

AN EXPLORATORY RESEARCH ON PERCEIVED RISK, TRUST AND INFORMATION SEEKING BEHAVIOR AS ANTECEDENTS OF ONLINE APPAREL BUYING BEHAVIOR IN CHHATTISGARH

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Abstract

The widespread use of social media is altering the way consumers make purchases in various countries and regions. However, consumers in a developing area like Chhattisgarh tend to be hesitant when it comes to taking risks, making the impact of social media on their online purchasing habits a crucial area of focus for marketers and researchers. Unfortunately, there is limited research on this topic. This study aims to explore the buying behaviors of consumers who purchase clothing through e-commerce on social media platforms. The sample consists of 404 randomly selected consumers from Chhattisgarh. The main factors that drive consumers to purchase clothing through e-commerce on social media include the desire for information, perceived risk, and trust. The results of the study, based on an SPSS 22 analysis, indicate that social media has a moderate to significant impact on online apparel purchasing in Chhattisgarh, with trust being the most significantly impacted factor, followed by perceived risk and information-seeking behavior.

Keywords: Social Media Buying Behavior, Apparels Retail Market, Information Seeking, Perceived Risk, Trust.

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INTRODUCTION

Social media has had a profound impact on people worldwide, including those Chhattisgarh, a region in India that is not considered to be fully developed. However, the "Indian Online Retail Market Forecast and Opportunities Report, 2016" predicts that shopping habits in India will change in the coming years. This, coupled with a growing disposable income and limited time, has the potential to drive the growth of the online retail market in India, including Chhattisgarh. With the advent of web 2.0, the way in which people carry out online transactions has changed, further fueling e-commerce through social media. This allows businesses to reach a larger pool of potential buyers (Sin et al., 2012). However, the extent of social media's impact on consumer buying behavior is yet to be determined. Marketers must understand what consumers want, think, how they behave, and how they spend their leisure time in order to effectively engage with them. They must also comprehend the personal and group influences that shape consumer decisions and the decisionmaking process (Schiff Man and Kanuk, 2009). Consumers are increasingly relying on social media for information on various products, including clothing, leading apparel retailers to focus on creating a positive customer experience across all touchpoints using various social media platforms to build long-lasting relationships.

Despite being in its infancy in Chhattisgarh, online shopping is viewed as a promising business opportunity by many apparel retailers. To remain successful and profitable in this region, retailers must analyze consumer behavior and make necessary adjustments (Kala and Sharma, 2015). Consumers in Chhattisgarh must also be educated on the proper procedures for online shopping (Upadhyay and Kaur, 2013). Unfortunately, there is limited empirical research on the role and significance of social media in shaping the online purchasing habits of customers in Chhattisgarh for online retailers to reference.

The purpose of this research paper is to examine the purchasing behavior of customers in Chhattisgarh who buy clothing through social media e-commerce platforms. The factors that drive consumers to make online apparel purchases through social media e-

commerce include information seeking, perceived risk, and trust.

THEORETICAL FRAMEWORK

Consumers increasingly are utilizing technology and specifically social media as a convenient tool in their online shopping experience. Platforms such as Facebook. Twitter, YouTube, and Instagram allow users to connections and communicate maintain through sharing various forms of information, such as comments, thoughts, videos, and images (Ellison et al., 2007; Kietzmann et al., 2011). The growth of this trend has been accelerated by the influence of social media (Hennig-Thurau et al., 2010). Engaging with consumers on social media can lead to increased potential customers and conversions from potential to actual buyers. In addition to converting potential customers, social media encourages buyers to share their purchase experiences with friends and family by giving their positive or negative feedback about a product (Parson, 2013). The percentage of online buyers is growing globally, with the highest numbers seen in India, China, Japan, Australia, and North America (87%, 85%, 83%, 81%, and 53% respectively) (Indian Retail Report 2014). Studies have shown that online purchase intention can be explained by attitudes towards both offline and online stores and online search intention (Jihyun and Park, 2005). Companies should develop their social media presence to influence consumer perception and behavior as consumers are increasingly connected to social media and their perceptions and trust in products are greatly impacted by social media (Cetinã et al., 2012).

The major factor influencing consumer behavior in the retail sector is demographic variables (Park and Jun, 2003). According to Fathima (2015), the ease of purchase, wide range of prices, brand diversity, and discount benefits are the reasons why most consumers in India purchase online. El-Ansary (2013) suggests that trust, e-service quality, attitude towards online shopping, and consumer demographics impact online shopping behavior. Kim et al. (2003) found that price is the most important factor affecting online shopping decisions.

A study by Deshmukh and Joseph (2016) in India revealed that the demographic profile of

customers, type of products to be purchased, online seller, and characteristics of the online shopping website positively affect the intention and behavior of customers. Quick service and widespread internet access have made online shopping a preferred option for consumers who can shop anytime, anywhere, and compare prices. According to Mohamed and Mobasheri (2013), attitude toward social media and subjective norm explain purchase intention on social media, with attitude being the higher contributor. This can be explained through the perceived quality of interaction between the buyer and seller on social media, which is influenced by trust, particularly brand trust, and electronic word-of-mouth. Chang and Wang (2011) confirmed that customer perceived value and e-service excellence impact customer satisfaction and loyalty, with customers having a stronger relationship between satisfaction and loyalty when they have a high perceived value.

can Retailers adopt various marketing strategies, such as creating user-friendly websites, promoting word-of-mouth, and providing insurance, to increase online shopping and reduce perceived risk. They need to focus on consumer trust levels (Morad and Raman, 2015). Suki (2013) found that familiarity has a significant influence on online shopping, followed by promotional offers. The most significant antecedent of online shopping is behavioral intention, with perceived ease of use, perceived usefulness, trust, and enjoyment impacting online shopping and revisits to eshops (Aren et al., 2013). Ipshita and Reetika (2015) stressed the importance of precise and confident product descriptions and highsecurity and privacy policies for apparel online shopping retailers. Torben and Jan (2009) found differences in men's and women's shopping orientations and willingness to buy apparel online, with perceived difficulty in selecting items being an important barrier for women's online apparel shopping.

Apparel retailers may be able to reduce the perceived risk of apparel shopping by better understanding the relationship between previous online shopping experience, types of risk perceptions, and purchase intentions (Dai et al., 2014). Almousa (2011) concluded that not all risk constructs have the same influence on online apparel buying intention, with time and performance risks having the most significant influence, followed by privacy and

social risks. According to Xiao (2010), perceived usefulness and perceived risk of online buying have a constant impact on online purchase intention, while prior online shopping experience does not. Yang et al. (2015) studied the elements of perceived risk and trust, which are the two most critical factors influencing online payment behavior. The researchers classified perceived risks into two categories: systematic perceived risk and transactional perceived risk, based on their role in affecting consumer trust.

Akroush and Al-Debei (2015) found that the variables of website reputation, perceived advantage, image of the website, and trust play a role in shaping attitudes towards online shopping. Bilgihan (2016) demonstrated in his study that trust has a significant impact on customer loyalty in online shopping and is the most important factor in determining e-loyalty among young customers, who tend to remain loyal to brands they trust. Kim et al. (2012) discovered that perceived trust had a greater effect on purchase intentions than perceived price, for both potential and repeat customers of an online store. Urban et al. (2009) provided a comprehensive understanding of how online trust operates. The website influences trust, which in turn influences customer buying behavior and contributes to the retailer's sales and profitability. Customers form trust based on their buying experiences and product usage, and these experiences shape their response to the website and result in word-of-mouth communication through social networks. Jones and Kim (2010) concurred that apparel retailers can increase their website traffic by focusing on building brand trust. Ling et al. (2010) revealed that consumer online purchase intentions are positively related to impulse purchase intention, quality orientation, brand orientation, online trust, and prior online purchase experience. Shiau and Luo (2012) found that the reason for connecting to online apparel influenced by shopping is consumer satisfaction, seller creativity, and trust.

RESEARCH DESIGN AND METHODOLOGY

As a starting point in the research process, the researcher conducted desk research to identify six social media sites that are commonly used

in Chhattisgarh. These social media sites are listed in Table 1.

The next step involved identifying the key elements of online customer buyer behavior that are of interest to retailers and marketers. This was achieved through a literature review and by considering the recommendations of Mathwick et al. (2008) and Hassan et al. (2006), which indicated that trust and perceived risk are key factors. The researcher also included a third element, information seeking behavior, in the study.

The researcher initiated the research process by identifying six social media sites used in Chhattisgarh through desk research, as listed in Table 1. The following step involved determining the key factors that influence online customer buying behavior, specifically trust, perceived risk, and information seeking behavior, as identified from the literature review and recommendations from Mathwick et al. (2008) and Hassan et al. (2006).

A self-administered questionnaire was then developed based on the literature review. The questionnaire consisted of two sections. The first section gathered demographic information such as age, gender, income, occupation, and amount spent on apparel shopping, while the second section included 18 items (as listed in Table 2) aimed at gauging the respondents' opinions on the factors that drive consumers' online apparel shopping behavior through e-commerce in social networks.

The respondents were asked to rate the importance of these 18 items on a five-point Likert scale, with 5 representing the most important and 1 the least important. A total of 450 questionnaires were distributed among the respondents in Chhattisgarh, with 422 completed questionnaires received, 18 of which were invalid and discarded, leaving 404 valid questionnaires to be considered for the research study.

Table 1: Social media sites considered in the apparels retail market

Social media sites considered Facebook, You Tube, Twitter, Google+, Blogs, and Pinterest

Table 2: Measuring instrument for factors influencing online apparel buying behavior

| Number | Item |] | Range | e |
|--------|---|---|-------|---|
| 1 | Before making online shopping decision, I use these social media sites to 1 check out best deals/discounts | 2 | 3 | 4 |
| | available on branded clothes (apparels) | | | |
| 2 | Before making online shopping decision, I search complete information 1 about the apparel product/brand | 2 | 3 | 4 |
| | category through these social media sites | | | |
| 3 | Before making online shopping decision, I use these social media sites to 1 compare different apparel | 2 | 3 | 4 |
| | products/brands | | | |
| 4 | Before making online shopping decision, I use these social media sites to get1 a variety of information from | 2 | 3 | 4 |
| | people who have positive and negative opinion about branded clothes | | | |
| 5 | If I updated myself through these social media sites, I believe that there is al low financial risk in online | 2 | 3 | 4 |

| | shopping of apparels | | | |
|--------|---|---|---|---|
| 6 | I believe that the probability of wasting of time for searching information for 1 apparels through these social | 2 | 3 | 4 |
| | media platforms is low | | | |
| 7 | I believe that the probability of leaking privacy information in purchasing1 apparels through these social | 2 | 3 | 4 |
| | media platforms is low | | | |
| 8 | I believe that apparel related information provided on these social media sites 1 are reliable | 2 | 3 | 4 |
| 9 | I believe that friends who use these social media sites are trustworthy 1 | 2 | 3 | 4 |
| 10 | The social media sites which I use are reliable | 2 | 3 | 4 |
| 11 | I share my good experience about online apparels shopping with my friends1 through these social media sites | 2 | 3 | 4 |
| 12 | By using these social media platforms my interest in online buying of1 apparels have been increases | 2 | 3 | 4 |
| 13 | Use of these social media platforms helps me to take better decisions, before1 purchasing apparels online | 2 | 3 | 4 |
| 14 | After seeing apparel related advertisements on these social media sites, the 1 probability of online searching | 2 | 3 | 4 |
| | of apparel related information is very high | | | |
| 15 | Purchasing apparels through these social media platforms give me lots of 1 happiness | 2 | 3 | 4 |
| 16 | By using these social media sites, I usually buy apparels online 1 | 2 | 3 | 4 |
| 17 | By using these social media sites, I usually motivate my friends to go to the1 site related to online apparels | 2 | 3 | 4 |
| | Shopping | | | |
| 18 | I am likely to revisit the site related to online apparels shopping through these 1 social media sites | 2 | 3 | 4 |
| Dlagga | so the scale to rate the importance of the following feature that you think affect | | | |

Please use the scale to rate the importance of the following factors that you think affect your apparel buying behavior through social media (ranging from 1: Least important, 5: Most important)

OBJECTIVES

- 1. Determine the increasing recognition of apparel sales promotions via social media
- 2. Investigate the correlation between demographic factors and apparel promotions via social media
- 3. Determine the significant connection between Information Seeking, Perceived Risk, and Trust with online apparel purchasing behavior.

RESEARCH HYPOTHESIS

HA1: There is a significant effect of apparel sales promotions

through social media on consumer awareness.

H01: There is no significant effect of apparel sales promotions

through social media on consumer awareness.

HA2: There is a demographically significant effect of social on

online apparel buying behaviour of

| H02: There is no demographically significant effect of social media |
|---|
| on online apparel buying behaviour of |

HA3: Perceived risk, trust, information seeking behavior, have significant positive relationship with online apparel buying behavior.

H03: Perceived risk, trust, information seeking behavior, do not have any significant positive relationship on online apparelbuying behavior.

DATA ANALYSIS

consumers.

consumers

The relationship between the variables of perceived risk, trust, information seeking behavior, and social media was analyzed using multiple correlation analysis. This was followed by an analysis of their association using multiple regression analysis. The reliability of the data was assessed using the Cronbach alpha test, and the suitability of the sample was determined through the Kaiser-Meyer-Olkin (KMO) and Bartlett's test. The data analysis was conducted using SPSS 22.0 software.

EMPIRICAL FINDINGS AND DISCUSSION

Demographic Profile of Samples

According to the results of the research study which analyzed 404 social media users, the majority of participants were male, representing 74.3% of the sample. 37.4% of the participants were aged between 18 to 25 years old, while 51.7% held private company employment. In terms of monthly spending on apparel, 47% reported spending between 1000 to 5000 rupees. (Table 3)

Table 3: Demographic profile

| Parameters | Category | Percen tage |
|------------|----------|----------------|
| Gender | Male | 74.3 |
| | Female | 25.7 |
| | Total | 100 |

| Age | Below 18 | 2.0 |
|---------------------|---------------------|-------|
| | 18-25 | 37.4 |
| | 26-35 | 35.1 |
| | 36-45 | 17.3 |
| | 45 above | 8.2 |
| | Total | 100.0 |
| Occupation | Private job | 51.7 |
| | Business | 6.7 |
| | Government employee | 14.1 |
| | Student | 24.8 |
| | Housewife | 1.7 |
| | Others | 1.0 |
| | Total | 100.0 |
| Monthly expenditure | Below Rs. 1000 | 19.8 |
| | 1000-5000 | 47.0 |
| | 6000-10000 | 15.6 |
| | 10000 and above | 17.6 |
| | Total | 100.0 |
| | | |

According to the study of 404 social media users, the majority of the users were male, accounting for 74.3%. 37.4% were aged 18-25 years old, 51.7% were private company employees and 47% spent 1000-5000 per month on apparels (as seen in Table 3).

Table 4 displays the reliability statistics which indicate a high level of internal consistency among variables, with a value of 0.786 for Cronbach's alpha.

The sample adequacy was tested using Kaiser-Meyer-Olkin (KMO) and Bartlett's test, as seen in Table 5. The KMO measure of 0.861 is satisfactory, and Bartlett's test of Sphericity of 0.000 indicates significance for the study, as it is less than 0.05.

Hypothesis 1 was tested using one-way ANOVA, as shown in Table 6. The results show that social media sites play a significant role in promoting branded apparels. Table 6 reveals that most participants use Facebook to learn about apparel sales promotions, spend the most time on Facebook, and have the highest number of followers. Additionally, the majority

of participants like and follow apparel-related advertisements on social media, and they agreed that advertisements on Facebook motivated them to purchase apparels through ecommerce.

Table 4: Reliability statistics

| Cronbach's alpha | Number of Items |
|------------------|-----------------|
| 0.786 | 7 |

Table 7 shows the results of the ANOVA analysis, indicating whether there is a statistically significant difference between the means of our groups. The F=17.507 and P (sig. value) = 0.000, which is less than 0.05, meaning the null hypothesis is rejected and the study has proved that there is a significant effect of apparel sales promotions through social media on consumer awareness. The analysis found that there is a statistically significant difference between the awareness of social media users and the frequency of time they spend on social media sites per day.

Table 8 displays the results of the post-hoc tests, which were conducted using the Tukey post-hoc test on the one-way ANOVA. The table shows that there are differences in the opinions of consumers regarding the frequency of time they spend on social media, as P < 0.05 in all cases.

Hypothesis 2 was also tested using one-way ANOVA, as shown in Table 9.

The results in Table 9 suggest that age (F = 2.465, P [sig. value] = 0.045) and monthly expenditure on apparels (F = 7.974, P [sig. value] = 0.000) have a significant impact on the online buying behavior of apparel retail consumers through social media. However, occupation (F = 0.485 and P value [sig. value] = 0.788) has no significant impact on the purchase behavior of customers who buy apparels through the e-commerce system of social media in Chhattisgarh.

Hypothesis 3 was tested using multiple correlations, as shown in Table 10.

The results displayed in Table 11 reveal that 60.3% of the variation in online apparel buying behavior in e-commerce systems through social media is accounted for by information seeking, perceived risk, and trust as indicated by the R2 value. The F ratio in the ANOVA table demonstrates that the overall regression model fits the data well, as the P value is less than 0.05. The unstandardized coefficients indicate the amount that the dependent variable changes with an independent variable, while holding all other independent variables constant.

To determine the statistical significance of each independent variable, the t value and associated P value can be found in the "t Sig." column. This shows that there is a significant relationship between Information Seeking, Perceived Risk, and Trust and Online Apparel Buying Behavior through social media.

Table 6: Cross tabulation table (factors of awareness social media sites)

| | | | Crosstab | | | | | |
|----------------------------------|--------------|-------|----------|---------|---------------|------|---------|-------------|
| Factors of awareness | Social media | Count | Strongly | Disagre | Neither agree | Agre | Strongl | Total no of |
| | Site | | Disagree | e | nor disagree | e | y | respondent |
| | | | | | | | agree | S |
| Apparel/Clothes advertisement on | Facebook | Count | 8 | 30 | 23 | 130 | 95 | 286 |
| social media site | | | | | | | | |
| | Twitter | Count | 0 | 1 | 1 | 10 | 3 | 15 |
| | You tube | Count | 1 | 7 | 1 | 33 | 11 | 53 |
| | Blogs | Count | 0 | 1 | 0 | 3 | 3 | 7 |
| | Google+ | Count | 1 | 3 | 1 | 29 | 5 | 39 |
| | Pinterest | Count | 0 | 0 | 0 | 3 | 1 | 4 |
| | Total | Count | 10 | 42 | 26 | 208 | 118 | 404 |

| Like and follow the advertisement | Facebook | Count | 11 | 58 | 20 | 161 | 36 | 286 |
|---|-----------|---------|----|-----|----|-----|----|-----|
| on social media site | | | | _ | | | | |
| | Twitter | Count 0 | | 2 | 1 | 11 | 1 | 15 |
| | You tube | Count 3 | | 18 | 3 | 25 | 4 | 53 |
| | Blogs | Count 0 | | 3 | 0 | 1 | 3 | 7 |
| | Google+ | Count 1 | | 13 | 3 | 18 | 4 | 39 |
| | Pinterest | Count 0 | | 0 | 2 | 2 | 0 | 4 |
| | Total | Count | 15 | 94 | 29 | 218 | 48 | 404 |
| Apparel related advertisement on social media sites motivated to | Facebook | Count | 10 | 42 | 41 | 146 | 47 | 286 |
| purchase | | | | | | | | |
| | Twitter | Count 0 | | 3 | 2 | 10 | 0 | 15 |
| | You tube | Count 4 | | 11 | 3 | 32 | 3 | 53 |
| | Blogs | Count 0 | | 3 | 0 | 3 | 1 | 7 |
| | Google+ | Count 1 | | 12 | 1 | 17 | 8 | 39 |
| | Pinterest | Count 0 | | 0 | 1 | 3 | 0 | 4 |
| | Total | Count | 15 | 71 | 48 | 211 | 59 | 404 |
| Consumers purchase apparel brands | Facebook | Count | 20 | 63 | 46 | 124 | 33 | 286 |
| after seen these advertisements | | | | | | | | |
| | Twitter | Count 0 | | 4 | 1 | 10 | 0 | 15 |
| | You tube | Count 3 | | 17 | 10 | 22 | 1 | 53 |
| | Blogs | Count 1 | | 2 | 0 | 3 | 1 | 7 |
| | Google+ | Count 3 | | 15 | 4 | 12 | 5 | 39 |
| | Pinterest | Count 0 | | 1 | 1 | 2 | 0 | 4 |
| | Total | Count | 27 | 102 | 62 | 173 | 40 | 404 |

Table 7: One-way ANOVA

| Awareness | Sum of squares | Df | Mean square | F | Sig. |
|----------------|----------------|-----|-------------|--------|-------|
| Between groups | 34.975 | 3 | 11.658 | 17.507 | 0.000 |
| Within groups | 266.362 | 400 | 0.666 | | |
| Total | 301.337 | 403 | | | |

Table 8: Multiple comparisons

| | | YD. | | | | |
|----------------------|--------------------------|----------------|-------|--------------------|---------------|--|
| | able: Awareness Tukey HS | SD | | | | |
| (I) USM1 | Mean difference (I-J) | Standard error | Sig. | 95% Confiden | ence interval | |
| | | | | Lower bound | Upper bound | |
| <1 h | | | | | | |
| 1-2 h | -0.38600* | 0.09847 | 0.001 | -0.6400 | -0.1320 | |
| 2-3 h | -0.79930* | 0.11861 | 0.000 | -01.1053 | -0.4933 | |
| More than 3 h is day | n a-0.58026* | 0.12716 | 0.000 | -0.9083 | -0.2522 | |
| 1-2 hours | | | | | | |
| <1 h | 0.38600* | 0.09847 | 0.001 | 0.1320 | 0.6400 | |
| 2-3 h | -0.41330* | 0.11994 | 0.004 | -0.7227 | -0.1039 | |
| More than 3 h is day | n a-0.19426 | 0.12841 | 0.031 | -0.5255 | 0.1370 | |
| 2-3 h | | | | | | |
| <1 h | 0.79930* | 0.11861 | 0.000 | 0.4933 | 1.1053 | |
| 1-2 h | 0.41330* | 0.11994 | 0.004 | 0.1039 | 0.7227 | |
| More than 3 h is day | n a0.21904 | 0.14443 | 0.028 | -0.1536 | 0.5916 | |
| More than 3 h is day | n a | | | | | |
| <1 h | 0.58026* | 0.12716 | 0.000 | 0.2522 | 0.9083 | |
| 1-2 h | 0.19426 | 0.12841 | 0.031 | -0.1370 | 0.5255 | |
| 2-3 h | -0.21904 | 0.14443 | 0.028 | -0.5916 | 0.1536 | |

^{*}The mean difference is significant at the 0.05 level

Table 9: One-way ANOVA

| Demographic variables | | Consum behavior | • 0 | Null hypothesis accepted/rejecte | | |
|-----------------------|-----------------------|--------------------|-------------|----------------------------------|-------------|----------|
| | Sum of squares | Df | Mean square | F | Significant | d |
| Age | | | | | | |
| Between groups | 7.340 | 4 | 1.835 | 2.465 | 0.045 | Rejected |
| Within groups | 297.026 | 399 | 0.744 | | | |
| Total | 304.367 | 403 | | | | |
| Occupation | | | | | | |
| Between groups | 1.841 | 5 | 0.368 | 0.485 | 0.788 | Accepted |
| Within groups | 302.525 | 398 | 0.760 | | | |
| Total | 304.367 | 403 | | | | |
| Monthly expenditure | | | | | | |

| Between groups | 17.176 | 3 | 5.725 | 7.974 | 0.000 | Rejected |
|----------------|---------|-----|-------|-------|-------|----------|
| Within groups | 287.191 | 400 | 0.718 | | | |
| Total | 304.367 | 403 | | | | |

DISCUSSIONS ON THE FINDINGS OF THE STUDY

The results of this study, as discussed statistically in the previous sections, reveal the significance of social media in establishing a connection between information seeking, perceived risk, trust, and online apparel buying behavior. The research findings imply that advertisements and promotions on social media have a noteworthy impact on the buying decisions of online apparel shoppers in the retail market.

The research results show that trust has a more significant impact on online buying behavior in the apparel retail market than perceived risk and information seeking behavior. This is consistent with previous research in similar areas and provides new insights for the field. To effectively promote their products through social media, apparel retailers in Chhattisgarh should focus on building trust with potential online customers and providing informative content. This will help mitigate perceived risk and influence the online buying decisions of consumers who seek information through social media.

LIMITATIONS

The findings of the research, carried out in the Chhattisgarh region, cannot be generalized to other areas, and may change depending on the demographics of the respondents. The use of social media and online buying habits can greatly vary based on demographic factors. Additionally, social media is continually growing in significance in people's daily lives, and so the research results only reflect the current situation. It is possible that social media may have an even greater impact in the future.

CONCLUSIONS

The research findings suggest that social media, specifically Facebook, has a substantial impact on online apparel buying behavior in Chhattisgarh. The factors that influence online buying behavior - perceived risk, trust, and

information seeking behavior - all play a significant role in shaping the behavior of online apparel buyers in the region. Among these factors, trust appears to be the most critical aspect in determining the attitude of individuals towards online apparel shopping, as trust is often seen as a necessary requirement for the adoption of electronic services. Given that individuals in Chhattisgarh are typically described as risk-averse, the level of trust they have in online apparel shopping is crucial.

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