

Influence of E-Commerce on Brick-and-Mortar Apparel Retail Stores: A Systematic Literature Review and Conceptual Framework

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Abstract

The rapid growth of e-commerce in India has fundamentally transformed the retail landscape, creating new opportunities and formidable challenges for conventional brick-and-mortar (B&M) stores. Despite significant growth in research on digital retailing, there remains a persistent gap in synthesised, India-centric data on the impact of e-commerce on physical apparel stores, particularly from omnichannel and phygital perspectives. This paper aims to systematically review prevailing literature on the influence of e-commerce on B&M apparel retail stores, categorise key themes and research gaps, and suggest a conceptual framework for future empirical examination. A Systematic Literature Review (SLR), following the PRISMA guidelines, reviewing papers published between 2010 and 2025 from Google Scholar, reveals four major areas: (1) the opportunities and operational as well as regulatory challenges connected with e-commerce growth; (2) the influence of online retail on B&M store sales, profitability, and workforce stability; (3) counter-strategies adopted by physical retailers, including service convenience enhancement and discount restructuring; and (4) the emergence of omni-channel and phygital retail as viable alternatives for enduring prosperity of both. Across all 58 reviewed studies, a consistent finding is that physical and digital retail channels are gradually converging rather than replacing one another, making unified hybrid strategies the surest pathway for apparel retailers in India. This paper proposes a conceptual model linking e-commerce dimensions, customer experience, and omnichannel and phygital capabilities to the consequences for B&M retail performance. The framework provides a ground for future research in the Indian apparel retail context.

Keywords: e-commerce, brick-and-mortar stores, omni-channel retailing, phygital retail, consumer preferences, apparel retail.

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1. Introduction

The retail sector in India occupies a key position in the economy, contributing nearly 10% of GDP and around 8% of employment (IBEF, 2024). In the recent past, the sector has emerged as one of the most rapidly evolving sectors of the economy, driven by shifts in demographics and resulting changes in consumer behaviour, digital adoption, and income levels. Although the unorganised sector accounts for a dominant share of 84% of retail turnover during the financial year 2022–23 (Style Bazaar, 2024), the organised sector has been growing consistently at a 10 % CAGR, as reported by Deloitte India and the Retailers Association of India (RAI).

Retail growth is also being visible beyond metropolitan cities, with Tier II and Tier III areas emerging as major growth centres for organised retail. AT Kearney Research Report (2020) states that the Indian retail industry is estimated to grow at more than 9% annually by 2030.

Traditional brick-and-mortar (B&M) retail involves conducting commercial activities from a physical establishment that is owned or leased. While B&M stores usually carry higher operational costs than e-commerce operations. A substantial number of consumers continue to prefer in-store shopping due to the touch-and-feel experience, product trials before purchase, assistance from sales staff, personalised relationships, and the immediate possession of goods purchased. Additionally, the population in semi-urban and rural areas faces limitations of digital literacy or internet access. B&M retail sales in India grew by 14–16% during 2022–23 (IBEF, 2024). Many physical retailers, to cope with rising pressure from online retailers, have begun establishing online channels to complement their store operations and stay competitive.

Against this backdrop, the present study aims to systematically review existing literature on the influence of e-commerce on B&M apparel retail stores; to identify the major themes, research gaps, and future directions emerging from the extant literature; and to propose a conceptual framework establishing the relationship between e-commerce dimensions, customer experience, and physical retail store performance in the Indian apparel sector.

2. Growth of E-Commerce and Apparel Retailing in India

In India, e-commerce has grown significantly in both scale and geographic reach, with the sector recording a growth rate of 21.5% during 2022–23 and is projected to emerge as the second-largest globally by 2034, surpassing the United States (IBEF, 2024). The ICT and smartphone revolution has propelled online participation (Kumar et al., 2018). Within the retail sector, apparel retailing ranks second by revenue, with an average annual sales growth of 12–15% (IBEF, 2024). Apparel is one of the primary product categories in the e-commerce segment, driven largely by impulse buying behaviour. The phenomenal growth of apparel retail in India is influenced by several factors, including changing lifestyles, a preference for ready-to-wear garments, a growing young consumer base, and the proliferation of domestic and international brands. Besides volume growth, there is an increase in demand for ethically and sustainably produced clothing, reflecting the growing environmental mindfulness among Indian consumers.

3. Research Methodology

This study adopts a Systematic Literature Review (SLR) methodology to synthesize the extant literature pertaining to the impact of e-commerce on brick-and-mortar apparel retail stores. The review process follows the PRISMA framework to ensure methodological rigor and transparency. The key objectives include identifying major themes, trends, research gaps, and future directions across the spheres of e-commerce, omni-channel retailing, phygital retailing, customer experience and apparel retail performance.

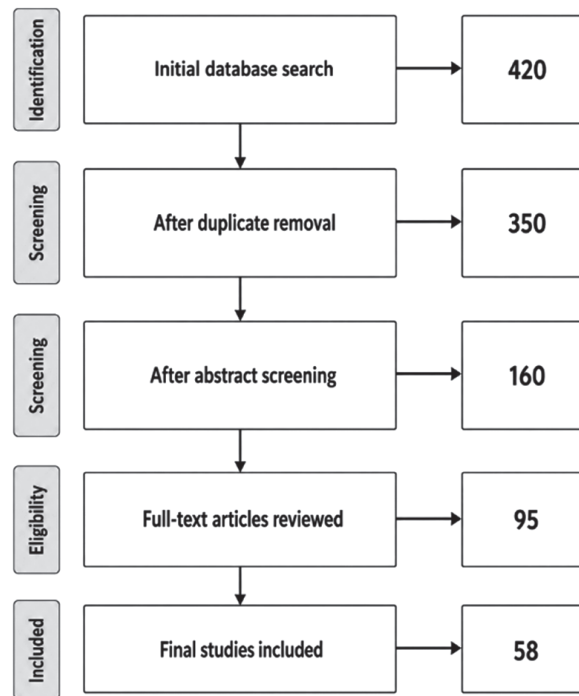
Relevant studies were identified from Google Scholar using the following keywords:

- E-commerce
- Brick-and-mortar retail
- Apparel retail/fashion retail
- Omni-channel retail
- Phygital retail

Inclusion criteria: peer-reviewed journal articles published between 2010 and 2025, written in the English language and addressing e-commerce, physical retail, or apparel retailing.

Fig. 1

PRISMA diagram.



Source: Authors

Having identified 58 complete and relevant articles, a preliminary synthesis was done and the same has been provided in Table 1 below:

Table 1: Summary of Key Studies Reviewed

Author(s) & Year	Context / Area	Key Findings
Ahmad et al. (2025)	Supermarket phygital retailing	Phygital retailing integrates physical and digital elements; the stimulus-organism-response framework helps conceptualise consumer behaviour in hybrid environments
Alexander & Varley (2024)	Fashion retail (UK)	Physical stores evolving into experiential brand spaces, integrating technology and human interaction; the "experiential retail territories" perspective proposed
Al-Hitmi (2020)	Consumer buying patterns	Shift from brick-and-mortar to online stores fundamentally alters consumer purchasing behaviour
Andersson & Hansson (2014)	E-commerce and B&M integration	Firms can successfully operate both online and physical channels simultaneously
Atkinson (2022)	Brick-and-mortar retail futures	Physical retail faces complex challenges but retains unique value propositions
Backs et al. (2021)	Fast fashion supply chains	Traditional and fast fashion supply chains differ significantly in responsiveness and inventory management

Balaji & Maheswari (2021)	Store image and shopper behaviour	Store image dimensions (atmosphere, convenience, merchandise) significantly influence attitude, perceived value, and purchase intention
Bertram & Chi (2017)	Fashion e-commerce environmental impact	Companies respond variably to environmental pressures from e-commerce; sustainability integration remains inconsistent
Bonfrer et al. (2022)	Retail store formats	Store format choice influences shopper behaviour; competition between formats reshapes retail landscapes
Briedis et al. (2018)	Customer experience in retail	Customer experience is paramount for retail adaptation; personalization and seamless journeys are critical
Cao (2018)	E-commerce impact on fast fashion	E-commerce growth significantly disrupts traditional fast fashion retail models
Carmona (2022)	Traditional shopping streets	Shopping streets face an existential crisis; the place attraction paradigm offers a revitalisation framework
Carr (2016)	Brick-and-mortar advantages	Physical stores offer tactile experience, immediate gratification, and social interaction advantages
Chava et al. (2018)	Brick-and-mortar retail employment	E-commerce growth negatively affects B&M sales, profit margins, and workforce employment
Chawla & Kumar (2021)	E-commerce consumer protection (India)	Consumer protection frameworks lag behind e-commerce growth; emerging regulatory trends identified
Dahiya (2017)	Indian retail sector	E-commerce provides convenience and competitive pricing advantages over traditional retail
Ganesha et al. (2020)	Consumer discount perceptions (India)	Online store emergence changes consumer expectations of discounts at B&M stores
Gautam (2021)	E-commerce future in India	E-commerce in India is poised for continued growth with evolving consumer expectations
Goyal (2016)	E-commerce challenges (India)	E-commerce faces infrastructure, logistics, and regulatory challenges in India
Guercini et al. (2018)	Fashion e-commerce marketing	New marketing approaches needed for fashion e-commerce; customer engagement differs online
Gunasekaran et al. (2002)	E-commerce and operations	E-commerce transforms operations management across the supply chain, inventory, and fulfilment
Han et al. (2022)	In-store displays	Different display types (end-cap, promotional, feature) differentially impact purchase behaviour
Hokkanen et al. (2020)	B&M digitalization	Digitalisation creates business model opportunities for physical retailers; multiple pathways identified
Iannilli & Spagnoli (2021)	Fashion retail technology	Digital tools (AR, RFID, QR) reshape retail experience and redefine value creation
Jindal et al. (2021)	Retail format evolution	Retail formats have evolved significantly; future lies in hybrid and experiential formats
Khandelwal et al. (2020)	Consumer shopping behaviour (India)	Consumers exhibit distinct behaviours online vs. offline; channel choice depends on product type and context
King et al. (2004)	E-commerce channel strategy	Web-based e-commerce significantly impacts retail channel strategy decisions
Kogta (2020)	E-commerce impact on retail	E-commerce disrupts traditional retail across multiple dimensions; adaptation is required

Kumar et al. (2018)	E-commerce challenges/opportunities (India)	E-commerce offers a sustainability pathway but faces infrastructure and trust challenges
Kumar & Narula (2019)	E-commerce effects on Indian retail	E-commerce growth significantly affects traditional retail markets in India
Lemaire (2022)	Carbon footprint comparison	E-commerce and in-store retail have different environmental impact profiles; context matters
Liu & Lee (2024)	Phygital retail (China)	Sensory and social experiences most strongly drive customer engagement in phygital settings
Lorenzo-Romero et al. (2021)	Social commerce	The social commerce field is growing rapidly; customer engagement and trust are central themes
Manhattan Associates (2020)	Omni-channel retail strategy	B&M retailers must build omnichannel capabilities to compete
Mishra & Kelkar (2017)	B&M survival strategies	B&M retailers can survive through differentiation, service quality, and experience
Natekar, A. R., & Hiremath, D. (2025)	Digital transformation and consumer behaviour: in the apparel retail industry	Digital transformation influences consumer behaviour significantly in a positive manner
Nell & Wiid (2014)	B&M retailer survival	Physical retailers have unique advantages that can ensure survival against e-commerce
Neslin (2022)	Omni-channel integration	Omni-channel represents a continuum; integration along the customer journey is key
Noorshella et al. (2015)	E-service quality (Malaysian apparel)	Key e-service quality factors identified for small online apparel businesses
Pantano et al. (2020)	Retail during COVID-19	The pandemic created both challenges and opportunities; retailers with digital capabilities fared better
Prakash (2018)	E-commerce impact on Indian commerce	E-commerce is transforming India's commercial landscape across sectors
Rani & Ramachandra (2015)	Grocery retail (India)	Modern grocery retail is growing, but traditional grocers retain advantages in reach and relationships
Ratchford et al. (2022)	Online and offline retailing	Comprehensive review of online-offline retail dynamics; identifies key research directions
Rigby (2011)	Future of shopping	Physical and digital retail will converge; "omnichannel" experience is inevitable
Saha (2019)	Online shopping impact on retail trade	Online shopping significantly impacts traditional retail trade businesses
Sen et al. (2022)	Retail convenience	Service convenience is the primary driver of customer loyalty at physical stores
Sheth (2020)	COVID-19 consumer behavior	Pandemic accelerated digital adoption; some habits will persist, others will revert
Sheth (2021)	B&M retail future	B&M retail will survive through experience, convenience, and community; hybrid models are essential
Shettar (2016)	E-commerce trends (India)	E-commerce in India is showing rapid growth with evolving consumer adoption patterns
Syed (2018)	Indian apparel retail evolution	India's apparel retail is evolving; young consumers' purchasing behaviour is changing

Tuunainen & Rossi (2002)	E-business in apparel retail	Critical issues in apparel e-business were identified, including supply chain and customer experience
Tyagi & Rani (2015)	Apparel retailing (India)	Indian apparel retail is growing with increasing organised retail penetration
Verhoef et al. (2015)	Multi-channel to omni-channel	Retailing transitioning from multi-channel to omni-channel; integration is the key differentiator
Ward (2022)	B&M vs. online comparison	Physical and online retail have distinct advantages; choice depends on consumer needs
Wiese et al. (2012)	Retail carbon footprint (clothing)	Transport-related CO ₂ varies between online and B&M depending on consumer behaviour and logistics
WiÅcicka-Fernando (2021)	Mobile technology in online shopping	Mobile technology adoption accelerated during COVID-19; convenience and accessibility were key drivers
Zebal & Zebal (2020)	Local apparel brand success (SE Asia)	Success factors for local apparel brands include quality, value, and brand image
Zimmermann et al. (2022)	AR shopping assistant	AR with personalised recommendations and explainable AI enhances the B&M shopping experience

Source: Authors

4. Thematic Analysis of Literature

A thematic analysis was conducted on the 58 articles included in the final selection. The literature was examined across four principal themes, as elaborated below.

4.1. Benefits and Challenges of E-Commerce

E-commerce has transformed the retail sector since its emergence in the mid-1990s. It provides consumers access to a wide range of products and services at competitive prices, rich product information and convenient doorstep delivery. E-commerce facilitates more targeted advertising and provides access to wider markets and geographies through social media platforms (Dahiya, 2017). Operating 24/7 further enhances market reach among younger consumers, who show greater interest in purchasing apparel (Kogta, 2020; Syed, 2018). Nevertheless, e-commerce development in India still faces many structural constraints, including inadequate telecom infrastructure and low levels of awareness of e-commerce processes (Kumar et al., 2018). Digital security and consumer protection remain a far cry, posing persistent challenges in the online retail environment. Building consumer trust is difficult, particularly for new and lesser-known brands, as the customers are unable to physically touch and feel the products or interact with retail store staff (Dahiya, 2017; Chava et al., 2018; Prakash, 2018). The proliferation of counterfeit products further erodes consumer confidence and underlines the need for robust enforcement of intellectual property rights (Shettar, 2016). From a regulatory standpoint, effective implementation of the Consumer Protection Act, 2019, and the Consumer Protection (E-Commerce) Rules, 2020, remains a critical challenge for ensuring fair and transparent online commerce in India (Chawla & Kumar, 2021; Kumar & Narula, 2019).

Environmental dimensions of fashion e-commerce raise key sustainability concerns. Bertram and Chi (2017) posited that online shopping is generally more environmentally friendly than in-store retail, considering carbon emissions, energy consumption, packaging, transportation, and product returns. However, challenges posed by e-commerce include excessive packaging, express shipping, and high return rates that neutralise the benefits by adding to material waste and the carbon footprint. Lemaire (2022) reported an average carbon emission of 0.749 kgCO₂e per item for e-commerce and 1.181 kgCO₂e per item for physical retail stores, suggesting a clear advantage for online channels under simulated conditions.

4.2. Impact of E-Commerce on Brick-and-Mortar Retail Stores

The rise of e-commerce has created competitive pressure on traditional B&M retailers, though the impact varies considerably across product categories. Certain product categories, such as consumer electronics, books, and mobile phones, have seen a noticeable influence of online channels on sales reported by physical stores. Online sales alone account for over 50% of total handset sales (IBEF, 2024). An increase in online retail market share has often been associated with sizeable declines in sales volumes, profit margins, and employment levels of traditional B&M stores (Chava et al., 2018). Small retailers operating with limited product varieties and thin margins are particularly vulnerable when customers shift to online platforms offering a broader assortment at competitive prices (Saha, 2019). The deep-discount strategy often adopted by online retailers has also adversely affected consumer price expectations, making it increasingly difficult for B&M stores to maintain margins and the perceived value of their offerings (Dahiya, 2017). However, physical stores hold unique advantages over digital platforms. Consumers do prefer to physically examine merchandise, trial for fit and quality, receive personalised help from trained staff and take immediate possession of purchases (Ward, 2022; Carr, 2016). Less complicated product return protocols and the hedonic factors, such as a well-designed store environment, hold the key to sustaining footfall at physical stores. Subjective clothing decisions, such as fit, fabric texture, colour, and style suitability, restrain the unchecked growth of online retail in the apparel segment (Tuunainen & Rossi, 2002). To put it in a nutshell, while e-commerce has grown tremendously in the apparel segment, driven by social media engagement, impulsive webmosphere, product variety and cultural adaptability, physical stores stay essential for fitting trials, quality verification, personalised service and instant gratification (Ward, 2022; Cao, 2018; Tyagi & Rani, 2015).

4.3. Strategies for Brick-and-Mortar Retailers to Cope with E-Commerce Challenges

A prominent transition by B&M retailers involved the shift from location-centric business models, in which geographic proximity primarily drives footfalls to convenience and experience-centric models that emphasise the quality and richness of the store experience (Sheth, 2021). Practical strategies include augmenting investment in store ambience, visual merchandising, lighting, after-sales service excellence, culturally vibrant promotional events, and meaningful offers designed to deepen emotional connections with local communities (Nell & Wiid, 2014; Zebal & Zebal, 2020). The purposive integration of digital tools to enhance last-mile delivery, customer relationship management, and business model innovation also encompasses key strategic responses for retailers seeking to remain relevant in an increasingly digitally mediated competitive environment (Hokkanen et al., 2020).

A study by Sen et al. (2022) examined the role of convenience in determining the competitiveness of auto-parts retailers operating primarily in a B&M set-up. The study emphasised access convenience, transaction convenience, benefit convenience and service convenience for an enduring customer satisfaction and patronage. The findings confirmed that service convenience, encompassing the ease and quality of assistance received during the shopping process, is the most significant driver of customer loyalty at physical retail settings, and that the investments directed towards improving this dimension yield the strongest competitive returns relative to online alternatives. The unrelenting use of price discounting by online retailers has substantially altered consumer expectations regarding pricing at physical stores. Ganesha et al. (2020) argued that B&M retailers must develop well-formulated discount strategies that respond to rapidly changing consumer perceptions and expectations, rather than simply matching online price points and compromising margins. Rani & Ramachandra (2015) found that consumers continue to prefer fresh produce purchased directly from physical grocery stores, underscoring the continued relevance of B&M formats in providing experiential and tactile shopping

benefits that online service providers cannot replicate. The resilience of small and neighbourhood B&M stores was clearly demonstrated even during the COVID-19 pandemic in India.

4.4. Way Forward: Omni-Channel Integration and Phygital Retail

4.4.1. Omni-Channel Integration

Omni-channel strategies pave the way for the convergence of online and offline retail and represent the widely recognised pathway to sustainable retail growth. Retailers operating on an omni-channel model offer consumers smart purchasing options, such as buying online and collecting in-store, and vice versa, thereby elevating convenience and the brand experience (Mishra & Kelkar, 2017). Consumer decision-making patterns have shown distinct shopping styles, including Research, Test, and Buy (RTB) and Search Online, Buy Offline (SOBO), each of which underscores the significance of maintaining a lucid and integrated presence across physical and digital touchpoints (Khandelwal et al., 2020). As online retailers try to capitalise on making the digital shopping experience increasingly rewarding and engaging, the perceived value of physical stores is under pressure. Both physical and online retailers must therefore focus on the dimensions of price, convenience, and experience in parallel, with the customer's perceived value serving as the ultimate determinant of channel preference (Carr, 2016).

Andersson and Hansson (2014), who conducted research in the Swedish clothing sector, found that retailers in European markets pursued a dual-channel expansion strategy, underscoring the commercial imperative to maintain an active presence across both physical and digital channels. This finding is consistent with the broader literature, which places multi-channel availability as a basic requirement rather than a competitive differentiator in contemporary apparel retail.

Noorshella et al. (2015) identified four major factors, such as product information quality, website design, security and privacy and expected consumer service, as the most influential dimensions of e-service quality in the apparel category in the Malaysian online retail context, findings that carry direct repercussions

for Indian retailers looking to strengthen their digital channel capabilities. The adoption of Mobile applications, active social media engagement, and the facilitation of consumer co-creation in product development further strengthen brand engagement while narrowing the experiential gap between online and offline channels (Han et al., 2022; Lorenzo-Romero et al., 2021). The post-COVID-19 context has reinforced consumer confidence in online buying as a safe and appropriate alternative, providing retailers with a strategic opportunity to position e-commerce as a complementary revenue stream alongside physical stores rather than a competing channel (Manhattan Associates, 2020; Neslin, 2022).

On the other side, while online buying can reduce carbon emissions per item compared to in-store shopping, superseding factors such as excessive packaging, high return rates and express shipping may erode the contemplated environmental benefits, highlighting the need for environmentally responsible practices across both channels (Bertram & Chi, 2017; Wiese et al., 2012).

4.4.2. Phygital Retail Ecosystem

Phygital retail is an evolution beyond the omni-channel model. Practical indicators of phygital retail include navigating mobile applications to check in-store inventory before visiting, augmented reality, click-and-collect fulfilment, virtual try-on features, in-store digital engagement tools and the like. Alexander and Varley (2024) scrutinised the transformation of fashion retail within a phygital environment. Fashion retailers are redefining the notion of customer experience by integrating digital tools and human expertise to create seamless, emotionally engaging brand experiences. The authors presented the Experiential Retail Territories (ERT) framework, which conceptualises retail as a set of intertwined milieus, physical, social, local and virtual that collectively determine how customers relate to brands beyond transactional frontiers. The study concluded that while digitalisation advances, physical stores retain their centrality as emotional and cultural anchors for customer experience, necessitating new performance metrics. Liu and Lee (2024) identified five dimensions of retail experience that drive customer engagement, such as cognitive, emotional,

technological, sensory and social dimensions, and studied their influence on customer behaviour through surveying 380 Chinese consumers. The study found that sensory and social experiences emerged as the strongest influence on engagement, which in turn determines both loyalty intentions and word-of-mouth recommendations. Additionally, the research found that engaged customers were significantly more likely to revisit physical stores and endorse them on social media, reinforcing the strategic value of phygital investments in building long-term brand loyalty. Iannilli and Spagnoli (2021) found that the integration of digital technologies across the fashion retail value chain. Refined technologies such as smart checkouts, virtual mirrors, digital twins, and mixed reality, to name a few, were found to enhance value creation in the physical-digital hybrid retail landscape, transforming stores from passive transactional outlets into proactive, interactive brand landscapes.

Ahmad et al. (2025) applied the Stimulus-Organism-Response (S-O-R) theoretical framework to conceptualise how sensory, emotional, and cognitive stimuli in phygital retail environments influence consumer responses such as purchase intention and engagement. Their study found that physical stores retain unique perceptual and experiential value, while digital tools augment convenience and interactivity. The authors concluded that successful phygital strategies require the meaningful alignment of digital tools, in-store layout, and design to create coherent and emotionally resonant brand experiences.

5. Research Gaps

The systematic review of 58 studies reveals several important research gaps that require attention in future research:

1. Empirical India-specific studies on phygital retailing and omni-channel customer experience in the apparel segment are limited, restricting the generalizability of findings to the Indian environment.
2. There is little evidence on the way in which sensory, emotional, and social dimensions of the in-store experience influence customer

engagement in phygital environments with specific reference to apparel retailing in India.

3. While pricing, discount and convenience factors of e-commerce are well documented, relatively fewer studies examined the long-term effects of e-commerce growth on physical store profitability and workforce stability.
4. The role of emerging technologies, including virtual fitting rooms, artificial intelligence and data-driven personalization in Indian apparel retailing remains underexplored.
5. Research on the sustainability factors of omni-channel and phygital retailing in developing economies, including India, remains in its nascent stages.

6. Proposed Conceptual Framework

Based on the extant literature review, this paper proposes a conceptual model that examines the relationships among e-commerce dimensions, customer experience, omnichannel and phygital capabilities, and B&M retail performance outcomes. The framework is structured around four classes of variables, listed below, and has been graphically represented in Figure 2:

Independent Variables (E-Commerce Dimensions):

- Product variety and assortment breadth
- Competitive pricing and discount strategies
- Shopping convenience (access, transaction, and benefit)
- Delivery efficiency and fulfilment reliability
- Digital engagement (social media, mobile apps, website)
- Website and mobile application quality

Mediating Variables:

- Customer experience (sensory, emotional, cognitive, social, and technological)
- Perceived value
- Customer engagement
- Customer satisfaction

Moderating Variables:

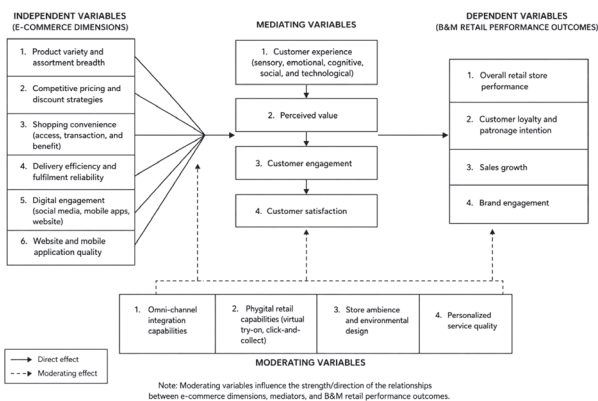
- Omni-channel integration capabilities
- Phygital retail capabilities (virtual try-on, click-and-collect)
- Store ambience and environmental design
- Personalized service quality

Dependent Variables (B&M Retail Performance Outcomes):

- Overall retail store performance
- Customer loyalty and patronage intention
- Sales growth
- Brand engagement

Figure 2

Proposed Model conceptualised by authors, figure generated using ChatGPT



The framework postulates that omni-channel integration and phygital capabilities serve as positive moderators of the relationship between e-commerce growth and B&M retail store performance, operating primarily through boosting customer experience and customer engagement.

The proposed framework is drawn from the Stimulus–Organism–Response (S-O-R) theory developed by Mehrabian and Russell (1974). The theory advocates that environmental stimuli influence consumers' internal cognitive and emotional states, which in turn govern behavioural responses.

In the present study, different dimensions of e-commerce such as product variety, convenience,

pricing, delivery efficiency, website quality, digital engagement and the like serve as stimuli. These factors influence consumers' internal evaluations (organism). The resulting responses are reflected in customer loyalty, patronage intentions, brand engagement, and overall brick-and-mortar retail performance. The S-O-R framework is particularly relevant in explaining consumer behaviour within omni-channel and phygital retail environments.

Another established theory that the authors considered relevant for the present study is the Theory of Planned Behaviour (TPB), proposed by Ajzen (1991), which explains how attitudes and perceptions of consumers influence behavioural intentions. In the specific context of apparel retailing, factors such as perceived value, positive customer experiences and satisfaction contribute to favourable attitudes towards a retailer. Omni-channel convenience and online accessibility enhance perceived behavioural control, while social influence through online reviews and communities affects subjective norms. These factors collectively strengthen customer loyalty and patronage intentions. Thus, TPB complements the S-O-R framework by explaining how consumer evaluations translate into behavioural outcomes in both online and offline retail settings.

7. Implications

The findings of this review carry several important implications for apparel retailers, retail managers, and policymakers. Traditional B&M retailers should diligently integrate digital technologies into physical store settings to stay competitive in the evolving retail landscape. Investments in omnichannel capabilities, customer experience enrichment, personalised service, and phygital infrastructure are likely to yield strong gains in both customer retention and sales performance. Retail executives are encouraged to move beyond the traditional model of location-driven footfall and develop thoughtful strategies to build convenience, emotional engagement, and sensory richness within the store environment. From a policy perspective, the findings support investment in digital infrastructure in locations where both physical and digital retail are expanding swiftly. Unambiguous regulatory frameworks governing e-commerce pricing, consumer data protection and application

of intellectual property rights would create a more equitable and competitive environment for both online and offline retailers.

8. Limitations and Conclusions

Major limitations of the study include confining the analysis to articles published only in English, reliance on a specific database source, providing only a conceptual model that needs empirical validation, the rapidly evolving retail sector in India, and the fact that e-commerce technology necessitates revisiting some findings as the market continues to develop. This paper examined 58 national and international studies to map the influence of e-commerce on brick-and-mortar apparel retail stores in India. It may be concluded that physical and digital retail channels in India are not on a path of substitution, but rather on that of convergence. The future will belong to the retailer who can craft the most seamless, meaningful and contextually pertinent combination of both. The evidence demonstrates that while e-commerce has partially eroded market share from traditional B&M stores, particularly in standardised, price-sensitive categories, physical stores still retain exceptional value in the apparel segment, where the tactile and emotional dimensions of the shopping experience cannot be fully replicated online. The emergence of omni-channel and phygital retail frameworks offers a fruitful pathway for B&M stores to convert competitive pressure into a viable opportunity. To sustain and progress in this environment, B&M apparel retailers must advance from being location-centric to becoming convenience and experience-centric, offering personalised service, seamless product access, and creating an environment that engages the senses and builds emotional connections. The conceptual framework proposed in this study provides a structured foundation for future empirical research to validate these relationships and generate actionable insights for retailers operating in the dynamic Indian apparel market.

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