Buy My Trust, Before I Buy Your Food – Consumers' Insights for Online Food Delivery Platforms During the COVID -19 Pandemic

Aaliyah Siddiqui[1]
Mujahid Siddiqui[2]

Abstract

Purpose : This study aimed to find the factors that affected the usage of OFD platforms during the emergent situation of the COVID-19 pandemic.

Design/Methodology/Approach : The extended valence framework and UTUAT2 model were integrated to develop a parsimonious model comprising trust, perceived risk, performance expectancy, habit, and buying intention. The model was tested by employing structural equation modeling with a sample of 362 respondents from India.

Findings : The relationship between trust and buying intention was found to be the strongest amongst all factors. All modeled predictors of trust were found to impact trust significantly, while perceived risk was found to have an inverse relation with trust.

Research Limitations/Implications : The constructs presented in the model successfully explained the factors that impacted OFD platforms during the COVID-19 pandemic. The understanding of consumers' responses developed in the study is a useful addition to the literature.

Practical Implications : The study provides direction to promoters and marketers of OFD platforms to identify specific factors that can help boost the buyers' intention to purchase during emergency situations.

Originality/Value : The integration of two theoretical models: the extended valence framework and UTUAT2 is unique in the context of OFD platforms. The COVID-19 situation and circumstances therein provide a unique research situation for an improved understanding on the subject.

Keywords : **online food delivery platforms, trust, buying intention, UTAUT2, extended valence framework, COVID-19 pandemic**

Paper Submission Date : April 10, 2021 ; Paper sent back for Revision : July 8, 2021 ; Paper Acceptance Date : September 5, 2021 ; Paper Published Online : December 15, 2021

Consumers across the world experienced an unprecedented situation due to the outbreak of the COVID-19 pandemic. Restraints marked this period by the Indian government to contain the spread of the virus by enforcing lockdown in the country beginning March 25, 2020 (Hebbar, 2020). While in India, millions of

[1] *Assistant Professor (Corresponding Author),* Symbiosis Centre for Management Studies (SCMS), Nagpur, Wathoda / Bhandewadi, Nagpur - 440 008, Maharashtra. (Email : write2aaliyah@gmail.com)
ORCID iD : https://orcid.org/0000-0003-0703-3705
[2] *Associate Professor,* Dr. Ambedkar Institute of Management Studies and Research, Deekshabhoomi, Nagpur - 440 010, Maharashtra. (Email : mjsiddiqui@gmail.com) ; ORCID iD : https://orcid.org/0000-0002-1881-7938

DOI : https://doi.org/10.17010/ijom/2021/v51/i12/167218

migrant laborers, who were rendered jobless, walked for miles to reach their homes (Biswas, 2020); many more had to stay stranded in other cities, away from home. Ensuring a steady supply of food and grocery remained a significant challenge right through the COVID-19 pandemic. The pandemic created large-scale disruptions in food supplies, predominantly in developing countries like India (Reardon, et al., 2020). Increased dependency on online food supplies during the COVID-19 pandemic saw a spurt in the usage of online food delivery apps in India (Keelery, 2020). Thus, indicating the dependence of consumers on online food delivery (OFD) platforms during the pandemic. Factors that created uncertainty during the COVID-19 pandemic period included perceptions of threat, consumer benefits, and product supplies (Mehrolia, et al., 2021).

The OFD market in India is the third-largest in the world and second only to the US and China, which makes it crucial to understand the transformation and effects of the pandemic in the Indian market. The Indian OFD consumers more than doubled their online purchases during the COVID-19 pandemic (Lal, 2020). Although the OFD platforms offer similar user interfaces and order fulfillment processes as other online retail platforms (Chakraborty, 2019), yet these differ from the usual retail platforms (Gunden et al., 2020).

The present study aims to bring novel insights into understanding consumers' changing reliance on factors, which hitherto have remained unexplored. This study fills the following three identified gaps in extant literature. Firstly, the current literature lacks related research contributions in the OFD context. Secondly, the COVID-19 pandemic is a unique event that presents distinctive challenges that need to be assessed for creating a suitable response. This research captures dimensions that have not been studied in the current situation. Thirdly, combining the unified theory of acceptance and use of technology (UTAUT2) and extended valence framework (EVF) presents a distinct model to study the present context.

Our research seeks an answer to the following research questions.

- **RQ1.** Do performance expectancy, habit, and perceived risk influence trust in the context of OFD platforms?
- **RQ2.** Can trust help in building buying intentions on OFD platforms?

To examine these questions, we test the proposed model using structural equation modeling.

Theoretical Foundation of the Study

This study is grounded on two well-established theories, EVF and the UTAUT2 (Venkatesh et al., 2012). The use of EVF is due to its extensive usage in explaining the consumers' buying intention in the e-commerce context (Lee et al., 2018). The inclusion of trust by Kim et al. (2009) makes EVF particularly relevant to this study considering the COVID-19 pandemic. The buyer's trust significantly influences the consumers' purchase intention (Panigrahi et al., 2018). Thakur et al. (2017) established that the relationship between trust and perceived risk was recursive in nature. We thus include two important constructs of trust and perceived risk from the EVF in our study as they can explain consumers' buying behavior in the context of the pandemic. This research adopts the extended UTAUT2 model, which explains the adoption of mobile-based technologies (Venkatesh et al., 2012). It has been established that the UTAUT2 model possesses robust predictive capability in technology usage (Morosan & DeFranco, 2016). Multiple studies (Alalwan, 2020 ; Gunden et al., 2020 ; Izzati, 2020) have used UTUAT2 in the food delivery context. Recent research suggests that combining the UTUAT2 model with other theoretical models can improve the explanatory power of this theory (Venkatesh et al., 2016). Hence, a combination of two theories of EVF and UTUAT2 is adopted for this study. This study is principally modeled on the foundation by Gunden et al. (2020) and retains two independent variables – performance expectancy (PE) and habit (HT) from the UTUAT2 model.

Review of Literature and Hypothesis Formulation

Perceived Risk (PR) and Trust (TR)

Past studies of technology acceptance of online businesses established that perceived risk and trust are good indicators for explaining technology adoption by consumers (Featherman & Pavlou, 2003). Some studies (Park et al., 2019; Thakur et al., 2017) also measured the impact of perceived risk and trust by using the technology acceptance model and radio frequency identification (Thiesse, 2007) in the context of e-commerce. Trust was found to negatively influence perceived risk, which, in turn, impacted behavior intention (Thakur et al., 2017).

Trust was also found to be a valid variable in the UTAUT2 model, which reflects consumers' perceived safety against risk (Shao et al., 2019). Furthermore, perceived risk played a mediating role between behavioral intention and trust (McLeod et al., 2008). Thus, we propose the hypothesis as:

↳ **H1 :** PR has a significant impact on TR.

Performance Expectancy (PE) and Trust (TR)

Perceived usefulness was the original construct in the technology acceptance model (Davis, 1989), which was adopted (Venkatesh et al., 2003) and conceived as performance expectancy. PE has been established as a strong predictor of usage of OFD platforms (Gunden et al., 2020). The OFD platforms can help optimize ordering tasks for customers in various ways (Quevedo-Silva et al., 2016). The contribution of trust has resulted in a massive rise in the usage of OFD platforms (Chi, 2020). One interesting aspect of trust is that it cannot be examined simply being a relation, as trust can become complex due to the involvement of technology (Keymolen, 2013). It is also indicated that initial trust impacts PE, and these jointly enable the usage of technology (Zhou, 2014). Trust is an enabling agent in online purchases as it plays a moderating role in performance expectancy (Chahal & Rani, 2017; Sanzo et al., 2012). This guides us to frame our next hypothesis as :

↳ **H2 :** PE has a significant impact on TR.

Habit (HT) and Trust (TR)

Habit is the last construct added to the UTAUT2 model (Venkatesh et al., 2012). An individual's past and future actions and behaviors are reflected in habit (Kim & Malhotra, 2005). Past research has established that habit causes repetitive behaviors (Rao & Rao, 2019). Habits are considered to be vital in shaping an individual's behavior in the e-commerce environment (Liao et al., 2011). The OFD platforms also play a role in building habits by guiding through a linear process of ordering online, resulting in the formation of habits (Correa et al., 2019). There has been a phenomenal increase in the usage of OFD in recent years (Alalwan, 2020). The satisfaction derived from a service makes it easier for the consumer to trust the service provider and replicate identical behavior in the future (Aarts et al., 1998), thus forming the habit. This phenomenon indicates the relationship between trust and habit. With continued usage of online platforms, users can gain familiarity with sellers (Gefen, 2003). This can lead to a more predictive outcome of the transactions and generate trust in OFD platforms. The stated argument provides direction to the next hypothesis:

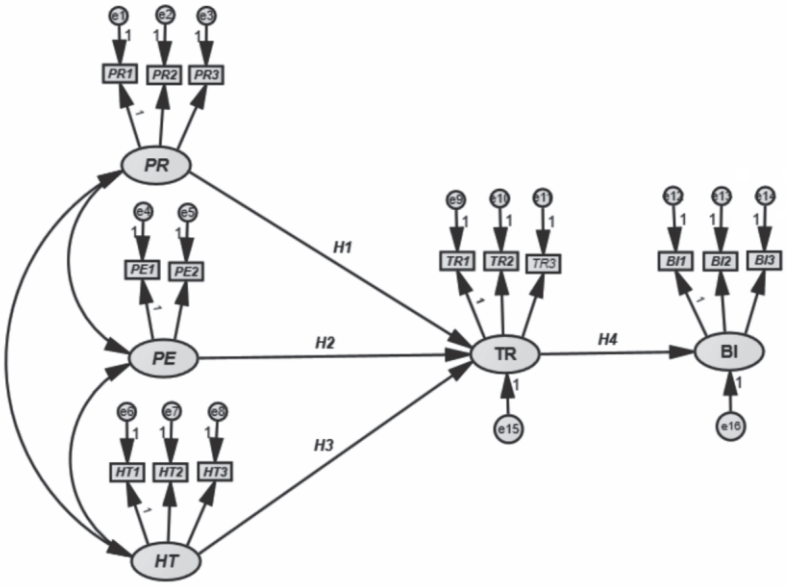
↳ **H3 :** HT has a significant impact on TR.

Trust (TR) and Buying Intention (BI)

Trust as an influencing factor towards the buying intention has been well-established in past studies in different contexts. Consumers' online buying intention is believed to become weaker due to a lack of trust (Maadi et al., 2016). Additionally, trust in online platforms has the power to influence online purchase intentions (Chakraborty, 2018). The buyer's state of mind being influenced by trust is supported in studies (Van der Heijden et al., 2003). The absence of trust would significantly inhibit consumers' conduct in an online shopping environment (Chakraborty, 2018; Chang, 2008). Studies have established a robust interrelation between online buying intention and trust (Ashraf et al., 2019). In the case of OFD, the consumer does not have the opportunity to inspect before buying food online but to rely on publicly available online sources for information (Gupta, 2019). Thus, in light of the above arguments, we have developed our fourth hypothesis as:

↳ **H04 :** TR has a significant impact on BI.

Figure 1. ***The Hypothesized Model***



Research Methodology

The current study aims to test a conceptual model which impacts trust and buying intention. Four hypotheses are proposed in the study. Empirical data were collected using a 14 - item structured questionnaire. The data were collected during October – December 2020. The questionnaire was circulated to 1,078 email ids using convenience sampling. Out of which, 534 responses were received, and 362 respondents completed the survey. Hence, a sample size of 362 responses is considered for the study. Table 1 presents the respondents' demographic profile. The hypothesized model of the study is presented in Figure 1.

We used a 5 - point Likert scale to collect responses, with "1" being *"strongly disagree"* and "5" being *"strongly agree."* The data were analyzed in two steps. Exploratory factor analysis (EFA) was used in the first step

Table 1. ***Respondents' Demographic Profile***

Demographic Factors (*n* = 362)	Variable	Frequency	Percent
Gender	Male	184	51
	Female	178	49
Age	Below 30	97	27
	31 – 40	119	33
	41 – 50	103	28
	51 – 60	36	10
	61 and above	7	2
Education	High school	4	1
	Graduates	183	51
	Post-graduates	117	32
	Doctorates	58	16
Occupation	Student	113	31
	Government Sector	83	23
	Private Sector	121	33
	Entrepreneur	38	11
	Retired	7	2
Monthly Income	Less than 20,000	101	28
	20,001 – 30,000	59	16
	30,001 – 40,000	124	34
	40,001 – 50,000	47	13
	50,001 and above	31	9
Shopping online since	3 months	33	9
	3 – 6 months	41	11
	6 – 12 months	57	16
	More than 1 year	231	64

to generate factors using the SPSS software followed by confirmatory factor analysis to examine the factors. This is followed by the testing of the hypotheses using AMOS.

Analysis and Results

Exploratory Factor Analysis

The data has been examined for distinct item loadings, internal consistency, convergent validity, and discriminant validity to assess the psychometric properties of the measurement model. In the beginning, the validity of the questionnaire was tested using the exploratory factor analysis for data reduction. Kaiser – Meyer – Olkin (KMO) measure of sampling adequacy was calculated to test the sampling adequacy. The data was found fit for sampling, with a KMO value of 0.712. The overall significance of correlation matrices was tested using Barlett's test of sphericity, which was found to be significant at $p < 0.000$ for the complete set of data, indicating the appropriateness of the sample size for conducting EFA. The probability value of Bartlett's test of sphericity is below 0.05, supporting the dataset's validity of factor analysis.

Composite Reliability (Internal Consistency and Reliability)

Table 2 indicates that for reflective constructs, internal consistency surpassed 0.70, signifying high reliability.

Convergent Validity

A score of 0.5 indicates acceptability for average variance extracted by a measure (Fornell & Larcker, 1981). The average variance extracted by all reflective measures is found to be acceptable as their value is greater than 0.5.

Discriminant Validity

By comparing the average variance extracted, the discriminant validity of the instrument can be decisively verified (Fornell & Larcker, 1981). As given in Table 3, the square root of the average variance extracted for each construct is greater than the levels of correlations with other constructs (AVE > MSV). Each construct shows a larger variance with its own measures as compared with other measures in the resulting output of inter-construct correlations.

Table 2. ***Reliability Estimates and Factor Loadings***

Factors	Scale Items		Factor Loadings	No. of Items Retained	Cronbach's Alpha
Perceived Risk (*PR*)	1	*PR* 1	.967	3	0.902
	2	*PR* 2	.956		
	3	*PR* 3	.668		
Performance Expectancy (*PE*)	1	*PE* 1	.980	2	0.911
	2	*PE* 2	.957		
Habit (*HT*)	1	*HT* 1	.944	3	0.897
	2	*HT* 2	.702		
	3	*HT* 3	.651		
Trust (*TR*)	1	*TR* 1	.847	3	0.893
	2	*TR* 2	.795		
	3	*TR* 3	.789		
Buying Intention (*BI*)	1	*BI* 1	.869	3	0.908
	2	*BI* 2	.696		
	3	*BI* 3	.607		

Table 3. ***Evaluation of the Measurement Model***

	CR	*AVE*	*MSV*	MaxR(H)	*PR*	*PE*	*HT*
PR	0.793	0.524	0.053	0.87	**0.724**		
PE	0.759	0.561	0.063	0.829	0.23	**0.749**	
HT	0.808	0.665	0.063	1.002	–0.179	0.251	**0.815**

Table 4. ***AMOS Goodness-of-Fit Measures for SEM***

Absolute Fit Measures	CMIN/*DF*	3.271
	Goodness-of-fit index (GFI)	.925
	Adjusted goodness-of-fit index (AGFI)	.887
	Root mean square residual (RMSR)	.032
	Root mean square error of approximation	.079
Incremental Fit Measures	Relative fit index (RFI)	.940
	Tucker – Lewis index (TLI)	.958
	Normed fit index (NFI)	.954
	Comparative fit index (CFI)	.968
Parsimonious Fit Measures	Parsimonious goodness of fit index (PGFI)	.616
	Parsimonious normal of fit index (PNFI)	.734
	Parsimonious comparative of fit index (PCFI)	.744

Table 5. ***Standardized Regression Weights***

Hypothesis	Hypothesized Relationship			Estimates (Path Coefficients)	Significant/ Insignificant	Accepted/ Rejected
H1	*PR*	→	*TR*	**.32**	Significant	Accepted
H2	*PE*	→	*TR*	**.03**	Insignificant	Rejected
H3	*HT*	→	*TR*	**.17**	Significant	Accepted
H4	*TR*	→	*BI*	**.49**	Significant	Accepted

Note. ** p <0.01 ; * p < 0.05.

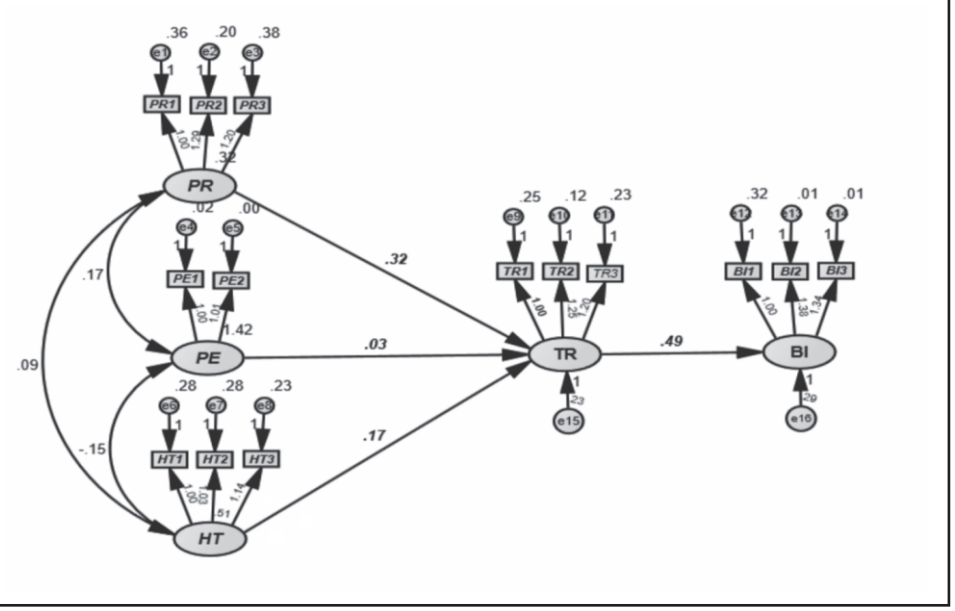
Common Method Bias

Out of all other methods of ascertaining a questionnaire's reliability, Cronbach's α is the most extensively used measure (Field, 2009). The utility of Cronbach's α is to determine the internal consistency amongst different data as also to understand their correlation with each other (Leedy & Ormrod, 2014). The minimum acceptable value of Cronbach's α is 0.6 for the data to be reliable (Hair et al., 2010). If the value of Cronbach's α for the data is higher than 0.8, then the data is considered to be very reliable and perfect for the study (Nunnally, 1994). Out of 14 variables, five factors have been extracted in this study. The value of Cronbach's α for all the factors is given in Table 2, which explains that for all 14 items, Cronbach's α value is greater than 0.89 and is thus within acceptable limits.Table 2 demonstrates that factor loadings for the factors are above 0.6, and these five extracted factors have Eigenvalues greater than 1.

To test the measures of goodness of fit for the research model, covariance structure analysis is performed using AMOS software. Table 4 demonstrates the absolute fit measures such as CMIN/*DF*, GFI, AGFI, RMSR, and RMSEA used to study the model's overall suitability. The incremental fit measures such as RFI, TLI, NFI, and CFI are used to evaluate the research model.

The values of the absolute fit measures are CMIN/*DF* = 3.271 (p < 0.001), GFI = 0.925, AGFI = 0.887, and RMSEA= 0.176. The recommended values of incremental fit measures are TLI = 0.792, NFI = 0.824, and CFI = 0.835. The recommended values of absolute fit measures are CMIN/*DF* < 3.0, GFI > 0.9, AGFI > 0.9, and RMSEA < 0.06. The recommended values of incremental fit measures are TLI > 0.9, NFI > 0.9, and CFI > 0.9.

Figure 2. ***Path Analysis (SEM)***



Hypothesis Testing

Table 5 indicates the hypothesis test results for the four hypotheses, while Figure 2 represents the path coefficients.

Discussion

This study is performed amidst the unique event of the COVID-19 pandemic to evaluate the consumers' buying intention on OFD platforms. The synoptic yet parsimonious model based on EVF and UTAUT2 is used for the purpose of this study. The examination of the first hypothesis (H1), which verifies the association between PR and TR, is significant. This implies that enhanced trust is a minimum essential driver of OFD platforms in the pandemic situation. A diminishing perceived risk will accentuate the trust as these two constructs follow an inverse relationship in context of OFD platforms. This finding is in line with other studies (Park et al., 2019 ; Thakur et al., 2017) and reflects the tendency of the consumers to eliminate uncertainty and build trust before engaging in the purchase of food items. The next hypothesis (H2), which tests the relationship between PE and TR, returns an insignificant relationship between the two constructs. This finding differs from several other studies (Chahal & Rani, 2017; Sanzo et al., 2012). The third hypothesis (H3) verifies the relationship between HT and TR. The test indicates a significant impact of HT on TR. This result is comparable with multiple other studies (Alalwan, 2020; Verplanken & Aarts, 1999), which establishes the relationship between HT and TR. The OFD platform helps in the formation of habit, which is an interface for creating necessary stimuli for users. Studies confirm that stimuli can also be improved by bundling the offering with privileges and making them more attractive (Bagla & Khan, 2017).

The fourth hypothesis (H4) investigates the impact of TR on BI, and it is observed to be significant. The results obtained concur with several studies (Kim & Park, 2013; Liao et al., 2019 ; Zhang et al., 2014). Trust in the context of OFD platforms does not differ from the common definition of trust, which entails dependability, honesty, and the ability to keep promises (Dabholkar et al., 2009). The study finds that the three identified dimensions of

perceived risk, performance expectancy, and habit can substantially influence trust in OFD platforms, implying that their roles cannot be ignored in the process of building trust.

Theoretical Implications

The study positively contributes to the current body of knowledge in crisis-ridden situations such as the COVID-19 pandemic. UTAUT2 and EVF are two prominent models that have been integrated for the first time to extend their usage in a unique context. The relationship between PE and TR is tested in the context of online buying intention by extending the limits of UTUAT2, and it successfully explains that consumers' benefits are closely associated with trust. Another aspect emerges from the extension of UTAUT2 with PR, which clarifies its strong association with TR. Additionally, the EVF variable of TR has been empirically tested, and it is found to impact the BI of consumers. This theoretical approach is likely to disrupt the older models, develop a new model compatible with OFD, and develop newer insights into the relationship between trust and buying intention. The combination of UTAUT2 and EVF theoretical models and their underlying constructs as tested in this study can be considered a major theoretical contribution of the study.

Practical Implications

The study deals with consumers' buying intention through OFD platforms during the COVID-19 pandemic and has three valuable inferences to be drawn from the empirical model. Firstly, the significance of trust as a driver of buying intention has been established, which enhances the knowledge of consumer behavior in an emergent situation. Secondly, it has been established that perceived risks are the most significant determinant of trust for consumers on OFD platforms, which helps determine what influences trust. The three dimensions of perceived risk: health risk, psychological risk, and social risk, are found to impact the aggregate construct, that is, risk significantly.

Upon probing further into these three dimensions, it can be observed that health risk and psychological risk are more significant from the consumer's perspective than social risk. This implies that consumers' health concerns must be addressed on priority by the OFD platforms during phases of emergency as this could have a decisive influence on consumers' perceived risk. Another critical aspect of substantial utility for practitioners relates to psychological risk. There is a need to significantly decrease the psychological risk of consumers (Bhukya & Singh, 2015; Chakraborty, 2020) as it can scale down the perceived risk. Though the terms social risk and psychological risk are interchangeably used, social risk is assumed to be external; whereas, psychological risk is internal to the consumer (Kumar et al., 2021). The study also suggests that the habit of using OFD platforms impacts trust, finally leading to buying intention; this carries compelling lessons for the professionals engaged in developing and promoting OFD platforms.

Conclusion

The analysis of the proposed model is performed using structural equation modeling, which affirms that TR has a substantial impact on BI and is a deterministic precedent of consumers' intention to use OFD platforms. The diminished existence of PR is found to impact the TR of the consumers, while HT and PE also have a positive association with TR. A favorable TR induces the BI. The BI can be further accentuated with the amplification of TR is clearly evidenced from the findings. Strong risk perception is observed in the case of health and psychological risks, and a lower presence of social risk is indicated, which has a justified ground, as health has become the priority of the consumers in the COVID-19 pandemic. Reduced social contact and increased priority

of personal well-being during the pandemic expound the weakened impact of social risk as a contributing element to perceived risk. The impelling factors determined in this research present a significant set of information for the OFD platform operators and marketing professionals to draw inferences for improving the operational performance and propelling the growth of OFD platforms during emergencies.

Limitations of the Study and Scope for Future Research

We identify three limitations in this study. Firstly, considering the period of lockdown, all questionnaires were distributed online as data could not be collected with the physical presence of the respondents, which could have provided increased diversity of respondents. Secondly, as convenience sampling was deployed for the study, a cautious approach is required before generalizations are drawn from the study results. Thirdly, the five factors and 14 - item scale used for the study could have been extended to include more factors that could have provided a deeper understanding and covered other aspects that could offer an improved understanding of the consumers' buying intention. We also laid specific reliance on the three risks: health, psychological, and social risks; whereas, the other risks, such as financial damages resulting from health risk were not studied.

So, the following considerations may be used by future researchers to expand the scope of this research. Firstly, more relevant factors can be included in the model used in this study to explain consumer behavior better. Secondly, future research may use longitudinal data for testing the model as this study collected cross-sectional data for the analysis. Thirdly, the construct of perceived risk can be extended by using the financial risks also.

Authors' Contribution

Dr. Aaliyah Siddiqui and Dr. Mujahid Siddiqui conceptualized the idea of the study. The search of relevant studies and the identification of theories and relevant constructs was done by Dr. Mujahid Siddiqui. The data for the study were collected by joint efforts of both authors, while Dr. Aaliyah Siddiqui performed the data analysis. The authors jointly did the drafting of the theoretical background and the discussion and implications. The final document was prepared by Dr. Mujahid Siddiqui, while Dr. Aaliyah Siddiqui did the proofreading and corrections in the final manuscript.

Conflict of Interest

The authors certify that they have no affiliations with or involvement in any organization or entity with any financial interest or non-financial interest in the subject matter or materials discussed in this manuscript.

Funding Acknowledgement

The authors received no financial support for the research, authorship, and/or for the publication of this article.

References

Aarts, H., Verplanken, B., & Knippenberg, A. (1998). Predicting behavior from actions in the past: Repeated decision making or a matter of habit ? *Journal of Applied Social Psychology, 28*(15), 1355 – 1374.https://doi.org/10.1111/j.1559-1816.1998.tb01681.x

Alalwan, A. A. (2020). Mobile food ordering apps: An empirical study of the factors affecting customer e-satisfaction and continued intention to reuse. *International Journal of Information Management, 50,* 28 – 44. https://doi.org/10.1016/j.ijinfomgt.2019.04.008

Al-Somali, S. A., Gholami, R., & Clegg, B. (2009). An investigation into the acceptance of online banking in Saudi Arabia. *Technovation, 29*(2), 130 – 141. https://doi.org/10.1016/j.technovation.2008.07.004

Ashraf, M. A., Joarder, M. H., & Ratan, SR (2019). Consumers' anti-consumption behaviour toward organic food purchase: An analysis using SEM. *British Food Journal, 121*(1), 104–122. https://doi.org/10.1108/BFJ-02-2018-0072

Bagla, R. K., & Khan, J. (2017). Customers' expectations and satisfaction with online food ordering portals. *Prabandhan: Indian Journal of Management, 10*(11), 31–44. https://doi.org/10.17010/pijom/2017/v10i11/119401

Bhukya, R., & Singh, S. (2015). The effect of perceived risk dimensions on purchase intention: An empirical evidence from Indian private labels market. *American Journal of Business, 30*(4), 218–230. https://doi.org/10.1108/AJB-10-2014-0055

Biswas, S. (2020, March 30). Coronavirus: India's pandemic lockdown turns into a human tragedy. *BBC News.* https://www.bbc.com/news/world-asia-india-52086274

Chahal, H., & Rani, A. (2017). How trust moderates social media engagement and brand equity. *Journal of Research in Interactive Marketing, 11*(3), 312 – 335. https://doi.org/10.1108/JRIM-10-2016-0104

Chakraborty, D. (2018). Impact of celebrity endorsed advertisements on rural consumers' purchase intention towards mobile SIM cards: A study conducted in West Bengal. *Indian Journal of Marketing, 48*(10), 52 – 63. https://doi.org/10.17010/ijom/2018/v48/i10/132335

Chakraborty, D. (2019). Customer satisfaction towards food service apps in Indian metro cities. *FIIB Business Review, 8*(3), 245–255. https://doi.org/10.1177/2319714519844651

Chakraborty, D. (2020). Elements impacting the utilization expectation of various health-care apps in India: A study conducted on smartphone users. *Foresight, 22*(3), 385 – 400. https://doi.org/10.1108/FS-11-2019-0098

Chang, H. H. (2008). Intelligent agent's technology characteristics applied to online auctions' task : A combined model of TTF and TAM. *Technovation, 28*(9), 564 – 577. https://doi.org/10.1016/j.technovation.2008.03.006

Chi, V. L. (2020). Trust in strangers: "Online food vendors" in Urban Vietnam. *Keio Communication Review, 42,* 35 – 51.

Correa, J. C., Garzón, W., Brooker, P., Sakarkar, G., Carranza, S. A., Yunado, L., & Rincón, A. (2019). Evaluation of collaborative consumption of food delivery services through web mining techniques. *Journal of Retailing and Consumer Services, 46*, 45 – 50. https://doi.org/10.1016/j.jretconser.2018.05.002

Dabholkar, P. A., van Dolen, W. M., & de Ruyter, K. (2009). A dual-sequence framework for B2C relationship formation: Moderating effects of employee communication style in online group chat. *Psychology & Marketing, 26*(2), 145 – 174. https://doi.org/10.1002/mar.20265

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly, 13*(3), 319 – 340. https://doi.org/10.2307/249008

Featherman, M. S., & Pavlou, P. A. (2003). Predicting e-services adoption: A perceived risk facets perspective. *International Journal of Human-Computer Studies, 59*(4), 451– 474. https://doi.org/10.1016/S1071-5819(03)00111-3

Field, A. (2009). *Discovering statistics using SPSS:(and sex and drugs and rock'n'roll)*. Sage.

Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research, 18*(1), 39 – 50. https://doi.org/10.2307/3151312

Gefen, D. (2003). TAM or just plain habit: A look at experienced online shoppers. *Journal of Organizational and End User Computing, 15*(3), 1 – 13.

Gunden, N., Morosan, C., & DeFranco, A. (2020). Consumers' intentions to use online food delivery systems in the USA. *International Journal of Contemporary Hospitality Management, 32*(3), 1325–1345. https://doi.org/10.1108/IJCHM-06-2019-0595

Gupta, V. (2019). The influencing role of social media in the consumer's hotel decision-making process. *Worldwide Hospitality and Tourism Themes, 11*(4), 378 – 391. https://doi.org/10.1108/WHATT-04-2019-0019

Hair, J., Black, W., Babin, B., & Anderson, R. (2010). *Multivariate data analysis* (7th ed.). Pearson Hall.

Hebbar, N. (2020, March 24). PM Modi announces 21-day lockdown as COVID-19 toll touches 12. *The Hindu.* https://www.thehindu.com/news/national/pm-announces-21-day-lockdown-as-covid-19-toll-touches-10/article31156691.ece

Hwang, Y., & Kim, D. J. (2007). Customer self-service systems: The effects of perceived web quality with service contents on enjoyment, anxiety, and e-trust. *Decision Support Systems, 43*(3), 746–760. https://doi.org/10.1016/j.dss.2006.12.008

Izzati, B. M. (2020). Analysis of customer behavior in mobile food ordering application using UTAUT model (case study: GoFood application). *International Journal of Innovation in Enterprise System, 4*(01), 23 – 34.

Keelery, S. (2020). *COVID - 19 impact on use of food ordering apps India 2020.* https://www.statista.com/topics/6304/covid-19-economic-impact-on-india/

Keymolen, E. (2013). Trust and technology in collaborative consumption. Why it is not just about you and me. In R. Leenes & E. Kosta (Eds.), *Bridging distances in technology and regulation* (pp. 135 – 150). Wolf Legal Publishers.

Kim, S., & Park, H. (2013). Effects of various characteristics of social commerce (s-commerce) on consumers' trust and trust performance. *International Journal of Information Management, 33*(2), 318–332. https://doi.org/10.1016/j.ijinfomgt.2012.11.006

Kim, S.S., & Malhotra, N.K. (2005). A longitudinal model of continued IS use: An integrative view of four mechanisms underlying postadoption phenomena. *Management Science, 51*(5), 741–755. https://doi.org/10.1287/mnsc.1040.0326

Kim, D. J., Ferrin, D. L., & Rao, H. R. (2009) Trust and satisfaction, two stepping stones for successful E-commerce relationships: A longitudinal exploration. *Information Systems Research, 20*(2), 237–257. https://doi.org/10.1287/isre.1080.0188

Kumar, S., Dhir, A., Talwar, S., Chakraborty, D., & Kaur, P. (2021). What drives brand love for natural products ? The moderating role of household size. *Journal of Retailing and Consumer Services, 58,* 102329. https://doi.org/10.1016/j.jretconser.2020.102329

Lal, N. (2020, October 16). Online grocery shopping is clicking with consumers amid pandemic. *The Times of India*. https://timesofindia.indiatimes.com/life-style/food-news/online-grocery-shopping-is-clicking-with-consumers-amid-pandemic/articleshow/78680170.cms

Lee, S.-H. (2009). How do online reviews affect purchasing intention? *African Journal of Business Management, 3*(10), 576 – 581. https://doi.org/10.5897/AJBM09.204

Lee, Z. W., Chan, T. K., Balaji, M. S., & Chong, A. Y.- L. (2018). Why people participate in the sharing economy: An empirical investigation of Uber. *Internet Research, 28*(3), 829 – 850. https://doi.org/10.1108/IntR-01-2017-0037

Leedy, P. P., & Ormrod, J. E. (2014). *Practical research: Planning and design.* Pearson Education.

Liao, C., To, P. L., Liu, C. - C., Kuo, P. - Y., & Chuang, S. - H. (2011). Factors influencing the intended use of web portals. *Online Information Review, 35*(2), 237 – 254. https://doi.org/10.1108/14684521111128023

Liao, S. - H., Chung, Y. - C., & Chang, W. - J. (2019). Interactivity, engagement, trust, purchase intention and word-of-mouth: A moderated mediation study. *International Journal of Services Technology and Management, 25*(2), 116 – 137. https://doi.org/10.1504/IJSTM.2019.098203

Maadi, M., Maadi, M., & Javidnia, M. (2016). Identification of factors influencing building initial trust in e-commerce. *Iranian Journal of Management Studies, 9*(3), 483–503. https://dx.doi.org/10.22059/ijms.2016.57482

Martins, C., Oliveira, T., & Popovič, A. (2014). Understanding the Internet banking adoption: A unified theory of acceptance and use of technology and perceived risk application. *International Journal of Information Management, 34*(1), 1–13. https://doi.org/10.1016/j.ijinfomgt.2013.06.002

McLeod, A., Pippin, S., & Mason, R. (2008). Individual taxpayer intention to use tax preparation software: Examining experience, trust, and perceived risk. In, *Proceedings of ISOneWorld Conference, 2* (4), 1–16.

Mehrolia, S., Alagarsamy, S., & Solaikutty, V. M. (2021). Customers' response to online food delivery services during COVID - 19 outbreak using binary logistic regression. *International Journal of Consumer Studies, 45*(3), 396 – 408. https://doi.org/10.1111/ijcs.12630

Morosan, C., & DeFranco, A. (2016). It's about time: Revisiting UTAUT2 to examine consumers' intentions to use NFC mobile payments in hotels. *International Journal of Hospitality Management, 53*, 17–29. https://doi.org/10.1016/j.ijhm.2015.11.003

Nunnally, J. C. (1994). *Psychometric theory* (3rd ed.). Tata McGraw-Hill Education.

Panigrahi, S. K., Azizan, N. A., & Khan, M. W. (2018). Investigating the empirical relationship between service quality, trust, satisfaction, and intention of customers purchasing life insurance products. *Indian Journal of Marketing, 48*(1), 28 – 46. https://doi.org/10.17010/ijom/2018/v48/i1/120734

Park, J., Amendah, E., Lee, Y., & Hyun, H. (2019). M - payment service: Interplay of perceived risk, benefit, and trust in service adoption. *Human Factors and Ergonomics in Manufacturing & Service Industries, 29*(1), 31 – 43. https://doi.org/10.1002/hfm.20750

Quevedo-Silva, F., Freire, O., Lima-Filho, D. D., Brandão, M. M., Isabella, G., & Moreira, L. B. (2016). Intentions to purchase food through the internet: Developing and testing a model. *British Food Journal, 118*(3), 572 – 587. https://doi.org/10.1108/BFJ-09-2015-0305

Rao, K. S., & Rao, B. (2019). Examining eWOM credibility - consumer purchase intention relationship in Facebook: A mediation analysis. *Indian Journal of Marketing, 49*(8), 7–22. https://doi.org/10.17010/ijom/2019/v49/i8/146169

Reardon, T., Mishra, A., Nuthalapati, C. S., Bellemare, M. F., & Zilberman, D. (2020). COVID-19's disruption of India's transformed food supply chains. *Economic & Political Weekly, 55*(18), 18 – 22.

Sanzo, M. J., Santos, M. L., García, N., & Trespalacios, J. A. (2012). Trust as a moderator of the relationship between organizational learning and marketing capabilities: Evidence from Spanish SMEs. *International Small Business Journal, 30*(6), 700 – 726. https://doi.org/10.1177/0266242611418907

Shao, Z., Zhang, L., Li, X., & Guo, Y. (2019). Antecedents of trust and continuance intention in mobile payment platforms: The moderating effect of gender. *Electronic Commerce Research and Applications, 33,* 100823. https://doi.org/10.1016/j.elerap.2018.100823

Thakur, A., Shabnam, & Kaur, R. (2017). An empirical study on consumer trust in online shopping in Punjab. *Indian Journal of Marketing, 47*(2), 47 – 59. https://doi.org/10.17010/ijom/2017/v47/i2/110027

Thiesse, F. (2007). RFID, privacy and the perception of risk: A strategic framework. *The Journal of Strategic Information Systems, 16*(2), 214 – 232. https://doi.org/10.1016/j.jsis.2007.05.006

Van der Heijden, H., Verhagen, T., & Creemers, M. (2003). Understanding online purchase intentions: Contributions from technology and trust perspectives. *European Journal of Information Systems, 12*(1), 41 – 48. https://doi.org/10.1057/palgrave.ejis.3000445

Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology : Toward a unified view. *MIS Quarterly, 27*(3), 425 – 478. https://doi.org/10.2307/30036540

Venkatesh, V., Thong, J. Y., & Xu, X. (2012). Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of technology. *MIS Quarterly, 36*(1), 157–178. https://doi.org/10.2307/41410412

Venkatesh, V., Thong, J. Y., & Xu, X. (2016). Unified theory of acceptance and use of technology: A synthesis and the road ahead. *Journal of the Association for Information Systems, 17*(5), 328–376. https://doi.org/10.17705/1jais.00428

Verplanken, B., & Aarts, H. (1999). Habit, attitude, and planned behaviour : Is habit an empty construct or an interesting case of goal-directed automaticity? *European Review of Social Psychology, 10*(1), 101–134. https://doi.org/10.1080/14792779943000035

Zhang, K. Z., Cheung, C. M., & Lee, M. K. (2014). Examining the moderating effect of inconsistent reviews and its gender differences on consumers' online shopping decision. *International Journal of Information Management, 34*(2), 89 – 98. https://doi.org/10.1016/j.ijinfomgt.2013.12.001

Zhou, T. (2014). An empirical examination of initial trust in mobile payment. *Wireless Personal Communications, 77*(2), 1519 – 1531. https://doi.org/10.1007/s11277-013-1596-8

Appendix

Construct	Item Code	Item Description	Source
Perceived Risk	*PR* 1 (Security Risk)	I am worried that I may be risking my health while ordering food online during the COVID-19 pandemic.	Featherman & Pavlou (2003); Martins et al. (2014)
	PR 2 (Psycho Risk)	I am worried that ordering food online during the pandemic can be a wrong decision.	
	PR 3 (Social Risk)	I believe that people (friends, family, & colleagues) who influence my behavior think that I must not order food online during the pandemic.	Featherman & Pavlou (2003); Al-Somali et al. (2009)
Performance Expectancy	*PE* 1	Ordering food online during the pandemic is helpful for me.	Venkatesh et al. (2012)
	PE 2	Ordering food online during the pandemic makes things easy for me.	
Habit	*HT* 1	Ordering food online has become a habit for me.	Venkatesh et al. (2012)
	HT 2	It is natural for me to order food online during the pandemic.	
	HT 3	I should order food online during the pandemic.	
Trust	*TR* 1	I believe that ordering food online during the pandemic is trustworthy.	Gefen (2003) ; Hwang & Kim (2007)
	TR 2	I trust my online food ordering website/app during the pandemic.	
	TR 3	While ordering food online during the COVID-19 pandemic, I expect that the website/apps will keep the promises they make.	
Buying Intention	*BI* 1	I intend to order food online regularly during the COVID-19 pandemic.	Lee (2009) ; Martins et al. (2014)
	BI 2	I will strongly recommend others to order food online during the COVID-19 pandemic.	Roy et al. (2017)
	BI 3	I intend to continue to order food online during the COVID-19 pandemic.	

About the Authors

Dr. Aaliyah Siddiqui is presently working with Symbiosis Centre for Management Studies (Symbiosis International Deemed University), Nagpur. Her research interests include consumer behavior, business laws, and entrepreneurship. She has presented research papers and has been invited as a Speaker in many conferences.

Dr. Mujahid Siddiqui currently serves as a Deputy Director at Dr. Ambedkar Institute of Management Studies and Research, Nagpur. He also heads the Entrepreneurship Centre of the institute. His areas of teaching and research include technology adoption and consumer research. He also has an interest in entrepreneurial finance and governance of the HEIs.