

AN ANALYTICAL STUDY ON CONSUMER TRUST IN APPAREL SHOPPING BEHAVIOUR: ONLINE VS. OFFLINE SHOPPING IN DAMOH AND SAGAR DISTRICT

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ABSTRACT

Consumer trust constitutes a pivotal antecedent of purchase intention in both digital and physical retail environments. This empirical study examines the determinants of trust in apparel shopping by conducting a comparative analysis of online and offline channels in the Damoh and Sagar districts of Madhya Pradesh, India. A structured questionnaire was administered to 180 consumers aged 15–45, and data were analyzed using descriptive statistics, Chi-square tests, and Pearson correlation. The results reveal that, in the online context, transaction security, ease of payment, the volume and sentiment of customer reviews, and streamlined return process exhibit strong positive associations with shopping behaviour. Conversely, offline consumers place greater emphasis on tangible product quality and secure in-store transactions. Notably, perceived authenticity of reviews did not emerge as a significant predictor, indicating a prevailing consumer focus on aggregate feedback rather than individual credibility assessments. These findings underscore regional variations in trust formation and offer actionable guidance for apparel retailers to devise context-specific strategies that reinforce trust across both modalities. By elucidating the interplay between localized factors and trust dimensions, this research advances theoretical models of consumer behaviour and informs the design of integrated omnichannel retail practices.

Keywords: Online Shopping, Offline Shopping, Shopping Behaviour, Consumer Trust, and Apparel Products.

1.0 INTRODUCTION

In today's rapidly evolving retail landscape, consumer trust has emerged as a critical determinant of shopping behavior, particularly in the apparel sector. Trust influences consumer confidence and loyalty, significantly shaping the purchasing decision in both online and offline settings (Sirdeshmukh et al., 2002; Davis et al., 2021). The significance of consumer trust is

especially pronounced in the apparel industry, where tactile evaluation and quality assurance are paramount (Cho et al., 2024; Ghosh, 2024).

This study examines the multifaceted role of consumer trust in shaping apparel shopping behaviour, with a specific emphasis on comparing online and offline channels within the Damoh and Sagar Districts. The introduction below builds upon established research to elaborate on key factors influencing consumer trust—including data privacy, payment systems, customer reviews, product quality, and the return process—as well as their collective impact on shopping behaviour.

Consumer trust is widely acknowledged as a critical determinant of purchase intention and loyalty in both online and offline retail environments. Researchers have demonstrated that trust fundamentally influences how consumers evaluate risk, seek information, and ultimately make purchase decisions (Chaturvedi, S., Gupta, S., & Hada, D. S. (2016); Davis, F., Francis Gnanasekar, M. B., & Parayitam, S. (2021)). Not only does trust mitigate perceived risks in unfamiliar digital settings, but it also fosters stronger relational ties when consumers interact with traditional brick-and-mortar stores (Sirdeshmukh, D., Singh, J., & Sabol, B. (2002)). This foundational role of trust motivates our exploration into its determinants and differential effects in online versus offline apparel shopping.

With the rise of online shopping, concerns over data privacy have become paramount. Consumers increasingly seek assurances that personal and financial information will be securely handled (C. Haridasan, A., Fernando, A. G., & Saju, B. (2021)). Effective data protection strategies not only build trust but also drive consumer engagement by reducing anxiety over potential breaches and misuse of information. Robust privacy measures thus serve as an essential trust signal, particularly in digital marketplaces.

Secure and efficient payment systems are instrumental in reinforcing consumer confidence. The ease and security of transaction methods contribute significantly to the overall trustworthiness of an apparel retailer (Bucko, J., Kakalejčík, L., & Ferencová, M. (2018); Davis, F., Francis Gnanasekar, M. B., & Parayitam, S. (2021)). In both online and offline contexts, a transparent and reliable payment process reduces uncertainty and encourages repeat patronage. As such, payment security is a vital aspect of consumer trust that directly impacts shopping behaviour.

Customer reviews play a dual role in reinforcing trust and guiding apparel purchase decisions. Positive feedback and high ratings provide potential buyers with social proof, validating the quality and reliability of products and services (Gilly, M. C., & Wolfinbarger, M. (2000)). In contrast, negative reviews can raise doubts and deter shoppers. Therefore, the management and presentation of customer reviews become crucial for both online platforms and physical stores.

Intrinsic product quality, along with a smooth return process, constitutes another cornerstone of consumer trust. High-quality merchandise coupled with clear, hassle-free return policies reduces perceived risk and enhances consumer satisfaction (Ha, S., & Stoel, L. (2012); Roy, P., & Datta, D. (2022)). These factors not only influence the initial purchase decision but also play a significant role in fostering long-term brand loyalty.

The apparel shopping behavior of consumers is evolving in response to technological advances, changing lifestyles, and a growing emphasis on personalized experiences. Studies have shown that shoppers today consider multiple dimensions—ranging from trust and convenience to the perceived value of time and money—when making decisions (Muntaqheem, M., & Raiker, S. D. (2019); Raman, P. (2019)). This complex interplay of factors underscores the importance of examining both the emotional and rational components that drive apparel purchases.

Although there are similarities in the trust-building mechanisms across online and offline channels, notable differences persist. Offline shopping offers tangible product experiences and direct interaction with sales personnel, whereas online shopping necessitates greater reliance on digital cues such as website quality, security protocols, and customer feedback (Adrita, U., W., & Shahjahan, T. (2016); Supriya Mahajan, M., & Saini, M. N. (2018)). Comparative studies have revealed that while online shoppers prioritize data privacy and payment security, offline consumers often value interpersonal trust and immediate product verification (Gilly, M. C., & Wolfenbarger, M. (2000); Yash Dalsaniya, & Vidani, J. (2024)). This dual-channel perspective guides the current research toward a nuanced exploration of trust determinants across shopping formats.

Despite an extensive body of literature on consumer trust, limited research has focused on its impact within specific regional contexts. The Damoh and Sagar Districts offer a unique setting where traditional shopping practices coexist with emerging digital trends. By concentrating on these districts, the study seeks to uncover localized consumer behaviours and preferences, thereby contributing region-specific insights that may differ from broader national or international trends (Kanwal, M., Burki, U., Ali, R., & Dahlstrom, R. (2022); Krunal, P., Janvi, M., & Vidani, J. (2024)). The regional focus of this research is expected to provide valuable implications for both academic scholarship and practical retail strategies.

In summary, this paper sets out to systematically analyze how key factors—consumer trust, data privacy, secure payment systems, customer reviews, product quality, and the return process—influence apparel shopping behaviour. Moreover, by contrasting online and offline retail channels within the context of Damoh and Sagar Districts, this study aims to deliver comprehensive insights and actionable recommendations for retailers seeking to enhance consumer trust and optimize shopping experiences. The integration of multifaceted perspectives and diverse empirical findings provides a robust framework for understanding contemporary apparel shopping behaviours (Chandrruangphen, E., Assarut, N., & Sinthupinyo, S. (2022); Tong, X., & Su, J. (2018)).

2.0 LITERATURE REVIEW

The study of consumer trust in apparel shopping behaviour has gained prominence due to the shift in consumer purchasing patterns, particularly the growing presence of online shopping. This change is influenced by several factors, such as the convenience of shopping from home, the increasing availability of online products, and the rise of social media and digital marketing. However, the trust factor plays a pivotal role in shaping consumer preferences and purchase decisions, influencing whether consumers prefer to shop online or offline (Adrita, U., W., & Shahjahan, T. 2016; Roy & Datta, 2022). This review seeks to analyze how consumer trust

impacts apparel shopping behaviour, specifically comparing online and offline shopping in the context of Damoh and Sagar Districts.

2.1 Consumer Trust

Consumer trust is widely regarded as one of the most critical factors influencing shopping behaviour, particularly in the online retail space. Studies emphasize that trust in online vendors influences consumers' willingness to engage in e-commerce (Chandrruangphen et al., 2022; Hahn & Kim, 2009). Trust in the brand, the platform's security measures, and the quality of customer service all significantly impact the intention to purchase (Davis et al., 2021; Ghosh, 2024). For offline shopping, trust is largely built on face-to-face interactions and the tactile experience of assessing product quality before purchase (Sirdeshmukh et al., 2002; Gilly & Wolfenbarger, 2000). Trust, therefore, varies across shopping platforms, with different factors contributing to trust in both environments.

2.2 Data Privacy

Data privacy remains a critical concern for online shoppers. Consumers need assurance that their personal information, including payment details, will be protected when shopping online. The trustworthiness of an e-commerce platform and its ability to safeguard consumer data influence purchasing decisions (Krunal et al., 2024). Studies show that privacy concerns can significantly hinder online shopping, as consumers are wary of potential breaches (Muntaqheem & Raiker, 2019). This aspect is less prominent in offline shopping, where personal data is not as extensively shared or stored (Roy & Datta, 2022).

2.3 Payment System

The payment system is another crucial factor in shaping trust. In online shopping, the availability of secure and convenient payment options, such as cash on delivery, credit cards, and e-wallets, plays a significant role in building consumer trust (Adrita, U., W., & Shahjahan, T. 2016). Trust in the payment system directly impacts purchase decisions, with a preference for systems that ensure ease and security (Rahman et al., 2018). On the other hand, offline shopping typically offers immediate payment methods that avoid potential online fraud, further bolstering consumer confidence in traditional retail settings (Muntaqheem & Raiker, 2019).

2.4 Customer Review

Customer reviews have emerged as one of the most powerful trust-building tools in online shopping. Positive reviews act as social proof, which reassures potential buyers about the quality of a product and the credibility of the seller (Chaturvedi et al., 2016). Reviews and ratings on e-commerce platforms significantly influence online apparel shopping behaviour, as consumers rely on the experiences of others to assess product quality and vendor reliability (Davis et al., 2021). In contrast, offline shopping lacks such reviews but instead relies on brand reputation, word-of-mouth recommendations, and the ability to directly engage with sales staff for trust-building (Ghosh, 2024).

2.5 Quality

Quality perception is a major factor in both online and offline apparel shopping. In offline shopping, consumers can physically touch and examine the product, which leads to higher confidence in the quality of the apparel being purchased (Roy & Datta, 2022). However, for online shoppers, perceived quality is influenced by product descriptions, images, customer reviews, and return policies. Studies show that the ability to assess quality plays a significant role in determining consumer trust, particularly in the online apparel sector (Adrita, U., W., & Shahjahan, T. 2016; Mathew, 2015).

2.6 Return Process

A seamless and hassle-free return process enhances consumer trust in online shopping, as it reassures customers about the safety of their purchases in case the product does not meet their expectations (Adrita, U., W., & Shahjahan, T. 2016). In offline stores, the return process is generally less cumbersome, as products can be returned directly to the store, fostering a sense of trust (Gilly & Wolfinbarger, 2000). The effectiveness of return policies thus significantly influences consumer trust in the online shopping environment, especially for apparel, which requires accurate fit and quality assessments (Ha & Stoel, 2012).

2.7 Apparel Shopping Behaviour

Apparel shopping behaviour is influenced by various factors such as convenience, product variety, price sensitivity, and social influence. In the context of online shopping, convenience and the ability to compare prices across various platforms are significant drivers (Sharma, 2022; Roy & Datta, 2022). Conversely, offline shoppers often prioritize the tangible experience of trying on apparel, the immediate availability of products, and personal customer service (Ghosh, 2024). Trust in the quality of the shopping environment also influences consumer behavior, with online shoppers needing additional assurances regarding product authenticity (Tobias-Mamina et al., 2021).

2.8 Regional Focus

In the context of Damoh and Sagar Districts, regional cultural and economic factors might influence apparel shopping behaviours differently from other regions. For instance, consumers in rural areas might still prefer offline shopping due to trust in the physical interaction with products and the local community (Adrita, U., W., & Shahjahan, T. 2016). Online shopping might be more appealing in urban areas where convenience and access to a broader range of products outweigh the need for immediate tactile assessments (Muntaqheem & Raiker, 2019).

2.9 Gap in Literature

Despite the extensive body of literature on online versus offline shopping behaviours, there remains a gap in understanding how regional differences influence consumer trust and apparel shopping behaviour, especially in less-studied districts like Damoh and Sagar. Additionally, while factors like price, variety, and trust have been extensively studied, more research is needed on how local preferences, social norms, and infrastructure affect the comparative analysis between online and offline shopping in these regions.

The review of literature reveals that consumer trust is central to shaping apparel shopping behaviour, whether online or offline. Factors such as data privacy, payment systems, quality, customer reviews, and return policies all influence trust in online shopping, while offline shopping builds trust through personal experiences and brand reputation. Understanding these dynamics in the context of specific regions like Damoh and Sagar offers further insights into how regional preferences and socio-economic factors affect shopping behaviours.

3.0 RESEARCH METHODOLOGY

3.1 Research Design

This study adopts a comparative analytical and descriptive research design to achieve the objectives of the study & to explore how consumer trust influences apparel shopping behavior across online and offline platforms. A quantitative approach is employed, utilizing structured surveys to gather data on consumer trust and apparel shopping behaviors. This design facilitates objective measurement and statistical analysis of the variables in question.

3.2 Sources of data

For this study both primary as well as secondary data was used. The primary data for the study has been collected with the help of customers by using well-structured questionnaire and secondary data was collected from books, journals and various websites.

3.3 Population and Sampling

The target population consists of consumers aged 15–45 who have engaged in both online and offline apparel shopping from Damoh and Sagar Districts of Madhya Pradesh, India. A non-probability convenience sampling technique is used to ensure representation across various demographic segments, including age, gender, and occupation. The study aims to collect data from at least 200 participants, with total 180 samples from both District was selected for analysis. Data was collected from students, government employee, corporate employee, businessman & housewives, to ensure robust statistical analysis.

3.4 Data Collection Method

Primary data is collected through a structured questionnaire comprising closed-ended questions rated on a 5-point Likert scale, ranging from 1="strongly agree" to 5="strongly disagree." The questionnaire is designed to assess impact of Consumer Trust on Shopping Behaviour. Sub-Factors from each main Factor was formed. 2 Questions from each Sub-factor were asked, analyzing comparison between online & offline preferences.

3.5 Independent Factors, Sub-Factors& Coding are as follow:

➤ Data Privacy

- Risk of Data Breach in Online & Offline Shopping (DP1&DP2)
- Consumer Control over Personal Data in Online & Offline Shopping (DP3 &DP4)
- Past Experiences with Data Security Issues in Online & Offline Shopping (DP5&DP6)

➤ **Payment System**

- Ease of Payment Process in Online & Offline Shopping (PS1 & PS2)
- Security of Payment Systems in Online & Offline Shopping (PS3 & PS4)
- Variety of Payment Options in Online & Offline Shopping (PS5 & PS6)

➤ **Customer Review**

- Trust in Review Authenticity in Online & Offline Shopping (CR1 & CR2)
- Influence of Positive/Negative Reviews in Online & Offline Shopping (CR3 & CR4)
- Volume of Customer Reviews in Online & Offline Shopping (CR5 & CR6)

➤ **Quality**

- Product Durability in Online & Offline Shopping (Q1 & Q2)
- Material Quality in Online & Offline Shopping (Q3 & Q4)
- Consistency of Product Quality in Online & Offline Shopping (Q5 & Q6)

➤ **Return Process**

- Ease of Return Process in Online & Offline Shopping (RP1 & RP2)
- Return Timeframe in Online & Offline Shopping (RP3 & RP4)
- Cost of Return in Online & Offline Shopping (RP5 & RP6)

➤ **Dependent Factor:**

- Shopping Behaviour (DV)

The survey is distributed via online platforms (e.g., Google Forms, email) and offline methods (e.g., in-store surveys) to reach a diverse respondent pool.

3.6 Data Analysis Techniques

Data analysis is conducted using Ms-Excel & SPSS (Version 29). Descriptive statistics (mean, standard deviation) are calculated to summarize the data. To compare the impact of consumer trust on shopping behavior between online and offline channels Pearson Correlation was calculated, Chi-square test is performed for hypothesis testing, as the scale used for data collection is ordinal. Additionally, Correlation analysis is employed to examine the relationship between consumer trust and shopping behavior. The significance level is set at $p < 0.05$ which is a common standard. Cronbach's alpha is calculated to assess the reliability of the measurement scales.

3.7 Comparative Analysis: Online vs. Offline

Comparing online and offline shopping behaviours, several studies highlight distinct differences. Online shopping is largely driven by convenience, variety, and the ability to shop anytime and anywhere (Krunal et al., 2024; Mathew, 2015). However, offline shopping appeals to those who seek instant gratification, the ability to physically inspect products, and enjoy a personalized shopping experience (Muntaqheem & Raiker, 2019). Trust in the retail environment, whether online or offline, significantly influences consumer decision-making. Research also indicates that younger consumers are more likely to shop online due to its

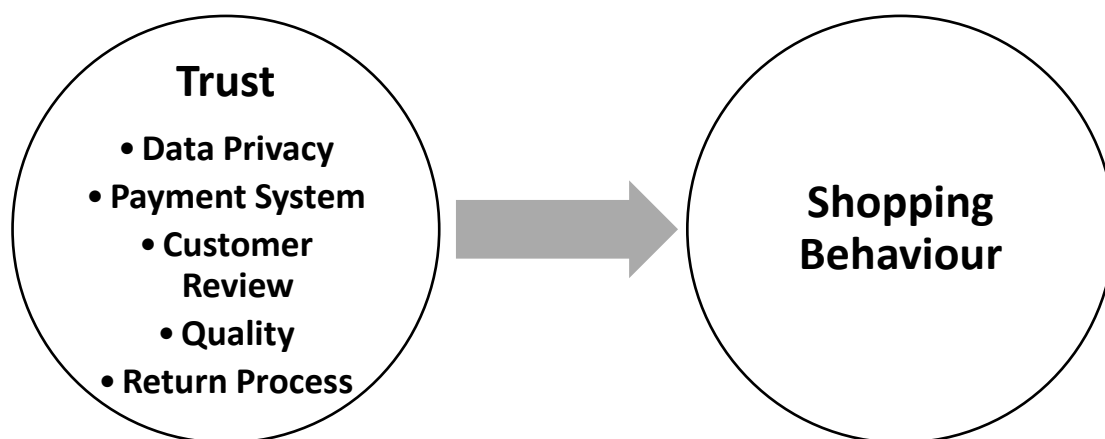
convenience, whereas older generations may prefer the security of traditional retail environments (Yash Dalsaniya & Vidani, 2024; Ghosh, 2024).

4.0 OBJECTIVES

1. To analyse the impact of data privacy in online and offline apparel shopping.
2. To study the impact of convenience of payment system in online and offline apparel shopping.
3. To analyse the impact of customer review in online and offline apparel shopping.
4. To study the impact of quality in online and offline apparel shopping.
5. To analyse the impact of return process in online and offline apparel shopping.
6. Conceptual Framework

Figure 1 presents the conceptual framework developed by studying literature and considering objectives of research.

Figure 1



Source: Created by Author

6.0 ALTERNATE HYPOTHESIS

H1a: There is significant impact of Risk of Data Breach on Online & Offline Shopping (DP1& DP2)

H1b: There is significant impact of Consumer Control over Personal Data on Online & Offline Shopping (DP3& DP4)

H1c: There is significant impact of Past Experiences with Data Security Issues on Online & Offline Shopping (DP5& DP6)

H2a: There is significant impact of Ease of Payment Process on Online & Offline Shopping (PS1& PS2)

H2b: There is significant impact of Security of Payment Systems on Online & Offline Shopping (PS3& PS4)

H2c: There is significant impact of Variety of Payment Options on Online & Offline Shopping (PS5& PS6)

H3a: There is significant impact of Trust in Review Authenticity on Online & Offline Shopping (CR1& CR2)

H3b: There is significant impact of Influence of Positive/Negative Reviews on Online & Offline Shopping (CR3& CR4)

H3c: There is significant impact of Volume of Customer Reviews on Online & Offline Shopping (CR5& CR6)

H4a: There is significant impact of Product Durability on Online & Offline Shopping (Q1& Q2)

H4b: There is significant impact of Material Quality on Online & Offline Shopping (Q3& Q4)

H4c: There is significant impact of Consistency of Product Quality on Online & Offline Shopping (Q5& Q6)

H5a: There is significant impact of Ease of Return Process on Online & Offline Shopping (RP1& RP2)

H5b: There is significant impact of Return Timeframe on Online & Offline Shopping (RP3& RP4)

H5c: There is significant impact of Cost of Return on Online & Offline Shopping (RP5& RP6)

7.0 RESULTS

7.1 Descriptive Statistics

Table 1: Gender Description					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	78	43.3	43.3	43.3
	Female	102	56.7	56.7	100.0
	Total	180	100.0	100.0	
Source: Author's own compilation through SPSS software					
Table 2: Age Description					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	15-20	90	50.0	50.0	50.0
	21-25	34	18.9	18.9	68.9
	26-30	30	16.7	16.7	85.6
	31-35	8	4.4	4.4	90.0
	36-40	4	2.2	2.2	92.2
	41-45	14	7.8	7.8	100.0

	Total	180	100.0	100.0	
Source: Author's own compilation through SPSS software					

Table 3: Occupation Description					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	138	76.7	76.7	76.7
	Employed (Government Job)	4	2.2	2.2	78.9
	Employed (Private Job)	18	10.0	10.0	88.9
	Self Employed (Business)	10	5.6	5.6	94.4
	Homemaker	10	5.6	5.6	100.0
	Total	180	100.0	100.0	
Source: Author's own compilation through SPSS software					

Table 4: Geographical Description					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sagar (M.P.)	72	40.0	40.0	40.0
	Damoh (M.P.)	108	60.0	60.0	100.0
	Total	180	100.0	100.0	
Source: Author's own compilation through SPSS software					

7.2 Reliability Analysis

Table 5

Case Processing Summary			
		N	%
Cases	Valid	180	100.0
	Excluded ^a	0	.0
	Total	180	100.0
a. Listwise deletion based on all variables in the procedure.			

Table 6: Cronbach's Alpha

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.797	.803	30

Source: Author's own compilation through SPSS software

Table 7: Cronbach's Alpha if Item Deleted

Variables (Items)	Cronbach's Alpha if Item Deleted
Risk of Data Breach in Online Shopping (DP1)	.787
Risk of Data Breach in Offline Shopping (DP2)	.802
Consumer Control over Personal Data in Online Shopping (DP3)	.805
Consumer Control over Personal Data in Offline Shopping (DP4)	.786
Past Experiences with Data Security Issues in Online Shopping (DP5)	.790
Past Experiences with Data Security Issues in Offline Shopping (DP6)	.799

Ease of Payment Process in Online Shopping (PS1)	.780
Ease of Payment Process in Offline Shopping (PS2)	.789
Security of Payment Systems in Online Shopping (PS3)	.808
Security of Payment Systems in Offline Shopping (PS4)	.789
Variety of Payment Options in Online Shopping (PS5)	.786
Variety of Payment Options in Offline Shopping (PS6)	.789
Trust in Review Authenticity in Online Shopping (CR1)	.798
Trust in Review Authenticity in Offline Shopping (CR2)	.792
Influence of Positive/Negative Reviews in Online Shopping (CR3)	.783
Influence of Positive/Negative Reviews in Offline Shopping (CR4)	.787
Volume of Customer Reviews in Online Shopping (CR5)	.784
Volume of Customer Reviews in Offline Shopping (CR6)	.787
Product Durability in Online Shopping (Q1)	.788
Product Durability in Offline Shopping (Q2)	.789
Material Quality in Online Shopping (Q3)	.800
Material Quality in Offline Shopping (Q4)	.785
Consistency of Product Quality in Online Shopping (Q5)	.800
Consistency of Product Quality in Offline Shopping (Q6)	.789
Ease of Return Process in Online Shopping (RP1)	.795
Ease of Return Process in Offline Shopping (RP2)	.802
Return Timeframe in Online Shopping (RP3)	.793
Return Timeframe in Offline Shopping (RP4)	.783
Cost of Return in Online Shopping (RP5)	.782
Cost of Return in Offline Shopping (RP6)	.782
Source: Author's own compilation through SPSS software	

7.3 Test of Normality

Table 8: Normality Test

Variables	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Risk of Data Breach in Online Shopping (DP1)	.226	180	.000	.822	180	.000
Risk of Data Breach in Offline Shopping (DP2)	.185	180	.000	.898	180	.000
Consumer Control over Personal Data in Online Shopping (DP3)	.178	180	.000	.899	180	.000
Consumer Control over Personal Data in Offline Shopping (DP4)	.158	180	.000	.910	180	.000
Past Experiences with Data Security Issues in Online Shopping (DP5)	.175	180	.000	.907	180	.000
Past Experiences with Data Security Issues in Offline Shopping (DP6)	.197	180	.000	.892	180	.000
Ease of Payment Process in Online Shopping (PS1)	.234	180	.000	.821	180	.000
Ease of Payment Process in Offline Shopping (PS2)	.254	180	.000	.830	180	.000

Security of Payment Systems in Online Shopping (PS3)	.167	180	.000	.911	180	.000
Security of Payment Systems in Offline Shopping (PS4)	.174	180	.000	.883	180	.000
Variety of Payment Options in Online Shopping (PS5)	.236	180	.000	.830	180	.000
Variety of Payment Options in Offline Shopping (PS6)	.177	180	.000	.890	180	.000
Trust in Review Authenticity in Online Shopping (CR1)	.228	180	.000	.899	180	.000
Trust in Review Authenticity in Offline Shopping (CR2)	.238	180	.000	.889	180	.000
Influence of Positive/Negative Reviews in Online Shopping (CR3)	.219	180	.000	.844	180	.000
Influence of Positive/Negative Reviews in Offline Shopping (CR4)	.188	180	.000	.903	180	.000
Volume of Customer Reviews in Online Shopping (CR5)	.242	180	.000	.824	180	.000
Volume of Customer Reviews in Offline Shopping (CR6)	.187	180	.000	.891	180	.000
Product Durability in Online Shopping (Q1)	.207	180	.000	.871	180	.000
Product Durability in Offline Shopping (Q2)	.200	180	.000	.880	180	.000
Material Quality in Online Shopping (Q3)	.291	180	.000	.864	180	.000
Material Quality in Offline Shopping (Q4)	.274	180	.000	.876	180	.000
Consistency of Product Quality in Online Shopping (Q5)	.172	180	.000	.911	180	.000
Consistency of Product Quality in Offline Shopping (Q6)	.214	180	.000	.904	180	.000
Ease of Return Process in Online Shopping (RP1)	.199	180	.000	.873	180	.000
Ease of Return Process in Offline Shopping (RP2)	.190	180	.000	.908	180	.000
Return Timeframe in Online Shopping (RP3)	.203	180	.000	.859	180	.000
Return Timeframe in Offline Shopping (RP4)	.170	180	.000	.890	180	.000
Cost of Return in Online Shopping (RP5)	.203	180	.000	.863	180	.000
Cost of Return in Offline Shopping (RP6)	.194	180	.000	.891	180	.000
Shopping Behaviour (DV)	.358	180	.000	.635	180	.000
a. Lilliefors Significance Correction						
Source: Author's own compilation through SPSS software						

7.4 Chi-Square Tests

Table 9: Chi-Square Values and Hypothesis Testing Decision

Variables	Shopping Behaviour (DV)	Decision
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Risk of Data Breach in Online Shopping (DP1)	Chi-square	.854	Fail to Reject Null Hypothesis
	df	4	
	Sig.	.931	
Risk of Data Breach in Offline Shopping (DP2)	Chi-square	15.134	Reject Null Hypothesis
	df	4	
	Sig.	.004	
Consumer Control over Personal Data in Online Shopping (DP3)	Chi-square	6.214	Fail to Reject Null Hypothesis
	df	4	
	Sig.	.184	
Consumer Control over Personal Data in Offline Shopping (DP4)	Chi-square	4.423	Fail to Reject Null Hypothesis
	df	4	
	Sig.	.352	
Past Experiences with Data Security Issues in Online Shopping (DP5)	Chi-square	19.537	Reject Null Hypothesis
	df	4	
	Sig.	.001	
Past Experiences with Data Security Issues in Offline Shopping (DP6)	Chi-square	12.928	Reject Null Hypothesis
	df	4	
	Sig.	.012	
Ease of Payment Process in Online Shopping (PS1)	Chi-square	19.387	Reject Null Hypothesis
	df	4	
	Sig.	.001	
Ease of Payment Process in Offline Shopping (PS2)	Chi-square	13.625	Reject Null Hypothesis
	df	4	
	Sig.	.009	
Security of Payment Systems in Online Shopping (PS3)	Chi-square	14.224	Reject Null Hypothesis
	df	4	
	Sig.	.007	
Security of Payment Systems in Offline Shopping (PS4)	Chi-square	16.313	Reject Null Hypothesis
	df	4	
	Sig.	.003	
Variety of Payment Options in Online Shopping (PS5)	Chi-square	19.419	Reject Null Hypothesis
	df	4	
	Sig.	.001	
Variety of Payment Options in Offline Shopping (PS6)	Chi-square	14.671	Reject Null Hypothesis
	df	4	
	Sig.	.005	
Trust in Review Authenticity in Online Shopping (CR1)	Chi-square	1.404	Fail to Reject Null Hypothesis
	df	4	
	Sig.	.844	
Trust in Review Authenticity in Offline Shopping (CR2)	Chi-square	4.232	Fail to Reject Null Hypothesis
	df	4	
	Sig.	.375	
Influence of Positive/Negative Reviews in Online Shopping (CR3)	Chi-square	17.236	Reject Null Hypothesis
	df	4	
	Sig.	.002	

Influence of Positive/Negative Reviews in Offline Shopping (CR4)	Chi-square	16.819	Reject Null Hypothesis
	df	4	
	Sig.	.002	
Volume of Customer Reviews in Online Shopping (CR5)	Chi-square	32.060	Reject Null Hypothesis
	df	3	
	Sig.	.001	
Volume of Customer Reviews in Offline Shopping (CR6)	Chi-square	14.785	Reject Null Hypothesis
	df	4	
	Sig.	.005	
Product Durability in Online Shopping (Q1)	Chi-square	10.875	Reject Null Hypothesis
	df	4	
	Sig.	.028	
Product Durability in Offline Shopping (Q2)	Chi-square	15.434	Reject Null Hypothesis
	df	4	
	Sig.	.004	
Material Quality in Online Shopping (Q3)	Chi-square	8.681	Fail to Reject Null Hypothesis
	df	4	
	Sig.	.070	
Material Quality in Offline Shopping (Q4)	Chi-square	3.788	Fail to Reject Null Hypothesis
	df	4	
	Sig.	.435	
Consistency of Product Quality in Online Shopping (Q5)	Chi-square	13.316	Reject Null Hypothesis
	df	4	
	Sig.	.010	
Consistency of Product Quality in Offline Shopping (Q6)	Chi-square	9.585	Reject Null Hypothesis
	df	4	
	Sig.	.048	
Ease of Return Process in Online Shopping (RP1)	Chi-square	11.768	Reject Null Hypothesis
	df	4	
	Sig.	.019	
Ease of Return Process in Offline Shopping (RP2)	Chi-square	15.565	Reject Null Hypothesis
	df	4	
	Sig.	.004	
Return Timeframe in Online Shopping (RP3)	Chi-square	10.666	Reject Null Hypothesis
	df	4	
	Sig.	.031	
Return Timeframe in Offline Shopping (RP4)	Chi-square	10.745	Reject Null Hypothesis
	df	4	
	Sig.	.030	
Cost of Return in Online Shopping (RP5)	Chi-square	14.381	Reject Null Hypothesis
	df	4	
	Sig.	.006	
Cost of Return in Offline Shopping (RP6)	Chi-square	15.603	Reject Null Hypothesis
	df	4	
	Sig.	.004	

Source: Author's own compilation through SPSS software

7.5 ANOVA Analysis

Table 10: ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.958	30	.599	3.323	.000 ^b
	Residual	26.842	149	.180		
	Total	44.800	179			
Source: Author's own compilation through SPSS software						

7.6 Pearson Correlation

Table 11: Correlation Analysis

Variables		Shopping Behaviour (DV)
Risk of Data Breach in Online Shopping (DP1)	Pearson Correlation	0.056
	N	180
Risk of Data Breach in Offline Shopping (DP2)	Pearson Correlation	0.869
	N	180
Consumer Control over Personal Data in Online Shopping (DP3)	Pearson Correlation	0.082
	N	180
Consumer Control over Personal Data in Offline Shopping (DP4)	Pearson Correlation	-0.111
	N	180
Past Experiences with Data Security Issues in Online Shopping (DP5)	Pearson Correlation	0.774
	N	180
Past Experiences with Data Security Issues in Offline Shopping (DP6)	Pearson Correlation	-0.718
	N	180
Ease of Payment Process in Online Shopping (PS1)	Pearson Correlation	0.928
	N	180
Ease of Payment Process in Offline Shopping (PS2)	Pearson Correlation	-0.912
	N	180
Security of Payment Systems in Online Shopping (PS3)	Pearson Correlation	0.952
	N	180
	Pearson Correlation	-0.865

Security of Payment Systems in Offline Shopping (PS4)	N	180
Variety of Payment Options in Online Shopping (PS5)	Pearson Correlation	0.812
	N	180
Variety of Payment Options in Offline Shopping (PS6)	Pearson Correlation	-0.836
	N	180
Trust in Review Authenticity in Online Shopping (CR1)	Pearson Correlation	-0.034
	N	180
Trust in Review Authenticity in Offline Shopping (CR2)	Pearson Correlation	-0.036
	N	180
Influence of Positive/Negative Reviews in Online Shopping (CR3)	Pearson Correlation	0.826
	N	180
Influence of Positive/Negative Reviews in Offline Shopping (CR4)	Pearson Correlation	0.715
	N	180
Volume of Customer Reviews in Online Shopping (CR5)	Pearson Correlation	0.921
	N	180
Volume of Customer Reviews in Offline Shopping (CR6)	Pearson Correlation	0.765
	N	180
Product Durability in Online Shopping (Q1)	Pearson Correlation	-0.701
	N	180
Product Durability in Offline Shopping (Q2)	Pearson Correlation	-0.739
	N	180
Material Quality in Online Shopping (Q3)	Pearson Correlation	0.061
	N	180
Material Quality in Offline Shopping (Q4)	Pearson Correlation	0.022
	N	180
Consistency of Product Quality in Online Shopping (Q5)	Pearson Correlation	0.831
	N	180
Consistency of Product Quality in Offline Shopping (Q6)	Pearson Correlation	-0.896
	N	180

Ease of Return Process in Online Shopping (RP1)	Pearson Correlation	0.881
	N	180
Ease of Return Process in Offline Shopping (RP2)	Pearson Correlation	-0.931
	N	180
Return Timeframe in Online Shopping (RP3)	Pearson Correlation	0.793
	N	180
Return Timeframe in Offline Shopping (RP4)	Pearson Correlation	-0.843
	N	180
Cost of Return in Online Shopping (RP5)	Pearson Correlation	0.846
	N	180
Cost of Return in Offline Shopping (RP6)	Pearson Correlation	-0.746
	N	180
Source: Author's own compilation through SPSS software		

8.0 DISCUSSION

The study surveyed 180 respondents from Damoh and Sagar districts. The demographic analysis revealed that 43.3% of the respondents were male and 56.7% were female (Table 1). A large proportion (50%) of respondents fell within the age group of 15–20 years, indicating a youthful consumer base (Table 2). Occupation-wise, 76.7% of the respondents were students, followed by individuals employed in private jobs (10%), self-employed individuals (5.6%), and homemakers (5.6%) (Table 3). Regionally, 60% of the respondents hailed from Damoh, and 40% from Sagar, ensuring a balanced representation across the two districts (Table 4).

The reliability of the instrument was assessed using Cronbach's Alpha. The overall Cronbach's Alpha coefficient was 0.797 (Table 5 & 6), suggesting a high level of internal consistency among the items. Thus, the scale used for data collection was considered reliable for further analysis. Since each item has Cronbach's Alpha value more than 0.7 (Table 7), therefore no item is deleted for data collection.

Kolmogorov-Smirnov and Shapiro-Wilk tests indicated that all variables had p-values less than 0.05 (Table 8), confirming that the data did not follow a normal distribution. Consequently, non-parametric tests, such as Chi-square, were employed for hypothesis testing.

The Chi-square test was applied to evaluate the significance of the proposed hypotheses (Table 9). The Chi-square test results indicated that within the domain of data privacy, Risk of Data Breach (Offline) and Past Experiences with Data Security Issues (Online and Offline) had a significant influence on shopping behaviour, aligning with findings from Haridasan et al.

(2021), while Consumer Control over Personal Data did not show significant impact. Regarding the payment system, Ease of Payment Process, Security of Payment Systems, and Variety of Payment Options were found to significantly affect both online and offline shopping decisions, corroborating earlier findings by Bucko et al. (2018) and Davis et al. (2021). In the context of customer reviews, Influence of Positive/Negative Reviews and Volume of Customer Reviews were significant influencers, whereas Trust in Review Authenticity was not—a result similar to that observed by Adrita and Shahjahan (2016), suggesting that consumers value collective review sentiment over individual authenticity.

Product-related trust dimensions such as Product Durability and Consistency of Product Quality significantly influenced shopping behaviour, whereas Material Quality did not show a significant impact, which is consistent with findings by Roy and Datta (2022). Furthermore, Ease of Return Process, Return Timeframe, and Cost of Return were found to significantly impact both online and offline shopping decisions, aligning with the work of Ha and Stoel (2012) and Gilly and Wolfinbarger (2000).

The ANOVA analysis demonstrated a p-value of 0.000 (Table 10), which is less than the significance level of 0.05. This indicates that the independent variables jointly have a statistically significant impact on consumer shopping behavior. Therefore, factors related to data privacy, payment systems, customer reviews, product quality, and return processes collectively & multidimensional influence consumer trust and purchasing decisions (Sirdeshmukh et al., 2002).

Pearson correlation analysis revealed several significant relationships (Table 11). Pearson correlation analysis supported these insights, revealing strong positive correlations for online shopping with factors such as Ease of Payment Process ($r = 0.928$), Security of Payment Systems ($r = 0.952$), Volume of Customer Reviews ($r = 0.921$), Ease of Return Process ($r = 0.881$), Risk of Data Breach ($r = 0.869$), Consistency of Product Quality ($r = 0.831$), Influence of Positive/Negative Reviews ($r = 0.826$) and Variety of Payment Options ($r = 0.812$). These findings reflect similar observations by Davis et al. (2021) and Chaturvedi et al. (2016). In contrast, offline shopping behaviour was negatively correlated with several variables, notably Ease of Return Process ($r = -0.931$), Ease of Payment Process ($r = -0.912$), Security of Payment Systems ($r = -0.865$), and Consistency of Product Quality ($r = -0.896$), indicating higher concerns related to process efficiency and trust in offline settings.

Interestingly, Trust in Review Authenticity in both online and offline contexts showed weak correlations (-0.034 and -0.036 , respectively), further reinforcing that authenticity is less prioritized than the perceived volume or polarity of customer feedback (Adrita & Shahjahan, 2016; Chaturvedi et al., 2016). Similarly, Material Quality, long considered a crucial attribute in offline retail, did not significantly impact behaviour, highlighting a potential shift in trust formation toward consistency and reliability over tactile evaluation (Roy & Datta, 2022; Mathew, 2015).

These results suggest that online shopping behavior is strongly influenced by ease, security, and flexibility in transaction processes, and the volume and influence of reviews. Conversely, offline shopping behavior appears sensitive to concerns around data breaches and trust in payment systems and product consistency.

The findings of the study highlight the pivotal role of trust-related factors in shaping apparel shopping behavior. Particularly for online shopping, consumer confidence hinges on transaction security, the availability of diverse payment options, product quality assurances, customer feedback volume, and a streamlined return process. Offline shopping trust factors were more related to perceived data security and consistent quality of tangible products.

These insights have important implications for apparel retailers in Damoh and Sagar districts. Online retailers should invest in enhancing digital security, optimizing payment systems, encouraging customer feedback, and offering consumer-friendly return policies. Offline retailers should focus on ensuring visible product quality and providing secure payment experiences to maintain consumer trust.

9.0 CONCLUSION

The present study aimed to examine the impact of consumer trust factors on apparel shopping behavior, with a comparative focus on online and offline shopping in the Damoh and Sagar districts.

Overall, the findings suggest that while online shoppers prioritize ease, security, customer feedback, and return policies, offline shoppers place a stronger emphasis on data security and consistent quality experiences. Interestingly, the authenticity of reviews was not a significant driver of trust, indicating a shift in consumer focus toward volume and sentiment of feedback rather than credibility validation.

Ethical approval & consent is obtained from all the participants prior to data collection. Participants are informed about the study's purpose, their voluntary participation, data confidentiality and the anonymity of their responses will be strictly maintained to ensuring compliance with ethical research standards.

10.0 LIMITATIONS OF THE STUDY

While the study offers valuable insights into the role of consumer trust in apparel shopping behavior, certain limitations should be acknowledged:

The research was confined to the Damoh and Sagar districts of Madhya Pradesh. Although these regions provided a meaningful context for the study, the findings may not be generalizable to other geographic areas with different demographic, cultural, or economic characteristics.

The data collected did not meet the assumption of normal distribution, leading to the use of non-parametric statistical techniques. While appropriate, non-parametric methods can sometimes limit the depth of statistical modeling and generalizability compared to parametric approaches.

Although the study addressed critical trust-related factors (such as data privacy, payment systems, customer reviews, product quality, and return process), it did not explore other potential influencers of apparel shopping behavior like brand image, pricing strategies, promotional offers, or customer service quality.

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