International Journal of
Science, Architecture, Technology and Environment

A STUDY ON CUSTOMER SATISFACTION AND TRUST: ONLINE VS. OFFLINE FESTIVE SHOPPING EXPERIENCES

Gururaj Murme[1*], Ganapati B Sinnoor[2]

[1]*Bachelor of Business Administration, Central University Of Karnataka, Kalaburagi*

[2]*Associate Prof. Department of Business Studies, Central University Of Karnataka, Kalaburagi*

[*]*Corresponding author*

DOI: https://doi.org/10.63680/ijsate062637.34

Abstract

Festive seasons are the most retail heavy seasons across every country across the world, with the consumer turn ,over soaring to exponentially high levels in both the stores and websites. An increase in the number of e-commerce websites around the world along with increased foot, traffic in the stores around Festive seasons like Diwali, Christmas, Eid and Sale seasons has made the relative analysis of these two mediums of shopping a area of much research interest for academics and managers alike.

This thesis aims to be an online quantitative comparative research of the customer satisfaction and trust levels of the consumers who shop in both the channels during the festive seasons. As a part of this research, primary data has been gathered from 51 individual responses through a structured questionnaire distributed via a Google, Docs Form. The sample comprises mostly of students pursuing undergraduate and post, graduate studies (98%), the majority of whom consider themselves to be festive season shoppers in both the traditional and online formats.

The results paint a complex and multidimensional picture of consumer perspective. Online shopping shines in the pricing dimension, with 66.7% deeming online channels as cost, effective; offline feels more reliable, with 64.7% perceiving tactile product evaluation, direct interaction with sales men and accessibility as added advantages. Amazon leads the online platform chart, while Flipkart was positioned at second; Meesho and others seem to trail behind in general. Drawing on the Expectancy, Disconfirmation Theory of consumer satisfaction and the Trust, Commitment Theory of relational marketing, the research revealed gap, where online channel activation builds transactional satisfaction, while offline activation builds relational trust; online inefficiency in product quality and delivery lead time triggered dissatisfaction, which was magnified in the holiday rush.

The research ends with strategic recommendations for retailers interested in optimising their omnichannel festive strategies such as AR investments for tactile online simulation, BOPIS models and revised aftersales service recovery standards. Suggestions for future extensions of the research such as AI festive personalisation & future consumer trust recalibration are also proposed.

Table of Contents

CHAPTER 1: INTRODUCTION

1.1 Background and Context

In the twenty, first, century, the retail sector has experienced a dramatic upheaval, expedited by a boom in digital infrastructure, proliferation of smartphones, and data ,driven e-commerce methodologies. Such upheaval can be most clearly observed in the context of festival shopping, that is, when there is a concentrated predilection among consumers to spend on a set of festive days that examine the limits of their moods, brand, cumulative loyalties and longings. For Indian consumers, where festivals –, ranging from Dussehra, Eid, Diwali, and regional festivities , are integral to family, economic and cultural life, the festival shopping season is not only a commercial occasion but also a socio, cultural rite that defines the character of consumption.

Across the world, festival shopping events (such as the Indian e-commerce 'Big Billion Days', China's Single's Day, the Western Black Friday/ Cyber Monday and the like) have collectively instigated expenditure worth tens of billions of dollars in a matter of days. Industry estimates reveal that e-commerce sales in India during the festival season surpassed ₹76,000 crore, in 2023 registered on the growth curve that seems remarkably stable and can only accelerate. Constant, more traditional retail formats, too, witness substantial influx of customers during festivals, prompted by the multisensory, social, instantaneous and atmospheric nature of shopping at a festival sale.

This convergence of two channels (digital and brick, and, mortar), presents an intriguing question for marketers, consumer behaviour and retail strategists. Which of the two channels offers the highest level of customer satisfaction during such a pressurised holiday period? Which channel occupies consumers' trust in such circumstances, within the context of heightened expectations for the quality of the product as well as the efficiency of its delivery? This forms the intellectual basis of this research.

1.2 The Retail Dichotomy: Online vs. Offline

Conventional retailing either through a bricks and mortar environment, or through a home shopping catalogue that facilitates physical examination and verification as well as real time exchange has traditionally been the dominant shopping paradigm. Its offer is based around sensory verisimilitude touching, inspecting, trying, closer merchandise checkout, and immediate accessibility of purchased it and interpersonal trust building through buying in person with knowledgably retail staff. For times of presents, including Christmas, the offer is additionally founded on here festive lights and ornaments, music, and the sociality of other shoppers hence hedonic consumption possibly even the pleasure of shopping becoming value.

Contrast this with online shopping which holds out an entirely different value proposition. The advantages offered by the online retail space are predominantly related to ease, low price points and greater depth of product range. An ,tailer allows a consumer to access millions of products by thousands of vendors within seconds, see reviews posted by thousands of previous buyers, and make the purchase from the comfort of her home. For maximum reach, the online channel intensifies discounts for the month leading up to the festival, with flash sales, loyalty point boosters, bank tie ,ups and deadline coupons that physical retailers will find difficult to recreate.

However, there are unique perceived risks associates with online retail that do not appear in face, to, face channels, and these are generally of a different quality: risk of product not being as expected or above standards, risk of not receiving product in a timely manner, risks around insecure payment gateway and risks related to a poor service recovery when making returns or exchanges. These are much more relevant during festival periods, times when the delivery network is stretched to maximum capacity, and when consumer expectations about delivery times are at their peak.

1.3 Research Problem and Significance

While there exists an abundance of research around consumer behaviour online and offline, separately, there is a paucity of comparative research directly relating the consumer psyche in festive season scenarios, that –due to the emotional proximity, time constraints and material abundance, is usually characterized by relatively distinct consumer reactions, post ,pandemic. The shocks of 2020–2022, will, besides hastening the digital transition, set social ,emotional imperatives for a hybrid consumer, yet to have been established in academic theory.

This is the research gap that this study bridges, through empirical survey results with 51 consumers with festive shopping experience in both channels. The results provided anchor to the specific Indian student/ young, professional demographic, on whom this is a reflection of both contemporary and future festive shopping behavior.

1.4 Research Aim and Objectives

The general purpose of this research is to conduct a critical comparison and assessment of customer satisfaction and trust by online and offline shopping channels during festivals season. The specific objectives are as follows:

• To determine the main factors influencing customer satisfactions in online and traditional festive shopping situations.

• To ascertain the impact of trust (security, guarantee of product authenticity, reliability of the service etc.) on a consumer's channel choice during festivals.

• To examine the dimensions of festive, specific variables, namely price discount, ambiance of the store, crowds and speed of delivery that influence the overall Customer experience.

• To assess the differences between the two channels in terms of satisfaction levels after purchase about return and customer service.

• To make strategic recommendations for retailers interested in upgrading their omnichannel festive strategies.

1.5 Research Questions

This paper will endeavour to answer the major research questions below:

• Do online and offline festive shoppers have significantly different trust levels?

• In what way do trust factors, for example, security of online payment contrasting with quality of offline products affect consumer trials during festive sales?• How much does the feel, good factor of offline stores compare with the ease and price benefit of online?

• Does the festive frantic time of last, minute shopping affect reliability of online couriers?

1.6 Scope and Significance of the Study

This research deserves to be studied for different reasons. Firstly, it looks at fresh primary empirical evidence on a consumer group of very high commercial importance in the digital era, the digitally mature, younger consumers who are dragging their enthusiastic, venture, seeker, cluster based, discontinuous, festive shopping behaviour, onto the internet by selectively visiting physical store premises. Secondly, it delivers urgently needed commercial directives to 'mouth ,watering' retailers who want to establish trust in the digital domain and to 'bricks and., smells', traditional, store based, retailers who seek to generate further value through experiential drivers. Thirdly, it applies Campbell and Keller's (1994) Expectancy Disconfirmation Model and Johnson and Grayson's (1998) Trust, Commitment Model to the pressured environment of the busy festive retail scene.

The geographical focus of the research was India but the survey samples have predominantly been drawn from urban students in the Southern and Central part of India. Hence the results may not be directly generalisable to other cultures but they are transferable, from which some lessons can be learnt for festive retail in other emerging markets.

1.7 Dissertation outline

The thesis has been organized into nine chapters of the main body of work. After Chapter 1, an extensive review of literature on consumer satisfaction, trust and festive shopping behaviour

CHAPTER 2: LITERATURE REVIEW

2.1 Theoretical Frameworks

2.1.1 Expectancy-Disconfirmation Theory

The Expectancy, Disconfirmation Theory (EDT) was introduced by Oliver (1980), and still remains as one of the best and most tested of theories in consumer satisfaction. The theory states that performance based on the product/service received is appraised with the consumers expectations prior to purchase, and as this comparison comes out positively, the consumer will be satisfied and keep the purchase intention; when negatively the consumer will be dissatisfied and will switch.

The EDT is of particular resonance in the context of festive shopping as pre purchase expectations are usually distinctly inflated. Consumers are more emotionally committed as they plan appropriate pairing of gifts, fast deliveries and festive spirits. Online at list targeting major festive shoppers, with the most elaborate pre ,festive advertising campaigns, pricing matches and delivery guarantees, create the maximum levels of expectations. If these are exceeded or staff deliver less, than, maximum festive season service levels in this context, the negative disconfirmation is all the more acute.

However, these online transactions will generally produce rather cautious sets of expectations, since the buyers see the products in real life before buying them. This means that disconfirmation would be less susceptible, while human traffic, parking troubles and exhaustion due to walking around the supermarkets may be other sources of dissatisfaction.

2.1.2 Trust-Commitment Theory

According to Morgan and Hunt's (1994) Trust, Commitment Theory of Relationship Marketing trust the base element of relational exchange. There are two types of trust, these are calculative trust (a perceived rational calculation of the provider's competence and trustworthiness) and affective trust (warmth, caring and concern of the provider). In retail, however, the nature of trust depends on the channel whether virtual or brick, mortar.

Online trust is characterized mainly by the calculative approach; it is the amalgam of interface reliability, transaction security, return policy consistencies and product fit with the primary listing description. Gefen, Kara, Hanna and Straub (2003) have proved that perceived web, site usability and reputation of the vendor ship , cites are the strongest determinants of online trust particularly of first, time purchasers. In holiday sales, with the onrush of millions of first, timers, those trust , building variables are facing their steepest slopes.

Offline, trust is also based on affective considerations such as immediate intimacy with a know led gable shopping assistant, concrete feel, smell and taste of the product and the store reputation. Bart et al (2005) could empirically demonstrate that offline trust is contingent on offline interaction and store atmospherics, difficult to port onto the digital screen.

2.2 Showrooming and Webrooming

The behaviour of showrooming and webrooming is the merging of online and offline shopping. Naturally, the researcher noted peaks over the festive period and Christmas gifts. Showrooming is defined as the practice of visiting a bricks and mortar to investigate a product before buying it online for a cheaper price whereas webrooming is online shopping with and offline shopping.

Rapp et al. (2015) found that showrooming was significantly higher in risk prone categories (e.g. electronics , jewllery) the very categories in which consumers are more likely to indulge in gifting them during festivals in a country such as India. This has profound consequences for brick and mortar stores who end, up having to underwrite the consumer education (of them) in such categories, even before their purchase from ,tailing sites.

Webrooming has, however, become significantly more prominent in the post, pandemic age, with shoppers, increasingly using online channels to research, while still gravitating toward bricks, and mortar retail, especially during holiday peak shopping dates involving flash sales. Verhoef et al. (2015), proved that webrooming was effective in overcoming delivery anxiety during holiday peaks, when courier traffic is at a premium.

2.3 The Psychology of Festive Shopping

2.3.1 Hedonic Consumption and Emotional Decision-Making

Holiday shopping is, by definition, a largely hedonic activity in nature. Utilitarian shopping (functional, reliable transport, goal, driven shopping) is contrasted with hedonic consumption (sensory gratification, emotional arousal, enjoyment, Pam et al, 1994), which is characteristic of the festive shopping experience. The festive time period creates a set of cognitive and emotional priming in which (1) impulsive purchasing is capitalised on, (2) atmospheric cues are especially influential and (3) the enjoyment of the gift, giving interaction outweighs the purchase's instrumental value. A model shopper experience, any offline and physical retail shopping environment, is optimal for hedonic consumption: all atmospheric factors (promoting desire and purchase from sensory merchandising, ambiance texturing, seasonal music and aromas) serve to establish an 'atmospheric effect' as defined by Turley and Milliman (2000), which significantly increases time spent shopping, impulsive purchasing and overall satisfaction. It is difficult for an online environment to provide such atmospheric cues and boosts to shopping efficacy, even with the exponential growth of festive interface themes and personalisation algorithms.

2.3.2 Impulse Buying & The Urgency Effect

Festive online retailers employ countdown timers, flash, sale announcements and 'only a few left in stock' banners in order to induce impulse, buying and time ,sensitive decision making. Rook & Fisher's (1995) impulse ,buying theory demonstrates that normative judgment is the primary moderator of propensity to impulse purchase: the more socially acceptable one believes a purchase is (which for gifting the impulse to buy is) the more impulse purchase, ready they are.

The decisive factor in online festive shopping is an urgency effect: notification tricks and personalised options push customers to an accelerated, excited state which is arguably more prone to affect, driven decision, making (Verhagen & van Dolen, 2011). Online stores benefit from more impulse buying but suffer more dissonance if the gift fails to impress on arrival.

2.4 Trust in Digital vs. Physical Environments

Trust therefore plays a different role across both the digital and physical retail spheres and this distinction is critical to the findings of the satisfaction, trust gap within this paper. McKnight and Chervany (2001) offer a comprehensive trust taxonomy of dispositional trust (an individual's general propensity to trust), institutional trust (trust in the regulation and infrastructure of e-commerce) and interpersonal trust (trust in the individual retailer, merchant or interface). In traditional retail, institutions of trust will hardly ever be a particular concern items are physically present for visual inspection and consumers are familiar with regulations of commerce in the real world. Interpersonal trust though, will fluctuate massively and be entirely reliant on high quality selling agent interactions, as demonstrated by Ramsey and Sohi (1997), who showed the presence of high listening behaviour, empathy and product knowledge in sales, persons were the strongest predictors of this construct. These factors are replaced online by algorithm based recommendation engines and review, based feedback forums.

Digital retail, on the other hand, has to actively build and develop measures of institutional trust as consumers are not able to physically interact with or check goods and the trading environment in the real world. Pavlou (2003) has demonstrated two apparent direct antecedents of this type of trust (perceived usefulness and perceived ease of use) are the primary determinants of a consumer's willingness to buy online. During a season of great demand, however, both these components may be undermined as a result of degraded website performance caused by large user numbers.

is of Chapter 2, followed by the research methodology comprising survey design, sampling process and analysis methodology in Chapter 3. Data analysis and interpretation of outcomes is in Chapter 4, while Chapter 5 discusses the outcomes vis visa various theories and frameworks; Chapter 6 summarizes the conclusions, while Chapter 7 offers a variety of strategic recommendations, and Chapter 8 highlights the limitations & future course. The complete bibliography along with the appendices can be found afterward.

2.5 Influencer Recommendations vs. In-Store Festive Displays

Another aspect of present, day holiday shopping is the significant influence of word, of ,mouth in choosing channels. In addition to this, online channels are adopting influencer marketing, collaborations with Twitter, Tumblr, YouTube, blogs, and Instagram personalities to convey their brand message to us and redirect us to buy the product/service through an e- commerce link. According to Influencer Marketing Hub (2023), consumers found products that were recommended via an influencer manifested a higher level of initial trust than people who were exposed to it through traditional digital marketing techniques, as the parasocial relationship with the influencer mimics interpersonal trust.

Alternatively, in brick ,and ,mortar retail, festive displays are implemented in, store these are lush visual merchandizing installations, which capitalise on the atmospheric benefits of the physical venue to enhance the brand experience. Luxury retailers, in particular, have historically committed significant resources to this aspect of their operation, with festive window displays and in, store installations functioning as destinations in themselves. The relative effectiveness of an online discover, through, influencers campaign as opposed to a store, focused atmospheric experience, however, remains an unexplored facet of festive retail research.

2.6 Post-Purchase Satisfaction: Returns and Customer Service

The post purchase stage may be the stage where the biggest discrepency occurs in satisfaction levels between online and offline shopping. Physical retail has an immediate, human ,managed return process whereby consumers return to the retailer, and the retailers then solve their problems there and then; whereas in online shopping, consumers have to deal with logistics systems and wait for couriers or postal services to collect.

The notion of the service recovery paradox – where a successful repair/service recovery can actually enhance customer satisfaction beyond its pre , service level – is observed in brick , an ,mortar retail yet less likely to be experienced in online channels, where service recovery is filtered through technology (chatbots, email wait queues, call centre technology) (McCollough and Bharadwaj, 1992). During the seasonal peaks when volume of returns increases and customer services are most stretched; this service recovery paradox may be hardest to operationalise online.

2.7 Gap in Existing Literature

A systematic review of the extant literature reveals a persistent gap in comparative, channel-specific satisfaction and trust research focused specifically on the post-pandemic festive retail context. While pre-pandemic research established important baseline findings regarding online versus offline trust differentials, the rapid behavioural shifts induced by the COVID-19 pandemic — including the forced digital adoption of previously offline consumers, the acceleration of last-mile delivery infrastructure, and the evolution of contactless in-store experiences — have rendered many pre-2020 findings potentially obsolete.

Furthermore, the majority of comparative retail studies have been conducted in Western consumer contexts, with Indian festive retail receiving relatively limited scholarly attention despite its enormous economic scale. The present study seeks to address both of these gaps simultaneously, contributing primary data from an Indian young-adult consumer sample in the immediate post-pandemic period .A review of the available literature also uncovers a wide omission in the arena of comparative, channel ,specific satisfaction and trust studies in the specific context of the post ,pandemic festive retail scenario. While pre ,pandemic studies had provided valuable reference points about differences between online and offline trust, the tectonic shifts in consumer behaviour as a result of the COVID,19 pandemic , forced migration of offline consumers to digital channels, explosive growth of last ,mile logistics infrastructure and contactless store experiences , have potentially rendered pre,2020 conclusions moot.

More broadly, the Indian festive retail space has gained limited research traction despite its systemic economic significance and the better ,studied Western consumer trends. This study aims to full fill both these gap ,areas by offering primary data on an Indian young consumer sample in the immediate post , pandemic period.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Research Philosophy and Approach

Within the framework of research philosophy, this research adopts a positivist approach which assumes consumer satisfaction and trust to be objectively quantifiable, measurable constructs to be tested by means of formal empirical investigation. The use of a positivist approach to guide the research process is deemed to be suitable since it facilitates the derivation of measurable results that may be contrasted with two distinctly understood and defined consumer markets, viz., online shopping and offline shopping during the festive period, and thematically analysed using the proposed theoretical guideposts such as the EDT and Trust, Commitment paradigm.

The research methodology is deductive: existing theory is used to develop precise, testable hypothesis about consumer satisfaction and trust fluctuations that are then tested empirically with primary data. Deductive methodology thus falls under the category of comparative studies where the bodies of knowledge are clearly defined and the research aim is to test the generalizability of previous understanding to a new context of application, which is of course the Indian festive retail arena now after the pandemic.t.

3.2 Research Design

Constructs of satisfaction and trust to be examined systematically across two separate consumer settings – online and off ,line festive retail – through the use of the same measurement tools, making results comparable across channels. Quantitative is chosen because it provides data which can be statistically interpreted, opportunities for charts and comparison tables to visually represent the results, and supports the systematic test of research propositions.

This is not an experimental study and in fact the research relies on the survey method using self ,report data in which respondents have participated both in shopping online and offline for the festival (hence they can offer their comparative evaluation based on first ,hand experience). The nature of this cross , sectional survey method, despite of its limitation on causality, is appropriate for the purpose of description and comparison.

3.3 Data Collection

3.3.1 Instrument Design

The main tool for data collection is a structured questionnaire administered through Google forms, consisting of 15 pre ,designed questions covering four general domains: (i) personal and university background; (ii) festive shopping behavior and channel preference; (iii) satisfaction levels in the relevant service aspects across channels; (iv) trust evaluation and suggestion for improvement. The complete questionnaire is provided in Appendix A.

Satisfaction items are formulated on a nominal ,ordinal scale with four possible answers, each representative of a level of satisfaction (e.g., product range, price/discounts, delivery period and return/refund policy for online; quality of products, personal interactions, atmospherics and immediate accessibility for offline). Trust is directly expressed by a dichotomous channel preference question, in addition to open ,ended questions on problems faced and improvement proposals.

3.3.2 Sampling Strategy

Convenience sampling is utilized, leveraging avenues accessible through academic ,related contacts, social media outlets and university surveys distribution platforms. The convenience sampling method is suitable for this study based on its exploratory, comparative nature and with regard to its academic research agenda. The obtained sample is based on students, which is also consistent with the general research perspective of the study.

The final sample size is determined at 51 participants, with 70.6% males, 29.4% females. The university background is largely graduate studies (72.5%), with only 25.5% undergraduates and a small share of doctorate students. The occupational profile is primarily student (96.1%), as expected, since the survey was distributed from an academic institution.n.

3.4 Ethical Considerations

The research complies with the essential criteria of research ethics established by the British Educational Research Association (BERA, 2018) and the Declaration of Helsinki. All survey takers do so voluntarily, having been fully briefed on the aims of the study, the anonymity of their responses and their ability to opt out at any stage without consequences. No identifying personal details are asked other than participants' names, which are only retained for administration purposes.

Question wording was intended to be neutral (not leading) and presented in such a way as not to predispose a respondent to a particular response, be it online or offline shopping. These data are stored on password protected websites at the institutions, where only the study team has access. No commercial sponsors were involved in this research.

3.5 Analytical Strategy

The main approach to analysis is descriptive and comparative. Frequency distributions and percentages are used to describe the spread of responses for the whole survey. Comparative bar and pie charts are prepared to display the satisfaction and trust gaps between channels. Where possible the analysis is discussed in relation to the theories prescribed in Chapter 2, making references between the observations and the background literature. Since there are only 51 respondents, if the researcher had attempted inferential testing (such as a chi ,square or ,test), the statistical power would be too weak to generalise with a high level of confidence. As such the results are regarded as only indicative, a fact which is clearly acknowledged in the Limitations and Future Scope section.

3.6 Accuracy and Consistency

Content Accuracy : the validity of the measurement scales (questionnaires)are derived from a logical procedures that related each question to the research framework and theory under test. All questionnaires are linked to a research aim and a theoretical concept that of the individual dimensions of customer satisfaction (EDT) or consumer trust (Trust ,Commitment Theory).

Face Accuracy of the scales was established as they was past tests of Accuracy used in earlier research in the field.

Accuracy is assured by the uniformity of measurement for each question for every single participant are the same wording, same response format and the same online environment; hence measurement artefacts are reduced to a minimum. Drawbacks of self ,report data are accounted for in the limitations, related to e.g. intrusiveness, social desirability and memory problems.

ISSN 3048-8222 (Online) | www.ijsate.com | editor@ijsate.com

CHAPTER 4: DATA ANALYSIS AND INTERPRETATION

4.1 Demographic Profile of Respondents

The questionnaire was completed by 51 respondents, mainly from postgraduate academic courses of Indian universities. The demographic structure of the sample is given in the .

Table 4.1.1 Gender Distribution

Gender	Frequency (n)	Percentage (%)
Male	36	70.6%
Female	15	29.4%
Total	51	100%

Table4.1.2 : Academic Level Distribution

Academic Level	Frequency (n)	Percentage (%)
Undergraduate (UG)	13	25.5%
Postgraduate (PG)	37	72.5%
Doctoral (PhD)	1	2.0%
Total	51	100%

Table 4.1.3 : Occupation Distribution

Occupation	Frequency (n)	Percentage (%)
Student	49	96.1%
Employee / Business	2	3.9%
Total	51	100%

Male skew of 70.6% male to 29.4% female, is moderate in degree and may be a consequence of the distribution channels and academic networks through which the survey was spread (largely technology based networks, in which male members have a slightly higher participation rate). The fact that 96.1% of respondents were a student (rather than an employee or an academic) is consistent with the academic context of the survey.

4.2 Shopping Behaviour During Festive Seasons

4.2.1 Primary Channel Preference

This question was asked to identify the shopping place (offline/online/both) more during festivals for the respondents. It shows a viable balance as 41.2% go for online, 27.5% for offline, 31.4% use them equally.

Channel Preference	Frequency (n)	Percentage (%)
Online	21	41.2%
Offline	14	27.5%
Both Equally	16	31.4%

Table 4.2: Festive Season Shopping Channel Preference (n = 51)

However, the fact that 31.4% of participants use both channels to the same extent is interesting and points toward increasing omnichannel consumer behaviour an established trend of which consumers move quite effortlessly between physical and online retail, depending on product group, specials and time management. This percentage is quite high compared to 2019 surveys carried out before the pandemic.

4.2.2 Preferred Online Platform

The most preferred shopping sites online is Amazon (47.1%) followed by Flipkart (25.5%), Meesho (13.7%) and others (heterogeneous category of Shopping sites,) (13.7%) which includes , Myntra, Nyka, direct Websites of Brand etc..

Platform	Frequency (n)	Percentage (%)
Amazon	24	47.1%
Flipkart	13	25.5%
Meesho	7	13.7%
Other	7	13.7%

Table 4.3: Preferred Online Shopping Platform (n = 51)

With a commanding share of 47.1%, Amazon's trust platform (A to z Guarantee protection, brand saturated Prime membership benefits, highly vouching seller verifications) seems to be particularly valued by the festival shoppers. Flipkart's position is also usual considering the fact that it has a much deeper reach through its tie ,ups with Indian banks for promotions and the Flipkart Big Billion Days festival. Even a 13.7% share for Meesho is not insignificant for a social commerce player that has largely grown through word of mouth and informal linking.

4.3 Comparative Analysis: Discounts and Product Quality

4.3.1 Discount Perception

Perhaps the most conclusive and definitive result emerging from this research is with respect to discount perception. When queried as to which channel has better discounts, 66.7% respondents voted in favour of online shopping with the remaining 33.3% opting for offline shopping.

Channel	Frequency (n)	Percentage (%)
Online (better discounts)	34	66.7%
Offline (better discounts)	17	33.3%

Table 4.4: Channel Perceived as Offering Better Discounts (n = 51)

On the other hand, it is not surprising that in the case of product quality where there has been significantly less innovation in online customer value propositions53.7% still think offline product has the edge over online product in quality. With many Indian consumers believing that discount is more a factor of skilled bargaining (which is similar to online ,initiated comparisons) or access to exclusive store loyalty benefits, an additional factor determining premium of quality may be the experience of in ,store consultation and customer service.

4.3.2 Product Quality Perception

There is a more balanced perception of product quality between the two channels: offline product is thought by 52.9% of consumers to be of better quality than online and online product of a similar quality by 47.1%.

Channel	Frequency (n)	Percentage (%)
Online (better quality)	24	47.1%
Offline (better quality)	27	52.9%

Table 4.5: Channel Perceived as Offering Better Product Quality (n = 51)

The slight online advantage in judging product quality (47.1% vs. 52.9%) is indicative of a core epistemological distinction between touch and screen: physical stores offer a direct means of validation for material properties, fit, colour match and finishing touches. This is highly relevant in the context of festive shopping, when the product quality (aesthetics) forms the primary utility of the gift. Nonetheless, web retailers have made strides with higher images, comprehensive specs and imported review mechanisms, which explains the shockingly 47.1% score for online equivalency or excellence.

4.4 Trust Analysis

4.4.1 Channel Trust

The most remarkable result of the research is the gap of levels of relying on the 2 channels. Even online shopping has the significant edge on the gap of discount perception and also its strong competing position on quality, 64.7% of people will rely more on live shopping and merely 35.3% on online shopping.

Channel	Frequency (n)	Percentage (%)
Trust Online More	18	35.3%
Trust Offline More	33	64.7%

Table 4.6: Channel Trusted More by Respondents (n = 51)

This trust gap online channels winning on price but losing big on trust the key empirical finding of our research. It signals to the central psychological ,trust paradox of festive shopping: customers rationally want to buy via online channels, but feel emotionally ,trusting in offline channels. This supports the distinction in the Trust, Commitment Theory between a calculative (rational), and an affective (emotional) trust: channels provide calculative trust to the users by providing efficient transaction infrastructure, but the affective trust is centered in the brick and mortar retail shopping experience.

4.5 Satisfaction Analysis: Online Shopping Dimensions

Participants indicated the dimension of online shopping they were most satisfied with. An analysis of the distribution shows that when people were satisfied with return and refunds policy they indicated this dimension most often (35.3%) followed by delivery time satisfaction (33.3%) and an equal proportion of the participants were satisfied with either pricing/discounts or online product range (15.7%).

Online Satisfaction Dimension	Frequency (n)	Percentage (%)
Satisfaction with Return/Refund Policy	18	35.3%
Satisfaction with Delivery Time	17	33.3%
Satisfaction with Pricing/Discounts	8	15.7%
Satisfaction with Product Variety	8	15.7%

Table 4.7: Primary Online Shopping Satisfaction Dimension (n = 51)

The strong position of return and refund policy satisfaction (35.3%) is somewhat counterintuitive, yet theoretically instructive. It appears that this set of online shoppers (where fear of related issues such as credit card fraud has been noted as a concern already) receives an unexpected amount of experiential satisfaction from succeeding online with a return/refund process. This coincides with the service recovery paradox: a consumer's satisfaction arising from an effective resolution of a service failure can outstrip the satisfaction that would have been generated had the service not failed, as readers may find here: the relatively low interactive dimensions of pricing and discounts (15.7%) enhance the picture even more, especially since 66.7% of these online shoppers agree that online remains the best discount channel;

4.6 Satisfaction analysis: offline shopping dimensions.

For offline shopping, open, ended responses present a distribution that is strongly driven by immediate product availability (39.2%) with product quality (27.5%) following behind, then personal interaction (17.6%) and store ambiance (15.7%).

Offline Satisfaction Dimension	Frequency (n)	Percentage (%)
Satisfaction with Immediate Availability	20	39.2%
Satisfaction with Product Quality	14	27.5%
Satisfaction with Personal Interaction	9	17.6%
Satisfaction with Store Ambiance	8	15.7%

Table 4.8: Primary Offline Shopping Satisfaction Dimension (n = 51)

The primary driver of satisfaction for brick and mortar shopping 'being able to buy the product immediately' (39.2%) follows on from the biggest pain point with online festive shopping , the uncertainty with delivery. Christmas shopping and festivities generally have a time element and the requirement of a product by a certain date (gift giving season, festival days), the fact that this was instantly possessed by the consumer subdues the fears of delivery / tracking delays. This evidence mirrors the research of Verhoef et al. (2015) on delivery anxiety and its various facets.

4.7 Problems in Online Shopping

Responses to open ended questions regarding online shopping issues reveal a recurring set of worries: an inability to gauge the quality of a product; late delivery (especially during peak holiday periods); and damage to the product in transit. Other complaints include long waits for customer responses and the mis rating of products.

These qualitative elements, already reflecting the quantitative trust deficit observed in Section 4.4, highlight that the limits to the growth of online trust lie in its operational aspects achievable through enhancements in seller validation, packaging, logistics and customer service responsiveness.

4.8 Preferences in Offline Shopping

The most important benefit of offline shopping expressed by the largest number of respondents (14.8%) was based on a tactile experience of being able to see, feel and touch products before buying. Other important aspects valued by consumers were service encounters, immediacy, assortment across various competing brands presented within one shop, and the festive shopping environment. The results confirm the hedonic and sensory dimensions of offline festive shopping that are discussed in the existing literature on atmospherics (Turley and Milliman, 2000).

4.9 Suggestions for Improving Festive Shopping Experience

Suggestions by the respondents to improve their festive shopping experience are grouped into four categories. The top suggestion (23.5%) was "nothing" meaning that large number of the respondents are happy with their current festive shopping experience. For those who have proposed changes, the top two suggestions are faster delivery of online products (5.9%), more discounts (3.9%), better assurance of product quality online and more measures of trust across the channels. We should not see the significant rate of 'nothing' response (23.5%) as complacency. However, instead of considering this overt as the relaxed attitude of Christmas shoppers, this may indicate the drastic enhancement of the 'online' and 'offline' festive shopping experience in recent years (e.g. delivery on the same day / next day, flexible return rules, a better shopping experience in the shop etc.).

CHAPTER 5: DISCUSSION

5.1 The Satisfaction-Trust Gap: A Central Paradox

Perhaps the most conceptually interesting result of this study is the satisfaction trust gap that inheres in this online versus offline presentation of festive shopping. Online attracts high transactional satisfaction (capped by price efficiencies 66.7% better discounts and logistical infrastructure) but not the types of relational trust that offline fosters (64.7% trust offline more). This is not just an interesting empirical, but a signal of an inherent tension within the construct of digital commerce that has theoretical and managerial implications.From the Expectancy, Disconfirmation perspective, the online satisfaction gap can be explained in part by the expectation inflation process described earlier. Online shopping leverages shopping related promotional countdown timers, curated Best Deals pages, celebrity endorsers, "influencer" partnerships with the anticipation for a positive online disconfirmation (premised on quality variance, delay in delivery, or damage to packaging). The emotional context of the festive shopping occasion exacerbates negative disconfirmation.Offline retail encourages subdued positive pre, purchase expectations, since the consumer may directly observe the product pre ,purchase. This sensory pre ,purchase impression reduces the chance of negative disconfirmation. Even when offline shopping is associated with inconvenience (for example crowded stores, difficulty parking, long queues in checkout lines), these are expected given the context and thus less will induce negative disconfirmation.

5.2 The Sensory Gap: Tactile Trust and Digital Limitations

Put differently, the offline retail trust advantage (64.7% vs. 35.3%) is rooted significantly in what this paper tags the 'sensory gap' an epistemological asymmetry of modality between retail (conveniently multimodal) and web (exclusively visual) evaluation. In the offline setting, product quality verification is multimodal:2 consumers can hear, see, touch, smell (and for edible product: taste) the judged products. Haptic visual evaluation produces what neuroscience calls "embodied cognition a form of knowledge accrual that is fully embodied and engenders a qualitatively different form of confidence in the object of evaluation.

The effort to compensate for the sensory deficit in virtual shopping through sharp images, 360,degree views, informative specs and social feedback has yielded tangible gains in online consumer trust – with 35.3% of respondents reporting increased trust in online shopping, and 47.1% feeling online product quality at parity with offline. The remaining 64.7% offline trust population indicates that digital proxies are operationally equivalent to the physical shopping experience for only a minority of this sample.

With regard to AR & VR, this point is of particular relevance to the implementation of AR & VR in the retail sector. AR additions, such as furniture visualisation (IKEA, for example), virtual clothing opt, on (See Myntra, Amazon, for example) and cosmetic shades testing are all yet to reach widespread commercial adoption.

5.3 The Convenience Tax: Offline Shopping Fatigue

Although it is still overwhelmingly the case that offline retail enjoys a far more commanding trust premium, it does have its own daunting satisfaction liabilities – what this research has identified as the 'convenience tax'. In an offline shopping context, the festive season, presents a daunting shopping environment; retail congestion during peak shopping hours, the sheer exhaustion generated from more prolonged in ,store shopping, the unavailability of stock for sought after items, and the "urban" experience of driving and parking.

The data partly show this reality. Even though offline trust is more dominant, slightly more than a quarter (27.5%) of respondents would choose online shopping as most preferred channel for holiday periods, while a larger proportion (41.2%) of respondents would choose online shopping as the preferred channel. The variation of trust versus preference in channel choice is theoretically significant: it indicates that trust cannot be the only criteria for shopping channel choice. Convenience, price and total physical comfort of sitting at home for online shopping are very much contributing factors for channel selection type of respondents who trust offline environments more.

\

This exhibits the application of the theoretical construct of perceived risk in consumer behaviour (Bauer, 1960). Consumers are actually likely to perform a risk benefit analysis when deciding between channel the convenience/efficiency of online shopping is weighed against the higher trust (lower performance risk) of offline shopping; and the quality assurance/price efficiency of offline shopping is weighed against the convenience of online shopping. Over festive seasons, we expect the weightage on this risk benefit calculation to shift time pressure would tend to make the relative convenience of online shopping more crucial; gift giving merit more strongly than usual the quality investments associated with offline shopping. However, consumers are likely to resolve this more/more often, leading to the relatively even split of listening to listening preferences across the two channels.

5.4 Platform Dominance and Trust Architecture

Amazon's large share of the platform (47.1%) presents the opportunity to explore the connection between scale and trust. Amazon's trust infrastructure dominated by seller ratings, a large A to Z guarantee for all customers, a highly developed verified review system, and premium treatment for Prime members appears to be the best developed of the Indian e-commerce platforms and a significant factor in platform selection, especially during festive seasons when the consequences of a bad purchase are higher.

The levels of market share (13.7%, respectively, for Meesho and other sites) are also indicative of the fact that these sites are relatively new to the market and also signifies the different trust architecture for these players. While Meesho derives business through social commerce and referral networks, it is a different form of trust architecture, where instead of trusting the verification systems of the platform, a consumer would trust the referral system through the referral network from friends or family members.2 The implications of this different form of trust is theoretically interesting and might be an under researched part of the online trust literature.

5.5 Festive Atmosphere vs. Digital Convenience: The Experiential Competition

The comparative experiential analysis also uncovers an interesting asymmetry in what each channel does well. Offline retail excels in generating the "holistic" experiential satisfactions associated with hedonic consumption: the mood of celebration (15.7% of participants states store environment as the maximum satisfier), personal interaction (17.6%), and immediate possession enabled by product availability (39.2%). These experiential elements are undoubtedly rooted in the cultural understanding of festive shopping the idea that purchasing a Diwali gift is an act of cultural participation, not simply a commercial transaction. Relatedly, the experiential strength of online retail was rooted in transactional bandwidth, rather than sensory engagement. The overwhelming prominence of return/refund policy satisfaction (35.3%) points to the conclusion that online shoppers value psychological risk mitigation (the reduction of "online shopping guilt") far more than "pleasure of shopping" experiences.

5.6 Synthesis with Literature

The Findings of this study are broadly aligned with the predictions of the Expectancy Disconfirmation Theory and the Trust Commitment paradigm, while also propagating some empirical complexities. Like EDT, online environments generate higher expectation baselines (via promotional advertising) that are more vulnerable to disconfirmation, while offline expectations are more conservative, anchored in sensorial stimuli and more reliably fulfilled. Like Trust Commitment, offline environments enjoy a comparative advantage in affective trust (desire based interpersonal confidence), while online environments have gained ground in calculative trust (transactional capacity). The fact that 35.3% of respondents had stronger trust in online shopping a proportion that would have been significantly lower in pre,2015 data indicates the success of years of committed trust building initiatives by major online retailers. The offline finding regarding immediate possession (39.2%) connecting to Verhoef et al.'s(2015) enquiry into delivery anchored webrooming experiences, reaffirms the significance of temporality in ownership, while the very high concentrations of the quality trust, immediacy cluster online, and of the price/returns infrastructural cluster offline (Table 8) point to two very different operational logics at play each significantly shaping the customer/consumer experience.

CHAPTER 6: CONCLUSION

6.1 Summary of Findings

Purpose: This research projects aims to compare, critically, the levels of customer satisfaction and trust in the two principal retail channels, the online and offline, during festive shopping periods, using primary data collected by survey of 51 individuals. This investigation has resulted in a comprehensive yet complex picture of modern festive consumer behaviour. This is governed by a paradox at the heart of the image: that shopping "online" dominates both in terms of frequency of use and discounts available, but that offline shopping has greater trust and creates a unique form of experiential satisfaction through sensory experience and instantaneous takeaway.

Channel dominance: The percentage of respondents who prefer online shopping in festive season is 41.2% whereas only 27.5% of the sample preferred offline shopping during the festive season and half of the sample across respondents (31.4%) were using both channels equally. Amazon leads the online channel mix with a market share of 47.1% which is a reflection of its better trust architecture and benefits positioned with consumers for order delivery and customer protection. The discounts offer online shopping clearly and decisively: 66.7% of the sample show online is better for discounts.

The difference is explained in light of trust – contrasting online economic value, 64.7% of participants trust offline more – a disparity the authors believe is influenced by the experiential value of product tangibility, immediate offline ownership, and image based trust created through personal selling. Even the satisfaction analysis doesn't shed light on the differences: offline satisfaction is based on one hot – immediacy (39.2%) – and one cold – product quality (27.5%) – while online is based one hot – return provision (35.3%) – and one cold – delivery speed (33.3%).

6.2 So who 'won' the festive season?

The question of which channel 'won' the season is ultimately impossible to answer because they are tackling completely different fields of value , Online is King on the price competition, and in a world where consumers were splashing out large sums on this shopping occasion this is no small feat. Convenience, another dimension that the online channel appears superior in, is clearly in their favour if channel preference is anything to go by– (Red indicates online).

And so offline has held onto a clear lead in the most profound psycho demo graphic dimensions of trust and senses, the dimensions most closely aligned with the core motivators of festive shopping gift desirability, shopping delight and confirm in ,person has 'won' the emotive and relational dimensions of festive commerce, even as it has lost the transactional ones.

A larger conclusion is that both channels remain dominant and an increasing proportion of omnichannel shoppers (31.4%) indicates that most consumers are rationally balancing the competition between channels with an omnichannel approach – using the online channel for convenience and price discovery, and holding on to the off line channel for high ,stake, sensory, dependent items. This is likely to turn to as both channels evolve.

6.3 The Future of Hybrid Festive Shopping

It is quite clear that the future of festive retail leads, and has to lead, to a better integrated channel offering (the industry speaks of 'omnichannel' or 'phygital' retail (physical digital)). The results of this research indicate that the happiest festive shoppers are likely to be those who adopt a channel mix that combines the online platform for price ,driven, commodity purchases and the offline channel for experience, driven, high volume categories. The defining characteristic of competition is going to be the degree of convergence each channel can achieve in terms of its vulnerabilities online companies need to narrow the sensory and trust gaps and traditional retailers need to narrow the convenience and price gaps.

Technology will be the defining facilitator of this convergence. In the same way that AR, same ,day delivery capabilities, sophisticated personalization engines and end to end returns flow are the levers that enable online companies to extend into the trust and experience space that is today occupied by offline, Buy Online, Pick Up In Store offerings, digital loyalty integration and experiential store design will allow offline stores to leverage the efficiencies of digital without sacrificing their sensory differentiators.

The identified importance of trust indicates that the final competitive battlefield of festive retail is not likely to be price or convenience but confidence: the consumer's confidence they will receive what they want, when they want it and be fairly compensated if they don't. Whichever channel (or channels) develops and continually maintains that confidence most effectively will most likely triumph in the increasingly competitive festive retail framework.

CHAPTER 7: RECOMMENDATIONS

7.1 For Online Retailers (E-tailers)

7.1.1 Augmented Reality for Tactile Trust

The single biggest structural recommendation for online suppliers with regard to the medium term is undoubtedly the rapid development and rollout of Augmented Reality capabilities to allow online consumers to touch, feel and try on products virtually. For the most suitable gift categories apparel, jewellery, electronics and homeware this should ideally include visualisation within the consumer’s residence, virtual try, on and material feel, by means of improved photographic rendering. Although this involves a large capital investment, the potential trust dividend − the 64.7% offline trust majority – is potentially a commercially massive opportunity.

7.1.2 Delivery Guarantee Infrastructure

Since operational satisfaction issues enjoy the highest investment share for online shoppers namely satisfaction with delivery times (33.3%) and product quality consistencye tailers need to examine existing festive season delivery guarantee programmes such as pre advised delivery commitment windows ("guaranteed delivery by <date>", instore/online check, out icon), an enhanced 'Festive Express' tier for time, critical orders and proactive delay notification so consumers can plan alternative schedules. Those that can minimise delivery uncertainties will directly resolve the trust issue explored herein.

7.1.3 Enhanced Seller Verification and Quality Standards

The qualitative finding that product quality inconsistency is the topmost problem cited by online shoppers at a wider scale highlights a clear case for stricter seller validation and product quality benchmarks, especially in festive season related categories. Better pre festive season seller audits, a stricter return trigger point for quality related product complaints, and visual similarity algorithms, highlighting mismatch of product pictures with product features, are some measures to rationalize the quality trust gap. High value festive product 3P quality validation partnerships would also be a great step forward..

7.2 For Physical Retailers

7.2.1 Buy Online, Pick Up In-Store (BOPIS) Implementation

Physical retailers need to fast track the development of BOPIS offerings that can provide consumers with the benefits of online price discovery and discounting – and the convenience of physical possession. BOPIS responds to the main offline satisfaction driver being offered by this study (product immediately available, 39.2%) and allows the retailer to tap into those digital channel consumers who may otherwise choose to transact solely online. Seasonal BOPIS channels need to be widely advertised and separate collection points should be set up to reduce queueing;

7.2.2 Festive Atmospheric Investment

While store ambiance is the least important satisfaction driver in the offline category (15.7%) its strategic importance should not be dismissed. As retail becomes increasingly dominated by the web, the atmospheric differentiation of the bricks and mortar store via Christmas themed décor, immersive branding experiences, personalized service encounters and curated sensory environments will be a strong differentiator which online channels will struggle to imitate. retailers should aim to develop Christmas themed shopping environments as destinations in their own right, catering to the hedonic shopping motivations of festive buyers.

7.2.3 Digital Integration for Price Competitiveness

Offline retailers will need to fight the final price perception gap (33.3% feel prices are better online) with more aggressive, visible, and festive pricing strategies; like festively full screen launched loyalty programme activations, festively exclusive in store discounts (not available online), and better transparency on price matching guarantees, so that the consumer does not showroom as much. Digital display technologies, like those that enable bringing the digital offer to the physical store as well as allowing 'real , time' price comparisons, will help bridge the price transparency gap between channels..

7.3 For Consumers: Navigating Festive FOMO

The Fear Of Missing Out (FOMO) phenomenon — the anxiety of potentially missing a better deal or preferred product — is a significant driver of suboptimal festive shopping behaviour. Consumers can mitigate FOMO-driven decisions through several practical strategies: establishing a clear budget and gift list before the festive season begins; using price tracker tools (such as camel for Amazon) to verify whether 'festive deals' represent genuine discounts; diversifying channel use strategically by purchasing high-value, quality-dependent items offline and convenience or commodity items online; and avoiding impulse purchases triggered by countdown timers or artificially low stock warnings without conducting independent price verification.

CHAPTER 8: LIMITATIONS AND FUTURE SCOPE

8.1 Limitations of the Present Study

Although any findings produced by this research are undoubtedly informative and unique, this research is highly limited due to the constraints that reside in the nature of this study. Secondly, and more critically, the sample size of 51 respondents is well below the study target of 150,200 as specified in the methodology. This imparts limited statistical power to the comparative analysis and precludes the use of strong inferential statistical techniques, therefore the results can at best suggest trends and be considered indicative. Secondly, a proportion of postgraduate students in the sample is up to 72.5%, which limits the findings to be generalized to all festive shoppers, as some demographic groups such as working adults, elderly people, rural consumers, and lower income segments of the population, show variations in festive purchase behaviour.

Third, the study only covers India, and more narrowly, urban student population of southern and central Indian cities. Shopping during festivals would hold different meaning in various regional, cultural and economic context for example between Diwali shopping in Mumbai and Eid shopping in Hyderabad, which is not possible to include in this sample. Fourth, a cross sectional method has been adopted, which measures consumers' attitudes and behaviour at the one time. It is a dynamic behaviour and the results might not represent those habits in alternative festive season, economy and rival retailers. Fifth, self, report survey data is subject to social desirability bias (over reporting of positive or normative behaviour by respondents), recall errors (memory distortion in assessing past festive shopping experience), and response acquiescence (tendency for questionnaire items to be agreed to, regardless of their content).

8.2 Future Research Directions

The limitations of the current research also point to the most fruitful avenues for future study. Firstly, an obvious next step would be to conduct a much larger scale study (say n= 500 respondents) that is stratified across gender, age, income and region in order to obtain more representative findings. Additionally, conducting a longitudinal study looking at consumer satisfaction and trust over a number of Christmas, Ramadan and Diwali seasons would allow investigation of how channel satisfaction develops and changes over time. Moreover, the ongoing recalibration of consumers' trust in e-commerce as a result of the post pandemic online shopping boom deserves special attention. Moreover, more focused research on the role of Artificial Intelligence in festive shopping (for example in delivering customised offers or selecting web interface features for individual consumers) could make a significant contribution by counteracting the gap between expectation and experience, thereby reducing negative disconfirmation responses. The present lack of empirical research on the trust building power of AI in festive retail contexts would also benefit from further investigation. Finally, comparing festive shopping journeys and trust in different cultural contexts (for instance, in India, the United Kingdom and China), would yield useful cross cultural insights.

REFERENCES

1. **Babin, B. J., Darden, W. R., & Griffin, M. (1994)**
   This study introduces the concepts of **hedonic (fun)** and **utilitarian (functional)** shopping value. It is highly relevant for comparing **offline (experiential)** and **online (goal-oriented)** shopping behaviors.
2. **Oliver, R. L. (1980)**
   Provides the foundational **cognitive model of customer satisfaction**, explaining how expectations and actual performance influence satisfaction—essential for analyzing both online and offline experiences.
3. **Morgan, R. M., & Hunt, S. D. (1994)**
   Introduces the **Commitment-Trust Theory**, which is crucial for understanding how **trust builds long-term customer relationships**, especially in e-commerce.

4. **Gefen, D., Karahanna, E., & Straub, D. W. (2003)**
Integrates **Trust with the Technology Acceptance Model (TAM)**, explaining how trust influences **online shopping adoption and usage behavior**.

5. **Pavlou, P. A. (2003)**
Focuses on **consumer acceptance of e-commerce**, combining **trust and perceived risk**, making it highly relevant for online shopping analysis.

6. **Bart, Y., Shankar, V., Sultan, F., & Urban, G. L. (2005)**
Examines how **trust varies across websites and consumers**, highlighting that trust is not uniform and depends on **site design, security, and user perception**.

7. **McKnight, D. H., & Chervany, N. L. (2001)**
Provides a detailed **conceptual framework of trust in e-commerce**, useful for defining trust dimensions in your study.

8. **Turley, L. W., & Milliman, R. E. (2000)**
Explains how **store atmosphere affects consumer behavior**, which is important for understanding **offline shopping experiences**.

9. **Verhoef, P. C., Kannan, P. K., & Inman, J. J. (2015)**
Discusses **omni-channel retailing**, bridging online and offline shopping, making it highly relevant for comparative analysis.

10. **Rook, D. W., & Fisher, R. J. (1995)**
Focuses on **impulse buying behavior**, which differs significantly between online and offline shopping environments.