



Determinants of Online Apparel Purchase Intention in an Emerging Economy: An Empirical Study of University Students in Vietnam

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Abstract

This study identifies the key determinants of online apparel purchase intention among university students in Vietnam’s rapidly growing e-commerce market. Based on a quantitative survey of 142 students, data was analyzed using multiple regression. The findings reveal that Trust is the most powerful predictor, followed by Influencer Endorsement and Fashion Involvement. In contrast, traditional drivers like Subjective Norm and Perceived Usefulness were non-significant. The results underscore the practical necessity for online retailers to build a trustworthy ecosystem and engage in strategic influencer collaborations. Theoretically, this study contributes to consumer behavior literature by highlighting the evolving nature of social influence for Gen Z and the contextual limitations of established technology acceptance models.

Keywords: Consumer behavior, E-commerce, Fashion apparel, Purchase intention, Vietnam.

1. Introduction

The proliferation of the internet and digital technology has fundamentally reshaped global commerce and consumer lifestyles, shifting daily activities and purchasing habits into the digital realm (Kian et al., 2018). This digital transformation has catalyzed the exponential growth of electronic commerce (e-commerce), creating a new paradigm for how consumers interact with brands and purchase goods and services. Within this burgeoning digital marketplace, the fashion apparel sector has emerged as one of the most dynamic and competitive segments. The global shift towards online shopping, defined as the process of purchasing from merchants who sell over the internet (Mastercard Worldwide Insights, 2008, as cited in the thesis), is particularly pronounced in emerging economies, which are characterized by high internet penetration rates and a growing cohort of digitally-native young consumers.

Vietnam serves as a compelling case of such an emerging market, with its e-commerce landscape witnessing rapid expansion. University students represent a critical demographic within this group, as they are often early adopters of new technologies and trends, making them a primary target market for online apparel retailers. However, the promising potential of this market is coupled with intense competition, where success is not guaranteed. To thrive, online businesses must develop a nuanced understanding of the specific factors that drive the purchase intentions of this key demographic, moving beyond traditional retail frameworks to address the complexities of the online environment (Haubl & Trifts, 2000).

While a considerable body of literature has explored the determinants of online purchase intention, findings vary across different contexts and consumer groups. International studies have identified factors such as transaction costs, site design (Kim & Kim, 2004), and attitudes toward second-hand apparel (Edwards & Eriksson, 2014). Research within the Vietnamese context has also investigated online shopping drivers, often extending established behavioral theories (Hà Ngọc Thắng & Nguyễn Thành Đột, 2016) and exploring the rise of social commerce platforms for fashion products (Trịnh et al., 2021). Despite these contributions, a research gap persists. Many studies treat students as a monolithic group or focus broadly on urban youth. There is a need for a more granular investigation into the specific drivers influencing a large, well-defined student population, considering the unique interplay of contemporary factors, such as social media influencers (Chun et al., 2018), alongside established theoretical constructs. This study addresses this gap by focusing specifically on students within Vietnam National University, Hanoi (VNU), one of the country's premier educational systems, to provide targeted and actionable insights.

Therefore, the primary objective of this research is to identify and empirically assess the key factors influencing the online apparel purchase intention of university students in Vietnam. The study seeks to answer the following research questions: 1) What are the primary factors that affect the online apparel purchase intention of university students? 2) To what extent does each factor influence this intention? To achieve these objectives, this paper develops and tests a conceptual model integrating six key determinants—trust, product design, subjective norm, influencer endorsement, perceived usefulness, and fashion involvement—which are derived from foundational behavioral theories such as the Theory of Planned Behavior (Ajzen, 1991) and the Technology Acceptance Model

(Davis, 1989). The findings are expected to contribute to both academic theory and managerial practice by offering a deeper understanding of young consumer behavior in the digital fashion market of an emerging economy.

The remainder of this paper is structured as follows. The next section reviews the relevant literature and develops the research hypotheses. Section 3 details the research methodology, followed by the presentation of the analytical results in Section 4. Finally, Section 5 discusses the findings, highlights the study's theoretical and practical implications, and suggests avenues for future research.

2. Literature Review and Hypothesis Development

This section reviews the theoretical foundations underpinning consumer behavior in an online context and develops the hypotheses for the empirical investigation. The proposed research model is built upon established theories, including the Theory of Reasoned Action (TRA), the Theory of Planned Behavior (TPB), and the Technology Acceptance Model (TAM), which are adapted and extended to fit the specific context of online apparel shopping among university students.

2.1. Theoretical Framework

Consumer purchase intention has been extensively studied through various theoretical lenses. The Theory of Reasoned Action (TRA) posits that an individual's behavioral intention is the primary determinant of their actual behavior, and this intention is shaped by two key factors: their attitude toward the behavior and the subjective norm (Ajzen & Fishbein, 1975, as cited in the thesis). Recognizing that some behaviors are not entirely under volitional control, Ajzen (1991) extended TRA to formulate the Theory of Planned Behavior (TPB), which incorporates a third determinant: perceived behavioral control. This construct refers to an individual's perception of the ease or difficulty of performing the behavior in question (Ajzen, 1991).

In the domain of technology adoption, the Technology Acceptance Model (TAM), introduced by Davis (1989), has become a seminal framework. Derived from TRA, TAM suggests that a user's intention to use a technology is determined primarily by two beliefs: perceived usefulness (the degree to which a person believes that using a particular system would enhance their job performance) and perceived ease of use (the degree to which a person believes that using a particular system would be free of effort) (Davis, 1989). These foundational models provide a robust theoretical basis for understanding the cognitive processes that precede online purchasing decisions.

2.2. Hypothesis Development

Building on this theoretical background and insights from previous empirical studies, this research proposes six hypotheses concerning the determinants of online apparel purchase intention.

Trust: In the impersonal environment of e-commerce, trust is a critical antecedent to exchange (Reichheld & Schefter, 2000, as cited in the thesis). It is defined as a party's confidence that the other party will not act opportunistically (Madhok, 1995). For online consumers, trust mitigates perceived risks associated with data privacy, payment security, and product quality assurance. When consumers believe that an online vendor is reliable and will provide honest information, their intention to transact increases significantly. Prior research has consistently highlighted trust as a cornerstone of successful online retailing (Chun et al., 2018). Therefore, we hypothesize:

H₁: Trust has a positive and significant effect on the online apparel purchase intention of university students.

Product Design: Product design encompasses the features related to a product's form, functionality, and aesthetic appeal. In the fashion industry, design is a powerful tool for creating a competitive advantage and communicating brand value (Chen & Lin, 2018, as cited in the thesis). An attractive and unique design can capture consumer attention and stimulate purchase desire (Lundin, 2018, as cited in the thesis). For young consumers, fashion products are often an expression of personal style and identity, making distinctive designs a key consideration in their purchasing decisions. Research by Priyarat Phuyen (2021) supports the notion that visually appealing designs are a strong motivator for purchasing apparel online. Accordingly, we propose:

H₂: Product design has a positive and significant effect on the online apparel purchase intention of university students.

Subjective Norm: Subjective norm, a core component of TRA and TPB, refers to the perceived social pressure to perform or not to perform a behavior (Ajzen, 1991). It is shaped by the beliefs of significant referents, such as family, friends, and peers, and the individual's motivation to comply with these referents (Ajzen, 2002). In the context of online shopping, the opinions and behaviors of one's social circle can strongly influence purchasing decisions, particularly for students who are often influenced by peer trends and recommendations. This social influence is a critical driver in the adoption of online shopping services (Diệp & Dàm, 2021). Thus, we hypothesize:

H₃: Subjective norm has a positive and significant effect on the online apparel purchase intention of university students.

Influencer Endorsement: In the contemporary digital landscape, social media influencers have become powerful opinion leaders. They are defined as prominent users who can shape the perceptions and behaviors of their followers through their online presence (Zhang et al., 2018, as cited in the thesis). Influencer endorsements act as a modern form of word-of-mouth marketing, lending credibility and desirability to products. For fashion items, seeing an admired influencer wear or recommend a product can inspire followers and directly impact their purchase intentions. This effect is particularly potent among young consumers who actively follow influencers on platforms like Instagram (Priyarat Phuyen, 2021). Therefore, it is hypothesized that:

H₄: Influencer endorsement has a positive and significant effect on the online apparel purchase intention of university students.

Perceived Usefulness: Drawing from TAM, perceived usefulness is the degree to which an individual believes that using a system will enhance their performance (Davis, 1989). In the context of online shopping, this translates to the benefits a consumer gains, such as saving time and money, accessing a wider variety of products, and the convenience of shopping from anywhere at any time. When students perceive that online channels offer a more efficient and beneficial way to purchase apparel compared to traditional stores, their intention to use these channels will be higher. The convenience and efficiency of online platforms are consistently cited as key drivers of online shopping behavior (Ramayah & Ignatius, 2005, as cited in the thesis). We therefore propose:

H₅. Perceived usefulness has a positive and significant effect on the online apparel purchase intention of university students.

Fashion Involvement: Fashion involvement refers to an individual's perceived relevance of and interest in fashion (O'Cass, 2004). Highly involved consumers actively seek information about new trends, enjoy shopping for clothes, and view fashion as an important part of their self-expression (Napompech, 2014, as cited in the thesis). These individuals are more likely to be aware of online fashion offerings and more receptive to engaging with online retailers. Research has shown that consumers with a high level of fashion involvement are more inclined to purchase apparel through remote channels (Goldsmith & Flynn, 2005, as cited in the thesis). Consequently, we hypothesize:

H₆. Fashion involvement has a positive and significant effect on the online apparel purchase intention of university students.

2.3. Conceptual Model

Based on the theoretical discussion and the developed hypotheses, a conceptual model is proposed to illustrate the relationships between the independent variables (Trust, Product Design, Subjective Norm, Influencer Endorsement, Perceived Usefulness, and Fashion Involvement) and the dependent variable (Online Apparel Purchase Intention). This model, depicted in Figure 1, serves as the structural framework for the empirical analysis in this study.

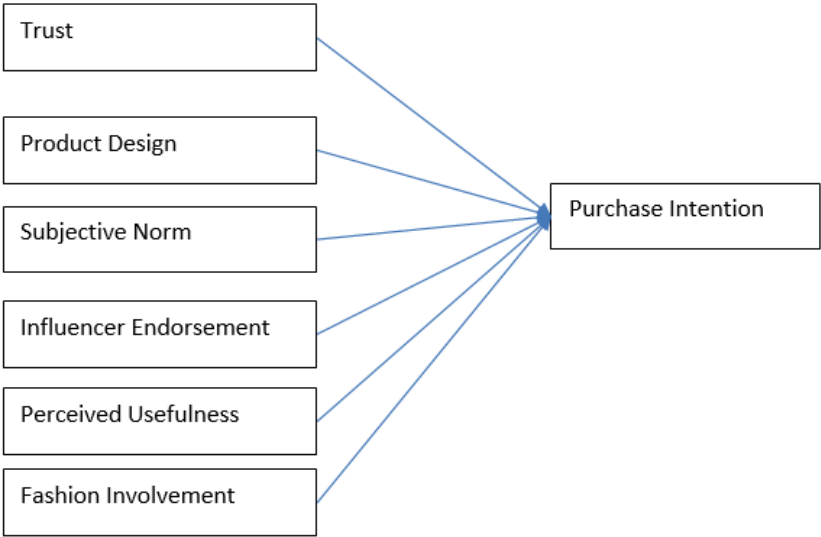


Figure 1. The Proposed Research Model.

3. Methodology

3.1. Research Design

To achieve the research objectives, a quantitative approach using a cross-sectional survey design was adopted. This design is appropriate for examining the relationships between a set of independent variables and a dependent variable at a single point in time. The study empirically tests the proposed conceptual model and hypotheses by collecting primary data from the target population.

3.2. Sampling and Data Collection

The target population for this study consisted of students currently enrolled at various schools and colleges within Vietnam National University, Hanoi (VNU). A convenience sampling method was employed due to its efficiency in accessing a large and geographically dispersed student body. An online questionnaire, created using Google Forms, was distributed to students through various digital channels. The use of an online survey was deemed suitable for its convenience and ease of access for the digitally-proficient target demographic.

Following the recommendation of Hair et al. (2014) that a sample size of at least 100 is preferable for factor analysis, a total of 142 valid responses were collected and used for the final data analysis after discarding incomplete or invalid submissions. Data collection was conducted between January 2024 and April 2024.

3.3. Measurement Instrument

The survey instrument was structured into three main parts: an introduction explaining the research purpose and ensuring confidentiality, a section for demographic information, and the main section containing the measurement items for the research constructs. All measurement items for the latent variables were adapted from established literature to ensure content validity and were measured on a five-point Likert scale, ranging from (1) “Strongly Disagree” to (5) “Strongly Agree”. The scales are detailed as follows:

Trust (TRU): Three items were adapted from Chun et al. (2018) to measure students' belief in the reliability and security of online apparel vendors.

Product Design (PD): Four items were adapted from Priyarat Phuyen (2021) to assess the importance of aesthetic appeal, uniqueness, and style relevance in clothing products.

Subjective Norm (SN): Four items were adapted from Diệp and Đàm (2021) to gauge the influence of social referents such as family, friends, and media on the student’s online shopping decisions.

Influencer Endorsement (IE): Four items were adapted from Priyarat Phuyen (2021) to measure the impact of endorsements and recommendations from social media influencers on purchase intention.

Perceived Usefulness (PU): Five items were adapted from Diệp and Đàm (2021) to evaluate the perceived benefits of online apparel shopping, such as convenience, time savings, and wider selection.

Fashion Involvement (FI): Five items were adapted from O'Cass (2004) and Bluschke (2011) to measure the degree of a student's interest and personal relevance in fashion trends and clothing styles.

Purchase Intention (PIN): Three items were developed by the author to directly measure the likelihood of students purchasing apparel online in the future.

3.4. Data Analysis Procedure

The collected data was analyzed using IBM SPSS Statistics. The analysis was conducted in several stages. First, descriptive statistics were used to summarize the demographic profile of the respondents. Second, the reliability of the measurement scales was assessed using Cronbach's Alpha. A scale was considered reliable if the Cronbach's Alpha coefficient was above 0.6 and the corrected item-total correlation for each item was above 0.3. Third, Exploratory Factor Analysis (EFA) was performed to examine the construct validity of the measurement scales. The criteria for a robust factor structure included a Kaiser-Meyer-Olkin (KMO) value greater than 0.5, a significant Bartlett's Test of Sphericity ($p < 0.05$), Eigenvalues greater than 1, a total variance explained exceeding 50%, and factor loadings for each item above 0.5. Fourth, Pearson correlation analysis was conducted to assess the direction and strength of the linear relationships between the variables. Finally, multiple linear regression analysis was employed to test the proposed hypotheses and determine the extent to which the independent variables could predict the dependent variable, online apparel purchase intention.

The regression model took the form:

$$PIN = \beta_0 + \beta_1(TRY) + \beta_2(PD) + \beta_3(SN) + \beta_4(IE) + \beta_5(PU) + \beta_6(FI) + \epsilon_i$$

4. Results

4.1. Sample Profile

The final sample consisted of 142 university students from Vietnam National University, Hanoi. The demographic characteristics of the respondents are summarized in Table 1. The sample was composed of 56.3% male and 43.7% female students. The majority of participants were senior students, with fourth-year students accounting for 42.3% and third-year students for 24.6% of the sample. In terms of income, 37.3% of students reported having no personal income, while 30.3% had an income of less than 5 million VND per month. The largest group of respondents came from the VNU University of Economics and Business (28.2%).

Table 1. Demographic Profile of Respondents (N=142).

Characteristic	Category	Frequency (n)	Percentage (%)
Gender	Male	80	56.3
	Female	62	43.7
Year of Study	First Year	17	12
	Second Year	30	21.1
	Third Year	35	24.6
	Fourth Year	60	42.3
Monthly Income	No income	53	37.3
	Under 5 million VND	43	30.3
	5 to 10 million VND	31	21.8
	Over 10 million VND	15	10.6
University/School	University of Economics and Business	40	28.2
	School of Law	17	12
	University of Languages & Int'l Studies	15	10.6
	University of Social Sciences & Humanities	14	9.9
	Others	56	39.3

4.2. Measurement Model Assessment

Prior to hypothesis testing, the reliability and validity of the measurement scales were evaluated.

Reliability Analysis: The internal consistency of each construct was assessed using Cronbach's Alpha. The results, presented in Table 2, show that all constructs exceeded the recommended threshold of 0.6. Cronbach's Alpha values ranged from 0.665 for Subjective Norm (SN) to 0.888 for Perceived Usefulness (PU), confirming the high reliability of the measurement scales.

Table 2. Reliability Analysis of Measurement Scales

Construct	Number of Items	Cronbach's Alpha
Trust (TRY)	3	0.721
Product Design (PD)	4	0.738
Subjective Norm (SN)	4	0.665
Influencer Endorsement (IE)	4	0.701
Perceived Usefulness (PU)	5	0.888
Fashion Involvement (FI)	5	0.805
Purchase Intention (PIN)	3	0.884

Construct Validity. Exploratory Factor Analysis (EFA) with Varimax rotation was conducted to assess construct validity. The initial analysis revealed that two items related to Fashion Involvement (FI) and Subjective Norm (SN) did not load cleanly onto their intended factors. After removing these two items, a second EFA was performed on the remaining 23 items. The results of the final EFA were satisfactory: the Kaiser-Meyer-Olkin (KMO) measure was 0.752, exceeding the recommended value of 0.5, and Bartlett's Test of Sphericity was significant ($p < 0.001$). The analysis extracted six distinct factors with Eigenvalues greater than 1, which

collectively explained 65.177% of the total variance. All remaining items exhibited strong factor loadings (> 0.5) on their respective constructs with no significant cross-loadings, thus confirming convergent and discriminant validity.

4.3. Correlation Analysis

Pearson correlation analysis was conducted to examine the relationships between the study variables. The results indicated that Trust (TRU), Influencer Endorsement (IE), Product Design (PD), and Fashion Involvement (FI) were all significantly and positively correlated with Purchase Intention (PIN) ($p < .001$ for all). However, Subjective Norm (SN) and Perceived Usefulness (PU) did not show a statistically significant linear relationship with the dependent variable. All correlation coefficients between independent variables were below the 0.7 threshold, suggesting that multicollinearity was not a major concern.

4.4. Hypothesis Testing

Multiple linear regression was performed to test the proposed hypotheses. The results are summarized in Table 3. The overall model was statistically significant ($F(6, 135) = 65.656, p < .001$) and explained a substantial portion of the variance in the dependent variable, with an Adjusted R^2 of 0.733. This indicates that the six independent variables collectively account for 73.3% of the variation in online apparel purchase intention. The Durbin-Watson statistic of 1.950 and Variance Inflation Factor (VIF) values all below 2 confirmed the absence of autocorrelation and multicollinearity issues.

The standardized beta coefficients (β) revealed that:

- Trust (TRU) had the strongest positive and significant effect on Purchase Intention (PIN) ($\beta = 0.433, p < .001$), supporting H1.
- Influencer Endorsement (IE) had a strong positive and significant effect on Purchase Intention (PIN) ($\beta = 0.363, p < .001$), supporting H4.
- Fashion Involvement (FI) had a positive and significant effect on Purchase Intention (PIN) ($\beta = 0.286, p < .001$), supporting H6.
- Product Design (PD) also had a positive and significant effect on Purchase Intention (PIN) ($\beta = 0.136, p = .009$), supporting H2.
- Subjective Norm (SN) ($p = .131$) and Perceived Usefulness (PU) ($p = .075$) were found to have no statistically significant effect on Purchase Intention (PIN). Therefore, H3 and H5 were not supported.

Table 3. Results of Multiple Regression Analysis for Purchase Intention.

Variable	Hypothesis	Std. Beta (β)	t-value	Sig. (p)	VIF	Result
(Constant)			3.011	0.003		
Trust (TRU)	H1	0.433	7.452	0	1.298	Supported
Product Design (PD)	H2	0.136	2.639	0.009	1.399	Supported
Subjective Norm (SN)	H3	0.078	1.518	0.131	1.392	Not Supported
Influencer Endorsement (IE)	H4	0.363	6.183	0	1.264	Supported
Perceived Usefulness (PU)	H5	-0.087	-1.792	0.075	1.245	Not Supported
Fashion Involvement (FI)	H6	0.286	5.021	0	1.376	Supported
Model Summary						
$R^2 = 0.745$						
Adjusted $R^2 = 0.733$						
F-statistic = 65.656						
Durbin-Watson = 1.950						

5. Discussion

The results of the multiple regression analysis reveal a nuanced landscape of factors influencing students' online apparel purchase intentions. Four out of the six proposed hypotheses were supported, with Trust (TRU), Influencer Endorsement (IE), Fashion Involvement (FI), and Product Design (PD) emerging as significant predictors. Notably, Subjective Norm (SN) and Perceived Usefulness (PU) did not have a significant impact.

The most compelling finding of this study is the paramount importance of Trust (TRU), which emerged as the strongest determinant of purchase intention ($\beta = 0.433$). This aligns with a vast body of e-commerce literature emphasizing that trust is a cornerstone of online transactions, serving to mitigate the perceived risks of fraud, data insecurity, and product misrepresentation (Chun et al., 2018). In an emerging market like Vietnam, where the e-commerce infrastructure is still maturing and consumer protection mechanisms are developing, this uncertainty is amplified. For students, who often have limited financial resources, the assurance that a vendor is reliable, provides accurate product information, and protects personal data is not just a preference but a prerequisite for engaging in online purchases.

The second most influential factor was Influencer Endorsement (IE) ($\beta = 0.363$). This highlights a significant shift in marketing influence towards social commerce and digital opinion leaders. For the Gen Z demographic, social media influencers are not merely advertisers; they are trusted tastemakers and relatable figures who create parasocial relationships with their followers. Their endorsements function as powerful social proof, often perceived as more authentic and persuasive than traditional corporate advertising. This finding is consistent with recent research showing that influencers can significantly shape consumer attitudes and purchase decisions in the fashion industry (Priyarat Phuyen, 2021), suggesting that for young consumers, the "who" recommends a product can be as important as the product itself.

Fashion Involvement (FI) also proved to be a significant positive predictor ($\beta = 0.286$). This is an intuitive yet important finding, indicating that students with a higher intrinsic interest in fashion are naturally more inclined to

shop for apparel online. These individuals actively follow trends, view clothing as a means of self-expression, and are more engaged with fashion-related content online (O'Cass, 2004). Consequently, they are a more receptive audience for online retailers. While Product Design (PD) was also found to be a statistically significant factor ($\beta = 0.136$), its impact was considerably weaker than relational and social factors like trust and influencer endorsements. This may suggest that while good design is a necessary attribute, it might be becoming a baseline expectation rather than a primary driver of the intention to purchase online.

Perhaps the most insightful findings are the factors that were not significant. The lack of a significant relationship for Subjective Norm (SN) is particularly noteworthy. While classic behavioral theories like the TPB emphasize the role of social pressure from family and friends (Ajzen, 1991), this study's result suggests its influence may be waning for this demographic's online fashion choices. This aligns with some prior research in the Vietnamese context (Hà Ngọc Thắng & Nguyễn Thành Độ, 2016) and indicates that the broad, ambient pressure of one's immediate social circle may be superseded by the more direct, curated, and specialized influence of chosen online personalities (influencers).

Similarly, the non-significance of Perceived Usefulness (PU) offers a critical insight into the mindset of digitally-native consumers. For a generation that has grown up with the convenience of the internet, the utility of online shopping—such as saving time and effort—is no longer a novel benefit but a fundamental expectation. This convenience has become a "hygiene factor"; its absence would be a deterrent, but its presence is not a compelling motivator to purchase. This implies that students' decisions are driven less by the functional benefits of the channel and more by higher-order factors like trust in the vendor and social validation from trusted sources.

6. Conclusion and Implications

This study set out to identify the key determinants of online apparel purchase intention among university students in Vietnam, a significant and growing consumer demographic in a vibrant emerging economy. Through an empirical analysis of 142 students, the research developed and tested a model integrating six factors. The findings reveal that Trust (TRU) is the most powerful predictor of students' intention to purchase clothing online, followed by Influencer Endorsement (IE) and Fashion Involvement (FI). Product Design (PD) was also found to be a significant, albeit weaker, driver. Crucially, the study found that traditional behavioral drivers such as Subjective Norm (SN) and Perceived Usefulness (PU) did not have a statistically significant influence on this demographic's purchase intention. This research provides a clear and updated understanding of the complex motivations behind the online shopping behavior of young Vietnamese consumers.

This study offers several contributions to the existing literature on e-commerce and consumer behavior. Theoretically, it reaffirms the central role of trust in online transaction models, particularly within the high-uncertainty context of an emerging market. It also extends behavioral theories by demonstrating that for the Gen Z cohort, the modern construct of influencer endorsement can be a more potent form of social influence than the traditional concept of subjective norm, suggesting a shift from broad peer pressure to specialized, parasocial influence. Finally, the non-significance of perceived usefulness challenges the universal applicability of core TAM tenets in contexts where digital convenience has become a baseline expectation, prompting a need to explore higher-order value drivers for digitally-native populations.

From a managerial perspective, the findings yield several actionable recommendations for online apparel retailers. First and foremost, businesses must prioritize trust-building by investing in a transparent and reliable ecosystem. This involves providing high-resolution product visuals, detailed descriptions, clear customer-friendly return policies, and leveraging social proof through authentic customer reviews. Furthermore, retailers should collaborate strategically with social media influencers, moving beyond follower counts to select personalities whose brand and style align authentically with the store's identity to foster genuine recommendations. To engage students with high fashion involvement, businesses should also transition from being mere sellers to becoming style resources. Creating value-added content, such as trend reports, styling guides, and interactive online communities, can build a loyal following and establish the brand as a fashion authority.

The authors acknowledge several limitations in this study that open avenues for future inquiry. The use of a convenience sample drawn primarily from a single university system (VNU, Hanoi) limits the generalizability of the findings to the broader population of Vietnamese youth. Additionally, the cross-sectional nature of the research captures a snapshot in time and does not account for how consumer intentions may evolve. Future research could advance this topic by replicating the study with a larger, more geographically and demographically diverse sample to enhance its external validity. A longitudinal study could also provide valuable insights into how the influence of these factors changes over time. Finally, complementing this quantitative study with qualitative methods, such as in-depth interviews, could offer a deeper understanding of the "why" behind these behaviors, particularly regarding the nuanced roles of trust and social influence in the digital age.

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