

Omni-channel Retail Strategy: Managing Consumer Trust and Preference across Digital and Physical Apparel Stores

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ABSTRACT

Consumer trust has emerged as a central construct shaping contemporary apparel shopping behaviour across online and offline channels. This paper presents a systematic conceptual review that synthesizes extant empirical and theoretical findings on trust antecedents, mechanisms, and consequences in the apparel retail context, with emphasis on comparative dynamics between e-commerce and brick-and-mortar settings. Drawing exclusively on the set of studies provided, the review identifies recurring trust dimensions (competence, benevolence, integrity), channel-specific antecedents (website quality, payment security, customer service, tangibility), and mediating constructs (perceived risk, satisfaction, perceived value). It highlights how online apparel shopping relies heavily on transactional cues such as payment security, ease of payment, reviews, and return policies, whereas offline apparel shopping is more strongly influenced by tactile assurance, store ambience, and in-store service quality. The review proposes an integrative conceptual framework linking trust dimensions to perceived risk and channel preference, identifies key moderators (digital literacy, age, gender, financial inclusion), and formulates a research agenda with testable hypotheses for future empirical work. Managerial and policy implications address channel-specific trust interventions: improving website and payment security, optimizing return and review mechanisms, enhancing tangibility and in-store data security, and fostering financial inclusion.

Keywords: Omni-channel, consumer trust, apparel shopping, online vs offline.

1. INTRODUCTION

Consumer trust is a foundational determinant of exchange relationships in retail and service contexts and has been linked to outcomes ranging from purchase intentions to loyalty and firm performance (Sirdeshmukh, Singh, & Sabol, 2002; Lau, Lee, & Manager, 1999). In the apparel sector—where product aesthetics, fit and quality are central—trust assumes particular salience because consumers frequently face information asymmetries, sensory uncertainty, and perceived risk when evaluating items prior to purchase (Tong & Su, 2018). The dual existence of online and offline channels creates both opportunities and challenges for trust formation and transfer. Online apparel shopping offers convenience, variety, and price transparency but amplifies perceived risk associated with intangible product evaluation, payment security, and delivery uncertainty (Mathew, 2015; Rahman et al., 2018). Conversely, offline shopping delivers sensory assurance and immediate possession but may be constrained by limited assortment, time costs and variable service quality (Gilly & Wolfinbarger, 2000; Muntaqheem & Raiker, 2019).

Recent empirical investigations and literature syntheses underscore trust's heterogeneous antecedents across channels. Studies of online apparel shopping emphasize website quality, privacy/security cues, transaction security, customer reviews, return policies and payment flexibility as critical trust drivers (Ha & Stoel, 2012; Hahn & Kim, 2009; Stoian Bobalca et al., 2021; Singhai & Walia, 2025). Offline trust drivers more often include store ambience, salesperson competence, product tangibility, and immediate conflict resolution capabilities (Gilly & Wolfinbarger, 2000; Sirdeshmukh et al., 2002). The nature of trust also interacts with demographic and contextual variables—such as gender, age cohorts, and regional financial inclusion—that moderate the effect of trust on channel preference (Kanwal et al., 2022; Yash Dalsaniya & Vidani, 2024; Singhai & Walia, 2025).

Two broad motivations underpin this review. first, despite rapid growth in e-commerce for apparel, consumer migration across channels remains imperfect and contextually heterogeneous—especially in less urbanized regions—because trust is formed differently and mediates channel adoption in distinct ways (Adrita & Shahjahan, 2016; Muntaqheem & Raiker, 2019). Second, recent primary evidence from Damoh and Sagar districts (Singhai & Walia, 2025) offers fresh, localized insight that invites integration with broader global findings to produce an integrative conceptual framework tailored to apparel retail. Synthesizing diverse empirical insights into a coherent framework can provide clearer hypotheses for subsequent tests and actionable prescriptions for both online and offline practitioners (Bucko et al., 2018).

The principal objectives of this review are fourfold: (1) to map and synthesize the core trust dimensions and antecedents relevant to apparel shopping across online and offline channels; (2) to identify mediators and moderators that explain when and why trust influences channel preference and purchase behaviour; (3) to propose an integrative conceptual model linking trust dimensions to perceived risk, perceived value and channel choice; and (4) to outline a research agenda and managerial recommendations grounded in the reviewed literature. This paper relies on integrates regional empirical evidence with cross-national studies and reviews.

2. METHODOLOGY OF THE REVIEW

This review is a conceptual synthesis constrained to the corpus of studies and references provided. The objective is not to perform an exhaustive bibliometric search across external databases but rather to synthesize, thematize, and integrate the supplied empirical and theoretical contributions into a coherent framework relevant to apparel shopping trust dynamics (Bucko et al., 2018).

Selection and inclusion criteria were therefore as follows: (1) empirical or theoretical studies included in the supplied reference list that address consumer trust, apparel shopping behaviour, online/offline shopping comparisons, or constructs highly related to trust (perceived risk, website quality, payment security, reviews, etc.); (2) works spanning cross-national contexts (e.g., India, Bangladesh, Slovakia, Thailand, Indonesia, South Korea, USA) to provide both regional specificity and comparative texture; and (3) conceptual or systematic reviews that identify thematic clusters related to trust and consumer behaviour (e.g., Haridasan et al., 2021; Ghosh, 2024). Studies that primarily focused on tangential topics (e.g., non-apparel retail without trust focus) were not prioritized unless they contained transferable insights about trust mechanisms (Tong & Su, 2018).

The synthesis process followed a thematic narrative approach. first, each reference was profiled for (a) study context (country, sample), (b) constructs examined, (c) operationalization of trust or related constructs, and (d) key findings. Next, thematic coding grouped findings into antecedent clusters (website quality, payment security, customer service, tangibility), trust dimensions (competence, benevolence, integrity/problem-solving orientation), mediators (perceived risk, satisfaction, perceived value), and moderators (gender, age, digital literacy, financial inclusion). The thematic clusters were then integrated into a conceptual model that maps likely causal pathways from antecedents → trust dimensions → mediators → channel preference/purchase behaviour.

Given that the dataset includes both empirical studies (e.g., Cha-style field studies, comparative surveys) and systematic reviews/meta-analytic syntheses, the approach weighted empirical findings that directly examined apparel shopping behaviour (e.g., Mathew, 2015; Singhai & Walia, 2025; Stoian Bobalca et al., 2021; Sharma, 2022). Where multiple studies addressed similar constructs, convergent evidence was identified and flagged; divergent findings were examined

to propose potential boundary conditions (e.g., demographic moderators described by Kanwal et al., 2022; Tong & Su, 2018).

3. CONCEPTUALIZING CONSUMER TRUST IN AN OMNI-CHANNEL CONTEXT

3.1 Definition and theoretical roots

Consumer trust in retail can be conceptualized as the consumer's willingness to be vulnerable to the actions of a retailer or seller based on expectations about the retailer's competence, benevolence, and integrity (Sirdeshmukh et al., 2002). Across the apparel literature, trust functions as both an antecedent to behavioural intentions (purchase, channel choice) and as an outcome shaped by prior experiences and contextual cues (Lau et al., 1999; Sirdeshmukh et al., 2002).

Sirdeshmukh et al.'s (2002) tripartite framework of trustworthiness—operational competence, benevolence, and problem-solving orientation—offers a durable lens for apparel contexts. Operational competence aligns with the retailer's perceived ability to deliver quality products and services (e.g., accurate product information, reliable logistics); benevolence captures the retailer's perceived caring and fairness (e.g., fair return policies, responsive customer service); and problem-solving orientation reflects how effectively the retailer addresses failures and complaints (e.g., refunds, exchanges). These dimensions are echoed in the empirical apparel literature where trust arises from both technical cues (security, website functionality) and relational cues (customer service, brand reputation) (Ha & Stoel, 2012; Stoian Bobalca et al., 2021).

3.2 Dimensions of trust specific to apparel shopping

Three core dimensions recur in the supplied literature: **Competence (Operational Competence)**: This includes product quality assurances, accurate product descriptions, size guidance, website functionality, and delivery reliability. Stoian Bobalca et al. (2021) and Mathew (2015) emphasize product expectations and website reputation as vital for shaping satisfaction and trust in e-retailing apparel sectors. **Benevolence / Fairness**: Policies perceived as consumer-friendly—transparent pricing, generous return/exchange processes, fair dispute resolution—promote trust (Raman, 2019; Singhai & Walia, 2025). Benevolence also maps onto service experience and emotional experience dimensions that foster relational trust (To et al., 2023). **Integrity / Problem-Solving Orientation**: Integrity comprises honesty in advertising, authenticity of reviews, and reliable after-sales support. Sirdeshmukh et al. (2002) highlight problem-solving orientation as critical; recent apparel studies show that efficient returns and complaint handling strongly influence loyalty and repeat purchase (Singhai & Walia, 2025; Stoian Bobalca et al., 2021).

3.3 Related constructs: perceived risk, brand trust, perceived value, and satisfaction

Trust interacts closely with several constructs extensively used in apparel research: **Perceived risk**: Often inversely related to trust, perceived risk involves uncertainty about product fit, quality, payment security and delivery (Chaturvedi et al., 2016; Roy & Datta, 2022). High trust diminishes perceived risk and thereby raises purchase propensity. **Brand trust**: Trust in a retail brand can transfer from offline to online channels (Hahn & Kim, 2009; Jones & Kim, 2010). Brand trust acts as both a direct antecedent to online purchase intent and as a facilitator of trust transfer across channels. **Perceived value**: Value perceptions (functional, emotional, and green/ethical value) influence loyalty and, mediated by satisfaction and trust, shape repurchase behaviour (Cho, Jo, & Kim, 2024). Perceived value interacts with trust to co-determine loyalty outcomes. **Satisfaction**: Satisfaction mediates the relationship between trust and loyalty; trusted transactions are more likely to yield satisfaction which in turn promotes repeat purchase behaviour (Davis et al., 2021).

3.4 Trust formation mechanisms

Trust in apparel shopping forms through multiple mechanisms: transfer from offline experience to online channels (brand trust; Hahn & Kim, 2009), cues in the shopping environment (website cues, seals, product presentation; Thomas et al., 2018; Ha & Stoel, 2012), social proof (customer reviews, e-WOM; Chandruangphen et al., 2022), and institutional assurances (secure payment, return policy). The relative weight of these mechanisms is channel-dependent: for online channels, symbolic and social cues (reviews, security badges) substitute for sensory information that is readily available offline.

4. TRUST IN ONLINE APPAREL SHOPPING

Online apparel shopping has unique trust challenges because the consumer cannot physically inspect, try on, or directly sense product attributes prior to purchase. The review paper identifies several recurring antecedents and mechanisms that drive trust in online apparel contexts (Bucko et al., 2018).

4.1 Website quality and e-shopping experiential cues

Website content, functionality, interactivity, and privacy/security features are repeatedly identified as primary antecedents to trust and satisfaction (Ha & Stoel, 2012; Kathuria & Bakshi, 2024; Stoian Bobalca et al., 2021). Ha and Stoel (2012) find that website content/functionality and experiential/atmospheric quality increase e-shopping satisfaction, which contributes to e-shopping intention; privacy/security and customer service impact e-shopping intention directly. Kathuria and Bakshi (2024) emphasize website quality's role in impulsive buying, underscoring how navigational ease and presentation shape affective responses that influence purchase spontaneity—an aspect of trust insofar as ease and predictability reduce cognitive load and perceived risk (Bucko et al., 2018).

4.2 Payment security, ease of payment, and transaction convenience

Payment security and a range of payment options are critical for online trust, especially in contexts with lower digital payment penetration or higher payment fraud perception (Adrita & Shahjahan, 2016; Rahman et al., 2018). Singhai and Walia (2025) show that in Damoh and Sagar districts, transaction security and ease of payment exhibit strong positive associations with online shopping behaviour. Rahman et al. (2018) find that many consumers rely on COD (cash on delivery) owing to security concerns; such preferences underline the centrality of perceived payment safety for adoption in developing markets (Sharma, 2022).

4.3 Customer reviews, social proof and consumer-generated content (CGC)

Social proof and customer reviews function as persuasive cues that shape trust when product tangibility is absent. Chandruangphen et al. (2022) demonstrate that live streaming attributes (product quality demonstrations, price transparency) significantly influence trust in seller and purchase intention. Tobias-Mamina et al. (2021) show that perceived ease of use, enjoyment and knowledge influence the use of consumer-generated content, while Karunasingha and Abeysekera (2022) find that trust mediates the relationship between social motivation and online purchase intention in fashion communities. Singhai & Walia (2025) report that volume and sentiment of reviews positively relate to online shopping behaviour, although they also note that perceived authenticity of individual reviews was not a significant predictor—suggesting consumers may rely on aggregate sentiment rather than verification of each review (Krunal et al., 2024).

4.4 Returns, post-sale services and problem resolution

Return policies and after-sales service play a major role in reducing perceived risk for online apparel shoppers. Stoian Bobalca et al. (2021) identify post-sale services and customer service as key determinants of online satisfaction. Singhai & Walia (2025) highlight that streamlined return processes are positively associated with online shopping behaviour in the Damoh and Sagar contexts. The ability to efficiently correct mismatches between expectation and product received reduces the cost of error and thereby builds trust over time (Krunal et al., 2024).

4.5 Social influence, advertising, and variety seeking

Davis et al. (2021) report that social influence, variety seeking, advertising and convenience are positively related to online user behaviour; trust moderates several of these relationships. Social cues and marketing communications that reinforce reputation and security can bolster trust and reduce uncertainty for prospective online buyers (Tong & Su, 2018).

4.6 Website cues and Generation effects

Thomas et al. (2018) find that website cues (product presentation, perceived interactivity) significantly impact purchase intention for Generation Z, mediated by trust. This suggests cohort effects where younger consumers may respond more strongly to interactivity and immersive cues, while older cohorts may rely more on institutional assurances such as brand reputation or payment security (Kanwal et al., 2022).

4.7 Synthesis: trust antecedents and their channel-specific potency

In online apparel contexts, trust is primarily cultivated through informational and symbolic cues—website quality, security features, social proof, and return policies. These cues act as substitutes for sensory inspection. Empirical evidence from both developed and developing contexts consistently emphasizes these antecedents (Ha & Stoel, 2012; Stoian Bobalca et al., 2021; Singhai & Walia, 2025). Importantly, the potency of specific antecedents can vary by market maturity: in settings with lower digital maturity, payment security and COD options remain decisive (Rahman et al., 2018; Adrita & Shahjahan, 2016), whereas in more digitally mature markets interactivity and experiential web design carry greater weight (Thomas et al., 2018; Kathuria & Bakshi, 2024).

5. TRUST IN OFFLINE APPAREL SHOPPING

Offline apparel shopping continues to attract consumers because it offers sensory verification, instant gratification and face-to-face service—features that directly attenuate perceived risk and foster trust in ways that differ from online channels (Bucko et al., 2018).

5.1 Tangibility, sensory inspection and product assurance

Gilly and Wolfinbarger (2000) classify tangibility and product assurance as hallmark benefits of offline shopping: consumers can touch, try on and visually inspect garments, reducing uncertainty about fit and material. Mathew (2015) corroborates this tendency in the Indian context; consumers often “search in store and buy online” or vice versa to reconcile sensory assurance with price and convenience. The capacity for immediate inspection reduces the reliance on symbolic or social cues and anchors trust in direct product evidence (Kananukul et al., 2015).

5.2 Store ambience, salesperson competence and sociality

Store ambience and positive social interactions foster relational trust. Gilly and Wolfinbarger (2000) identify ambience and positive sociality as key offline drivers, while Sirdeshmukh et al. (2002) emphasize service provider practices that build trust—operational competence and benevolence manifest in knowledgeable sales staff and fair in-store practices. Retailers that cultivate skilled staff and consistent service processes generate trust through direct person-to-person exchange (Sharma, 2022).

5.3 Payment confidence and data security in-store

Although offline transactions are perceived as inherently secure by many consumers, concerns about data breaches and payment system reliability do emerge—especially where digital point-of-sale systems or card payments are used. Singhai & Walia (2025) report that offline shoppers in Damoh and Sagar underscore concerns around data breaches and the perceived security of in-store transactions—suggesting that even offline trust includes institutional dimensions and that data security is a cross-channel issue (Mahajan & Saini, 2018).

5.4 Instant gratification and problem resolution

Instant possession and on-the-spot problem resolution contribute to trust by reducing the temporal gap between purchase and consumption. Store managers can immediately rectify sizing or quality issues, strengthening the problem-solving orientation dimension of trust (Sirdeshmukh et al., 2002). Offline returns and exchanges are often simpler in practice, and the immediacy of resolution supports durable loyalty (Raman, 2019).

5.5 Limitations of offline trust and its evolving role

Offline trust is not immutable. Limitations include restricted assortment, higher search and time costs, and place-based constraints that limit accessibility. As Omni-channel strategies proliferate, offline trust increasingly coexists with online mechanisms—brand trust formed in stores can be transferred to online channels (Hahn & Kim, 2009; Jones & Kim, 2010), and offline stores may serve as experiential hubs that complement e-commerce. Thus, offline trust remains crucial, particularly where sensory certainty or immediate problem resolution is valued (Gilly & Wolfinbarger, 2000; Mathew, 2015).

6. COMPARATIVE ANALYSIS: CHANNEL DIFFERENCES, MEDIATORS, AND MODERATORS

This section synthesizes cross-channel differences in trust formation, identifies mediating constructs linking trust to outcomes, and highlights moderators that shape the strength and direction of trust effects (Kananukul et al., 2015).

6.1 Where trust works differently across channels

Source of trust cues: Online trust is cue-rich in symbolic/informational signals (reviews, security badges, website design) while offline trust relies on sensory/tangible evidence and interpersonal service cues (Gilly & Wolfinbarger, 2000; Ha & Stoel, 2012). **Temporal dynamics:** Online trust often requires repeated positive experiences (efficient returns, reliable delivery) before consumers feel comfortable; offline trust can be established quickly through direct product interaction and immediate service (Stoian Bobalca et al., 2021; Sirdeshmukh et al., 2002). **Type of uncertainty reduced:** Online trust primarily reduces epistemic uncertainty about unseen product attributes and transaction safety (Chaturvedi et al., 2016), while offline trust reduces sensory uncertainty and provides immediate assurance of authenticity (Mathew, 2015). **Role of social proof:** Social proof (reviews, influencer content, live streaming) is disproportionately influential online (Chandruangphen et al., 2022; Tobias-Mamina et al., 2021). Offline social cues (recommendations, store reputation) matter but often function through interpersonal endorsement rather than aggregate sentiment.

6.2 Mediators linking trust to behaviour

Perceived risk: Trust reduces perceived risk, which in turn enhances purchase intentions (Chaturvedi et al., 2016; Roy & Datta, 2022). This mediation is robust across channels but the components of perceived risk differ (payment/delivery risk online vs. product quality/tangibility offline). **Satisfaction and perceived value:** Trust enhances satisfaction and perceived value (functional, emotional, green), leading to loyalty and repurchase (Davis et al., 2021; Cho et al., 2024). **Search behaviour and information seeking:** Trust influences consumers' propensity to search for information in particular channels; when trust is low, consumers intensify search or shift channels (C. Haridasan et al., 2021).

6.3 Moderators that shape trust effects

Digital literacy and experience: Experienced online shoppers and digitally literate consumers place greater weight on interactivity and functionality cues and less on COD options (Thomas et al., 2018; Kanwal et al., 2022). **Gender:** Kanwal et al. (2022) find gendered patterns: women are more influenced by social cues and risk perceptions while men often show greater readiness for e-payments. Gender moderates the relationship between privacy concerns and online trust. **Age and cohort effects:** Younger cohorts (Gen Z) react strongly to interactive website cues and experiential elements (Thomas et al., 2018; Yash Dalsaniya & Vidani, 2024). Age also interacts with search behaviour and channel preference (Haridasan et al., 2021). **financial inclusion and payment adoption:** Areas with limited financial inclusion show higher reliance on COD and reluctance toward digital payments; the presence or absence of trusted payment mechanisms moderates online adoption (Adrita & Shahjahan, 2016; Singhai & Walia, 2025). **Cultural/contextual factors:** Market context (e.g., Bangladesh, India, Slovakia, Thailand) influences the relative weight of trust antecedents; developing markets display stronger sensitivity to payment security and COD options (Adrita & Shahjahan, 2016; Rahman et al., 2018).

6.4 Cross-channel transfer and Omni-channel dynamics

Brand trust and offline patronage can positively transfer to online channels—consumers who trust a retailer offline are more likely to visit its website (Hahn & Kim, 2009; Jones & Kim, 2010). Omni-channel models suggest that when retailers maintain consistent service quality and coherent brand messaging across channels, trust is amplified and channel switching costs are reduced (Kazancoglu & Aydin, 2018). However, the efficacy of trust transfer depends on channel integration, consistent fulfillment, and aligned policies (returns, data protection) (Mahajan & Saini, 2018).

6.5 Summary of comparative insights

In summary, trust formation in apparel shopping is channel-contingent: online environments require robust informational and institutional assurances (website quality, security, reviews, returns), while offline environments rely on tactile and interpersonal cues (product tangibility, salesperson competence, store ambience). Mediators such as perceived risk and satisfaction bridge trust and behaviour, with moderators—digital literacy, gender, age, financial inclusion, and cultural context—shaping effect sizes and directions. The provided empirical corpus, including local evidence from Damoh and Sagar (Singhai & Walia, 2025), converges on the conclusion that tailored, channel-specific trust interventions are necessary for effective consumer engagement (Krunal et al., 2024).

7. CONCEPTUAL FRAMEWORK: THE "OMNI-CHANNEL TRUST ECOSYSTEM"

7.1 Framework overview

Based on the thematic synthesis, the proposed integrative conceptual framework posits that channel-specific antecedents (informational/institutional cues for online; sensory/interpersonal cues for offline) influence trust dimensions (competence, benevolence, integrity/problem-solving orientation). Trust reduces perceived risk and enhances perceived value and satisfaction, which in turn drive channel preference and purchase behaviour. Moderators (digital literacy, age, gender, financial inclusion, market context) shape the strength of these relationships. Brand trust and offline patronage can transfer trust across channels, producing synergistic effects in Omni-channel settings (Kananukul et al., 2015).

7.2 Elements and pathways

Antecedent clusters: Online antecedents: website quality (content/functionality), payment security, ease of payment, CSR/brand reputation online, customer reviews/e-WOM, return policy and post-sale services (Ha & Stoel, 2012; Stoian Bobalca et al., 2021; Singhai & Walia, 2025). Offline antecedents: tangibility/product inspection, store ambience, salesperson competence, immediacy of problem resolution, in-store payment reliability (Gilly & Wolfinbarger, 2000; Mathew, 2015; Sirdeshmukh et al., 2002; Singhai & Walia, 2025).

Trust dimensions: Operational competence: perceived ability to deliver quality products and services (Stoian Bobalca et al., 2021). Benevolence/fairness: consumer-oriented policies and responsiveness (Raman, 2019). Integrity/problem solving: honest communication, authentic reviews, and effective complaint handling (Sirdeshmukh et al., 2002; Singhai & Walia, 2025).

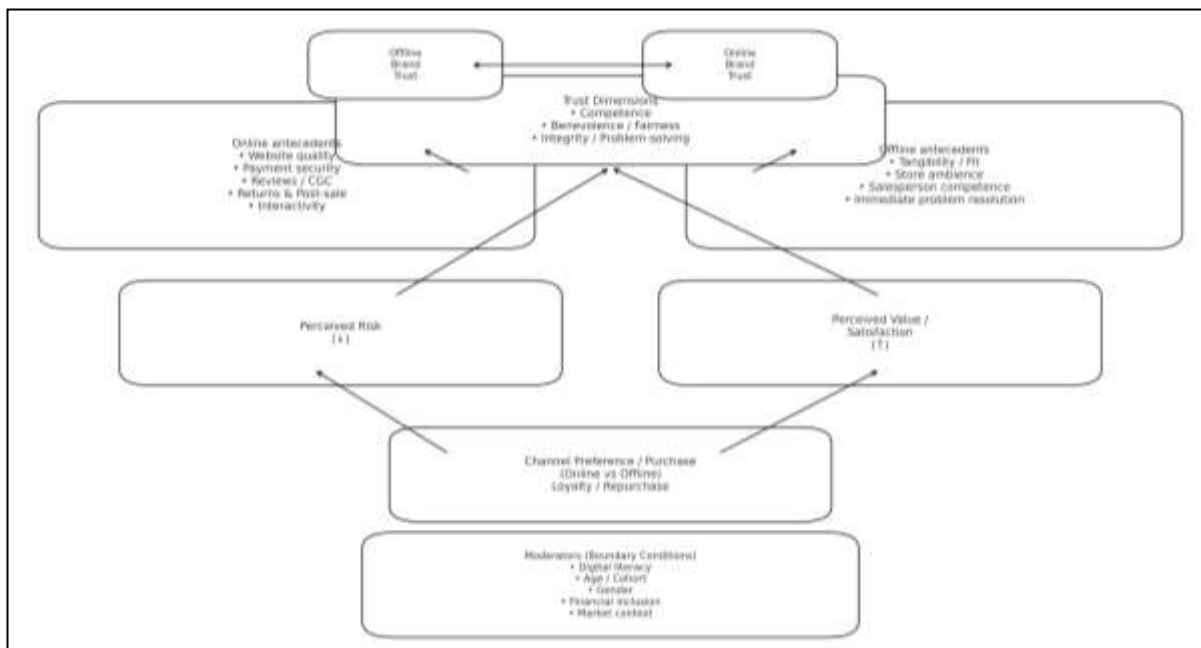
Mediators: Perceived risk: reduction in transactional and product uncertainty (Chaturvedi et al., 2016). Perceived value & satisfaction: trust elevates the perceived benefits of the transaction and satisfaction which mediate loyalty (Davis et al., 2021; Cho et al., 2024).

Outcomes: Channel preference (online vs offline), purchase intention, purchase behaviour, and loyalty/repurchase.

Moderators: Digital literacy, age/cohort, gender, financial inclusion/digital payment adoption, cultural market context (Kanwal et al., 2022; Singhai & Walia, 2025; Yash Dalsaniya & Vidani, 2024).

Cross-channel transfer: Offline brand trust → online trust (Hahn & Kim, 2009; Jones & Kim, 2010). Omni-channel integration acts as an amplifier when antecedents and policies are aligned (Kazancoglu & Aydin, 2018).

7.3 Visual schema



7.4 Theoretical implications

The framework synthesizes service-exchange trust theory (Sirdeshmukh et al., 2002), e-service quality models (Ha & Stoel, 2012), and Omni-channel insights (Kazancoglu & Aydin, 2018) into a domain-specific model for apparel retail. It highlights that trust is multi-dimensional, channel-sensitive, and embedded in both institutional and interpersonal mechanisms. The framework suggests testable mechanisms: for example, that payment security exerts larger indirect effects on online purchase via perceived risk reduction in regions with lower digital payment adoption (Adrita & Shahjahan, 2016; Singhai & Walia, 2025).

8. MANAGERIAL AND POLICY IMPLICATIONS

The integrated findings suggest actionable measures for retailers, platform operators, and policymakers.

8.1 For online apparel retailers

Fortify payment security and present it visibly: Given the centrality of payment security in shaping online trust—especially in contexts with low digital payment penetration—retailers should prominently display security seals, PCI compliance indicators, and offer multiple secure payment options including trusted local wallets or COD where appropriate (Adrita & Shahjahan, 2016; Singhai & Walia, 2025). **Optimize website content and interactivity:** Investments in accurate product descriptions, quality imagery, size guidance, and interactive elements (virtual try-on, live chat) enhance perceived competence and reduce perceived risk (Ha & Stoel, 2012; Thomas et al., 2018). **Prioritize streamlined returns and responsive post-sale service:** Efficient, consumer-friendly return processes build benevolence and problem-solving orientation—thus accelerating trust accumulation (Stoian Bobalca et al., 2021; Singhai & Walia, 2025). **Leverage social proof strategically:** Encourage honest reviews and aggregate sentiment cues (ratings, summary sentiment) rather than overemphasizing single review authenticity; structured review displays and verified buyer badges can bolster credibility (Chandruangphen et al., 2022; Singhai & Walia, 2025).

8.2 For offline retailers

Enhance sensory and experiential advantages: Reinforce tangibility, fitting assistance, and knowledgeable staff to capitalize on offline trust strengths (Gilly & Wolfinbarger, 2000; Sirdeshmukh et al., 2002). **Address digital data security in-store:** Communicate the safety of in-store payment systems and ensure transparency about card or data handling practices to assuage consumer concerns (Singhai & Walia, 2025). **Integrate omnichannel experiences:** Align

return policies, loyalty programs, and product information across channels to facilitate trust transfer and coherent consumer experiences (Hahn & Kim, 2009; Kazancoglu & Aydin, 2018).

8.3 Policy and infrastructural measures

Promote financial inclusion and digital literacy: Policy measures that expand access to secure digital payment instruments and raise consumer awareness will reduce payment barriers and increase trust in online channels (Adrita & Shahjahan, 2016). **Standards for online reviews and transparency:** Regulatory guidelines encouraging transparency and discouraging fake reviews would strengthen the informational ecology and consumer trust (Chandrruangphen et al., 2022). **Consumer protection and dispute resolution:** Robust consumer protection frameworks that ensure effective redress for online transactions will improve perceived problem-solving orientation of retailers and reinforce trust (Raman, 2019).

9. CONCLUSION

This review is bounded by the supplied dataset and excludes literature beyond the provided references, which constrains the breadth of external validation. Heterogeneity in study design, context, and measurement among the included works precludes formal meta-analytic aggregation. The conceptual framework proposed is therefore heuristic and requires rigorous empirical testing across multiple contexts and methodologies. Additionally, while the review integrates recent localized empirical evidence (Singhai & Walia, 2025), findings from two districts cannot be generalized without further replication in other semi-urban and rural settings (Mahajan & Saini, 2018).

Consumer trust is a multifaceted and channel-contingent construct that critically shapes apparel shopping behaviour. Online apparel trust is principally built through informational, institutional and social cues—website quality, payment security, customer reviews, and returns—while offline trust rests on product tangibility, store ambience and interpersonal service. The integrative framework proposed links antecedents, trust dimensions, mediators (perceived risk, satisfaction) and outcomes (channel preference, loyalty), and highlights moderators such as gender, age, digital literacy and financial inclusion. The inclusion of empirical evidence from Damoh and Sagar (Singhai & Walia, 2025) underscores the need for context-sensitive strategies: in semi-urban regions, emphasis on payment security and accessible return mechanisms can materially increase online adoption, whereas offline retailers should double down on sensory assurance and in-store data security (Kananukul et al., 2015).

Future research should empirically test the proposed model using mixed methods, longitudinal designs, and behavioural indicators, paying attention to cross-regional variations. For practitioners, channel-specific investments in trust—secure payments online, transparent reviews, seamless returns, and enhanced in-store service—represent priority levers that can bridge the trust gap and support effective Omni-channel apparel retailing (Krunal et al., 2024).

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