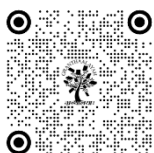


TRUST AND RISK PERCEPTION IN ONLINE APPAREL SHOPPING AMONG YOUNG WOMEN IN NAGPUR CITY

Minakshi Nilkanth Jawalkar ¹, Dr. Sonali P. Yende ²

¹ Research scholar, Kamla Nehru Mahavidyalaya, India

² Assistant Professor, Department of Commerce, Kamla Nehru Mahavidyalaya, India



DOI

[10.29121/shodhkosh.v5.i7.2024.6104](https://doi.org/10.29121/shodhkosh.v5.i7.2024.6104)

Funding: This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

Copyright: © 2024 The Author(s). This work is licensed under a [Creative Commons Attribution 4.0 International License](https://creativecommons.org/licenses/by/4.0/).

With the license CC-BY, authors retain the copyright, allowing anyone to download, reuse, re-print, modify, distribute, and/or copy their contribution. The work must be properly attributed to its author.

ABSTRACT

The quick boom of e-commerce has greatly modified the consumer shopping pattern especially among the young urban women in India. This paper discusses how trust and risky behavior influences online shopping behavior of young women in Nagpur City. Based on a descriptive research study design, with the collected data obtained with the help of 200 respondents and a designed questionnaire, the study outlines a variety of trust-building aspects, including secure payment systems, return policy, and product reviews, and lights upon the common problems with risk, including size and fitting problems, mismatched products, and fraud with payments. It can be seen that there is a positive relationship between trust and purchase frequency where risk perception and purchase intention are negatively associated. It is revealed that trust plays a pivotal role in ameliorating the perceived risk as well as to stimulate the online purchase. The study provides viable key recommendations to the online retailers so that they could explicitly gain more consumer confidence and minimize risk by enhancing its digital strategies, being more transparent and with reliable services.

Keywords: E-Commerce, Online Apparel Shopping, Trust, Risk Perception, Young Women, Consumer Behavior, Etc



1. INTRODUCTION

The development of e-commerce has transformed the Indian retail industry with online shopping being a new trend among the tech-savvy consumers especially the youth. Depending on its visual image and seasonal changes in demand of various products, apparel is one of the most popular products bought online among other categories. Nonetheless, apparel shopping online can also play the role of paradox as much as it provides convenience and diversity, it introduces serious uncertainties concerning quality of a product, its size, and information security. These doubts are especially effective in creating the views of the risk and trust, which are two of the main psychological factors that determine the consumer actions in web-based ecosystems.

The youth particularly women in cities such as Nagpur form a very fast-growing segment of the digital consumer market. Aesthetics, brand image, peer influence and penetration of internet on a mobile platform mostly affect their online purchase decisions. Nevertheless, they also show anxiety with regard to the integrity of the merchants, warranties, security of the transactions and discrepancy between presented and received items. Given that trust is a regulator imitating that perceived risk is being lowered in the context of virtual transactions, there is a need to comprehend the

nature of interaction between the two constructs to aid e-commerce platforms and marketers who desire to capture this group.

The aim of the research is to examine the impact of trust and trust perception on online apparel purchase behavior using young women in the Nagpur City. In examining such constructs, the study makes a contribution to the developing body of literature on digital consumer behavior providing information on the attitudes, fears and decision styles of a segment of consumers regarded as critical consumer segment within an emerging market setting.

2. LITERATURE REVIEW

2.1. TRUST IN ONLINE SHOPPING

E-commerce trust is a belief brought about by the consumer associating integrity, competence and benevolence into an online seller or platform (Gefen et al., 2003). It is a tool to bridge the gap with uncertainty and have no physical interaction in online environments. Trust is even more important in times of apparel shopping since quality parameters are majorly appreciated through contact, fit, and color sensation. A research conducted by Kim and Park (2013) have noted that trust mediates the linkage among the quality of websites and the intent to purchase in fashion e-commerce. They claim that consumers are more willing to trust more when informative product description is present, convenient navigation and reputable user reviews can be found.

In addition to that, a model developed by McKnight, Choudhury, and Kacmar (2002) also holds that trust in the internet vendor is an excellent predictor of the willingness to transact. Based on their model, then, there is a role to be played by structural assurances in terms of building consumer trust, through privacy policies and third-party certifications.

2.2. RISK PERCEPTION IN ONLINE APPAREL SHOPPING

Perceived risk is the possibility of a loss in the case there is uncertainty of the outcome of a purchase by a consumer. This risk in online shopping is multipronged in nature such as financial, functional, psychological and privacy risks (Forsythe & Shi, 2003). The functional and psychological risks associated with apparel products are extreme, including the presence of problems in size inconsistency and social stigma of spending money on the wrong item.

According to a study carried out by Bhatnagar and Ghose (2004), the greater the perceived risk the lesser the willingness exhibited by the consumer to purchase online. They also pointed out that the perception of risk is different depending on the kind of product being perceived with apparel being one of the riskiest. This is corroborated by the later study of Yang, Lu, Gupta, Cao, and Zhang (2012) that discovered that the effect of risk perception by consumers on online apparel websites is that the purchase intention of the consumers is greatly diminished unless there are mechanisms that induce trust.

2.3. TRUST-RISK INTERACTION

There is no doubt about the fact that the relationship between trust and perceived risk is thoroughly established in literature. Perceived risk acts as a mitigating factor of trust in the uncertain circumstances which facilitates online transactions (Pavlou, 2003). The high level of trust will also lead to low consideration of risks, particularly in areas that are high in visuality yet low in haptic value on goods such as in the apparel sector.

Chang, Cheung, and Lai (2005) determined that trust marks an important mediator in the relation between risk performance and behavior intention in the online shopping environment. They conclude that despite the perceived risk being high, consumers might make a purchase given that there is the element of trust, created via safe return policy, strong connection through payment gateway, as well as branding, which remains constant across all channels of communication.

2.4. YOUNG FEMALE CONSUMERS AND APPAREL E-COMMERCE

One of the areas that have drawn much attention is gender and age related shopping behavior whereby young women have become the target market in fashion e-commerce (Park & Kim, 2003). They not only make decisions based on the attributes of products but also based on terms that have emotional influences like fashion conscience and identity. Urban Indian young women are becoming open to apparel purchases online because shopping is convenient, although they are also vulnerable to risk and need more confidence-building measures.

Recently, in an Indian scenario, Singh and Srivastava (2020) tested the perception of risks among Indian online shoppers who were women and identified that transparency in payment and refund policy, good customer care services, and positive user-generated content created significant parameters in the reduction of risk and increase levels of trust.

3. OBJECTIVES

The main aim of the study will be to discuss how trust and risk perception influence online apparel shopping among young women Nagpur City. It will pursue to investigate what influences trust, what kind of perceived risks can be distinguished, and evaluate how they interact with each other to influence the consumers in relation to online purchasing acts.

3.1. METHODOLOGY

In this study, the descriptive research design shall be used to examine how trust and feeling of risk are liable to influence online shopping of apparel among the young women living in Nagpur City. The method used in gathering data was a structured questionnaire that was to capture behavioral and perceptual data. The sample size of 200 respondents was randomly chosen through purposive sampling technique where young female consumers falling between the age 18 to 30 years were chosen as they are avid online shopping of apparels. The questionnaire was designed in such a way that it comprised the close-ended questions and the use of Likert scales questions to give clear and depth in the answers given.

4. DISCUSSION

The data collected from 200 young women respondents in Nagpur City was analyzed using descriptive statistics, frequency distribution, and cross-tabulations to interpret their trust levels and perceived risk in online apparel shopping.

4.1. PURCHASE FREQUENCY

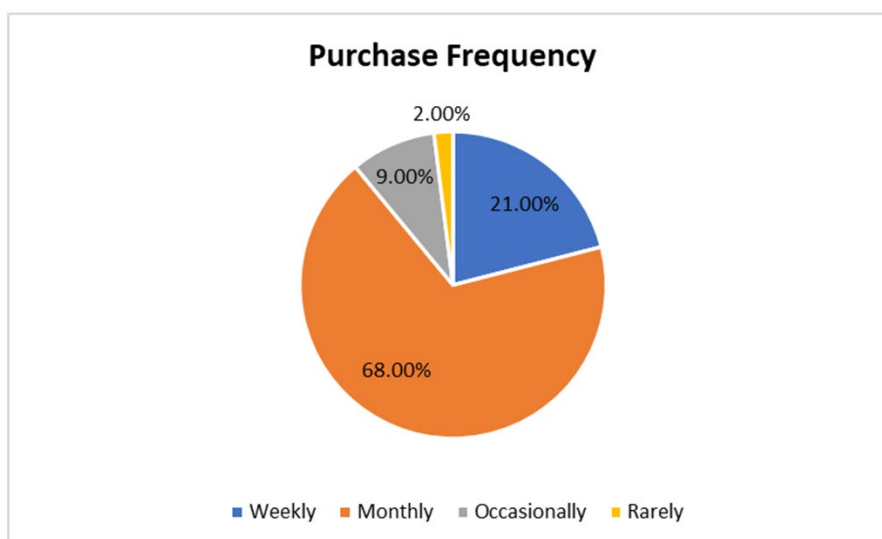


Figure 1 Purchase Frequency

According to Fig. 1, 68 percent of the respondents shopped online at least once a month and 21 percent shopped weekly online, which promotes the great tendency of this population group towards online purchases.

4.2. FACTORS INFLUENCING TRUST

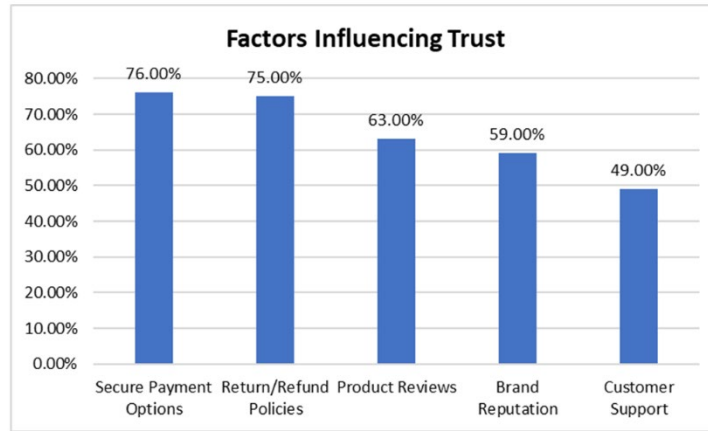


Figure 2 Factors influencing Trust

Fig. 2 shows the most critical predictors when considering trust of young women in Nagpur in terms of online purchasing of clothing. Safe payment methods (76%) and policies about returns/refunds (75%) showed up as the most important trust-building factors, implying that people are most concerned with sales/transactions security. The role of peer feedback to lessen the uncertainty of product purchase was also highlighted as the products reviews were regarded as important by 63 percent of the respondents. Moreover, 59 percent of them appreciated brand image, and 49 percent trusted the reactive customer service. Findings indicate that transparency, safety and authenticity should be the primary focus of business operation of e-commerce websites to develop and build consumer trust on the online apparel selling market.

4.3. RISK INVOLVED

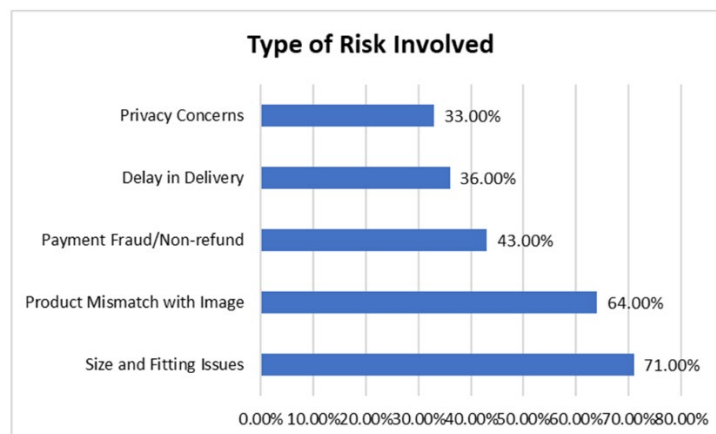


Figure 3 Type of Risk Involved

Fig. 3 provides the description of the perceived risk types encountered by young women in Nagpur when they go online shopping to buy garments. Among the reported issues, size and fitting issues ranked the highest (71 percent of respondents cited it) followed by 64 percent dreading to be sent goods that do not match the looks that are provided online. The main ones included the financial risks (43%), usually a case of fraud with payment or non-refund, as well as

delays in delivery (36%). Also, 33 percent raised issues related to privacy and data security. These findings suggest that product related and transaction related ambiguities contribute significantly towards the risks perception in online clothing shopping.

4.4. TRUST VS. PURCHASE FREQUENCY

Table 1 Relationship between Trust level and Purchase Frequency

Trust Level	Average Monthly Purchases	Number of Respondents
High Trust (4 □ 5)	3.6	94
Moderate Trust (3)	2.1	68
Low Trust (1 □ 2)	1.2	38

The strength of the relationship between the level of trust and the frequency of the purchase of young women in Nagpur in terms of apparel bought online is revealed (see Table 1). The count of purchases respondents made in one month was average 3.6 by the high trusters (scoring 4 and 5), which was considerably higher than a moderate trust level (2.1 purchases), and even lower, the low trust rating (1.2 purchases). The highest category of 94 respondents was on the high trust group which reveals that there is a close relationship between trust and shopping behavior. By comparison, only 38 of the respondents felt that trust was low, which is associated with infrequent purchasing. The information indicates clearly that greater engagement and frequency of purchase with online apparel shopping are directly affected by the improvement of trust.

The results show that in the cases of young women in Nagpur, trusting is of paramount importance in reducing the impact of perceived risk, which in turn determines whether or not to buy apparel online. Online retailers that caters to this population group need to work on the building relationship and risk reducing factors including that of transparent policies, product guarantees, reviews and better customer services.

5. CONCLUSION

It is evident that the study demonstrates that trust and risk perception play an important role in the behavior of online apparel shopping among young women when they are in Nagpur City. Trust rates, especially in the field of secure payment method, open principles of returning goods and effective product information, contribute to the further purchase rate and confidence. On the other hand, when people get discouraged to engage in online shopping, perceived risks include an incompatibility of size or product, fear of fraud or delays in delivery. Based on the clear findings of the hypotheses, trust serves as a cushion to the perceived risk as well as a significant factor in the influencing of digital purchase in apparel.

6. RECOMMENDATIONS

To lend more credibility to the consumers and reduce the potential risks, the e-commerce platforms should introduce a well-developed mechanism of returns and refunds, correct product descriptions with the fine visualization, and the variety of safe payment methods. Also, they ought to welcome customer reviews and ratings, show security certifications issued by third parties, and offer responsive customer care. The buyers that remain skeptical would also be appeased further by a targeted campaign targeting the safety and reliability of their platforms. Retailers should keep track of consumer feedback and spend more on technology that will increase customization and fit accuracy to create a more reliable and risk-free shopping journey.

CONFLICT OF INTERESTS

None.

ACKNOWLEDGMENTS

None.

REFERENCES

- Bhatnagar, A., & Ghose, S. (2004). Segmenting consumers based on the benefits and risks of internet shopping. *Journal of Business Research*, 57(12), 1352–1360. [https://doi.org/10.1016/S0148-2963\(03\)00067-5](https://doi.org/10.1016/S0148-2963(03)00067-5)
- Chang, M. K., Cheung, W., & Lai, V. S. (2005). Literature derived reference models for the adoption of online shopping. *Information & Management*, 42(4), 543–559. <https://doi.org/10.1016/j.im.2004.01.006>
- Forsythe, S. M., & Shi, B. (2003). Consumer patronage and risk perceptions in Internet shopping. *Journal of Business Research*, 56(11), 867–875. [https://doi.org/10.1016/S0148-2963\(01\)00273-9](https://doi.org/10.1016/S0148-2963(01)00273-9)
- Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS Quarterly*, 27(1), 51–90. <https://doi.org/10.2307/30036519>
- Kim, D. J., & Park, S. (2013). Trust and purchase intentions in e-commerce: A cross-national comparison. *Information & Management*, 50(8), 580–592. <https://doi.org/10.1016/j.im.2013.07.009>
- McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). Developing and validating trust measures for e-commerce: An integrative typology. *Information Systems Research*, 13(3), 334–359. <https://doi.org/10.1287/isre.13.3.334.81>
- Park, J., & Kim, Y. (2003). Identifying key factors affecting consumer purchase behavior in an online shopping context. *International Journal of Retail & Distribution Management*, 31(1), 16–29. <https://doi.org/10.1108/09590550310457818>
- Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce*, 7(3), 101–134. <https://doi.org/10.1080/10864415.2003.11044275>
- Singh, A., & Srivastava, S. (2020). Online Shopping Risk Perception and Trust Among Indian Women Consumers. *Indian Journal of Marketing*, 50(6), 44–58. <https://doi.org/10.17010/ijom/2020/v50/i6/151556>
- Yang, Z., Lu, Y., Gupta, S., Cao, Y., & Zhang, R. (2012). Mobile payment services adoption across time: An empirical study of the effects of trust and perceived risk. *Computers in Human Behavior*, 28(1), 129–139. <https://doi.org/10.1016/j.chb.2011.08.019>