



# COMPARATIVE ANALYSIS OF CONSUMER BEHAVIOR IN ONLINE AND IN-STORE SHOPPING: INVESTIGATING DECISION-MAKING PROCESSES, TRUST FACTORS, AND POST-PURCHASE SATISFACTION

Margielen P. Alcoreza, LPT, MBA

*Metro Dumaguete College, Dumaguete City,  
Negro Oriental, 6200, Philippines*

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## ABSTRACT

This study examined factors influencing consumer purchasing decisions in online and in-store shopping among faculty, students, and non-teaching staff at Metro Dumaguete College (MDC), focusing on product characteristics, trust, perceived value, convenience, price, and the alignment between expectations and actual experiences. Results showed that online shoppers were particularly influenced by detailed product information, technological support, secure transactions, and seller reliability, while in-store shoppers relied more on tangible product inspection, salesperson assistance, and immediate accessibility. Across both channels, satisfaction and repeat purchase intentions were strongly linked to the consistency between consumer expectations and actual experiences, emphasizing the importance of delivering reliable, value-driven shopping experiences in shaping consumer behavior.

**Keywords:** *consumer behavior, online and in-store shopping, decision-making processes, trust factors, demographic influences, post purchases satisfaction*

## INTRODUCTION

Shopping had dramatically evolved in the last few years as consumers balanced the convenience of digital platforms with the tactile experience of in-store shopping. Trust, return policies, and risk perception played a central role in shaping online consumer

satisfaction, especially as e-commerce became increasingly embedded in daily life (Hipólito et al., 2025). At the same time, online live selling introduced a more interactive way of shopping, where consumer decisions were strongly influenced by trust and demographic characteristics (Ong et al., 2024). These global shifts highlighted how the decision-making process had become more complex, as shoppers weighed not only price and product features but also the reliability and safety of the platforms they used.

Closer examinations of consumer behavior in Southeast Asia revealed similar patterns. Research on Shopee users showed that price, time, trust, and convenience significantly shaped online shopping decisions, underscoring the importance of both practical and psychological factors in consumer choices (Bulacan et al., 2022). These findings showed that while online platforms gained dominance, traditional shopping experiences continued to hold strong appeal, especially when trust and satisfaction were at stake.

Despite the growing number of studies, important gaps remained. Many works focused only on online shopping behavior without systematically comparing it with in-store experiences. For example, the Shopee study explored factors influencing online decisions but did not contrast them with in-person shopping behaviors (Bulacan et al., 2022). Similarly, fashion shopping research compared preferences but did not examine how trust, demographic differences, and post-purchase satisfaction intersected across both modes (Sisca et al., 2022). This showed the need for a more comprehensive analysis that integrated decision-making, trust, demographic influences, and post-purchase satisfaction in both online and offline settings.

This study addressed those gaps by offering a comparative analysis of consumer behavior in online and in-store shopping, with a particular focus on decision-making processes, trust factors, demographic influences, and post-purchase satisfaction. By bringing together these elements, it provided a clearer understanding of how consumers made choices and evaluated their shopping experiences across different environments. The findings not only helped businesses design strategies to build stronger consumer trust and satisfaction but also supported Sustainable Development Goal 12: Responsible Consumption and Production, which emphasized the importance of empowering consumers to make informed and sustainable decisions. Ultimately, this study contributed to creating more inclusive, reliable, and satisfying shopping environments for diverse groups of consumers.

## Research Questions

1. What factors influence consumers' decision-making in online shopping compared to in-store shopping in terms of:
  - 1.1 product characteristics;
  - 1.2 perceived value;
  - 1.3 convenience and time; and
  - 1.4 price and cost?

2. To what extent does the availability, clarity, and accessibility of product information influence consumers' purchase decisions in online versus in-store shopping environments in terms of:
  - 2.1 Online
    - 2.1.1 detailed product descriptions;
    - 2.1.2 product quality; and
    - 2.1.3 customer reviews?
    - 2.1.4 virtual assistant support?
  - 2.2 In-store
    - 2.2.1 product labeling and tags;
    - 2.2.2 salesperson assistance and advice; and
    - 2.2.3 physical product examination (texture, size, etc)?
3. To what extent do key trust-related concerns influence consumer behavior in online shopping compared to physical store shopping, and how do these concerns affect their purchasing decisions based on the following:
  - 3.1 Online Shopping
    - 3.1.1 product authenticity and quality uncertainty;
    - 3.1.2 security of payment methods; and
    - 3.1.3 accuracy of product descriptions and images?
  - 3.2 In-Store Shopping
    - 3.2.1 product misrepresentation (packaging or display);
    - 3.2.2 sales pressure or misinformation from salesperson;
    - 3.2.3 return policy ambiguity
4. To what extent do consumer expectations align with their actual product experience in online versus in-store shopping in terms of:
  - 4.1 consumer expectations;
  - 4.2 actual product experience; and
  - 4.3 expectation-experience alignment?
  - 4.4 customer satisfaction?
5. To what extent is online or in-store shopping perceived to offer better value for money, and how does this perception influence consumers' likelihood of making repeat purchases in each channel?

## METHODOLOGY

**Research design.** The study used a quantitative descriptive-correlational, research design. This design was chosen because it helped collect measurable data from the respondents at one point in time and allowed for a clear comparison between online and in-store shopping. It also made it possible to see differences and similarities in how respondents decided, whom they trusted, and how satisfied they were after making purchases in both settings. Since all respondents had experience with both online and in-store shopping, the design made the comparisons more reliable. It also helped the study look at how consumer behavior varied across different groups such as students, faculty, and non-teaching staff. The use of a quantitative approach allowed the findings to be

expressed in numbers and tested with statistics, making the results more objective and dependable.

**Research respondents.** The study involved 161 members of Metro Dumaguete College (MDC) who had purchased both online and in-store within the past year. This ensured that their responses were based on fresh, firsthand shopping experiences. Participants included students, faculty, and non-teaching staff from different programs and departments. Students were chosen for their active use of both online platforms and retail stores, faculty for their more mature and responsibility-driven choices, and staff for their balance of practical and personal consumption needs. Together, they offered a diverse perspective on consumer behavior within the MDC community. Purposive sampling was used, with a simple screening process to confirm that respondents had shopped through both modes during the set period. Care was also taken to include a mix of ages, genders, income levels, and shopping frequencies, allowing for a richer analysis. With this group of 161 qualified respondents, the study was able to capture meaningful insights into decision-making, trust, demographics, and post-purchase satisfaction in both online and in-store shopping.

**Research instrument.** The main tool used in the study was a structured survey questionnaire. It was designed to gather information on different aspects of consumer behavior in both online and in-store shopping. The questionnaire was divided into several parts to make sure all-important areas were covered. I. Decision-Making Factors. This section looked at what influenced the respondent's shopping decisions, such as price, convenience, product variety, quality, and recommendations or reviews. Respondents answered by rating their agreement on a five-point scale, from Strongly Disagree (1) to Strongly Agree (5). II. Trust Factors. This part focused on how much trust respondents placed in online and in-store shopping. It included items on payment security, privacy, seller reputation, and accuracy of product information. III. Post-Purchase Satisfaction. This section asked about satisfaction after making purchases, including product quality, service or delivery, ease of returns, and overall experience. It also asked about the likelihood of buying again and recommending to others. The questionnaire was checked by experts to make sure the questions were clear, relevant, and suitable for the study. A pilot test was done with a small group to improve the wording and structure. Cronbach's alpha was used to test the reliability of the questions, and the results showed that the questionnaire was consistent since all values are greater than 0.70. Items in every variable are also reliable.

## RESULTS

Table 1.1 shows the factors influencing consumers' decision-making in online versus in-store shopping in terms of product characteristics. With a composite mean of 4.30 (very high influence), the results indicate that product characteristics have a stronger impact on online shopping decisions than in-store purchases.

**Table 1.1**  
**Factors Influencing Consumers' Decision-Making in Online Shopping compared to In-Store Shopping in terms of Product Characteristics**

Product Characteristics	$\bar{w}_x$	Verbal Description	Verbal Equivalent
1. I prefer to touch or see the product in person before making a purchase.	4.32	Strongly Agree	Very High
2. I choose in-store shopping when I need to check the size, color, or texture myself.	4.42	Strongly Agree	Very High
3. I feel more confident about a product's quality when I inspect it physically.	4.39	Strongly Agree	Very High
4. I feel confident buying online when there are detailed specifications and multiple photos.	4.29	Strongly Agree	Very High
5. I rely on customer reviews to judge product quality when shopping online.	4.29	Strongly Agree	Very High
6. I am more likely to purchase online when there are high-resolution images from different angles.	4.09	Agree	High
<b>Composite</b>	<b>4.30</b>	<b>Strongly Agree</b>	<b>Very High</b>

Legend:	Scale	Verbal Description	Verbal Equivalent
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 1.2 presents the factors influencing consumers' decision-making in online versus in-store shopping in terms of perceived value. The composite mean of 4.19, interpreted as high influence, indicates that perceived value affects consumers' purchasing decisions, with a stronger impact observed in online shopping compared to in-store purchases.

**Table 1.2**  
**Factors Influencing Consumers' Decision-Making in Online Shopping compared to In-Store Shopping in terms of Perceived Value**

Perceived Value	$\bar{w}_x$	Verbal Description	Verbal Equivalent
1. I believe in-store shopping gives me more assurance of product authenticity.	4.12	Agree	High

2. I feel more satisfied with my purchase when I can physically inspect the product beforehand.	4.38	Strongly Agree	Very High
3. I think in-store purchases offer better service when it comes to warranties or guarantees.	4.37	Strongly Agree	Very High
4. I feel that online shopping offers more value for money due to discounts and deals.	4.12	Agree	High
5. I consider the convenience and variety of choices online as added value.	4.07	Agree	High
6. I find online shopping worthwhile when I get exclusive online offers or bundles.	4.07	Agree	High
<b>Composite</b>	<b>4.19</b>	<b>Agree</b>	<b>High</b>

  

Legend:	Scale	Verbal Description	Verbal Equivalent
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 1.3 presents the factors influencing consumers' decision-making in online versus in-store shopping in terms of convenience and time. The composite mean of 4.27, interpreted as very high influence, indicates that convenience and time greatly affect consumers' purchasing decisions, exerting a stronger impact in online shopping compared to in-store purchases.

**Table 1.3**  
***Factors Influencing Consumers' Decision-Making in Online Shopping compared to In-Store Shopping in terms of Convenience and Time***

Convenience and Time	$\bar{w}_x$	Verbal Description	Verbal Equivalent
1. I prefer in-store shopping when I need the product immediately.	4.47	Strongly Agree	Very High
2. I go to physical stores when I want to avoid delays or delivery issues.	4.34	Strongly Agree	Very High
3. I find it easier to resolve problems quickly when I deal with staff face-to-face in-store.	4.36	Strongly Agree	Very High
4. I choose online shopping when I want to save time and avoid travel.	4.24	Strongly Agree	Very High
5. I find online shopping more convenient when I have a busy schedule.	4.22	Strongly Agree	Very High

6. I value being able to shop 24/7 through online platforms. 4.01 Agree High

**Composite** 4.27 **Strongly Agree** **Very High**

Legend:	Scale	Verbal Description	Verbal Equivalent
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 1.4 presents the factors influencing consumers' decision-making in online versus in-store shopping in terms of price and cost. The composite mean of 4.21, interpreted as very high influence, demonstrates that price and cost strongly affect consumers' purchasing decisions, exerting a greater impact in online shopping compared to in-store purchases.

**Table 1.4**  
**Factors Influencing Consumers' Decision-Making in Online Shopping compared to In-Store Shopping in terms of Price and Cost**

Price and Cost	$\bar{w}_x$	Verbal Description	Verbal Equivalent
1. I consider transportation or parking costs when shopping in-store.	4.01	Agree	High
2. I sometimes spend more in-store because of unplanned purchases.	4.02	Agree	High
3. I am willing to pay more in-store if I can take the item home right away.	4.15	Agree	High
4. I choose online shopping when I see lower prices or free shipping offers.	4.33	Strongly Agree	Very High
5. I look for discount codes or promotions when shopping online.	4.37	Strongly Agree	Very High
6. I compare prices between different online platforms before deciding to buy.	4.40	Strongly Agree	Very High
<b>Composite</b>	<b>4.21</b>	<b>Strongly Agree</b>	<b>Very High</b>

  

Legend:	Scale	Verbal Description	Verbal Equivalent
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 2.1.1 presents the extent to which the availability, clarity, and accessibility of product information influence consumers' purchasing decisions in online shopping environments in terms of detailed product descriptions. The composite mean of 4.41, interpreted as very high influence, highlights that comprehensive product descriptions play a crucial role in shaping consumers' online purchasing decisions.

**Table 2.1.1**

***The Extent to which the Availability, Clarity, and Accessibility of Product Information Influence Consumers' Purchasing Decisions in Online Shopping Environments in terms of Detailed Product Descriptions***

Detailed Product Descriptions	$\bar{w}_x$	Verbal Description	Verbal Equivalent
1. I rely on detailed product descriptions to understand the features and functions of what I'm buying.	4.37	Strongly Agree	Very High
2. I feel more confident purchasing online when the product details include size, material, and usage instructions.	4.36	Strongly Agree	Very High
3. I avoid buying online when product descriptions are vague or incomplete.	4.39	Strongly Agree	Very High
4. I prefer online stores that organize product information clearly and completely.	4.47	Strongly Agree	Very High
5. I often decide not to buy when there is little or no written description available.	4.49	Strongly Agree	Very High
<b>Composite</b>	<b>4.41</b>	<b>Strongly Agree</b>	<b>Very High</b>

  

Legend:	Scale	Verbal Description	Verbal Equivalent
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 2.1.2 presents the extent to which the availability, clarity, and accessibility of product information influence consumers' purchasing decisions in online shopping environments in terms of product quality. The composite mean of 4.10, interpreted as high influence, shows that product quality remains a significant factor in guiding consumers' online purchasing decisions.

**Table 2.1.2**

***The Extent to which the Availability, Clarity, and Accessibility of Product Information Influence Consumers' Purchasing Decisions in Online Shopping Environments in terms of Product Quality***

Product Quality	$\bar{w}_x$	Verbal Description	Verbal Equivalent
1. I judge product quality based on the information and photos provided online.	4.29	Strongly Agree	Very High
2. I trust products that come from online stores with good brand reputations.	4.24	Strongly Agree	Very High
3. I do not worry about product defects more when shopping online.	3.48	Strongly Agree	Very High
4. I feel assured about quality when online listings include certifications or brand guarantees.	4.06	Agree	High
5. I choose not to buy online when the product quality is unclear or questionable.	4.42	Strongly Agree	Very High
<b>Composite</b>	<b>4.10</b>	<b>Agree</b>	<b>High</b>

Legend:	Scale	Verbal Description	Verbal Equivalent
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 2.1.3 presents the extent to which the availability, clarity, and accessibility of product information influence consumers' purchasing decisions in online shopping environments in terms of customer reviews. The composite mean of 4.50, interpreted as very high influence, underscores the vital role of customer reviews in shaping consumers' purchasing behavior in online platforms.

**Table 2.1.3**

***The Extent to which the Availability, Clarity, and Accessibility of Product Information Influence Consumers' Purchasing Decisions in Online Shopping Environments in terms of Customer Reviews***

Customer Reviews	$\bar{w}_x$	Verbal Description	Verbal Equivalent
1. I read customer reviews before buying products online.	4.64	Strongly Agree	Very High
2. I trust reviews that include detailed experiences and product photos.	4.51	Strongly Agree	Very High

3. I avoid buying products with many negative or low-star reviews.	4.47	Strongly Agree	Very High
4. I rely on feedback from other buyers to check if the product is true to description.	4.45	Strongly Agree	Very High
5. I feel more confident in my purchase when I see a high number of positive reviews.	4.43	Strongly Agree	Very High
<b>Composite</b>	<b>4.50</b>	<b>Strongly Agree</b>	<b>Very High</b>

Legend:	Scale	Verbal Description	Verbal Equivalent
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low

Table 2.2.1 highlights the extent to which the availability, clarity, and accessibility of product information influence consumers' purchasing decisions in in-store shopping environments in terms of product labeling and tags. The composite mean of 4.38, considered very high influence, underscores the importance of clear and accessible labeling in guiding consumers' in-store purchasing decisions.

**Table 2.2.1**

***The Extent to which the Availability, Clarity, and Accessibility of Product Information Influence Consumers' Purchasing Decisions in In-Store Shopping Environments in terms of Product Labeling and Tags***

Product Labeling and Tags	$\bar{w}_x$	Verbal Description	Verbal Equivalent
1. I read product labels and tags to understand the product before buying.	4.42	Strongly Agree	Very High
2. I prefer stores where labels clearly show price, ingredients, size, or usage.	4.42	Strongly Agree	Very High
3. I avoid buying products when labels or tags are missing or unclear.	4.43	Strongly Agree	Very High
4. I make better decisions when I can easily read important product information on the packaging.	4.40	Strongly Agree	Very High
5. I rely on physical tags for accurate details instead of asking staff.	4.24	Strongly Agree	Very High
<b>Composite</b>	<b>4.38</b>	<b>Strongly Agree</b>	<b>Very High</b>

Legend:	Scale	Verbal Description	Verbal Equivalent
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High

2.61 – 3.40	Moderately Agree	Moderate
1.81 – 2.60	Disagree	Low
1.00 – 1.80	Strongly Disagree	Very Low

Table 2.2.2 demonstrates the extent to which the availability, clarity, and accessibility of product information influence consumers' purchasing decisions in in-store shopping environments in terms of salesperson assistance and advice. The composite mean of 4.41, classified as very high influence, highlights the significant role of salesperson guidance in shaping consumers' in-store purchasing decisions.

**Table 2.2.2**  
***The Extent to which the Availability, Clarity, and Accessibility of Product Information Influence Consumers' Purchasing Decisions in In-Store Shopping Environments in terms of Salesperson Assistance and Advise***

Salesperson Assistance and Advise	$\bar{w}_x$	Verbal Description	Verbal Equivalent
1. I ask for help from sales staff when I have questions about the product.	4.40	Strongly Agree	Very High
2. I trust product recommendations from knowledgeable salespeople.	4.40	Strongly Agree	Very High
3. I appreciate when store staff explain how to use or maintain the product.	4.52	Strongly Agree	Very High
4. I feel more confident about buying when I receive helpful advice in-store.	4.47	Strongly Agree	Very High
5. I avoid stores where staff are unavailable or unhelpful.	4.30	Strongly Agree	Very High
<b>Composite</b>	<b>4.41</b>	<b>Strongly Agree</b>	<b>Very High</b>

Legend:	Scale	Verbal Description	Verbal Equivalent
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 2.2.3 emphasizes the extent to which the availability, clarity, and accessibility of product information influence consumers' purchasing decisions in in-store shopping environments in terms of physical product examination. The composite mean of 4.39, regarded as very high influence, highlights the importance of direct product inspection in shaping consumers' purchasing choices in physical stores.

**Table 2.2.3**

***The Extent to which the Availability, Clarity, and Accessibility of Product Information Influence Consumers' Purchasing Decisions in In-Store Shopping Environments in terms of Physical Product Examination***

<b>Physical Product Examination</b>	<b><math>\bar{w}_x</math></b>	<b>Verbal Description</b>	<b>Verbal Equivalent</b>
1. I prefer shopping in-store so I can touch and feel the product before buying.	4.41	Strongly Agree	Very High
2. I check the texture, color, size, and weight of the product in person before deciding.	4.43	Strongly Agree	Very High
3. I feel more certain about the product's quality when I examine it physically.	4.39	Strongly Agree	Very High
4. I avoid buying products I can't inspect closely in-store.	4.33	Strongly Agree	Very High
5. I am more satisfied with purchases when I can try or test/ fit the product first.	4.39	Strongly Agree	Very High
<b>Composite</b>	<b>4.39</b>	<b>Strongly Agree</b>	<b>Very High</b>

<b>Legend:</b>	<b>Scale</b>	<b>Verbal Description</b>	<b>Verbal Equivalent</b>
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 3.1.1 highlights the extent to which key trust-related concerns influence consumer behavior in online shopping, particularly in terms of product authenticity and quality uncertainty. The composite mean of 4.45, considered very high influence, underscores the significant impact of trust issues on shaping consumers' online purchasing decisions.

**Table 3.1.1**

***The Extent to which Key Trust-Related Concerns Influence Consumer Behavior in Online Shopping, and How these Concerns Affect their Purchasing Decisions in terms of Product Authenticity and Quality Uncertainty***

<b>Product Authenticity and Quality Uncertainty</b>	<b><math>\bar{w}_x</math></b>	<b>Verbal Description</b>	<b>Verbal Equivalent</b>
1. I worry about receiving fake or low-quality products when shopping online.	4.48	Strongly Agree	Very High

2. I am more cautious when buying branded items online because I cannot verify their authenticity.	4.45	Strongly Agree	Very High
3. I hesitate to buy online if the store or seller doesn't guarantee product quality.	4.47	Strongly Agree	Very High
4. I feel more comfortable buying online when customer reviews confirm the product is genuine.	4.39	Strongly Agree	Very High
5. I usually avoid online shops with no clear information about the product's origin or brand.	4.45	Strongly Agree	Very High
<b>Composite</b>	<b>4.45</b>	<b>Strongly Agree</b>	<b>Very High</b>

Legend:	Scale	Verbal Description	Verbal Equivalent
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 3.1.2 illustrates the extent to which key trust-related concerns influence consumer behavior in online shopping, specifically in terms of the security of payment methods. The composite mean of 4.44, classified as very high influence, reflects the crucial role of secure payment systems in building consumer confidence and shaping their purchasing decisions online.

**Table 3.1.2**

***The Extent to which Key Trust-Related Concerns Influence Consumer Behavior in Online Shopping, and How these Concerns Affect their Purchasing Decisions in terms of Security of Payment Methods***

Security of Payment Methods	$\bar{w}_x$	Verbal Description	Verbal Equivalent
1. I feel uneasy about entering my credit or debit card information on unfamiliar websites.	4.42	Strongly Agree	Very High
2. I only trust online shops that use secure and trusted payment gateways.	4.48	Strongly Agree	Very High
3. I am more likely to abandon a purchase if the online payment process seems risky or confusing.	4.40	Strongly Agree	Very High
4. I prefer shopping online with platforms that offer secure payment options like PayPal or cash on delivery.	4.44	Strongly Agree	Very High

5. I avoid shopping online if there is no visible sign of payment security or encryption.	4.44	Strongly Agree	Very High
<b>Composite</b>	<b>4.44</b>	<b>Strongly Agree</b>	<b>Very High</b>
<b>Legend:</b>	<b>Scale</b>	<b>Verbal Description</b>	<b>Verbal Equivalent</b>
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 3.1.3 demonstrates the extent to which key trust-related concerns influence consumer behavior in online shopping, particularly in terms of the accuracy of product descriptions and images. The composite mean of 4.39, regarded as very high influence, highlights the importance of reliable and consistent product information in shaping consumers' online purchasing decisions.

**Table 3.1.3**  
***The Extent to which Key Trust-Related Concerns Influence Consumer Behavior in Online Shopping, and How these Concerns Affect their Purchasing Decisions in terms of Accuracy of Product Descriptions and Images***

Accuracy of Product Descriptions and Images	<i>wx</i>	Verbal Description	Verbal Equivalent
1. I worry that the actual product I receive might look different from the photos shown online.	4.40	Strongly Agree	Very High
2. I am more confident buying online when product images match detailed descriptions.	4.39	Strongly Agree	Very High
3. I avoid online stores that post unclear, low-quality, or edited photos of products.	4.43	Strongly Agree	Very High
4. I've experienced receiving items online that don't match their descriptions.	4.28	Strongly Agree	Very High
5. I only trust online listings that provide honest, detailed, and accurate product information.	4.47	Strongly Agree	Very High
<b>Composite</b>	<b>4.39</b>	<b>Strongly Agree</b>	<b>Very High</b>
<b>Legend:</b>	<b>Scale</b>	<b>Verbal Description</b>	<b>Verbal Equivalent</b>
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 3.2.1 illustrates the extent to which key trust-related concerns influence consumer behavior in physical shopping, particularly in terms of product

misrepresentation. The composite mean of 4.42, viewed as very high influence, underscores that concerns about accurate product representation strongly shape consumers' purchasing decisions in physical retail environments.

**Table 3.2.1**

***The Extent to which Key Trust-Related Concerns Influence Consumer Behavior in Physical Shopping, and How these Concerns Affect their Purchasing Decisions in terms of Product Misrepresentation***

<b>Product Misrepresentation</b>	<b><math>\bar{wx}</math></b>	<b>Verbal Description</b>	<b>Verbal Equivalent</b>
1. I sometimes feel misled when the actual product inside the packaging is different from how it appears on display.	4.39	Strongly Agree	Very High
2. I feel disappointed when the in-store product doesn't match what's shown in posters or ads.	4.48	Strongly Agree	Very High
3. I am cautious about promotional displays that exaggerate product features.	4.42	Strongly Agree	Very High
4. I carefully check the product itself rather than relying on its packaging.	4.40	Strongly Agree	Very High
5. I prefer stores that allow me to open or test items before buying to avoid surprises.	4.40	Strongly Agree	Very High
<b>Composite</b>	<b>4.42</b>	<b>Strongly Agree</b>	<b>Very High</b>
<b>Legend:</b>	<b>Scale</b>	<b>Verbal Description</b>	<b>Verbal Equivalent</b>
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 3.2.2 highlights the extent to which key trust-related concerns influence consumer behavior in physical shopping, specifically in terms of sales pressure or misinformation from salespersons. The composite mean of 4.34, considered very high influence, reflects that aggressive or misleading sales tactics significantly affect consumers' purchasing decisions in physical stores.

**Table 3.2.2**

***The Extent to which Key Trust-Related Concerns Influence Consumer Behavior in Physical Shopping, and How these Concerns Affect their Purchasing Decisions in terms of Sales Pressure or Misinformation from Salesperson***

<b>Sales Pressure or Misinformation from Salesperson</b>	<b><math>\bar{wx}</math></b>	<b>Verbal Description</b>	<b>Verbal Equivalent</b>
1. I sometimes feel pressured by sales staff to buy something I'm unsure about.	4.24	Strongly Agree	Very High
2. I avoid stores where salespeople push products without letting me decide freely.	4.37	Strongly Agree	Very High
3. I've experienced receiving incorrect or misleading product information from in-store staff.	4.23	Strongly Agree	Very High
4. I appreciate honest advice from sales staff, even if it discourages a sale.	4.45	Strongly Agree	Very High
5. I feel uncomfortable when store employees are too aggressive in convincing me to buy.	4.42	Strongly Agree	Very High
<b>Composite</b>	<b>4.34</b>	<b>Strongly Agree</b>	<b>Very High</b>

<b>Legend:</b>	<b>Scale</b>	<b>Verbal Description</b>	<b>Verbal Equivalent</b>
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 3.2.3 demonstrates the extent to which key trust-related concerns influence consumer behavior in physical shopping, particularly in terms of return policy ambiguity. The composite mean of 4.32, classified as very high influence, indicates that unclear or restrictive return policies strongly impact consumers' purchasing decisions in physical retail settings.

**Table 3.2.3**

***The Extent to which Key Trust-Related Concerns Influence Consumer Behavior in Physical Shopping, and How these Concerns Affect their Purchasing Decisions in terms of Return Policy Ambiguity***

<b>Return Policy Ambiguity</b>	<b><math>\bar{wx}</math></b>	<b>Verbal Description</b>	<b>Verbal Equivalent</b>
1. I ask about the return policy before buying in-store, especially for expensive items.	4.29	Strongly Agree	Very High

2. I hesitate to buy from stores with unclear or strict return conditions.	4.35	Strongly Agree	Very High
3. I feel more confident shopping when the return policy is posted or explained clearly.	4.41	Strongly Agree	Very High
4. I had difficulty returning or exchanging items because the store's policy was not explained upfront.	4.24	Strongly Agree	Very High
5. I prefer stores that provide a printed or written return policy on the receipt.	4.32	Strongly Agree	Very High
<b>Composite</b>	<b>4.32</b>	<b>Strongly Agree</b>	<b>Very High</b>

Legend:	Scale	Verbal Description	Verbal Equivalent
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 4.1.1 illustrates the extent to which consumer expectations align with their actual product experience in online shopping in terms of consumer expectations. The composite mean of 4.35, rated as very high influence, signifies that consumer expectations play a substantial role in shaping satisfaction and purchasing decisions in online shopping environments.

**Table 4.1.1**  
***The Extent to which Consumer Expectations align with their Actual Product Experience in Online Shopping in terms of Consumer Expectations***

Consumer Expectations	$\bar{w}_x$	Verbal Description	Verbal Equivalent
1. I expected the product I ordered online to match the images and descriptions shown.	4.43	Strongly Agree	Very High
2. I expected fast delivery and secure packaging for my online orders.	4.40	Strongly Agree	Very High
3. I trusted that online reviews accurately described the product's performance.	4.36	Strongly Agree	Very High
4. I assumed the size, color, or features of the product online would be exact.	4.29	Strongly Agree	Very High
5. I expected high-quality products from well-known online brands or sellers.	4.29	Strongly Agree	Very High

**Composite** **4.3**  
**5** **Strongly Agree** **Very High**

Legend:	Scale	Verbal Description	Verbal Equivalent
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 4.1.2 demonstrates the extent to which consumer expectations align with their actual product experience in online shopping in terms of actual product experience. The composite mean of 4.18, considered high influence, indicates that actual product experience significantly shapes consumers' satisfaction and purchasing decisions in online shopping platforms.

**Table 4.1.2**  
***The Extent to which Consumer Expectations align with their Actual Product Experience in Online Shopping in terms of Actual Product Experience***

Actual Product Experience	$\bar{w}_x$	Verbal Description	Verbal Equivalent
1. The product I received online did not always match what I saw on the website.	4.12	Agree	High
2. I received damaged or defective items from online sellers more than once.	4.11	Agree	High
3. My online orders were sometimes delayed beyond the expected delivery date.	4.16	Agree	High
4. The product quality I received online was often lower than I imagined.	4.19	Agree	High
5. Some online purchases exceeded my expectations in terms of quality or features.	4.30	Strongly Agree	Very High
<b>Composite</b>	<b>4.18</b>	<b>Agree</b>	<b>High</b>

Legend:	Scale	Verbal Description	Verbal Equivalent
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 4.1.3 highlights the extent to which consumer expectations align with their actual product experience in online shopping in terms of expectation experience alignment. The composite mean of 4.30, classified as very high influence, underscores that the degree of alignment between what consumers anticipate and what they actually receive plays a vital role in shaping satisfaction and purchase decisions online.

**Table 4.1.3**  
***The Extent to which Consumer Expectations align with their Actual Product Experience in Online Shopping in terms of Expectation-Experience Alignment***

<b>Expectation-Experience Alignment</b>	<b>- wx</b>	<b>Verbal Description</b>	<b>Verbal Equivalent</b>
1. There is often a difference between what I expect and what I actually receive when shopping online.	4.3 0	Strongly Agree	Very High
2. I feel satisfied when online products meet or exceed my expectations.	4.2 8	Strongly Agree	Very High
3. I am disappointed when online purchases don't look or function as described.	4.2 9	Strongly Agree	Very High
4. I had both good and bad experiences in terms of my online expectations being met.	4.2 9	Strongly Agree	Very High
5. I continue shopping online when my expectations are consistently met.	4.3 4	Strongly Agree	Very High
<b>Composite</b>	<b>4.3 0</b>	<b>Strongly Agree</b>	<b>Very High</b>

<b>Legend:</b>	<b>Scale</b>	<b>Verbal Description</b>	<b>Verbal Equivalent</b>
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 4.1.4 emphasizes the extent to which consumer expectations align with their actual product experience in online shopping in terms of customer satisfaction. The composite mean of 4.34, evaluated as very high influence, affirms that customer satisfaction is strongly shaped by how well expectations match actual product experiences in online shopping environments.

**Table 4.1.4**  
***The Extent to which Consumer Expectations align with their Actual Product Experience in Online Shopping in terms of Customer Satisfaction***

<b>Customer Satisfaction</b>	<b>- wx</b>	<b>Verbal Description</b>	<b>Verbal Equivalent</b>
1. I feel satisfied when online shopping is smooth and the product meets my needs.	4.4 0	Strongly Agree	Very High
2. I get frustrated when online purchases are not as expected or are hard to return.	4.3 0	Strongly Agree	Very High

3. I feel more satisfied with online shopping when I get good deals or discounts.	4.40	Strongly Agree	Very High
4. My satisfaction with online purchases depends heavily on product accuracy and delivery speed.	4.29	Strongly Agree	Very High
5. I am loyal to online stores that consistently meet or exceed my expectations.	4.29	Strongly Agree	Very High
<b>Composite</b>	<b>4.34</b>	<b>Strongly Agree</b>	<b>Very High</b>

Legend:	Scale	Verbal Description	Verbal Equivalent
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 4.2.1 outlines the extent to which consumer expectations align with their actual product experience in physical shopping in terms of consumer expectations. The composite mean of 4.36, regarded as very high influence, demonstrates that consumer expectations play a decisive role in shaping purchasing outcomes in physical retail settings.

**Table 4.2.1**  
***The Extent to which Consumer Expectations align with their Actual Product Experience in Physical Shopping in terms of Consumer Expectations***

Consumer Expectations	$\bar{wx}$	Verbal Description	Verbal Equivalent
1. I expected the product I saw in-store to be in good condition and ready for use.	4.36	Strongly Agree	Very High
2. I expected staff to give honest information about the product I was considering.	4.44	Strongly Agree	Very High
3. I assumed what I saw in the store display would be the same as what I'd bring home.	4.39	Strongly Agree	Very High
4. I expected that in-store items would be available in the size or model I needed.	4.29	Strongly Agree	Very High
5. I expected immediate satisfaction because I could inspect the product before buying.	4.29	Strongly Agree	Very High
<b>Composite</b>	<b>4.35</b>	<b>Strongly Agree</b>	<b>Very High</b>

  

Legend:	Scale	Verbal Description	Verbal Equivalent
	4.21 – 5.00	Strongly Agree	Very High

3.41 – 4.20	Agree	High
2.61 – 3.40	Moderately Agree	Moderate
1.81 – 2.60	Disagree	Low
1.00 – 1.80	Strongly Disagree	Very Low

Table 4.2.2 illustrates the extent to which consumer expectations align with their actual product experience in physical shopping in terms of actual product- experience. The composite mean of 4.27, classified as very high influence, highlights that firsthand product experience strongly affects consumer satisfaction and purchasing behavior in physical retail environments.

**Table 4.2.2**  
***The Extent to which Consumer Expectations align with their Actual Product Experience in Physical Shopping in terms of Actual Product Experience***

<b>Actual Product Experience</b>	<b><math>\bar{w}_x</math></b>	<b>Verbal Description</b>	<b>Verbal Equivalent</b>
1. The product I bought in-store worked as expected after purchase.	4.29	Strongly Agree	Very High
2. I sometimes found defects or missing parts in store-bought items after opening them at home.	4.19	Agree	High
3. In-store purchases allowed me to confirm the product's quality before paying.	4.32	Strongly Agree	Very High
4. Some products looked better in the store than they performed at home.	4.27	Strongly Agree	Very High
5. I was able to use or enjoy the product from the store right away without issues.	4.28	Strongly Agree	Very High
<b>Composite</b>	<b>4.27</b>	<b>Strongly Agree</b>	<b>Very High</b>

<b>Legend:</b>	<b>Scale</b>	<b>Verbal Description</b>	<b>Verbal Equivalent</b>
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 4.2.3 portrays the extent to which consumer expectations align with their actual product experience in physical shopping in terms of expectation–experience alignment. The composite mean of 4.22, assessed as very high influence, signifies that the consistency between what consumers expect and what they actually encounter plays a critical role in shaping satisfaction and purchase decisions in physical stores.

**Table 4.2.3**

***The Extent to which Consumer Expectations align with their Actual Product Experience in Physical Shopping in terms of Expectation-Experience Alignment***

<b>Expectation-Experience Alignment</b>	<b><math>\bar{w}_x</math></b>	<b>Verbal Description</b>	<b>Verbal Equivalent</b>
1. What I expect from in-store shopping usually matches what I get.	4.28	Strongly Agree	Very High
2. I rarely experience surprises or issues with in-store purchases.	4.12	Agree	High
3. In-store shopping gives me more control over aligning my expectations with the actual product.	4.29	Strongly Agree	Very High
4. Sometimes my in-store expectations are not met due to hidden flaws or misleading displays.	4.15	Agree	High
5. I prefer in-store shopping when I want to make sure my expectations match the product, I take home.	4.26	Strongly Agree	Very High
<b>Composite</b>	<b>4.22</b>	<b>Strongly Agree</b>	<b>Very High</b>

<b>Legend:</b>	<b>Scale</b>	<b>Verbal Description</b>	<b>Verbal Equivalent</b>
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 4.2.4 underscores the extent to which consumer expectations align with their actual product experience in physical shopping in terms of customer satisfaction. The composite mean of 4.37, rated as very high influence, affirms that satisfaction in physical shopping is strongly determined by the degree to which consumers' expectations correspond with their actual experiences.

**Table 4.2.4**

***The Extent to which Consumer Expectations align with their Actual Product Experience in Physical Shopping in terms of Customer Satisfaction***

<b>Customer Satisfaction</b>	<b><math>\bar{w}_x</math></b>	<b>Verbal Description</b>	<b>Verbal Equivalent</b>
1. I usually feel satisfied with in-store purchases because I can check the product first.	4.39	Strongly Agree	Very High
2. I feel confident and content when I leave the store with a product, I chose myself.	4.37	Strongly Agree	Very High
3. I am more satisfied with in-store purchases when staff are helpful and informative.	4.42	Strongly Agree	Very High

4. My satisfaction drops if I discover issues with the product after bringing it home.	4.26	Strongly Agree	Very High
5. I enjoy shopping in physical stores because the experience feels more reliable.	4.41	Strongly Agree	Very High
<b>Composite</b>	<b>4.37</b>	<b>Strongly Agree</b>	<b>Very High</b>

Legend:	Scale	Verbal Description	Verbal Equivalent
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 5.1.1 highlights the extent to which online shopping is perceived to offer better value for money and how this perception influences consumers' likelihood of making repeat purchases in each channel, in terms of perceived value for money. The composite mean of 4.32, considered very high influence, shows that consumers' perception of value strongly drives their intention to make repeat purchases online.

**Table 5.1.1**

***The extent to which Online Shopping is Perceived to offer Better Value for Money, and how this Perception Influences Consumers' Likelihood of Making Repeat Purchases in each Channel in terms of Perceived Value of Money***

Perceived Value of Money	$\bar{w}_x$	Verbal Description	Verbal Equivalent
1. I feel I get more value from online shopping because of discounts, bundles, or vouchers.	4.40	Strongly Agree	Very High
2. I believe online stores offer competitive prices compared to physical stores.	4.34	Strongly Agree	Very High
3. I find online shopping more worth it when I receive free shipping or promotional deals.	4.25	Strongly Agree	Very High
4. I feel satisfied when I find the same product online at a lower price than in-store.	4.30	Strongly Agree	Very High
5. I think online platforms give me better value when they offer convenience and wider product choices.	4.34	Strongly Agree	Very High
<b>Composite</b>	<b>4.32</b>	<b>Strongly Agree</b>	<b>Very High</b>

Legend:	Scale	Verbal Description	Verbal Equivalent
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate

1.81 – 2.60	Disagree	Low
1.00 – 1.80	Strongly Disagree	Very Low

Table 5.1.2 demonstrates the extent to which online shopping is perceived to offer better value for money and how this perception influences consumers' likelihood of making repeat purchases in each channel, in terms of repeat purchase intent. The composite mean of 4.39, evaluated as very high influence, emphasizes that perceived value significantly strengthens consumers' intention to repurchase through online platforms.

**Table 5.1.2**

***The extent to which Online Shopping is Perceived to offer Better Value for Money, and how this Perception Influences Consumers' Likelihood of Making Repeat Purchases in each Channel in terms of Repeat Purchase Intent***

Repeat Purchase Intent	$\bar{wx}$	Verbal Description	Verbal Equivalent
1. I am likely to shop again online if I feel I got great value for what I paid.	4.40	Strongly Agree	Very High
2. I return to online stores that consistently offer discounts, loyalty rewards, or price drops.	4.34	Strongly Agree	Very High
3. I am more likely to buy again online when the product meets or exceeds my expectations.	4.45	Strongly Agree	Very High
4. I feel confident making repeat purchases online when the service is fast and hassle-free.	4.37	Strongly Agree	Very High
5. I usually become a repeat customer when an online store offers both value and convenience.	4.37	Strongly Agree	Very High
<b>Composite</b>	<b>4.39</b>	<b>Strongly Agree</b>	<b>Very High</b>

Legend:	Scale	Verbal Description	Verbal Equivalent
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 5.2.1 discloses the extent to which in-store shopping is perceived to offer better value for money and how this perception influences consumers' likelihood of making repeat purchases in each channel, in terms of perceived value for money. The composite mean of 4.35, classified as very high influence, indicates that consumers' perception of value in physical stores plays a substantial role in encouraging repeat purchasing behavior.

**Table 5.2.1**

***The extent to which In-Store Shopping is Perceived to offer Better Value for Money, and how this Perception Influences Consumers' Likelihood of Making Repeat Purchases in each Channel in terms of Perceived Value of Money***

Perceived Value of Money	$\bar{w}_x$	Verbal Description	Verbal Equivalent
1. I believe I get better value in-store because I can inspect the product before I pay.	4.40	Strongly Agree	Very High
2. I feel the price I pay in physical stores is worth it because I get the product immediately.	4.34	Strongly Agree	Very High
3. I am more confident in the value of my purchase when I can test or try the item in-store.	4.35	Strongly Agree	Very High
4. I think in-store shopping is more worth it when I receive personal service or expert advice.	4.32	Strongly Agree	Very High
5. I feel that buying in-store gives me peace of mind, which adds to the overall value of the product.	4.35	Strongly Agree	Very High
<b>Composite</b>	<b>4.35</b>	<b>Strongly Agree</b>	<b>Very High</b>

Legend:	Scale	Verbal Description	Verbal Equivalent
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

Table 5.2.2 illustrates the extent to which in-store shopping is perceived to offer better value for money and how this perception influences consumers' likelihood of making repeat purchases in each channel, in terms of repeat purchase intent. The composite mean of 4.39, regarded as very high influence, underscores that favorable value perceptions in physical stores strongly encourage consumers to make repeat purchases.

**Table 5.2.2**

***The extent to which In-Store Shopping is Perceived to offer Better Value for Money, and how this Perception Influences Consumers' Likelihood of Making Repeat Purchases in each Channel in terms of Repeat Purchase Intent***

Repeat Purchase Intent	$\bar{w}_x$	Verbal Description	Verbal Equivalent
1. I am more likely to return to a physical store when I feel I got good value for my money.	4.46	Strongly Agree	Very High

2. I shop repeatedly in stores where I had a positive, hands-on experience with the product.	4.40	Strongly Agree	Very High
3. I become a loyal customer when in-store staff are helpful and the prices feel fair.	4.35	Strongly Agree	Very High
4. I prefer returning to physical stores that offer consistent quality and satisfaction.	4.41	Strongly Agree	Very High
5. I am more inclined to shop again in-store when my first purchase went smoothly and was worth the price	4.33	Strongly Agree	Very High
<b>Composite</b>	<b>4.39</b>	<b>Strongly Agree</b>	<b>Very High</b>

Legend:	Scale	Verbal Description	Verbal Equivalent
	4.21 – 5.00	Strongly Agree	Very High
	3.41 – 4.20	Agree	High
	2.61 – 3.40	Moderately Agree	Moderate
	1.81 – 2.60	Disagree	Low
	1.00 – 1.80	Strongly Disagree	Very Low

## DISCUSSION

### *Factors Influencing Consumers 'Decision-Making in Online and In-Store Shopping*

#### *1.1 product characteristics*

As shown in Table 1.1, product characteristics greatly influence consumers' decision-making when comparing online and in-store shopping. The composite mean of 4.30 (Very High) indicates that respondents strongly value physical inspection such as touching, seeing, or checking the size, color, and texture of products when purchasing in-store. The highest-rated statement, "I choose in-store shopping when I need to check the size, color, or texture myself" (M = 4.42), highlights the importance of sensory assurance in building purchase confidence. Respondents also rely on online product representations and customer reviews to compensate for the lack of physical experience. High mean ratings for detailed product specifications and reviews (M = 4.29) suggest that informational cues enhance consumer trust when shopping online, while high-resolution images (M = 4.09) further strengthen confidence. These findings align with previous studies showing that sensory experience and information richness jointly shape consumer decisions. Chen et al. (2022) noted that online reviews enhance trust in product quality, while Zhao et al. (2022) emphasized that direct product experience strengthens satisfaction in physical shopping.

#### *1.2 perceived value*

As shown in Table 1.2, consumers' decision-making in online and in-store shopping is significantly influenced by their perceived value of each shopping mode. The

composite mean of 4.19 (High) indicates that respondents generally find both shopping methods valuable, though for different reasons. They strongly agree that being able to physically inspect products before purchase (M = 4.38) and receiving better warranties or guarantees (M = 4.37) enhance their satisfaction, suggesting that product assurance and service reliability are central to in-store shopping value. Similarly, the belief that in-store shopping provides greater product authenticity (M = 4.12) reinforces the trust advantage of traditional shopping. Respondents also agree that online shopping provides greater economic and convenience value, particularly through discounts (M = 4.12), variety of choices (M = 4.07), and exclusive offers (M = 4.07). These findings imply that consumers associate in-store shopping with quality assurance and authenticity, while valuing online shopping for affordability and convenience. Thus, consumers adopt a balanced or hybrid approach, choosing physical stores for assurance and online channels for savings and accessibility. These findings are consistent with recent studies emphasizing that perceived value encompasses both functional and emotional dimensions. Zhang and Zhang (2022) found that perceived value in online shopping is largely driven by price promotions, convenience, and trust. Similarly, Zhao et al. (2022) reported that service quality and perceived product assurance enhance customer satisfaction in in-store settings.

### **1.3 convenience and time**

As shown in Table 1.3, consumers' decision-making between online and in-store shopping is highly influenced by convenience and time. The composite mean of 4.27 (Very High) indicates that respondents strongly value convenience in both shopping modes, though for different reasons. The highest-rated item, "I prefer in-store shopping when I need the product immediately" (M = 4.47), shows that consumers choose physical stores for instant product access and to avoid delivery delays. Likewise, high mean scores for resolving issues face-to-face (M = 4.36) and avoiding delivery problems (M = 4.34) suggest that in-store shopping is favored for immediacy and problem resolution. Furthermore, respondents also strongly agree that online shopping is convenient when saving time (M = 4.24) or managing a busy schedule (M = 4.22). The ability to shop anytime (M = 4.01) further enhances its flexibility and accessibility. These findings imply that consumers prefer in-store shopping for urgency and personal assistance, while online shopping suits those seeking time efficiency and convenience. These results are supported with prior studies emphasizing the role of time efficiency and situational convenience in shopping choices. Kazemzadehazad and Kircova (2023) found that consumers favor online shopping for its temporal flexibility, while valuing in-store shopping for immediate access.

### **1.4 price and cost**

As shown in Table 1.4, consumers' decision-making is strongly influenced by price and cost factors, with a composite mean of 4.21 (Very High). Respondents strongly agree that they compare prices across online platforms (M = 4.40), search for discount codes (M = 4.37), and are attracted by lower prices or free shipping (M = 4.33), indicating that cost savings and promotional offers are major drivers of online shopping. Conversely,

they agree that in-store shopping involves additional expenses, such as transportation or unplanned purchases ( $M = 4.01\text{--}4.02$ ), but some are willing to pay more for the immediacy of product access ( $M = 4.15$ ). Thus, consumers perceive online shopping as more economical and flexible, while in-store shopping provides immediate gratification and assurance. These findings align with studies showing that price sensitivity and perceived savings motivate online purchases (Baidoun & Salem, 2024; Han & Han, 2023), whereas immediacy and service assurance justify higher spending in physical stores (Balasundaram et al., 2025)

### ***The extent to which product information availability, clarity, and accessibility influence consumer purchasing decisions in online and in-store shopping.***

#### **2.1 Online**

##### **2.1.1 detailed product descriptions**

As shown in Table 2.1.1, the availability, clarity, and accessibility of detailed product descriptions have a very strong influence on consumers' purchasing decisions in online shopping, with a composite mean of 4.41 (Very High). Respondents strongly agree that clear, complete, and organized product details enhance their confidence when buying online. The highest-rated statement, "I often decide not to buy when there is little or no written description available" ( $M = 4.49$ ), shows that insufficient product information discourages purchase decisions. Likewise, high ratings for statements regarding detailed descriptions ( $M = 4.37\text{--}4.47$ ) indicate that consumers highly value comprehensive and transparent information about size, materials, and functions when shopping online. These findings imply that well-presented and detailed product information reduces uncertainty and builds consumer trust, making it a critical factor in online purchasing behavior. This aligns with previous studies emphasizing the importance of information quality in e-commerce. According to the study of Widjaja et al. (2025) found that detailed product information enhances consumer confidence and purchase intention, while Song and Liu (2021) noted that incomplete descriptions increase perceived risk and discourage online buying.

##### **2.1.2 product quality**

As shown in Table 2.1.2, the influence of product quality information on consumers' online purchasing decisions is rated High with a composite mean of 4.10. Respondents strongly agree that they judge product quality based on online information and photos ( $M = 4.29$ ) and trust products from reputable online stores ( $M = 4.24$ ). The highest rating, "I choose not to buy online when the product quality is unclear or questionable" ( $M = 4.42$ ), indicates that uncertainty about product quality discourages purchases. Meanwhile, agreement with statements on certifications and brand guarantees ( $M = 4.06$ ) this implies that verified quality indicators enhance buyer confidence. Furthermore, the findings reveal that trust and perceived product reliability are vital in online shopping decisions. Consumers depend heavily on informational cues, visual evidence, and brand reputation to assess quality and reduce perceived risk. These

results are consistent with prior research showing that trust and product information accuracy significantly affect online purchase intentions (Pfeuffer & Phua, 2022; Yoo et al., 2023).

### **2.1.3 customer reviews**

As presented in Table 2.1.3, customer reviews exert a very high influence on consumers' online purchasing decisions, with a composite mean of 4.50. Respondents strongly agree that they rely on reviews before purchasing (M = 4.64), especially those containing detailed experiences and product photos (M = 4.51). They also avoid items with negative or low-star ratings (M = 4.47) and feel more confident when many positive reviews are available (M = 4.43). These results indicate that peer feedback and user-generated content serve as critical trust-building mechanisms that reduce uncertainty in online shopping. The findings emphasize that customer reviews function as digital word-of-mouth, guiding purchasing confidence and perceived product reliability. This is consistent with prior studies demonstrating that review quality, volume, and credibility significantly affect purchase intentions (Fileri et al., 2021; Kordrostami et al., 2021).

## **2.2 In-store**

### **2.2.1 product labeling and tags**

As shown in Table 2.2.1, product labeling and tags have a very high influence on consumers' purchasing decisions in in-store shopping, with a composite mean of 4.38. Respondents strongly agree that they read product labels and tags to understand features before buying (M = 4.42) and prefer stores with clear and complete labeling, including price, size, ingredients, and usage (M = 4.42). The highest-rated statement, "I avoid buying products when labels or tags are missing or unclear" (M = 4.43), underscores the importance of label transparency and readability in consumer confidence and decision-making. The findings reveal that accurate and accessible product information on labels enhances consumers' trust, reduces uncertainty, and supports informed in-store decisions. These results are consistent with earlier studies showing that clear labeling practices improve customer satisfaction and purchasing confidence (Attri, 2024; Florea, et al., 2025).

### **2.2.2 salesperson assistance and advice**

As shown in Table 2.2.2, salesperson assistance and advice have a very high influence on consumers' in-store purchasing decisions, with a composite mean of 4.41. Respondents strongly agree that they seek help from sales staff when they have product-related questions (M = 4.40) and appreciate knowledgeable recommendations (M = 4.40). The highest-rated item, "I appreciate when store staff explain how to use or maintain the product" (M = 4.52), highlights the value of informative and supportive sales interactions in enhancing consumer confidence. These results indicate that personalized assistance and expert advice strengthen trust and facilitate informed buying decisions in physical retail settings. This finding aligns with previous studies showing that effective salesperson

communication and product expertise positively influence customer satisfaction and purchase intentions (Choi & Kim, 2025; Ghanadiouf et al., 2021).

### **2.2.3 physical product examination (texture, size, etc)**

As detailed in Table 2.2.3, the ability to physically examine products has a very high influence on consumers' in-store purchasing decisions, with a composite mean of 4.39. Respondents strongly agree that being able to touch, feel, and inspect items enhances their confidence and satisfaction when shopping in physical stores. The highest-rated statement, "I check the texture, color, size, and weight of the product in person before deciding" (M = 4.43), indicates that direct product interaction plays a key role in assessing quality and suitability. These findings emphasize that tactile and visual inspection remains a major advantage of in-store shopping, providing assurance that cannot be replicated online. Consistent with previous studies, consumers perceive physical examination as essential for reducing purchase uncertainty and improving satisfaction (Kim et al., 2021; Mishra et al., 2021).

## ***The extent to which trust-related concerns influence consumer behavior and purchasing decisions in online versus in-store shopping.***

### **3.1 Online Shopping**

#### **3.1.1 product authenticity and quality uncertainty**

As presented in Table 3.1.1, consumers expressed a very high level of concern regarding product authenticity and quality uncertainty in online shopping, as shown by the composite mean of 4.45. Respondents strongly agree that the risk of receiving counterfeit or inferior products is a major deterrent when purchasing online. The highest-rated statement, "I worry about receiving fake or low-quality products when shopping online" (M = 4.48), highlights the persistence of trust-related apprehensions in digital marketplaces. Moreover, consumers tend to exercise greater caution when purchasing branded goods and prefer online stores that guarantee authenticity or provide credible product information. The findings further imply that customer reviews and brand transparency play a crucial role in mitigating these concerns, helping build trust and purchase confidence. In line with these results, Bhattacharya et al. (2024) found that perceived authenticity strongly influences consumers' trust and willingness to buy from online sellers.

#### **3.1.2 security of payment methods**

Based on Table 3.1.2, consumers demonstrated a very high level of concern regarding the security of online payment systems, with a composite mean of 4.44. Respondents strongly agree that their trust and willingness to complete online transactions largely depend on the safety and reliability of payment methods. The top-rated statement, "I only trust online shops that use secure and trusted payment gateways" (M = 4.48), illustrates that payment protection is central to online purchase confidence. Furthermore, the data indicate that consumers are quick to abandon transactions when

encountering risky or unclear payment procedures. The preference for secure options such as PayPal or cash-on-delivery suggests that transparency and recognizable payment systems are vital in reducing perceived risk. These findings support the view that transaction security directly affects online trust and purchase behavior. In line with this, Rawat (2024) reported that security assurances and encryption symbols significantly boost consumers' trust in digital platforms.

### **3.1.3 accuracy of product descriptions and images**

As shown in Table 3.1.3, consumers demonstrated a very high level of concern regarding the accuracy and reliability of product descriptions and images in online shopping, with a composite mean of 4.39. Respondents strongly agree that inconsistencies between product photos and actual items undermine their trust in online sellers. The highest-rated statement, "I only trust online listings that provide honest, detailed, and accurate product information" (M = 4.47), highlights that transparency and authenticity of product presentation are critical factors in influencing purchase confidence. Additionally, many respondents reported avoiding online stores with unclear or manipulated product images, indicating that visual integrity significantly affects credibility and purchase intent. The results also reflect prior experiences of product mismatches, reinforcing consumers' skepticism toward deceptive or incomplete listings. These findings align with those of Ekanayake et al. (2024), who found that visual accuracy enhances online trust and reduces return rates.

## **3.2 In -Store Shopping**

### **3.2.1 product misrepresentation (packaging or display)**

As indicated in Table 3.2.1, respondents strongly agree that concerns about product misrepresentation greatly influence their purchasing behavior in physical shopping, with a composite mean of 4.42 and a very high verbal equivalent. Consumers expressed that inconsistencies between the advertised and actual products can lead to disappointment and distrust, particularly when promotional displays exaggerate product features. The highest mean rating (M = 4.48) indicates that buyers are most sensitive to mismatches between in-store products and promotional materials. This finding shows that accuracy and honesty in product presentation are vital to maintaining customer trust in physical retail settings. Consistent with the study of Wang et al. (2023), misleading product displays reduce consumer confidence and brand credibility.

### **3.2.2 sales pressure or misinformation from salesperson**

As presented in Table 3.2.2, respondents strongly agree that sales pressure and misinformation from salespersons significantly influence their purchasing behavior in physical shopping, as indicated by a composite mean of 4.34 and a very high verbal equivalent. Many consumers feel uneasy when sales staff are overly persuasive (M = 4.24) or provide misleading product details (M = 4.23). Conversely, they show greater trust toward stores where employees offer honest and informative advice (M = 4.45).

These findings highlight that transparency and integrity in salesperson-customer interactions are critical in shaping positive shopping experiences. According to Sun et al. (2023), aggressive selling tactics often reduce consumer satisfaction and deter repeat patronage.

### ***3.2.3 return policy ambiguity***

As shown in Table 3.2.3, respondents strongly agree that return policy ambiguity significantly affects their purchasing decisions in physical shopping, as reflected by a composite mean of 4.32 and a very high verbal equivalent. Shoppers tend to be more confident when stores provide clear and visible return policies (M = 4.41) and prefer written documentation on receipts (M = 4.32). However, unclear or restrictive return terms cause hesitation and dissatisfaction (M = 4.35). These findings reveal that transparency and accessibility of return policy information play a vital role in establishing consumer trust and encouraging purchase decisions. Consistent with Jamil and Khan (2025), clear return procedures enhance consumer confidence and perceived fairness in retail transactions.

## ***The extent to which consumer expectations match actual product experiences in online shopping.***

### ***4.1 .1 consumer expectations***

As presented in Table 4.1.1, respondents strongly agree that their expectations toward online shopping are notably high, with a composite mean of 4.35, interpreted as very high. Consumers generally expect that products ordered online will accurately match the descriptions and images provided (M = 4.43) and anticipate fast delivery and secure packaging (M = 4.40). They also place substantial trust in online reviews and brand reputation when forming expectations (M = 4.29–4.36). These findings reveal that online shoppers hold strong pre-purchase expectations regarding product quality, authenticity, and service reliability. This aligns with the study of Wu et al. (2024), which emphasized that clear product representations and dependable delivery systems shape positive consumer expectations and trust in e-commerce platforms.

### ***4.1.2 actual product experience***

As reflected in Table 4.1.2, respondents agree that their actual experiences with online shopping are generally positive yet occasionally fall short of expectations, with a composite mean of 4.18 interpreted as high. While some consumers noted that certain purchases exceeded their expectations in terms of quality or features (M = 4.30), others reported issues such as product mismatches (M = 4.12), delivery delays (M = 4.16), and defective or lower-quality items (M = 4.11–4.19). These results indicate that although online shopping often meets consumer needs, discrepancies between advertised and received products remain a common source of dissatisfaction. Such findings resonate with the study of Milanese et al. (2024), which found that inconsistencies in product presentation and logistics negatively impact post-purchase satisfaction.

### **4.1.3 expectation-experience alignment**

As shown in Table 4.1.3, respondents strongly agree that their expectations and actual experiences in online shopping are closely related, as reflected in the composite mean of 4.30 (Very High). Most consumers acknowledged that while differences between expected and received products occasionally occur ( $M = 4.30$ ), they generally feel satisfied when online items meet or exceed expectations ( $M = 4.28$ ). Moreover, many admitted experiencing both positive and negative outcomes in their online purchases ( $M = 4.29$ ), yet they continue to shop online when their expectations are consistently met ( $M = 4.34$ ). These findings highlight that expectation–experience consistency plays a vital role in maintaining customer trust and repeat purchasing behavior. When products align with online descriptions and performance claims, consumers develop stronger confidence and loyalty toward e-commerce platforms. This aligns with the conclusions of Bhattacharya et al. (2024), who reported that congruence between expected and actual product performance fosters long-term customer satisfaction.

### **4.1.4 customer satisfaction**

As shown in Table 4.1.4, respondents strongly agree that they are highly satisfied with their online shopping experiences, as reflected in the composite mean of 4.34 (Very High). Consumers expressed that they feel satisfied when online transactions run smoothly and products meet their needs ( $M = 4.40$ ) and when they receive good deals or discounts ( $M = 4.40$ ). However, dissatisfaction arises when products do not meet expectations or are difficult to return ( $M = 4.30$ ). Their satisfaction is strongly influenced by product accuracy and delivery speed ( $M = 4.29$ ), and many reported loyalty toward stores that consistently meet or exceed expectations ( $M = 4.29$ ). These findings indicate that customer satisfaction in online shopping depends largely on reliable service, product accuracy, and convenience. When consumers experience seamless transactions and trust that their purchases match descriptions, their loyalty and repurchase intentions increase. This aligns with Zhu et al. (2022), who found that satisfaction is a key predictor of continued online patronage.

### ***The extent to which consumer expectations match actual product experiences in in-store shopping.***

#### **4.2 .1 consumer expectations**

As presented in Table 4.2.1, respondents strongly agree that their expectations during physical shopping are very high, with a composite mean of 4.35. Most consumers expected that products in-store would be in good condition and ready for use ( $M = 4.36$ ) and that sales staff would provide honest product information ( $M = 4.44$ ). They also anticipated that the items displayed would match what they purchased ( $M = 4.39$ ), and that desired sizes or models would be available ( $M = 4.29$ ). Additionally, many shoppers expected immediate satisfaction since they could personally inspect items before purchase ( $M = 4.29$ ). These results indicate that in-store shoppers hold high expectations of transparency, product quality, and service reliability. The ability to physically examine

products and interact directly with store personnel enhances their confidence and trust in purchases. This finding supports Ferguson et al (2021), who emphasized that tangibility and direct experience increase perceived trust in physical retail.

#### **4.2.2 actual product experience**

As presented in Table 4.2.2, respondents strongly agree that their actual product experience in physical shopping is very high, with a composite mean of 4.27. Most shoppers confirmed that products bought in-store generally worked as expected after purchase (M = 4.29) and that they could verify quality before paying (M = 4.32). Although a few encountered defects or missing parts (M = 4.19), the majority reported that they were able to use or enjoy the products immediately (M = 4.28). These findings demonstrate that physical shopping provides consumers with a sense of reliability and satisfaction, as they can directly inspect, test, and evaluate products before making a purchase. This aligns with Zhang et al. (2022), who noted that the tactile experience and instant product validation in physical stores enhance trust and confidence.

#### **4.2.3 expectation-experience alignment**

As reflected in Table 4.2.3, respondents strongly agree that their expectations generally align with their actual experiences in physical shopping, as indicated by a composite mean of 4.22, verbally described as very high. Most consumers affirmed that what they expect from in-store shopping usually matches what they get (M = 4.28) and that in-store shopping allows greater control in ensuring product satisfaction (M = 4.29). Although some acknowledged occasional issues due to hidden flaws or misleading displays (M = 4.15), the overall results indicate a high level of expectation–experience consistency in traditional retail settings. This finding infers that physical shopping reduces uncertainty because consumers can personally assess and verify product attributes before purchase. Likewise, Lashkova et al. (2020) emphasized that sensory engagement and direct evaluation in physical stores contribute to a stronger match between anticipated and actual experiences.

#### **4.2.4 customer satisfaction**

As presented in Table 4.2.4, respondents strongly agree that they are highly satisfied with their physical shopping experiences, reflected by a composite mean of 4.37, interpreted as very high. Participants expressed strong satisfaction because they can personally examine products before purchase (M = 4.39) and feel more confident and content with their chosen items (M = 4.37). Satisfaction also increases when store staff are helpful and informative (M = 4.42), indicating that interpersonal interaction plays a vital role in shaping positive experiences. These results imply that physical shopping fosters higher consumer satisfaction through product assurance and direct engagement with both items and personnel. This aligns with Mirza et al. (2025), who noted that in-store satisfaction is driven by sensory verification and personal interaction.

***The extent to which online and in-store shopping are perceived as offering better value for money, and how this perception affects consumers 'repeat purchase behavior.***

As presented in Table 5.1.1 respondents strongly agree that online shopping offers a very high perceived value for money, with a composite mean of 4.32. Consumers highly appreciate discounts, vouchers, and bundles ( $M = 4.40$ ), as well as competitive pricing compared to physical stores ( $M = 4.34$ ). Additionally, the availability of free shipping and promotional deals ( $M = 4.25$ ) and the convenience and product variety of online platforms ( $M = 4.34$ ) further reinforce their sense of value. These findings indicate that price advantages and convenience are key drivers of perceived value in online shopping, which in turn strengthen consumers 'intention for repeat purchases. This result supports the studies of Pham et al. (2018) and Salem and Kiss (2022), who found that perceived monetary value and convenience significantly enhance customer satisfaction and loyalty in e-commerce settings.

As shown in Table 5.1.2, respondents strongly agree that their intent to make repeat purchases online is very high, with a composite mean of 4.39. Consumers are most likely to repurchase when products meet or exceed their expectations ( $M = 4.45$ ) and when shopping experiences are convenient and efficient ( $M = 4.37$ ). Moreover, consistent discounts, rewards, and price offers ( $M = 4.34$ ) further motivate repeat patronage. These findings reveal that customer satisfaction, perceived value, and service quality play vital roles in encouraging repeat purchases in online shopping. This aligns with the conclusions of Milanese et al. (2024).

As presented in Table 5.2.1, respondents strongly agree that in-store shopping provides very high perceived value for money, as indicated by the composite mean of 4.35. Consumers believe they receive greater value when they can inspect, test, or immediately obtain the product ( $M = 4.40$ ;  $M = 4.35$ ). Additionally, personalized service and expert advice ( $M = 4.32$ ) contribute to their sense of satisfaction and purchase worth. These results imply that tangible product evaluation, immediacy of possession, and human interaction strengthen customers 'perception of value in physical shopping. This finding aligns with Kusumawati and Sri Rahayu (2020) and Chatzoglou et al. (2022), who noted that sensory assurance and direct service significantly enhance perceived value and consumer confidence in brick-and-mortar stores.

As shown in Table 5.2.2, respondents strongly agree that they are highly likely to make repeat purchases in physical stores, with a composite mean of 4.39 described as very high. Consumers reported that positive in-store experiences, perceived value for money, and helpful staff interactions motivate them to return ( $M = 4.46$ ;  $M = 4.40$ ;  $M = 4.35$ ). These findings imply that trust, satisfaction, and service quality play crucial roles in fostering customer loyalty in physical retail settings. This aligns with Yoon and Park (2018) and Mirza et al. (2025), who found that positive store experiences and perceived fairness significantly enhance repeat purchase intentions among consumers.

## Conclusions

Consumers' purchasing decisions are strongly shaped by product characteristics, perceived value, convenience, price, and trust, with online shoppers prioritizing product information, technological support, and secure transactions, while in-store shoppers focus on tangible product inspection and salesperson assistance. Across both channels, satisfaction and repeat purchase intentions closely depend on the alignment between expectations and actual experiences, emphasizing the critical importance of delivering consistent value and reliable shopping experiences in influencing consumer behavior.

## Recommendations

Based on the findings, the following recommendations are proposed to enhance consumer satisfaction and encourage repeat purchases across online and in-store retail settings.

### For Online Retailers

1. Provide clear product details and secure payment options to build trust.
2. Improve website usability and customer support for better convenience.
3. Ensure that product quality matches marketing claims to sustain loyalty.

### For In-Store Retailers

1. Allow hands-on product inspection to enhance value perception.
2. Train sales staff to offer accurate information and personalized service.
3. Maintain fair pricing and consistent in-store experience.

### For Both Channels

1. Align customer expectations with actual experiences.
2. Strengthen loyalty through rewards and personalized engagement.
3. Integrate online and offline features for seamless shopping.

## Compliance with Ethical Standards

The study entitled "Comparative Analysis of Consumer Behavior in Online and In-Store Shopping: Investigating Decision-Making Processes, Trust Factors, and Post-Purchase Satisfaction" was conducted in full compliance with ethical standards governing research involving human participants. All participants were provided with clear and comprehensive information regarding the study's purpose, procedures, and the voluntary nature of their participation. Written informed consent was obtained from all respondents prior to data collection, as stated in the introductory section of the questionnaire. Participant responses were treated with strict confidentiality. No personally identifiable information was included in the reporting of results. All data were stored securely and accessed only by the researchers for the purposes of this study. After the research was

presented and defended, all data gathered through the survey questionnaire were shredded for final disposal. Lastly, the institution acknowledged the integration of AI technologies to support educational innovation, research, and administrative efficiency. AI tools were used exclusively for language refinement and formatting. All intellectual contributions remained entirely the work of the authors.

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*renze.lagrada@mdci.edu.ph*