

# An Investigation of the Determinants of Omni-Channel Trust in Pakistani Retailing Industry: Theoretical and Empirical Insights

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## Abstract

*In the ever-evolving landscape of apparel retailing, the dynamics of consumer behavior have taken center stage. This research investigates the influencing factors, including consistency, flexibility, and personalization, on Omni channel Trust. The study utilizes a quantitative research approach to analyze the relationships among these variables. This study draws on the Trust Commitment Theory. An online survey has been distributed to participants familiar with online shopping. A total of 213 responses were analyzed using PLS-SEMS. The results show the significant role of the three main dimensions of customer experience on Omni Channel Trust. The findings conclude that relationship commitment shown by facilitating customers could increase customers' trust. By exploring the complex relationships between these variables, this study seeks to provide valuable insights into the mechanisms that shape consumer behavior in apparel retailing.*

**Keywords:** Consumer Omni Channel Experience, Consistency, Flexibility, Personalization, Omni Channel Trust.

## Introduction

In today's rapidly evolving retail landscape, apparel stores grapple with the formidable task of meeting consumers' mounting expectations for personalized and seamless shopping experiences that span various channels. This shift has led to an assorted array of consumer shopping behaviors. Consequently, the modern consumer decision journey has grown more intricate as shoppers navigate many complementary channels during their purchasing process. While these developments challenge businesses, they also unveil valuable opportunities to forge stronger and more enduring customer relationships.

Understanding and harnessing the potential of these diverse touchpoints can empower companies to offer tailored experiences that heighten satisfaction and foster unwavering loyalty. Striking the delicate equilibrium between complexity and

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simplicity is paramount to ensuring an uninterrupted and coherent customer journey across their multichannel. By embracing this evolutionary path, businesses position themselves as customer-centric entities, well-equipped to survive and thrive in today's ever-fluctuating marketplace (Gasparin, et al., 2022).

Amidst this fiercely competitive environment, retailers are compelled to grasp the critical determinants that shape consumer trust and, in turn, wield profound implications for shopping intentions. Understanding the elements contributing to trust, such as transparent pricing, product reliability, impeccable customer service, and safeguarding data privacy, empowers retailers to cultivate enduring relationships with their customers. Elevating consumer trust not only imparts a competitive edge but also nurtures loyalty and propels positive shopping intentions, thereby ensuring a flourishing presence in the marketplace.

In response, numerous retailers have established multichannel platforms encompassing web, mobile, physical stores, and social media. However, a significant hindrance often arises in inadequate integration between these channels, leading to siloed business operations (Cai & Lo, 2020). To forge a stronger bond with customers and gain a competitive edge, Omni-channel retailing emerges as a potent strategy. Retailers create a unified and intimately personalized shopping experience by seamlessly weaving together all available channels, fostering deeper customer connections, and unlocking untapped opportunities in new markets. This approach caters adeptly to the diverse shopping inclinations of customers, ensuring a seamless and harmonious cross-channel experience (Yrjölä, et al., 2018).

Omni-channel retailing constitutes the harmonious orchestration of diverse channels, uniting online and offline platforms to craft a fluid and intimately personalized shopping saga for customers. In the wake of technological advancement, Omni-channel retailing has emerged as a transformative catalyst in the retail sector. It empowers retailers to synchronize their interactions with consumers across multiple channels seamlessly. This orchestrated approach not only augments customer engagement and loyalty but also forges a uniform brand experience, thereby substantiating its role as a game-changer in the contemporary retail landscape (Chen & Chi, 2021; Ting, et al., 2019). Despite the growing awareness among apparel brands about the significance of an Omni-channel marketing strategy, a notable disparity often exists between the experiences they offer and customers' desires. Privacy concerns, a common thread in technological advancements, pose a formidable challenge and impede the complete fruition of Omni-channel retailing. Given the necessity of collecting and employing customer data across diverse channels, preserving data privacy and security emerges as a non-negotiable prerequisite.

As emphasized by Alexander and Cano (2020), the success of an Omni-channel strategy pivots on the seamless amalgamation of consumer data throughout all retail platforms, culminating in a compelling and holistic shopping journey. Omni-channel retailing undoubtedly enhances convenience; however, concerns about data privacy

might lead to distrust and hesitancy among consumers, particularly concerning the utilization of smart retail devices. Such reservations can culminate in consumers deferring their purchases and sometimes terminating their accounts with retailers (Sánchez & Urbano, 2019). Findings from the TRUST e-Survey underscore this sentiment, revealing that 92% of consumers uninstalled a retail app due to apprehensions surrounding the potential unauthorized usage of personal data. This growing reticence is causing more consumers to hesitate or abstain from participating in online transactions, driven by apprehensions regarding retailers' data collection practices. The fear of potential misuse of personal information has emerged as a substantial barrier to engaging in online shopping and digital platform interactions. While studies on the Omni-channel shopping experience, such as those by (Kazancoglu & Aydin, 2018; Klein, et al., 2020) have often remained descriptive, a comprehensive grasp of how experience quality influences customers' Omni-channel shopping intentions demands further theoretical and empirical exploration. Existing research has frequently examined facets of the Omni-channel customer experience in isolation, be it channel integration, touchpoint management (Abrudan, et al., 2020), service quality (Zhang, et al., 2019), information architecture (Varin & Chaudhury, 2021).

Unraveling the drivers behind consumers' intention to partake in Omni-channel shopping is particularly vital for apparel brands endeavoring to cement a robust market presence. As consumer preferences and behaviors evolve, uncovering the underpinnings of their adoption of Omni-channel experiences becomes imperative. By pinpointing and addressing key factors personalized interactions, consistency, and flexibility—apparel brands can elevate the overall shopping expedition, enrich customer contentment, and ultimately secure a competitive edge within the dynamic retail landscape. In a bid to bridge an existing research gap, this research embarks on an exploration of the influence exerted by three pivotal dimensions of customer experience on Omni Channel trust.

## **Literature Review**

### **Omni Channel Retailing**

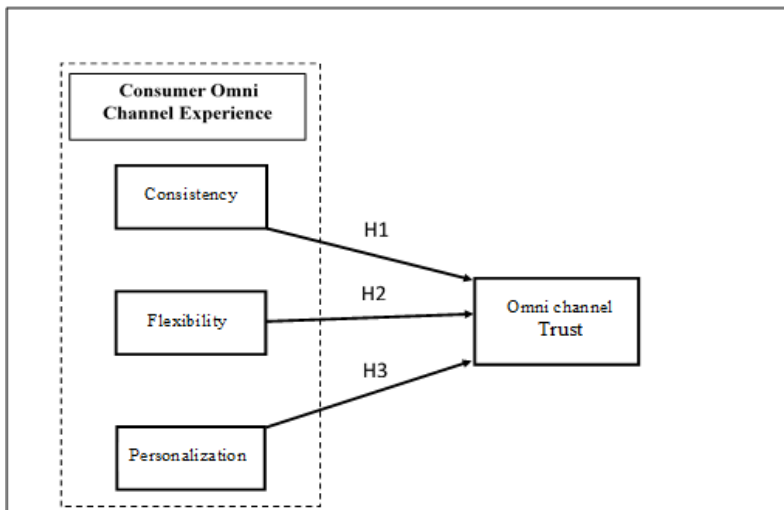
With the introduction of technology, the landscape shifted to multichannel, where retailers incorporated various channels like online and mobile. However, these channels remained separate entities without seamless integration. In other words, the multichannel approach lacked cohesion, resulting in disconnected customer experiences. On the other hand, the emerging Omni Channel strategy seeks to integrate all channels seamlessly, providing customers with a consistent and unified shopping experience across multiple touchpoints. This evolution reflects the industry's recognition of the need to cater to modern consumers' preferences for convenience, personalization, and flexibility in their shopping journey. Multiple touchpoints are

managed independently in multichannel retailing, leading to channel knowledge and operations compartmentalizing in technical and functional silos (Shareef, et al., 2016). The term "Omni-channel" is derived from the Latin word "Omni," which signifies "all" or "universal." Unlike "multichannel," "Omni-channel" encompasses the integration of all available channels, enabling a seamless and consistent shopping experience for customers across various touchpoints" (Hossain, et al., 2019). Rigby (2011) defined Omni Channel as: "an integrated sales experience that melds the advantages of physical stores with the information-rich experience of online shopping." With the advancement of the Omni Channel business, a recent study by Shen, et al. (2018) defined Omni Channel as "a unified approach that manages channels as intermingled touch points to allow consumers to have a seamless experience within an ecosystem." Compared to the traditional multichannel retailer, the Omni Channel retailer offers several advantages, especially in consumer communication. By integrating all available channels and providing a seamless shopping experience, the Omni Channel retailer can interact with customers more efficiently and effectively. Omni Channel retailing excels in providing a seamless shopping experience to consumers, regardless of the channels they interact with Piotrowicz and Cuthbertson (2014).

Previous studies have investigated two key aspects of Omni Channel business: technological setups and strategy development. These studies have explored the various technologies and systems businesses employ to facilitate seamless integration and communication across multiple channels (Hansen & Sia, 2015; Hoogveld & Koster, 2016; Hübner, et al., 2016; Kim & Chun, 2018). For example, drawing insights from the digital information ecology, the study conducted by Burford and Resmini (2017) identified two critical aspects of Omni Channel design. The first aspect is "information coherence," which emphasizes the importance of presenting consistent and coherent information to customers across all channels. This coherence ensures that customers receive the same messages and product details, regardless of the platform they are using, leading to a unified and seamless shopping experience. The second aspect highlighted in the study is the "cross-channel experience," which focuses on providing customers with a cohesive journey as they move between different channels. A smooth cross-channel experience enables customers to switch between online and offline touchpoints effortlessly without encountering disruptions or inconsistencies. By prioritizing information coherence and delivering a cohesive cross-channel experience, businesses can optimize their Omni Channel design and create a more engaging and satisfying customer shopping journey.

The other area of consumer-centric strategy development explores the adoption and experience of Omni Channel services e.g. Juaneda-Ayensa, et al. (2016); Li, et al. (2018); Rodríguez-Torrico, et al. (2017); Shen, et al. (2018). Previous research investigated the impediments and potential synergies arising from customers' adoption of Omni Channel services (Chen, et al., 2019). Further, studies also proposed that

Omni Channel retailers optimize their activities across channels instead of merging them (Cao, 2014). This approach allows retailers to leverage the unique strengths of each channel, providing customers with tailored and enhanced experiences throughout their shopping journey. Moreover, recent Information Systems (IS) studies have shown a growing interest in exploring how modern technologies can simultaneously grab customers across multiple channels (Shi, et al., 2020). By employing these technologies, retailers can gain deeper insights into customer behavior, save time for shoppers, and deliver more effective and personalized service. This emphasis on integrating advanced technologies into the Omni Channel retailing process signifies the industry's commitment to elevating customer experiences and meeting evolving expectations in the digital era (Burford & Resmini, 2017; Wang, 2018). A research report by Accenture (McDonagh, 2018) stated that delivering a seamless customer experience in Omni Channel retailing requires a thorough understanding of customers' evolving expectations. This understanding entails knowing customers well, offering personalized services, and skillfully organizing customer experiences across all touchpoints. There is a need to enhance the service capabilities of Omni Channel retailing, as it plays an important role in meeting customer demands and driving business success.



**Figure 1: Conceptual Framework**

### **Trust Commitment Theory**

Trust-commitment theory emphasizes the pivotal roles of trust and commitment in fostering relationships between buyers and sellers. Moreover, this theory states that trust and relationships are affected by different factors (Ameen, et al., 2021). This theory has been thoroughly examined in many contexts, encompassing online retailing

(Ameen, et al., 2021), collective buying websites (Wang, et al., 2016), brand relationships in online community centers (Zhang, et al., 2018), social media pages (Akrouf & Nagy, 2018) and its role in enhancing the bond between customers and retailers in online settings and on social media (Wang, et al., 2020). Each of these studies underscores the substantial impact of trust and relationship commitment in technology-mediated interactions between consumers and retailers. This research employed the theoretical basis of the Trust Commitment Theory to delve into how an enhanced customer experience serves as a crucial indicator of a seller's unwavering commitment to fostering a robust, enduring relationship.

### **Omni Channel Trust**

In Omni channel retailing, trust shapes consumer behavior, influences purchase decisions, and builds long-term relationships between brands and customers. Omni Channel trust represents the confidence, belief, and reliance that consumers place on a brand, company, or product and ultimately affects the shopping intention of a consumer (Ameen, et al., 2021). In the retail sector, where consumers have numerous options and choices, Omni channel trust becomes a critical factor in influencing consumer decisions (Pagani, et al., 2019). When consumers trust a brand, they feel more comfortable, secure, and confident in their interactions and transactions with that brand. Trust is a psychological assurance that the brand will fulfill its promises, deliver quality products or services, and prioritize the customers' best interests (Sombultawee & Wattanatorn, 2022).

Building Omni channel trust with consumers is essential for retailers to establish a competitive advantage, differentiate themselves in the market, and foster customer loyalty. Omni Channel trust is a foundation for building long-term relationships and encourages repeat purchases, positive word-of-mouth, and customer advocacy.

### **Consistency**

In the context of the retailing sector, consistency refers to the degree of coherence, uniformity, and reliability that consumers perceive in a brand's offerings, experiences, and messages across different channels and touchpoints. Consistency is pivotal in establishing trust, elevating customer satisfaction, and ultimately shaping consumer behavior within the retail industry (Gao & Fan, 2021). With consumers engaging brands through diverse channels like physical stores, websites, mobile apps, and social media, maintaining a consistent experience becomes paramount. A seamless and uniform presentation of brand values, products, and services across all touchpoints fosters a sense of reliability and familiarity, instilling customer confidence. This trust and satisfaction, in turn, influence their purchase decisions and encourage brand loyalty (Lee, et al., 2019). In the ever-evolving retail landscape, ensuring consistency across channels is a strategic imperative for retailers seeking to create a positive and enduring relationship with their customers. Consistency in retailing entails

meticulously aligning the brand's visual identity, messaging, pricing, product availability, and service quality across all channels, resulting in a seamless and integrated customer journey. This cohesive approach ensures that customers experience a unified brand presentation, regardless of the channel they utilize for interactions. A well-executed consistency strategy not only enhances customer satisfaction but also strengthens brand loyalty, ultimately contributing to the long-term success and growth of the retail business (Šerić, et al., 2020).

One key aspect of consistency is maintaining a unified brand image and identity. When consumers encounter a consistent brand image across different channels, it fosters recognition, familiarity, and trust. Based on the discussion mentioned above, the following hypothesis is proposed.

H1: Consistency in Omni channel retailing positively impacts Omni channel trust.

### **Flexibility**

Flexibility refers to the experience that a brand provides customers with versatile options and ensures continuity of experience when transitioning tasks from one channel to another (Calvo, et al., 2023). Customers can seamlessly switch between channels while performing various tasks without facing disruptions or inconsistencies. Retailers offering flexibility enable customers to start a task on one channel and effortlessly continue it on another, ensuring a smooth and uninterrupted journey (Iftikhar, 2023). By prioritizing flexibility, brands can cater to diverse customer preferences, enhancing convenience and satisfaction and fostering stronger customer loyalty and engagement. Flexibility to switch channels during shopping enhances perceived control and reduces risk, leading to increased satisfaction and loyalty among customers (Juaneda-Ayensa, et al., 2016).

In this regard, customers experience enhanced freedom and reduced uncertainty, decreasing perceived risk. The flexibility of Omni Channel shopping allows for seamless facilitates and shopping convenience, mitigating risks related to system failure, transaction errors, and limited autonomy during the shopping journey. This cohesive approach fosters customer trust and satisfaction, encouraging continued engagement with the brand across various channels (Shen, et al., 2018).

Flexibility also builds trust by showcasing the brand's adaptability and proficiency in navigating dynamic circumstances. In a constantly changing marketplace, brands that can promptly respond to evolving consumer demands and market trends are perceived as trustworthy and dependable. When a brand demonstrates flexibility in its strategies, operations, and offerings, consumers perceive it as adaptable and forward-thinking, fostering a positive perception and increasing confidence in its ability to meet their evolving needs. This adaptability enhances the brand's credibility and fosters long-term customer loyalty, as customers feel assured that it can effectively cater to their preferences in an ever-changing environment. Accordingly, the following hypothesis is proposed:

H2: Flexibility in Omni channel retailing positively impact Omni channel trust

### **Personalization**

Personalization in retail refers to customizing and tailoring products, services, and experiences to cater to individual consumer's needs, preferences, and characteristics (Javed & Ashraf, 2023). This involves utilizing consumer data, insights, and advanced technology to deliver targeted and relevant offerings, messages, and interactions. By offering personalized experiences, retailers can create a deeper connection with their customers, enhance customer satisfaction, and drive greater engagement and loyalty, ultimately contributing to the overall success and growth of the business (Ameen, et al., 2021). Personalization is considered the foremost criterion when assessing customer experience in digital retailing. As technology advances, retailers can leverage tools that facilitate them to control customer data across channels, enabling them to understand customer behaviors more effectively. This, in turn, empowers retailers to offer personalized services, including auto-generated purchase suggestions, sending promotions based on customer preferences, and providing services based on location. By harnessing these capabilities, retailers can create more tailored and relevant experiences, enhancing customer satisfaction and fostering stronger connections with their audience (Zimu, 2023).

Personalized service can effectively alleviate uncertainty by aiding customers in making well-informed purchases. Moreover, this personalized approach reinforces the belief that the Omni Channel retailer genuinely cares for individual preferences, ultimately enhancing trust and diminishing perceived risk. (Susiang, et al., 2023). Personalization has gained immense significance in retail and marketing due to consumers' growing demand for individualized and tailored experiences. Moving beyond a one-size-fits-all approach, personalization acknowledges that each consumer is distinct, possessing diverse tastes, preferences, and purchasing behaviors. By catering to these individual differences, retailers can create more meaningful and engaging interactions, fostering stronger customer relationships and ultimately driving business success in today's competitive market. Hence, the following hypothesis is proposed:

H3: Personalization in Omni channel retailing positively impact Omni channel trust

### **Research Methodology**

#### **Data Collection Process**

This research aims to identify the key factors influencing consumers' trust in Omni-channel shopping for apparel brands in Pakistan. A structured questionnaire is utilized to collect empirical data and assess the proposed hypotheses. The target population comprises online apparel consumers, and sample data is gathered from various online platforms. Consumers with prior experience or current purchases from online channels



are approached to participate in the survey questionnaire. A total of 214 responses were included; among those, 52% were women, and 48% of the participants were men. Regarding age distribution, 55% of respondents fell within the 18 to 25 age group, reflecting Pakistan's youthful population, with approximately 68% under 30 UNDP Pakistan 2020 (Idris, 2023). Regarding qualifications, 36% of the respondents held a master's degree or above, 17% had completed high school or below, and 47% were college graduates. This aligns with the data from the (Pakistan Economic Survey, 2018-19) which reports that 94.21 percent of the population is employed (Hasan, et al., 2021). Consistent with this, 43% of the participants in the research survey were also employed. The demographic profile for respondents is mentioned in Table No. 1.

### Development of Measurement Scale

The questionnaire items for the constructs, including Consistency, Flexibility, and Personalization, were adapted from the study conducted by (Shi, et al., 2020). In contrast, the measurement items for trust are adapted from (Ameen, et al., 2021). The questionnaire utilized a five-point Likert scale to measure responses, ranging from "strongly disagree" (1) to "strongly agree" (5). By incorporating these variables, the research explores the relationships between trust and other factors, namely Consistency, Flexibility, and Personalization, in the context of Omni channel shopping for apparel brands.

### Demographic Profile or Respondents

**Table 1: The Demographic Participants**

(Constructs)	(Category)	(Frequency)	(Percentage %)
Gender	Male	102	48
	Female	112	52
Age	18-25	118	55
	26-35	57	27
	36-45	22	10
	46-50	8	4
	Above 50	13	6
Qualification	High school or below	37	17
	College Graduate	101	47
	Master degree	77	36
Occupation	Full-Time Student	85	40
	Government Employee	15	7
	Company Employee	39	18

	Self-employed	38	18
	House Wife	37	17

## Data Analysis

### Partial Least Square Structural Equation Modeling

This study employed the partial least squares structural equation modeling (PLS-SEM) to examine the measurement and structural models. PLS-SEM was chosen due to its suitability for analyzing data that are not normally distributed and its capability to handle small sample sizes, as supported by (Hair, et al., 2021). Additionally, PLS-SEM is a widely recognized and most utilized estimation method in information systems empirical research, particularly in major IS journals, as noted by (Braojos, et al., 2019). It has evolved into a comprehensive estimator of structural equation modeling (SEM), applicable to various research approaches, including confirmatory, explanatory, exploratory, descriptive, and predictive research, as highlighted by (Benitez, et al., 2020). This demonstrates the versatility and robustness of PLS-SEM, making it a well-suited choice for investigating the relationships and complexities within the proposed model in this study.

### Measurement Model Assessment

To ascertain the measurement model's adequacy, composite reliability, convergent validity, and discriminant validity were assessed. This involved examining factor loadings, Cronbach's Alpha ( $\alpha$ ), Composite Reliability (CR), and Average Variance Extracted (AVE). These statistical measures are crucial in determining the reliability and validity of the measurement model, ensuring the robustness and accuracy of the data analysis in our study. As per (Hair, et al., 2009), the internal consistency (Cronbach's Alpha) and composite reliability (CR) values are recommended to be above 0.7, while the average variance extracted (AVE) should exceed 0.5. In Table 2, our study's CR,  $\alpha$ , and AVE values all surpass the threshold values of 0.7 and 0.5, falling within the ranges of 0.824 to 0.911, 0.714 to 0.883, and 0.534 to 0.883, respectively.

Furthermore, each item's factor loading exceeded the threshold value of 0.7, ranging from 0.71 to 0.849. Notably, while two questions on the Personalization (P4) and Omni channel Trust (OT) scales scored 0.697 and 0.672, respectively, which is slightly below 0.7, it is still deemed acceptable as they exceed the threshold for composite reliability (CR) and average variance extracted (AVE). This affirms the composite reliability and convergent validity of the measurement model, ensuring the reliability and robustness of our data analysis in the study.

Discriminant validity was examined traditionally using the Fornell-Larcker criterion, where the square root of AVE for each indicator exceeded the inter-indicator correlation, as indicated in Table 2. Additionally, the Heterotrait-monotrait ratio

(HTMT) correlation was checked, with a maximum threshold of 0.85, following the guidelines by (Henseler, et al., 2015). The results in Table 2 demonstrate that all the employed measures have values greater than 0.85, establishing the discriminant validity. Moreover, cross-loadings were utilized to assess discriminant validity further. Table 3 shows that items related to a specific construct are loading effectively onto their designated constructs instead of other constructs, further confirming the discriminant validity. These findings collectively support the robustness of the measurement model, providing strong evidence for the distinctiveness of the constructs and ensuring that the measures accurately capture the intended variables in the study.

**Table 2: Reliability and validity for constructs**

Constructs	Statements	Loadings	(CR)	(AVE)	$\alpha$
<b>Consistency</b>					
	CS 1	0.739	0.857	0.545	0.792
	CS 2	0.754			
	CS 3	0.735			
	CS 4	0.714			
	CS 5	0.749			
<b>Flexibility</b>					
	FL1	0.716	0.851	0.534	0.781
	FL2	0.795			
	FL3	0.731			
	FL4	0.675			
	FL5	0.732			
<b>Personalization</b>					
	PL1	0.754	0.824	0.539	0.714
	PL2	0.774			
	PL3	0.71			
	PL4	0.697			
<b>Omni Channel trust</b>					
	OT1	0.672	0.911	0.633	0.883
	OT2	0.847			
	OT3	0.811			
	OT4	0.815			
	OT5	0.849			
	OT6	0.766			

**Table 3: Discriminant Validity**

<b>Fornell - Lacker Criterion</b>				
	Consistency	Flexibility	Omni Channel trust	Personalization
Consistency	0.738			
Flexibility	0.659	0.731		
Omni Channel trust	0.599	0.653	0.795	
Personalization	0.59	0.588	0.553	0.734
<b>Heterotrait-monotraitRatio (HTMT)</b>				
	Consistency	Flexibility	Omni Channel trust	Personalization
Consistency				
Flexibility	0.833			
Omni Channel trust	0.705	0.777		
Personalization	0.78	0.786	0.691	
<b>Cross-Loadings</b>				
	Consistency	Flexibility	Omni Channel trust	Personalization
CS1	0.739	0.494	0.458	0.42
CS2	0.754	0.538	0.512	0.442
CS3	0.735	0.467	0.372	0.445
CS5	0.714	0.415	0.413	0.421
CS6	0.749	0.507	0.434	0.451
FL1	0.476	0.716	0.463	0.287
FL2	0.525	0.795	0.546	0.488
FL3	0.424	0.731	0.488	0.437
FL4	0.523	0.675	0.441	0.419
FL5	0.463	0.732	0.438	0.516
PL1	0.482	0.464	0.421	0.754
PL2	0.385	0.435	0.381	0.774
PL3	0.459	0.411	0.417	0.71
PL4	0.397	0.414	0.399	0.697
OT1	0.361	0.37	0.672	0.347
OT2	0.504	0.541	0.847	0.453
OT3	0.501	0.575	0.811	0.488
OT4	0.461	0.548	0.815	0.464
OT5	0.504	0.565	0.849	0.442
OT6	0.509	0.486	0.766	0.428

### Structural Model Assessment

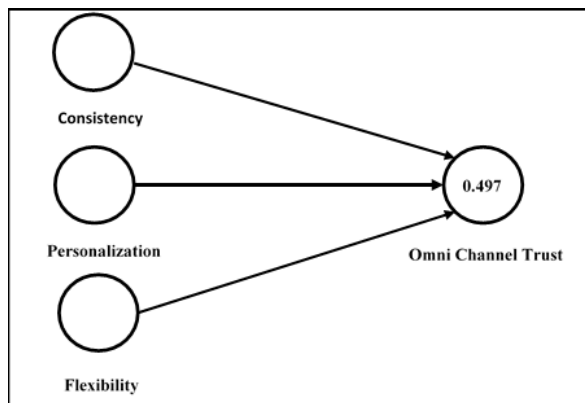
With a suitable measurement model established, the assumed hypotheses were tested using Smart PLS 4.0, and the outcomes of the structural model are depicted in Fig. 2.

The model was able to explain 49.7% of the variances in Omni Channel trust. The examination of the structural model considered the dimensions or values of the beta coefficients, their relevance with t-statistics, and the significance level. Based on 5,000 samples, the bootstrapping method was utilized to measure path coefficients and their relative significance. In addition to the standard calculations, effect sizes (P-values) were evaluated for each structural path, following the recommendation of (Hair, et al., 2011) for assessing structural models. Table 4 presents each structural path's beta coefficient values, significance level, and p-value effect sizes.

Hypothesis 1 posited that consistency would significantly influence Omni Channel trust. The results show that the beta coefficient for consistency is 0.233, the t-value is 3.1, and the p-value is  $< 0.05$ , indicating statistical significance. Hence, hypothesis 1 is confirmed and supported.

Similarly, Hypothesis 2 suggested that flexibility would significantly impact Omni Channel trust. The results indicate that the beta coefficient for flexibility is 0.393, the t-value is 4.596, and the p-value is  $< 0.05$ , indicating statistical significance. Therefore, hypothesis 2 is also supported. Lastly, Hypothesis 3 proposed that personalization would significantly influence Omni Channel trust. The results reveal that the beta coefficient for personalization is 0.189, the t-value is 2.212, and the p-value is  $< 0.05$ , suggesting statistical significance. As a result, hypothesis 3 is also supported.

The findings of the structural model assessment and hypothesis testing are summarized in Table 4. The results indicate that all three hypotheses were supported, indicating that consistency, flexibility, and personalization all serve as good predictors of Omni Channel trust in the proposed model. These findings underscore the significance of the Omni channel customer experience in building consumer trust and highlight the roles of consistency, flexibility, and personalization in influencing consumer trust in the Omni channel shopping context.



**Figure2: R-Square**

**Table 4: Structural Estimates (Hypotheses testing)**

	$\beta$	T-Value	P values	Result
Consistency -> Omni Channel trust	0.233	3.1	0.001	Accepted
Flexibility -> Omni Channel trust	0.393	4.596	0	Accepted
Personalization -> Omni Channel trust	0.189	2.212	0.014	Accepted

**Note: P < 0.05**

## Discussion and Conclusion

### Discussion of Results

This research aims to assess the role of three main dimensions of customer experience in shaping the Omni channel trust of a customer, specifically examining how integrating these dimensions builds overall customer trust. In response to this aim, a theoretical framework has been developed that incorporates insights from trust-commitment theory (Morgan & Hunt, 1994). This proposed framework introduces consistency, flexibility, and personalization as independent factors positively impacting Omni channel trust.

The study's results confirm our hypothesized relationships, showcasing the strong connections between three dimensions of Omni channel consumer experiences and consumer Omni channel trust. Improving and enhancing consumer shopping experiences that align with customer demands leads to a more robust foundation of trust in Omni channel shopping.

The findings emphasize the positive impact of consistency, flexibility, and personalization of consumer shopping experiences on Omni channel trust. As per the first hypothesis (H1), customers tend to trust brands that consistently deliver exceptional services across all channels. Similarly, our second hypothesis (H2) indicates a direct positive relationship between flexibility and Omni channel trust, implying that brands should prioritize providing flexible options to customers across various channels, thus fostering trust.

Furthermore, our third hypothesis (H3) affirms that personalization significantly influences Omni channel trust. This highlights the importance of catering to individual preferences and tailoring customer experiences across all Omni channel touchpoints. The study supports the notion that customer experience holds paramount importance, particularly when interacting through Omni channels, considering the latest trends in consumer behavior. By identifying and examining the three main dimensions of customer experience positively impacting Omni channel trust, this research responds to the growing demand for integrated shopping experiences.

It is worth noting that previous studies predominantly focused on traditional channel strategies, leaving the immersive aspect of Omni-channel retailing largely unexplored. This research broadens the current understanding by shedding light on distinctive

characteristics of Omni channel retailing and pinpointing the most esteemed customer experiences. This enhances the comprehension of customer interactions in the dynamic and digital-focused marketing environment.

### **Conclusion and Recommendations**

The current study recommends that in an era of globalization and intensified competition, retailers must prioritize growth by delivering unparalleled Omni channel experiences centered on consistency, flexibility, and personalization. These factors are key drivers in shaping consumers' trust in a brand when engaging through an Omni channel.

The critical finding of our research is the significant impact of Omni channel customer experience on building trust. As consumers' experiences improve in terms of consistency, flexibility, and personalized, their trust in the brand also increases. Consequently, this enhanced trust leads to greater customer loyalty, a crucial factor in ensuring long-term business success.

This study highlights the paramount importance of a customer-centric approach. Customers are increasingly discerning and place greater importance on the experience provided by a brand across different channels. Therefore, retailers must prioritize meeting and exceeding customer expectations by tailoring their offerings to individual preferences, maintaining consistency in interactions, and offering flexibility in shopping choices.

By considering the insights from this research, retailers, especially apparel brands, can position themselves effectively in the fiercely competitive global market. Cultivating and maintaining consumer trust through exceptional Omni channel experiences will be instrumental in retaining customers, fostering brand loyalty, and driving sustainable growth.

### **Limitations and Future Research**

In this research, a comprehensive investigation is conducted into three main dimensions of consumer Omni channel experience and consumer Omni channel trust. Utilizing a well-crafted and dynamic Google Form survey, and other online sources we delved into the depths of consumers' minds to discern the intricate relationships between Omni channel experiences and Omni channel trust. The horizon of future research offers a myriad of possibilities to further our understanding through diverse and innovative methodologies. Moreover, trust can also be considered a moderating variable between these three dimensions of consumer experience and Omni channel shopping intention.

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