



The Influence of Online Brand Trust on Millennials' Clothing Purchase Intentions

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ABSTRACT

This study investigates the relationship between online brand trust and purchase intention among millennials within the clothing sector, with particular emphasis on gender's moderating effect. Online brand trust was conceptualized through four formative dimensions: online experience, privacy, word-of-mouth, and information. Using a sample of 156 respondents analysed via SPSS, the findings reveal significant positive correlations between all trust dimensions and purchase intention, with information showing the strongest influence ($r = 0.644$, $R^2 = 0.415$). The composite brand trust measure demonstrated a moderate correlation with purchase intention ($r = 0.575$, $R^2 = 0.331$). Notably, gender serves as a significant moderating variable, with male respondents exhibiting a stronger correlation between overall brand trust and purchase intention compared to their female counterparts ($R^2 = 0.406$ vs. 0.280), though females showed heightened sensitivity to privacy concerns and word-of-mouth influences. These results suggest that e-retailers can enhance consumer engagement by implementing gender-specific strategies to foster online brand trust. Future research should consider broadening the demographic scope and exploring additional moderating variables to further refine these insights.

Keywords: *Clothing Industry, E-Commerce, Gender Moderation, Information, Millennials, Online Brand Trust, Online Experience., Online Purchasing Intention, Privacy, Word-Of-Mouth*



1. INTRODUCTION

The digital era has significantly transformed consumer shopping behaviour, leading to a global transition from traditional retail to e-commerce. By 2025, global Business-to-Customer (B2C) e-commerce sales are projected to reach approximately US\$4.32 trillion, with the Asia-Pacific region continuing to lead global market growth (Statista, 2018; Jayamaha, 2016). Despite a 32% internet penetration rate in Sri Lanka, the adoption of online shopping remains minimal, accounting for merely 1% of total consumer sales (Sirimane, 2016). Although the Electronic Transactions Act of 2006 was enacted to promote e-commerce growth in Sri Lanka (Daily FT, 2018), this potential remains largely unexploited. Factors such as brand trust and demographic variables, including gender, may be pivotal in understanding this gap.

Despite the presence of legal frameworks and infrastructure support, there is a notable disparity between internet usage and actual online shopping behaviour in Sri Lanka. This discrepancy raises critical questions about the role of consumer trust in online platforms, particularly among millennials—a generation typically more adept with technology. This study examines the relationship between brand trust and online purchasing intentions, with a specific focus on gender as a moderating factor. Understanding the influence of gender on this dynamic is particularly pertinent for Sri Lanka's clothing sector, where product evaluation challenges can amplify the importance of trust in purchasing decisions.

Previous research has consistently demonstrated a positive correlation between brand trust and online purchasing behaviour (Sevim & Hall, 2014; Park & Kim, 2003). However, there are gaps in understanding how this relationship manifests across different demographic groups, especially in emerging markets like Sri Lanka. While gender differences in online shopping behaviour have been explored in other contexts, the specific impact of gender on the relationship between brand trust and purchasing intentions remains less understood. This is particularly crucial in markets like Sri Lanka, where the lack of physical interaction in online retail, especially in the clothing sector, can heighten consumers' reliance on brand trust (Jones & Kim, 2010). This study aims to address this gap by exploring the intersection of gender, brand trust, and online purchasing intentions.



Understanding the moderating role of gender in the relationship between brand trust and online purchasing intentions can offer valuable insights for e-retailers. In the clothing sector, where trust is essential, these findings can help businesses develop marketing strategies that better engage both male and female consumers. By identifying key factors that influence brand trust, this research provides practical recommendations for e-retailers to enhance customer loyalty and drive online sales. Additionally, this study contributes to the academic discourse by providing empirical evidence from an emerging market, highlighting the importance of demographic segmentation in the e-commerce landscape.

While numerous studies have examined factors influencing online purchasing behaviour, few have provided empirical evidence on how gender moderates the relationship between online brand trust and purchase intention, particularly within the clothing sector in emerging markets such as Sri Lanka. In environments shaped by distinct cultural values, socio-economic dynamics, and varying levels of digital maturity, understanding this moderating effect is both academically relevant and practically important. This study seeks to fill this critical gap by investigating the role of gender in shaping trust-driven purchasing decisions among millennials, offering data-driven insights for marketers aiming to refine their strategies within an increasingly competitive e-commerce landscape.

2. LITERATURE REVIEW

2.1. Theoretical Framing

This study is grounded in the Theory of Planned Behaviour (TPB) introduced by Ajzen (1991) and the Theory of Reasoned Action (TRA) by Fishbein and Ajzen (1975), both of which assert that behavioural intentions are shaped by attitudes, subjective norms, and perceived behavioural control. Within this conceptual framework, online brand trust is treated as an attitudinal construct that significantly influences consumers' intentions to purchase clothing online. Together, TPB and TRA offer a robust theoretical foundation by linking key consumer perceptions such as privacy concerns, word-of-mouth influence, information quality, and prior online shopping experiences to the formation of trust, which in turn drives purchasing intentions.



2.2. Gender Differences in Trust and Online Shopping

Research extensively explores the impact of gender on online shopping behaviour. Van Slyke et al. (2002) discovered that males generally exhibit higher levels of trust in online shopping compared to females. This disparity suggests that men may be more inclined to engage in online shopping due to their greater trust in e-commerce environments. Conversely, women often display lower levels of trust in online transactions, potentially leading to lower trust ratings for e-commerce retailers (Hichang & Stephanie, 2008; Rodgers & Harris, 2003; Kolsaker & Payne, 2002). The reasons behind these gender differences in trust are multifaceted. Some researchers argue that women tend to be more cautious and sceptical of digital transactions than men, possibly due to concerns over privacy and security (Hichang & Stephanie, 2008). These concerns may reduce the likelihood of completing online purchases and result in a more critical evaluation of online retailers' trustworthiness.

2.3. The Role of Online Brand Trust

Brand trust is a crucial factor in converting online browsers into buyers. Hahn and Kim (2009) highlight that trust plays a pivotal role in online shopping, as transactions are conducted in a person-to-website context rather than person-to-person. Bart et al. (2005) argue that, similar to offline transactions, trust is fundamental to successful online business relationships. Without it, e-commerce transactions are unlikely to occur, as customers need to feel secure in their interactions with online retailers.

Online brand trust emerges from a combination of interrelated factors, including assurances of privacy, word-of-mouth endorsements, the quality and accuracy of information provided, and consumers' prior online shopping experiences (Wernerfelt, 1991; Hoffman & Novak, 2000; Garbarino & Johnson, 1999). These dimensions do not operate in isolation but work together to shape the overall perception of trust in a brand. Privacy concerns influence trust by affecting consumers' sense of risk and security, while positive word-of-mouth provides social validation that strengthens brand credibility. Similarly, detailed and accurate product information reduces ambiguity in decision-making, and prior positive experiences increase



confidence in future interactions. Collectively, these elements contribute to the development and reinforcement of trust in an online brand environment.

2.4. Building Brand Trust in E-Commerce

The process of building brand trust in e-commerce involves various strategies and elements. Hong-Youl (2004) suggests that establishing brand trust requires more than just implementing specific programs; it involves creating a comprehensive relationship between the consumer and the brand. This relationship is built through consistent positive interactions, secure transactions, and effective communication.

Trust in online shopping is also influenced by the presence of trusted third parties, such as TRUSTe and BBB Online, which are perceived as "security brands" that enhance consumer confidence. Moreover, familiarity with a brand or company can significantly influence trust levels, although some studies suggest that trust may not always be directly dependent on familiarity (McKnight et al., 1998; Cheskin Research, 1999). In the e-retailing context, past positive experiences with a brand can reinforce trust and influence future purchasing behaviour (Smith & Wheeler, 2002).

Thus, the sub-variables of privacy, WOM, information quality, and online experience should not be viewed as separate antecedents of purchase intention but as integrated components that collectively shape brand trust, which in turn influences consumers' purchase intentions.

2.5. Trust and Clothing Products

The clothing category represents a significant segment of online shopping, particularly among millennials. Research indicates that clothing is one of the most popular online shopping categories, with young consumers frequently purchasing apparel online (Case & King, 2003; Gunter & Furnham, 1998). This is due, in part, to the high involvement and interest that consumers have in fashion and brand consciousness (Seock & Bailey, 2008).

Apparel e-tailers face the challenge of catering to consumers' desire for both information and entertainment. Seock and Bailey (2008) suggest that incorporating interactive features, such



as virtual try-ons and user-generated content, can enhance the online shopping experience and increase purchase intentions. Additionally, high levels of product involvement, such as with clothing, are correlated with online purchase behaviour, as consumers are more likely to engage with brands they perceive as reliable and trustworthy (Goldsmith & Flynn, 2005; Cho et al., 2003).

E-retailers must also address the unique challenges associated with high-involvement products like clothing. Providing comprehensive product information, high-quality images, and a user-friendly website can help mitigate the perceived risks associated with online clothing purchases (Seock & Bailey, 2008). Additionally, maintaining consistency between online and offline brand experiences is crucial for sustaining consumer trust and encouraging repeat purchases (Seock & Bailey, 2008).

3. METHODOLOGY

This study adopts an explanatory, hypothesis-testing research design, aligning explicitly with its regression-based empirical approach. This design choice represents a methodological advancement over descriptive approaches, enabling causal inferences between the variables under investigation (Kline, 2011). The main purpose is to investigate the moderating effect of gender on the relationship between online brand trust and online purchasing intention within Sri Lanka's clothing sector. The study explicitly addresses two hypotheses: the direct association between online brand trust and purchasing intention, and the moderating influence of gender.

To accurately test the moderation hypothesis, hierarchical regression analysis was employed, including interaction terms (gender $\times$ online brand trust). This analytical strategy allows for systematic evaluation of moderating effects through sequential model building, assessing the incremental contribution of interaction terms to explained variance (Hair et al., 2010). Moderation effects were further validated statistically using Hayes' PROCESS macro (Model 1; Hayes, 2013). This robust analytical tool provides bootstrapped confidence intervals for the indirect effects, offering more precise estimates of moderation strength compared to traditional approaches (Preacher & Hayes, 2008). This ensures rigorous confirmation of



whether gender significantly moderates the relationship, providing stronger empirical evidence than simple R^2 comparisons.

Although the title and abstract primarily emphasize brand trust, sub-dimensions (online experience, privacy, word-of-mouth, and information) were analyzed individually because these represent formative rather than reflective antecedents of the broader construct of online brand trust. This conceptualization aligns with contemporary measurement theory, which distinguishes between formative constructs (where indicators cause the latent variable) and reflective constructs (where the latent variable causes the indicators) (Jarvis et al., 2003). Testing each separately provides deeper insights into how distinct factors contribute to the formation of brand trust, thus facilitating targeted practical recommendations for marketers.

The methodology clearly outlines the conceptual framework, operationalization of variables, data collection procedures through structured questionnaires, appropriate sampling strategies, and rigorous statistical analyses. Reliability and validity assessments were conducted to ensure measurement integrity, with Cronbach's alpha values exceeding the recommended threshold of 0.70 (Cronbach, 1951), and confirmatory factor analysis establishing discriminant and convergent validity of all constructs. This structured methodological approach allows a robust, systematic examination of online consumer behaviour and the critical moderating effect of gender, thus generating meaningful theoretical and practical insights.

3.1. Defining Variables

3.1.1. Dependent variable

Customer Online Purchasing Intention

Purchase intention refers to the consumer's planned actions toward acquiring a product or service in the future. Fishbein and Ajzen (1975) define it as the intention to purchase, while Ajzen and Fishbein (1980) emphasize its role in predicting the likelihood of a purchase decision. This variable encompasses various stages of consumer behaviour, including recognition, information seeking, and evaluation of alternatives, purchasing behaviour, and



post-purchase evaluation. Understanding purchase intention helps gauge the potential for actual buying actions by consumers.

3.1.2.Independent variable

Online Brand Trust

Brand trust is crucial for facilitating purchases in both offline and online environments. In the digital context, trust is established predominantly through interactions with the website rather than person-to-person exchanges (Winch & Joyce, 2006). According to Heijden et al. (2003), online brand trust is built through factors such as prior experiences, privacy and security measures, word-of-mouth, and the quality of information provided on the website. Previous research has highlighted a direct relationship between brand trust and online purchasing intention, although some studies suggest that this relationship may be indirect (Heijden et al., 2003).

3.1.3.Moderating variable

Gender

Gender plays a significant role in online shopping behaviour, with differences in shopping preferences, information search, and purchasing experiences. Research suggests men may be more inclined toward online shopping, while women might favour traditional methods. Gender impacts factors such as emotional expectations, trust, perceived usefulness, and ease of purchasing. Despite a narrowing gender gap in online shopping behaviours, gender differences remain relevant. This study's conceptual framework explores how gender moderates the relationship between online brand trust and purchasing intentions in the clothing sector, with subsequent sections detailing variable operationalization and measurement criteria.



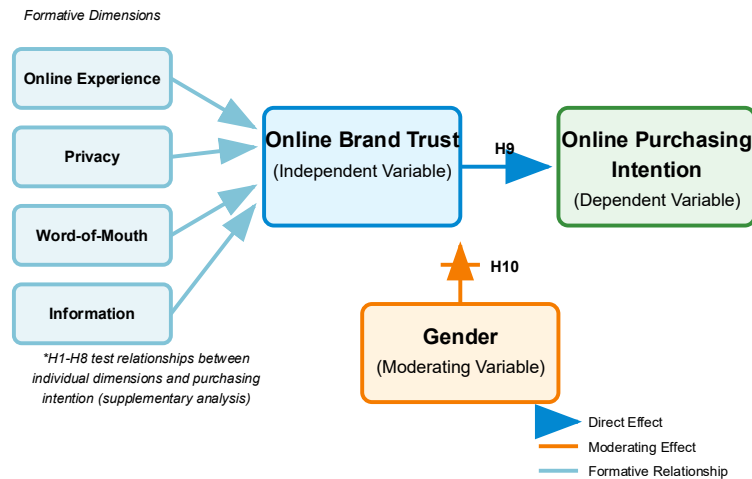
3.2. Conceptual Framework

The conceptual framework (Figure 1) forms the foundation of this research, positioning online brand trust as the primary independent variable influencing online purchasing intention, with gender as a moderating variable (Gefen et al., 2003; Hong-Youl Ha, 2004). This structure aligns with the study's purpose of examining gender's moderating effect on brand trust and purchasing intentions in Sri Lanka's clothing sector (Ayoobkhan, 2016; Sirimane, 2016).

Online brand trust is conceptualized as a formative construct comprising four dimensions: online experience (Park & Stoel, 2005), privacy (Bart et al., 2005), word-of-mouth (Awad & Ragowsky, 2008), and information (Park & Kim, 2003). This formative approach justifies the supplementary analysis of each dimension's individual relationship with purchasing intention (Hair et al., 2010).

The framework illustrates the hypothesized direct relationship between online brand trust and purchasing intention (H9) (Chaudhuri & Holbrook, 2001; Jones & Kim, 2010) and gender's moderating effect (H10) (Rodgers & Harris, 2003), forming the study's core focus. Supplementary hypotheses (H1-H8) examining relationships between individual trust dimensions and purchasing intention provide granular insights into how brand trust influences consumer behaviour. Empirical testing will be conducted through a structured questionnaire, with hierarchical regression analysis employed to test gender's moderation effect (Kline, 2011).

Figure 1: Conceptual Framework



(Source: Compiled by the Author)

3.2.1. Development of hypotheses

This study aims to investigate the moderating role of gender in the relationship between online brand trust and online purchasing intention within Sri Lanka's clothing sector (Ayoobkhan, 2016; Jayamaha, 2016). The conceptual framework (see Figure 1) highlights this central relationship while conceptualising online brand trust as a formative construct, comprising four key dimensions: prior online experience (Heijden et al., 2003), privacy assurance (Bart et al., 2005), word-of-mouth influence (Awad & Ragowsky, 2008), and information quality (Park & Kim, 2003).

The research employs a dual-layered analytical approach. First, it examines the overarching relationship between the composite construct of online brand trust and online purchasing intention, grounded in theoretical underpinnings such as the Theory of Reasoned Action and related behavioural models (Ajzen & Fishbein, 1980; Gefen et al., 2003). Second, it explores the individual contributions of each dimension of brand trust to purchasing intention. This layered design enables a comprehensive assessment of gender's moderating effect on the primary relationship (Rodgers & Harris, 2003; Thamizhvanan & Xavier, 2013) and yields

granular insights into which components of brand trust exert the most significant influence on consumer decision-making (Jones & Kim, 2010; Kim & Kim, 2004).

Building on the conceptual framework and the supporting literature, a set of testable hypotheses has been formulated. These hypotheses are designed to assess both the overall trust–intention relationship and the individual effects of each trust dimension on consumer behaviour in the online apparel market (Fishbein & Ajzen, 1975; Shim et al., 2001).

3.2.2. Hypothesis formulation

The hypotheses in this study are structured to test both the primary model focusing on gender's moderation of the online brand trust-purchasing intention relationship (H9-H10) (Garbarino & Johnson, 1999; Sevim & Hall, 2014) and the supplementary analyses examining each trust dimension's influence (H1-H8) (Cheskin Research, 1999; Tan & Thoen, 2001). This dual approach recognizes online brand trust as a formative construct (Hair et al., 2010) while providing practical insights into the specific mechanisms through which trust influences purchasing decisions (Dai et al., 2014; Li & Zhang, 2002).

Online Experience and Online Purchasing Intention: Previous research indicates that online experience significantly influences purchase intentions on digital platforms (Thamizhvanan & Xavier, 2013; Park & Stoel, 2005). Furthermore, a solid positive correlation exists between online buying experience and customer online purchasing intentions (Dai, Forsythe, & Kwon, 2014). Thus:

- **H1:** There is a significant relationship between online experience and online purchasing intention.
- **H5:** There is a significant effect of gender on the relationship between online experience and online purchasing intention.

Privacy and Online Purchasing Intention: Research suggests that privacy concerns and financial security offered by e-retailers influence online purchasing intentions (Breitenbach & Van-Doren, 1998; Supphellen & Nysveen, 2001; Szymanski & Hise, 2000). Security has

been shown to have a more substantial impact on online purchasing decisions compared to ease and utility (Awad & Ragowsky, 2008). Thus:

- **H2:** There is a significant relationship between privacy and online purchasing intention.
- **H6:** There is a significant effect of gender on the relationship between privacy and online purchasing intention.

Word-of-Mouth and Online Purchasing Intention: Online word-of-mouth significantly impacts customer online purchasing behaviour. Gender differences are evident in how word-of-mouth content is created and reacted to, with varying effects on online brand trust (Awad & Ragowsky, 2008; Harrison-Walker, 2001). Thus:

- **H3:** There is a significant relationship between word-of-mouth and online purchasing intention.
- **H7:** There is a significant effect of gender on the relationship between word-of-mouth and online purchasing intention.

Information and Online Purchasing Intention: The quality and richness of information provided online are crucial for making purchasing decisions. Rich, sensory-oriented product information enhances customer purchase intention, particularly in the apparel industry (Breitenbach & Van-Doren, 1998; Supphellen & Nysveen, 2001; Szymanski & Hise, 2000; Park & Stoel, 2005). Thus:

- **H4:** There is a significant relationship between information and online purchasing intention.
- **H8:** There is a significant effect of gender on the relationship between information and online purchasing intention.

Online Brand Trust and Online Purchasing Intention: Online brand trust significantly influences customer purchase intention. Gender may moderate this relationship, with

evidence suggesting that trust has a more substantial impact on online purchasing intention for women compared to men (Awad & Ragowsky, 2008; Thamizhvanan & Xavier, 2013). Thus

- **H9:** There is a significant relationship between online brand trust and online purchasing intention.
- **H10:** There is a significant effect of gender on the relationship between online brand trust and online purchasing intention.

Additionally, online purchasing intentions for apparel, jewellery, and accessories are influenced by transaction costs, incentive programs, and demographic variables such as gender, age, education, and number of children (Kim & Kim, 2004).

3.2.3. Operationalization

The operationalization of variables is a crucial component of research design, translating theoretical concepts into measurable elements. Based on the literature review, Table 1 outlines the indicators used to measure each variable, along with their sources. This operationalization provides a structured approach to quantifying the variables and assessing their relationships within the study.

Table 1. Operationalization of Variable

Variables	Indicators	Measures	Source Application
Online Experience	• My experiences with purchasing online were always satisfactory. • All my previous online purchases have gone well. • I feel comfortable of using the online shopping web sites. • I am experienced with the use of the online shopping web sites.	Five-point Likert Scale (1=strongly disagree, 5 = strongly agree)	(Javed & Khany, 2014)



	I feel competent of using the online shopping web sites.		
Privacy	- I feel that my privacy is protected when I'm purchasing clothes online. - I trust clothes-selling websites with respect to my credit card information. - Assures me that I will not be placed on mass mailing lists. - Assures me that my personal information will not be shared with other marketing organizations.	Five-point Likert Scale (1=strongly disagree, 5 = strongly agree)	(Javed & Khany, 2014)
Word of mouth	- I find information given by my friends and relatives about this online clothing brand trustworthy. - I know someone who had bad experiences with this brand online. - Many of my friends and relatives recommended me to purchase my clothes online. - I trust what my friends and relative say about this online brand providing reliable information.	Five-point Likert scale (1=strongly disagree, 5 = strongly agree)	(Javed & Khany, 2014)
Information	- Websites usually provide in-depth information. - Websites provide me with information that benefits me. - The information from this brand websites always catches my attention. - Information that is supplied on the Website often fascinates me.	Five-point Likert scale (1=strongly disagree, 5 = strongly agree)	(Javed & Khany, 2014)
Online Brand Trust	I feel very comfortable purchasing clothing brands online.	Five-point Likert scale (1=strongly disagree, 5 = strongly agree)	(Javed & Khany, 2014)



	• I purchase a lot of clothing brand's services online. • I can always trust names of clothing brands online.		
Online purchasing intention (Apparel)	• I would be willing to buy apparel from retailers' websites. • The likelihood that I would search for apparel on retailers' websites is high. • I would be willing to recommend retailers' websites to my friends	Five-point Likert scale (1=strongly disagree, 5 = strongly agree)	(Jones & Kim, 2010)

(Source: Compiled by the Author)

3.2.4. Research Design

This study adopts a descriptive research design to explore the relationship between online brand trust and purchasing intention, with a focus on the moderating role of gender among Sri Lankan millennials. The descriptive approach is suitable given the clearly defined research problem and existing theoretical framework. This design facilitates a detailed analysis of how gender affects the link between brand trust and purchasing intention. Insights from the literature were used to develop the questionnaire, define measurement criteria, and establish indicators for the key variables.

Method of data collection

Primary data was collected through a structured online questionnaire designed to assess the moderating effect of gender on the relationship between online brand trust and purchasing intention. The questionnaire was based on a conceptual framework and refined after a pilot survey involving 15 participants to ensure clarity and reliability. Secondary data was gathered from academic journals, reference books, and reputable online databases such as Emerald, Sage, Taylor & Francis, and Google Scholar, supplemented by industry reports and company publications to provide insights into online purchasing behaviour, brand trust, and market trend.



Data sampling

The target population for this study consists of Sri Lankan millennials, aged 22-37, who have engaged in online shopping. A sample of 200 respondents (100 males and 100 females) was selected using convenience sampling, ensuring a balanced representation of both genders. Participants were recruited via Facebook, LinkedIn, and email communications. This non-probability sampling method was chosen for its accessibility and alignment with the study's objectives, focusing on individuals familiar with online shopping. The sample's characteristics ensured the relevance and applicability of the findings to the intended demographic.

Data Collection and Scales

Data collection was executed using a structured questionnaire, which was distributed online. The questionnaire consisted of three sections:

- i. **Section One:** General information on respondents' online buying behaviour and decision-making preferences.
- ii. **Section Two:** Detailed questions assessing the relationship between independent and dependent variables, utilizing a five-point Likert scale to measure responses.
- iii. **Section Three:** Demographic information, including residential location, age, gender, occupation, and income.

The Likert scale ranged from 1 (Strongly Disagree) to 5 (Strongly Agree), allowing for nuanced measurement of attitudes and perceptions. Data from the online survey were automatically compiled into an Excel worksheet for subsequent analysis.

4. ANALYSIS AND DISCUSSION

Data analysis involved several statistical techniques to elucidate relationships between variables. Correlation analysis was employed to determine the strength and direction of associations between independent and dependent variables. Descriptive statistics, including



mean, median, and mode, were used to summarize data distributions. Visual representations such as tables, pie charts, and bar charts were utilized to present the findings comprehensively.

The results present the analysis of the data collected via the questionnaire, focusing on the moderating effect of gender on the relationship between online brand trust and online purchasing intention.

4.1. Survey and Data

Response rate

The study targeted individuals who have engaged in online clothing purchases within Sri Lanka. A total of 200 questionnaires were distributed via social media and email to this cohort. The overall response rate was 78%, with 156 completed and usable questionnaires returned. The remaining 44 responses were excluded due to either non-response (21) or incomplete answers (23). Table number 2 provides a summary of the response data.

Table 2: Response status

Number of questionnaires distributed	200
Number of questionnaires returned	179
Number of questionnaires not returned	21
Number of questionnaires were not answered properly	23
Number of questionnaires were selected for data analysis	156

(Source: Compiled by the Author)

Sample composition

The sample composition was analyzed using two key demographic variables: gender and age. The sample consisted of 48.1% male respondents (75 individuals) and 51.9% female respondents (81 individuals), ensuring a balanced gender representation. All respondents were millennials, aged between 22-37 years, accounting for 100% of the sample (156 individuals). In terms of civil status, most respondents were single, making up 71.8% (112 individuals), while 28.2% were married (44 individuals). Most respondents resided in Colombo (28.2%), followed by Galle (19.2%), and Gampaha (14.1%). Other districts represented included Kalutara (11.5%), Kandy (11.5%), Matara (10.9%), Mathale (1.9%),

Negombo (1.3%), and Puttalam (1.3%). Respondents' income varied, with 34.6% earning between Rs. 0 – 20,000, 23.1% earning Rs. 20,001 – 50,000, 25.6% earning Rs. 50,001 – 80,000, and 16.7% earning above Rs. 80,001. Regarding occupation, the largest group of respondents were professionals (49.4%), followed by university undergraduates (37.8%), self-employed individuals (10.3%), government employees (0.6%), and part-time workers (1.9%). This demographic overview provides a comprehensive understanding of the study's participants, highlighting their diverse backgrounds and focusing on young adults engaged in professional and academic pursuits.

Prevalence of online shopping experience

All respondents affirmed their participation in online shopping within the specified category, with a complete consensus of "YES" to the inquiry. Of the respondents, 31 reported engaging in online shopping regularly. Detailed analysis reveals that 41 respondents made online purchases twice within the past 12 months, 39 respondents made three purchases, and only one respondent made a total of seven online purchases during this timeframe.

Regarding the willingness to make online purchases within the next 12 months, the survey results indicate the following distribution: 5.8% of respondents (n=9) expressed a negative intention, indicating they do not plan to make online purchases. In contrast, 58.3% (n=91) indicated a positive intention, affirming their intent to make online purchases. Additionally, 35.9% (n=56) were uncertain, responding with "Maybe." These results provide a comprehensive view of respondents' future purchasing intentions in the online shopping domain.

4.2. Analysis of Variable

Univariate analysis

According to table 3, this study identified variables through univariate analysis summary and frequency distribution.

Table 3: Univariate Analysis



(Source: Compiled by the Author)

Univariate Analysis		Mean	SD
Online experience			
a)	My OP experience always satisfied	3.74	.690
b)	All OP has gone well	3.74	.778
c)	Comfortable of using OP websites	3.83	.726
d)	Experienced use of OP websites	3.95	.856
e)	Competent of using OP websites	3.92	.819
Privacy			
a)	Privacy is protected in online shopping	3.81	.794
b)	Sure, OP websites with credit card info	3.72	.783
c)	Sure, of not being on mass mailing lists	3.70	.861
d)	Personal information will not be shared	3.74	.858
Word of mouth			
a)	Find info given friends of OPB trustworthy	3.76	.806
b)	Know someone had bad experiences with OPB	3.77	.856
c)	Many recommended to purchase clothes online	3.52	.823
d)	Trust friends saying OB provide reliable info	3.74	.826
Information			
a)	Websites provide in-depth information	3.58	.901
b)	Websites provide info that benefits me	3.76	.798
c)	Info on brand websites catches my attention	3.82	.766
d)	Info on the websites often fascinates me	3.84	.741
Online brand trust			
a)	Very comfortable OP clothing brands	3.71	.772
b)	Purchase many clothing brand's services online	3.54	.919
c)	Can always trust names of clothing brands online	3.53	.868
Online purchasing intension			
a)	Willing to buy apparel from retailers' websites	3.69	.816
b)	likelihood search for clothing on websites is high	3.67	.772
c)	Willing to recommend retailers' websites to my friends	3.63	.828

Descriptive statistics

According to Table 4, a frequency distribution analysis was conducted separately for the independent variable of word of mouth with its dimensions and the dependent variable of purchase intention.

Table 4: Descriptive statistics of the main constructions of the study

		AVOE	AVPC	AVWOM	AVINF	AVOBT	AVOPI
N	Statistic	156	156	156	156	156	156
Range	Statistic	3.20	3.50	3.25	3.00	3.67	4.00
Minimum	Statistic	1.80	1.50	1.75	2.00	1.33	1.00
Maximum	Statistic	5.00	5.00	5.00	5.00	5.00	5.00
Mean	Statistic	3.8372	3.7436	3.6971	3.7500	3.5919	3.6667



Std. Deviation	Statistic	.64690	.68389	.68392	.68509	.77559	.68470
Variance	Statistic	.418	.468	.468	.469	.602	.469
Skewness	Statistic	-.990	-.879	-.809	-.617	-.720	-.914
	Std. Error	.194	.194	.194	.194	.194	.194
Kurtosis	Statistic	.646	.246	.060	-.112	-.210	.777
	Std. Error	.386	.386	.386	.386	.386	.386

(Source: Compiled by the Author)

Preliminary Analysis

Preliminary analysis is crucial to ensure that the assumptions of multivariate analysis are met. According to Hair et al. (2010), deviations from normality, homoscedasticity, linearity, and multi-collinearity can weaken the correlation between variables. This study specifically tests for normality and multi-collinearity.

Normality Analysis

Normality is a fundamental assumption for multivariate analysis (Hair et al., 2010). Mordkoff (2011) asserts that the sample distribution of the mean should approximate a normal distribution. To test normality, both skewness and kurtosis indices are used (Kline, 2011). For data to be considered significantly normally distributed, the skewness index should be less than 3 and the kurtosis index should be less than 10 (Kline, 2011). Table 5 provides the skewness and kurtosis indices for the independent variables.

Table 5: Skewness and Kurtosis Indices

	Skewness Index	Kurtosis Index
AVOE (Average Online Experience)	-0.990	0.646
AVPC (Average Privacy Concern)	-0.879	0.246
AVWOM (Average Word of Mouth)	-0.809	0.060
AVINF (Average Information)	-0.617	0.112
AVOBT (Average Online Brand Trust)	-0.720	-0.210
Online Purchasing Intention	-0.914	0.777

(Source: Compiled by the Author)

The skewness and kurtosis values for the main constructs indicate that all variables adhere to a univariate normal distribution.

Validity and reliability

Validity Analysis

Validity was assessed through factor analysis using the Kaiser-Meyer-Olkin (KMO) and Bartlett's Test of Sphericity. The results show high sampling adequacy for variables, including Online Experience (KMO = 0.848), Privacy (KMO = 0.782), Word of Mouth (KMO = 0.816), Information (KMO = 0.822), and Online Brand Trust (KMO = 0.750). Online Purchasing Intention showed acceptable adequacy with KMO = 0.696. All tests were significant at the 0.05 level, confirming the appropriateness of factor analysis for these constructs.

Reliability Analysis

Reliability refers to the consistency and dependability of a measurement instrument (Cronbach, 1951). It ensures that the data collection techniques yield consistent results. Cronbach's alpha is commonly used to assess internal consistency, with a value exceeding 0.7 indicating satisfactory reliability. Table 6 presents the Cronbach's alpha coefficients for the variables in this study. The results indicate that all measures exhibit high reliability, confirming that the internal consistency is satisfactory. In this study, all variables have Cronbach's alpha values greater than 0.7, which affirms the acceptability of the measurement instruments.

Table 6: Cronbach's Alpha Coefficients for the Variables

Reliability		
Variable	Cronbach's Alpha	Remark
Online experience	.890	Recommended
Privacy	.848	Recommended
Word of mouth	.845	Recommended
Information	.874	Recommended
Online brand trust	.892	Recommended
Online purchase intension	.808	Recommended

(Source: Compiled by the Author)

4.3. Analysis of Hypothesis

Correlation analysis

The study assumes linear relationships between online experience, privacy, word of mouth, information, online brand trust, and online purchase intention. As presented in Table 7, the

Pearson Correlation Coefficient was used to measure the strength and direction of these relationships.

Table 7: Correlations Statistics

	AVOPI	AVOE	AVPC	AVWOM	AVINF	AVOBT
AVOPI	1	.584**	.561**	.553**	.644**	.575**
AVOE	.584**	1	.656**	.580**	.701**	.608**
AVPC	.561**	.656**	1	.603**	.596**	.499**
AVWOM	.553**	.580**	.603**	1	.633**	.511**
AVINF	.644**	.701**	.596**	.633**	1	.561**
AVOBT	.575**	.608**	.499**	.511**	.561**	1

Note: $p < 0.01$ (2-tailed)

(Source: Compiled by the Author)

To assess the impact of various independent variables on online purchase intention, regression analysis was conducted. The coefficient of each independent variable indicates both the magnitude and direction of its effect on the dependent variable. Specifically, a positive coefficient suggests that an increase in the independent variable leads to an increase in the dependent variable, while a negative coefficient indicates a decrease.

Pearson correlation coefficients were calculated to measure the strength and direction of the linear relationships between the independent variables and online purchase intention. The results are summarized as follows:

- **Online Experience:** The Pearson correlation coefficient is 0.584, indicating a moderate positive linear relationship with online purchase intention. This correlation is statistically significant at the 0.000 level (95% confidence interval), leading to the acceptance of Hypothesis 1 (H1). Thus, there is strong evidence of a significant positive relationship between online experience and online purchase intention.
- **Privacy:** The Pearson correlation coefficient is 0.561, reflecting a moderate positive relationship with online purchase intention. This correlation is significant at the 0.000 level (95% confidence interval), resulting in the acceptance of Hypothesis 2 (H2). This suggests a significant positive relationship between privacy and online purchase intention.

- **Word of Mouth:** The Pearson correlation coefficient is 0.553, indicating a moderate positive linear relationship with online purchase intention. The correlation is significant at the 0.000 level (95% confidence interval), leading to the acceptance of Hypothesis 3 (H3). Hence, there is significant evidence supporting a positive relationship between word of mouth and online purchase intention.
- **Information:** The Pearson correlation coefficient is 0.644, demonstrating a moderate positive linear relationship with online purchase intention. This correlation is statistically significant at the 0.000 level (95% confidence interval), supporting the acceptance of Hypothesis 4 (H4). Thus, there is evidence of a significant positive relationship between information and online purchase intention.
- **Online Brand Trust:** The Pearson correlation coefficient is 0.575, indicating a moderate positive linear relationship with online purchase intention. This correlation is significant at the 0.000 level (95% confidence interval), resulting in the acceptance of Hypothesis 9 (H9). This indicates a significant positive relationship between online brand trust and online purchase intention.

Regression analysis

ANOVA (Analysis of Variance) was performed to evaluate the overall significance of the regression model examining the relationship between online experience and online purchase intention. This analysis helps determine whether the model significantly explains the variance in online purchase intention.

Table 8: ANOVA Results for the Relationship between Online Experience and Online Purchase Intention

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	24.749	1	24.749	79.540	.000 ^b
Residual	47.918	154	.311		
Total	72.667	155			

a. Dependent Variable: AVOPI

b. Predictors: (Constant), AVOE

(Source: Compiled by the Author)

The table 8 displays the results of the ANOVA analysis, which assesses whether there are statistically significant differences between the means of the variables. The significance value is 0.000 ($p = .000$), indicating a statistically significant difference. Based on the SPSS analysis, the researcher obtained an R value of 0.584 and an R-squared value of 0.341, both significant at the 0.01 level in a two-tailed test. This Pearson correlation coefficient of 0.584 indicates a positive linear relationship between online experience and online purchasing intention. The R-squared value of 0.341 shows that approximately 34.1% of the variance in online purchasing intention can be explained by online experience. Consequently, Hypothesis H1 is supported, demonstrating a significant relationship between online experience and online purchasing intention.

Next, Table 9 presents the ANOVA analysis of the relationship between privacy and online purchasing intention.

Table 9: ANOVA Results for the Relationship between Privacy and Online Purchase Intention

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	22.906	1	22.906	70.891	.000 ^b
Residual	49.760	154	.323		
Total	72.667	155			

a. Dependent Variable: AVOPI

b. Predictors: (Constant), AVPC

(Source: Compiled by the Author)

Table 9 presents the ANOVA analysis results, indicating whether there is a statistically significant difference between the means of the variables. The significance value is 0.000 ($p = 0.000$), demonstrating a statistically significant result. The data analyzed using SPSS yielded an R value (correlation) of 0.561 and an R-squared value (coefficient) of 0.315. With significance established at the 0.01 level (2-tailed), the Pearson correlation coefficient of 0.561 indicates a positive linear relationship between online purchase intention and privacy. The R-squared value of 0.315 supports this, highlighting a substantial relationship between the variables. Consequently, hypothesis H2, which posits a significant relationship between privacy and online purchasing intention, is supported by the analysis.

Next, Table 10 presents the ANOVA analysis for the relationship between word of mouth and online purchase intention.

Table 10: ANOVA Results for the Relationship between Word of Mouth and Online Purchase Intention

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	22.253	1	22.253	67.976	.000 ^b
Residual	50.414	154	.327		
Total	72.667	155			

a. Dependent Variable: AVOPI

c. Predictors: (Constant), AVWOM

(Source: Compiled by the Author)

The table number 10 presents the ANOVA analysis results, indicating whether there is a statistically significant difference between the means of the variables. The significance value is 0.000 ($p = .000$), demonstrating that the differences observed are statistically significant. The analysis conducted using SPSS yielded an R value (correlation) of 0.553 and an R-squared value (coefficient of determination) of 0.306. With statistical significance determined at the 0.01 level (2-tailed), the Pearson correlation coefficient of 0.553 indicates a moderate positive linear relationship between online purchase intention and word of mouth. The R-squared value of 0.306 confirms that approximately 30.6% of the variance in online purchase intention can be explained by word of mouth. Thus, hypothesis H3, which posits a significant relationship between word of mouth and online purchasing intention, is supported by the data.

Table 11: ANOVA Results for the Relationship between Information and Online Purchase Intention

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	30.149	1	30.149	109.202	.000 ^b
Residual	42.517	154	.276		
Total	72.667	155			

a. Dependent Variable: AVOPI

b. Predictors (Constant): AVINF

(Source: Compiled by the Author)

The table 11 presented illustrates the results of the ANOVA analysis, which assesses whether there is a statistically significant difference between the means of the variables. The analysis reveals a significance value of 0.000 ($p = .000$), indicating a statistically significant difference between the means at a 0.01 level of significance. The analysis conducted using SPSS

software resulted in an R value (correlation) of 0.644 and an R squared value (coefficient of determination) of 0.415. The significance of the relationship was determined to be at the 0.01 level in a two-tailed test. The Pearson correlation coefficient of 0.644 indicates a strong positive linear relationship between online purchasing intention and information, with the R squared value of 0.415 reflecting the proportion of variance in online purchasing intention explained by information. Consequently, hypothesis H4, which posits a significant relationship between information and online purchasing intention, is supported by the data.

Table 12: ANOVA Results for the Relationship between Online Brand Trust and Online Purchase Intention

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	24.029	1	24.029	76.083	.000 ^b
Residual	48.638	154	.316		
Total	72.667	155			

a. Dependent Variable: AVOPI

b. Predictors: (Constant), AVOBT

(Source: Compiled by the Author)

Table 12 presents the results of the ANOVA analysis, indicating whether there is a statistically significant difference between the means of the variables. The significance reported is 0.000 ($p = .000$), demonstrating a highly significant difference at the 0.01 level. The researcher analyzed the data using SPSS software and found an R value (correlation) of 0.575 and an R squared value (coefficient of determination) of 0.331. This correlation was significant at the 0.01 level (two-tailed). The linear regression analysis indicates a positive linear relationship between online purchase intention and online brand trust. Therefore, hypothesis H9, which posits a significant relationship between online brand trust and online purchasing intention, is supported by the data.

Moderator analysis

In statistical and regression analysis, moderation occurs when the relationship between two variables is influenced by a third variable, known as the moderator. This moderating variable can either be categorical (e.g., gender, ethnicity) or quantitative (e.g., level of reward). The effect of the moderator is represented as an interaction, which affects the direction and/or strength of the relationship between the independent and dependent variables.



In the context of Analysis of Variance (ANOVA), the moderator effect is represented by an interaction term. This term illustrates how the relationship between a focal independent variable and the dependent variable changes under different conditions specified by the moderator. This approach helps in understanding how and under what conditions the primary relationships within the study may vary.

Effect of gender on the relationship between online experience and Online Purchasing Intention:

The R squared values obtained from the analysis are 0.317 for males and 0.373 for females. These figures indicate a positive linear relationship between online experience and online purchase intention for both genders. Specifically, the R squared values suggest that online experience accounts for approximately 31.7% of the variance in online purchase intention among males and 37.3% among females. The analysis indicates that female respondents exhibit a higher level of commitment to online experience, as illustrated by the R squared value. Therefore, hypothesis H1, which posits a significant effect of gender on the relationship between online experience and online purchasing intention, is supported by the data.

Effect of gender on the relationship between privacy and Online Purchasing Intention:

The analysis shows R squared values of 0.212 for male respondents and 0.447 for female respondents, indicating a positive linear relationship between privacy and online purchase intention for both genders. The higher R squared value for females suggests a stronger relationship. Consequently, this supports the hypothesis that gender significantly influences the effect of privacy on online purchasing intention. For the variable of privacy, female respondents exhibit a higher commitment, as indicated by the R squared values of 0.447 for females compared to 0.212 for males. This demonstrates a stronger relationship between privacy and online purchasing intention for female respondents. Therefore, hypothesis H6, which posits that gender significantly affects the relationship between privacy and online purchasing intention, is supported by the findings.

Effect of gender on the relationship between word-of-mouth and Online Purchasing Intention:



The data analysis conducted with SPSS software resulted in R squared values of 0.271 for male respondents and 0.342 for female respondents. These values reflect a positive linear relationship between the variable and online purchasing intention for both genders. The higher R squared value observed for female respondents indicates a stronger relationship between the variable and online purchasing intention among females compared to males. The analysis conducted using SPSS software yielded R squared values of 0.271 for male respondents and 0.342 for female respondents concerning the relationship between word of mouth and online purchasing intention. The higher R squared value for females suggests a stronger positive linear relationship between word of mouth and online purchasing intention among female respondents compared to their male counterparts. Consequently, hypothesis H7, which proposes a significant effect of gender on the relationship between word of mouth and online purchasing intention, is supported by the data.

Effect of gender on the relationship between information and Online Purchasing Intention:

The analysis conducted using SPSS software yielded R squared values of 0.428 for male respondents and 0.392 for female respondents. These values indicate a positive linear relationship between the variable of information and online purchasing intention for both genders. The higher R squared value for males suggests a stronger relationship between information and online purchasing intention among male respondents compared to female respondents. Consequently, hypothesis H8, which posits a significant effect of gender on the relationship between information and online purchasing intention, is supported by the data.

Effect of gender on the relationship between online brand trust and Online Purchasing Intention:

The data analysis performed using SPSS software revealed R squared values of 0.406 for male respondents and 0.280 for female respondents. These values indicate a positive linear relationship between online brand trust and online purchasing intention for both genders. The higher R squared value for males suggests a stronger relationship between online brand trust and online purchasing intention among male respondents compared to female respondents. Consequently, hypothesis H10, which posits a significant effect of gender on the relationship

between online brand trust and online purchasing intention, is supported by the data. The primary aim of this study was to examine the moderating effect of gender on the relationship between online brand trust and online purchasing intention in the clothing category among millennials. The findings provide significant insights into how gender influences online shopping behaviours and the role of various factors in shaping online purchasing intentions.

4.4. Relationship between Online Brand Trust and Online Purchasing Intention

The study confirms a significant positive relationship between online brand trust and purchasing intention, supporting the hypothesis that stronger brand trust increases the likelihood of online purchases (Gefen et al., 2003). A robust brand trust enhances consumer confidence, loyalty, and repeat purchases, critical for e-retailers' sustainability. Among factors influencing trust, the information provided on e-commerce websites has the greatest impact on purchasing intention, highlighting the need for accurate, transparent product details. While privacy, online experience, and word of mouth also affect purchasing intentions, their influence is less pronounced.

Table 13: Summary of Hypothesis Testing Results

Hypothesis	Description	Correlation	R ² Overall	R ² Male	R ² Female	Result	Gender Effect
H1	Online Experience → Online Purchase Intention	0.584**	0.341	0.317	0.373	Supported	Female > Male
H2	Privacy → Online Purchase Intention	0.561**	0.315	0.212	0.447	Supported	Female > Male
H3	Word of Mouth → Online Purchase Intention	0.553**	0.306	0.271	0.342	Supported	Female > Male
H4	Information → Online Purchase Intention	0.644**	0.415	0.428	0.392	Supported	Male > Female
H9	Online Brand Trust →	0.575**	0.331	0.406	0.280	Supported	Male > Female



	Online Purchase Intention						
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4.5. Moderating Effect of Gender

The findings reveal notable gender differences in how various factors influence online purchasing intention, particularly the relationship between online brand trust and purchasing behavior. While all hypothesized relationships were supported for both genders, the strength of these relationships varied significantly. This aligns with research suggesting that men and women differ in their online shopping behaviours and attitudes towards brand trust (Hawkins & Mothersbaugh, 2010).

4.5.1. Gender-based Differences in Online Brand Trust

The analysis reveals a notable gender-based disparity in the strength of the relationship between online brand trust and purchasing intention, with male respondents exhibiting a significantly higher correlation ($R^2 = 0.406$) compared to their female counterparts ($R^2 = 0.280$). This finding diverges from conventional consumer behaviour literature, which often characterises women as more brand-conscious than men. Several interpretations may explain this unexpected pattern. First, male millennials may perceive a greater degree of risk in online clothing purchases and thus place heightened reliance on brand trust as a mechanism for mitigating perceived uncertainties, consistent with risk-reduction theory in e-commerce (Garbarino & Strahilevitz, 2004). Second, trusted brands may function as cognitive heuristics for male shoppers, simplifying the decision-making process by reducing the need for detailed product evaluation. Finally, the stronger correlation may reflect a tendency among male consumers to develop more focused and enduring brand loyalty, demonstrating a deeper commitment to brands they consider trustworthy. These findings underscore the importance of accounting for gender differences in the development of trust-based marketing strategies within digital retail environments.



4.5.2. Contrasting Information Processing Patterns

The study also reveals distinct gender-based patterns in information processing that shape the influence of brand trust on online purchasing intention. Male respondents exhibited a stronger association between information and purchasing intention ($R^2 = 0.428$), as well as between brand trust and purchasing intention ($R^2 = 0.406$). These results suggest that men are more likely to adopt a cognitively oriented decision-making style, prioritising factual content and the perceived credibility of brand reputation. In contrast, female respondents demonstrated stronger relationships with experiential factors ($R^2 = 0.373$), privacy concerns ($R^2 = 0.447$), and word-of-mouth influence ($R^2 = 0.342$). This indicates a more integrative approach that combines rational analysis with social and emotional cues. These findings have important implications for consumer behaviour theory, as they suggest that the psychological mechanisms underpinning brand trust vary meaningfully by gender. For men, brand trust appears to operate primarily as a tool for reducing perceived risk in a rational, information-driven context, whereas for women, it is embedded in a more holistic evaluation process that values emotional assurance, peer validation, and privacy protection (Awad & Ragowsky, 2008). Recognising these divergent processing styles is essential for tailoring trust-building strategies in gender-responsive marketing.

4.6. Implications for E-Retailers

This study yields important practical implications for e-retailers operating in the online clothing sector. To foster higher purchasing intention, it is essential that retailers build online brand trust by employing transparent communication, offering accurate product information, and ensuring robust data privacy protections (Gefen et al., 2003). Beyond general trust-building efforts, the findings emphasise the importance of gender-responsive strategies that account for the differing cognitive and emotional pathways through which trust influences purchasing decisions.

For male consumers, the empirical evidence suggests that trust is more likely to be formed through rational mechanisms. Retailers should therefore prioritise the presentation of detailed and factual product specifications (Kim & Kim, 2004), reinforce brand credibility and



reliability through recognisable visual markers (Hahn & Kim, 2009), and embed visible security assurances and trust symbols that support analytical evaluation (Hoffman & Novak, 2000). Additionally, simplifying and streamlining the purchasing process may appeal to task-oriented shopping behaviours common among male consumers (Li & Zhang, 2002).

In contrast, female consumers appear to engage in a more holistic evaluation of trust, incorporating emotional, social, and experiential dimensions. E-retailers should clearly communicate and reinforce privacy safeguards to alleviate concerns and signal integrity (Kolsaker & Payne, 2002). Platforms should also facilitate peer influence by integrating user review systems and enabling social sharing functionalities (Awad & Ragowsky, 2008). Emotional engagement can be enhanced by curating immersive brand experiences and leveraging sensory design elements that resonate with affective motivations (Park & Stoel, 2005). Moreover, social proof—such as customer testimonials and interactive community elements—can further validate trustworthiness and strengthen consumer-brand relationships (Garbarino & Johnson, 1999).

By adopting gender-specific trust-building strategies, rather than relying solely on generic approaches, e-retailers can more effectively address the underlying mechanisms that drive online purchasing behaviour. This targeted approach may enhance conversion rates, deepen brand loyalty, and create a more personalised and trustworthy online shopping environment (Seock & Bailey, 2008).

5. CONCLUSION

This study examined how gender moderates the relationship between online brand trust and purchasing intention among millennials in the clothing sector. Through a literature review, hypothesis testing, and analysis of data from 156 online shoppers, the research offered key insights into online shopping behaviour and gender differences in this relationship.

5.1. Summary of Findings

This study explored the influence of online brand trust on purchasing intentions, emphasizing gender as a moderating factor. The literature review confirmed that online brand trust is key



to driving purchasing decisions and fostering customer loyalty. Using SPSS for data analysis, the study employed multiple regression to test its hypotheses. Results confirmed all ten hypotheses, demonstrating that all components of online brand trust significantly influence purchasing intentions, with the strongest relationship observed for information ($r = 0.644$, $R^2 = 0.415$) and the composite brand trust measure showing moderate correlation ($r = 0.575$, $R^2 = 0.331$). Gender significantly moderates these relationships, with males showing stronger correlations between overall brand trust and purchasing intention ($R^2 = 0.406$ vs. 0.280), suggesting that trust plays a more critical role in male consumers' online purchasing decisions. Interestingly, females showed stronger correlations for privacy concerns and word-of-mouth influences, aligning with theories of gender differences in risk perception and social influence susceptibility (Rodgers & Harris, 2003; Van Slyke et al., 2002).

5.2. Implications

The findings suggest that e-retailers in the clothing sector should prioritize building strong online brand trust to boost purchasing intentions and customer loyalty. Key strategies include providing accurate information, ensuring privacy, and promoting positive word-of-mouth. The empirical findings indicate that while building overall brand trust is essential, e-retailers should implement gender-differentiated approaches to maximize effectiveness. This contradicts the "one-size-fits-all" approach to trust-building that dominates much of e-commerce practice. For male consumers, emphasizing information and brand reliability is paramount, whereas for female consumers, addressing privacy concerns and facilitating social validation through reviews and recommendations will yield better results (Awad & Ragowsky, 2008; Kolsaker & Payne, 2002). This nuanced approach acknowledges the different cognitive and social processes that underpin trust formation and purchasing decisions across genders.

5.3. Limitations and Further Research Opportunities

This study, while insightful, has limitations due to its focus on the Western Province of Sri Lanka and millennials, limiting the generalizability of findings. Future research should



expand to other regions and age groups and examine additional factors like website usability and socio-economic variables.

Additionally, while this study established that gender moderates the relationship between brand trust and purchasing intention, the underlying psychological mechanisms remain theoretical. Future research should employ mixed-methods approaches, incorporating qualitative components to explore the cognitive processes behind these gender differences (Fishbein & Ajzen, 1975). Furthermore, the relatively stronger effect of information for males and privacy/word-of-mouth for females suggests that the trust formation process may be fundamentally different between genders, warranting investigation through structural equation modeling to test alternative causal pathways (Hair et al., 2010).

Longitudinal studies could also examine how brand trust evolves differently across genders throughout the customer journey, providing insights into gender-specific trust development processes. Finally, experimental studies manipulating specific trust elements could help establish causality and determine which trust-building interventions are most effective for each gender segment (Gefen et al., 2003).

Despite these limitations, the study reaffirms the importance of online brand trust, highlighting gender-specific differences and offering practical strategies for e-retailers to enhance customer engagement and drive sale.

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