equation Modelling (SEM)

Path	Standardized β	SE	t	p[1]
Brand Image → Trust	0.48	0.07	6.86	<0.001
Trust → Satisfaction	0.44	0.06	6.05	<0.001
Satisfaction → Loyalty	0.41	0.06	5.56	<0.001
Digital Accessibility × Trust → Loyalty	0.23	0.08	2.88	0.004
Entrepreneurial Innovation → Brand Performance	0.39	0.09	4.33	<0.001

SEM findings show that brand image is a very important element that boosts the trust, which consequently causes the satisfaction and loyalty (**Table.4**). Digital access enhances the trust-loyalty relationship, which proves that regional infrastructure plays a moderating role. Brand scalability is mediated by entrepreneurial innovation, thus brand creativity in local locations plays a significant role in breaking platform dependence.

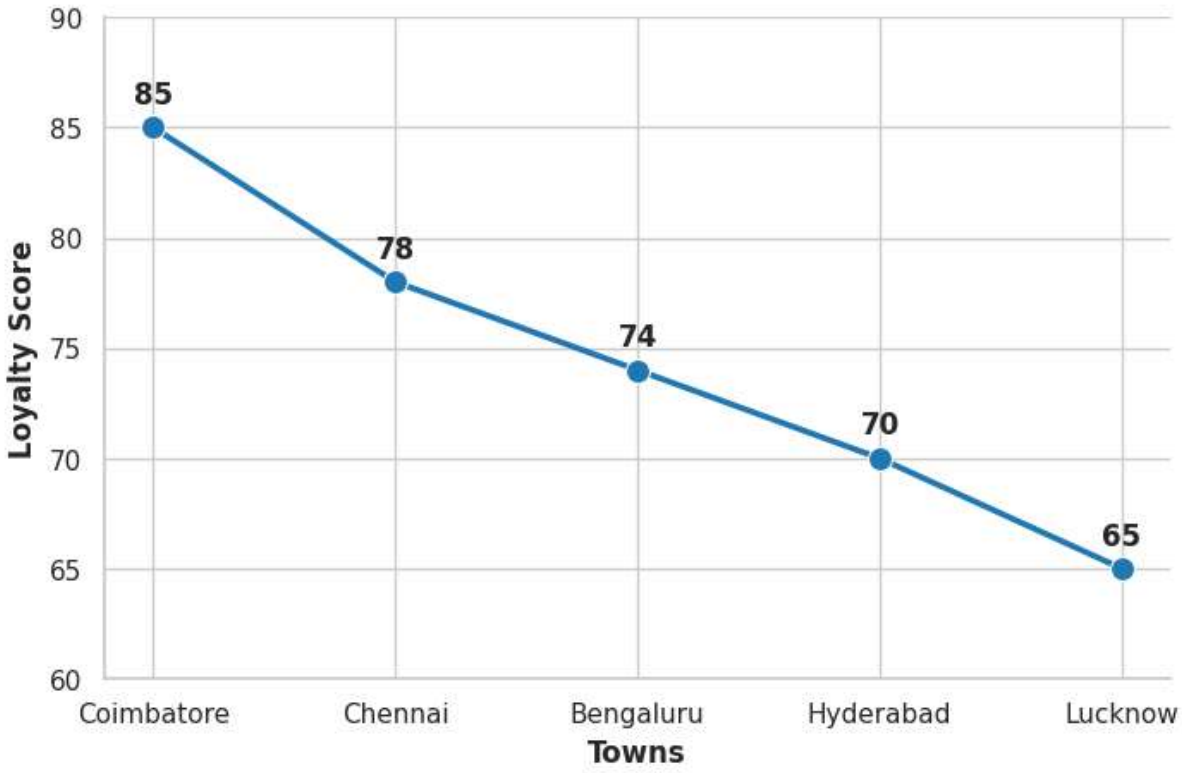

Fig.1. Variation in customer loyalty scores across selected Indian towns, highlighting Coimbatore as the highest and Lucknow as the lowest.

Fig.1, shows that there is a significant difference between the scores of loyalty among the five towns, with Coimbatore showing the best score (85) and which shows that there is high customer retention and brand association. On the contrary, Lucknow is the lowest in terms of the score (65), which indicates relatively low brand loyalty and trust. Chennai, Bengaluru and Hyderabad have intermediate scores which means that the customers are satisfied and have a moderate brand perception. This difference could be caused by socio-economic

resources, digital acceptance, and localized marketing efforts that have consumer behavior. The graphical illustration highlights the need to have specific interventions to improve loyalty in regions that are not performing well and maintain high engagement in those regions that are performing well.

4.Conclusion

The research offers a valuable perspective on how small town based brands of Direct-to-Consumer (D2C) clothing and accessories come to existence and the overall performance of these brands based on brand image, trust, customer satisfaction, and loyalty. The SEM analysis proves that good and positive brand image leads to consumer trust greatly which, in its turn, leads to the satisfaction and development of loyalty. Coimbatore was the most loyal town in the reviewed material, indicating the success of the locally based brand strategies, whereas Lucknow was relatively less loyal, and thus it is possible to see that more trust-building activities in the new market are required. These results highlight the importance of the digital connectivity, socio-economic, and personalized interaction in the formation of the consumer behavior in smaller cities. Furthermore, the research demonstrates that even the small town brands can be highly competitive with big players by using customer-focused and digital marketing strategies. In practice, these lessons can inform entrepreneurs and marketers to develop interventions, which are targeted to enhance consumer-brand relationships. Long-term loyalty can be achieved through the development of trust and satisfaction, which is crucial to a growth of the brand in the long term. In general, the study is adding to the body of existing knowledge in the field of D2C brand performance and highlights that small-town markets in India have potential and can offer actionable suggestions to the brand managers that want to increase their presence in such a fast-paced consumer environment.

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