International Journal of Computer Information Systems and Industrial Management Applications
ISSN 2150-7988 Volume 18(23s) 2026 pp. 525-540
https://doi.org/10.70917/ijcisim-2026-5591
Article

Trust and the Commoditisation of Convenience: Determinants of Consumer Attitude and Usage Behaviour towards Online Food Delivery Applications.

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Abstract: Online food delivery applications (OFDAs) have shifted from novelty to everyday utility in urban India, yet most empirical work on the sector models adoption intention rather than sustained use. This study asks which platform-level beliefs shape consumer attitude, and whether attitude drives usage behaviour, in one of the country's most competitively saturated markets. Drawing on the belief–attitude–behaviour architecture common to the Technology Acceptance Model and the Theory of Planned Behaviour, and on the Stimulus–Organism–Response framework, convenience, trust and price are modelled as antecedents of attitude, and attitude as the proximal determinant of usage behaviour. Data were collected from 200 OFDA users in Delhi and the National Capital Region and analysed by covariance-based structural equation modelling. Trust was the only significant determinant of attitude, explaining half the variance in the construct. Neither convenience nor price contributed once trust was included, despite convenience showing a significant bivariate association with attitude. Attitude strongly predicted usage behaviour. The two null results are interpreted as evidence of competitive commoditisation: where every major platform offers comparable speed, accessibility and discounting, these attributes cease to differentiate and therefore stop carrying attitudinal weight. Credibility remains the one dimension on which platforms still vary in consumers' eyes. The findings suggest that determinants established during a category's growth phase should not be assumed stable into its maturity, and shift managerial emphasis from acquisition towards retention built on operational reliability.
Keywords: Online Food Delivery Applications (OFDA); consumer trust; convenience; price; attitude; usage behaviour; structural equation modelling; India

1. Introduction

Advances in information and communication technology, combined with widespread smartphone ownership, have reshaped how consumers in emerging economies access everyday services. India illustrates the shift clearly. Affordable mobile data, a payments layer built around the Unified Payments Interface, and increasingly dense hyperlocal logistics networks have together made app-mediated food ordering an ordinary rather than exceptional activity. Urbanisation, longer working hours and the growth of dual-income households have made time a contested resource, and food preparation is among the first activities households outsource when it becomes scarce (Kapoor & Vij, 2018; Meena & Kumar, 2022). Safety-sensitive preferences during and after the COVID-19 pandemic accelerated the move towards contactless transactions (Zhao & Bacao, 2020; Troise et al., 2021).

Growth of this kind produces intense rivalry. A small number of aggregators account for most platform-to-consumer deliveries in India, switching costs are close to zero, and competition converges on the same visible dimensions: delivery speed, discount depth and catalogue breadth. Rivalry of this intensity does not merely raise

standards; recent evidence suggests it changes which attributes consumers respond to at all. Comparing user-generated reviews from a heavily contested market with those from a lightly contested one, Nikzadask et al. (2026) found that reliability and timeliness served mainly to prevent dissatisfaction where competitors were numerous, whereas cost efficiency and menu breadth drove satisfaction where they were not. As platforms move from subsidised acquisition towards sustainable profitability, the strategic question changes. Acquiring a user is expensive and easily reversed; retaining one depends on which perceptions actually sustain usage after the first order.

Existing research offers only partial guidance. Much of the OFDA literature models behavioural intention among prospective or first-time users, which suits an emerging category but fits poorly with a market where nearly everyone in the target demographic has already adopted (Silva et al., 2022). The field has since turned towards the post-adoption phase, with recent work modelling repurchase, continuance and recommendation among experienced users (Dogra et al., 2023; Chakraborty, 2026); the dependent variable in that work, however, remains an intention rather than reported behaviour. Intention and behaviour diverge systematically, and the divergence is widest in habitual, low-deliberation domains such as everyday food consumption (Limayem et al., 2007; Sheeran & Webb, 2016). Habit has itself begun to enter OFDA models as a condition on how beliefs translate into value and loyalty (Ghali et al., 2025). Findings on individual determinants are also inconsistent: convenience is treated across much of the field as an axiomatic driver, yet Ray et al. (2019) found it unrelated to usage intention among Indian consumers, and meta-analytic synthesis across sixty samples reports considerable heterogeneity in effect sizes, with convenience reaching perceived usefulness only indirectly (Chiu et al., 2024). Inconsistency of this kind usually signals a relationship contingent on market conditions rather than universal.

This study therefore examines convenience, trust and price simultaneously as antecedents of attitude, and attitude as the proximal driver of usage, among established users in a mature urban market. Testing the three beliefs together matters, because studies examining them in isolation cannot distinguish a determinant carrying independent weight from one whose apparent effect is absorbed by correlated constructs. Simultaneous specifications are not unknown — Jabbour Al Maalouf et al. (2025) entered six motivations together as antecedents of attitude — but they have not been estimated in a market at this stage of consolidation. The central empirical contribution is that two of the three beliefs fail to survive simultaneous entry, and the paper develops a commoditisation account of why.

2. Literature review and theoretical background

2.1 Research on online food delivery applications

Food delivery applications intermediate between consumers and restaurants, supporting menu browsing, order customisation, secure payment and real-time tracking through a single mobile interface. Their appeal rests on aggregating dispersed merchants into one searchable catalogue while handling fulfilment logistics that individual restaurants could not economically operate alone (Kapoor & Vij, 2018).

Empirical work covers a broad determinant set. Yeo et al. (2017) established convenience and time-saving orientation as drivers of attitude and behavioural intention. Alalwan (2020) demonstrated the role of online review, rating, tracking and price value in shaping e-satisfaction and reuse intention. Zhao and Bacao (2020) and Cho et al. (2019) identified trust as a stable predictor across differing market contexts. Tandon et al. (2021) and Kaur et al. (2021) approached the category through consumption value, finding that functional and economic dimensions carry substantial explanatory weight. Indian studies have examined emotional drivers (Kumar & Shah, 2021), brand love (Anbumathi et al., 2023) and platform performance during disruption (Meena & Kumar, 2022). Work appearing since has extended the field in three directions. Shankar et al. (2022) synthesised the accumulated evidence and organised it around the platform, the restaurant and the consumer rather than the consumer alone. Attention has shifted from first adoption to what sustains use: Dogra et al. (2023) combined structural modelling with configurational analysis to account for repurchase, Chakraborty (2026) modelled continuance and recommendation among long-standing users through technology continuance theory, and Ghali et al. (2025) showed that habit conditions the route running from expectancy beliefs through perceived value to loyalty. Closest to the present specification, Jabbour Al Maalouf et al. (2025) entered e-service quality, personal aspects, perceived food quality, trust, time-saving orientation and

convenience together as antecedents of attitude, with attitude carrying those motivations through to intention. Three features of this body of work matter here: it remains weighted towards adoption rather than sustained post-adoption use, it stops at intention almost without exception, and its results for convenience and price are not consistent across studies.

2.2 Theoretical foundations

Three acceptance frameworks bear on the present model, and what they hold in common matters here more than what separates them. Davis (1989) traced system use back to two judgements: whether the technology accomplishes something worth accomplishing, and whether working it costs much effort. Venkatesh et al. (2003) later folded a decade of competing models into four determinants, and the consumer-facing revision widened these to accommodate enjoyment, habit and the money a user parts with (Venkatesh et al., 2012). Ajzen (1991), working from a different starting point, set evaluative judgement alongside social pressure and felt control. Underneath all three runs the same machinery: what a person believes about an object condenses into an overall evaluation of it, and behaviour follows that evaluation rather than the individual beliefs (Ajzen & Fishbein, 2005). Continuance-oriented adaptations of these frameworks retain the same spine while relocating the beliefs to the post-adoption phase (Chakraborty, 2026).

The present study adopts that architecture rather than TAM's specific belief set, and the distinction is deliberate. Perceived usefulness and ease of use were formulated for organisational systems, where the user's central question is whether the technology performs a task competently. OFDA users face a different question. The interface is trivially easy and its usefulness self-evident; what remains uncertain is whether the food will arrive as ordered, whether the merchant is hygienic, whether payment data is secure and whether the billed amount will match the advertised one. These are questions of credibility and value rather than usability. Expectancy–value reasoning requires that the belief set be specified for the domain under study, and the OFDA literature has converged on convenience, trust and price as the beliefs dominating consumer evaluation in this category (Yeo et al., 2017; Alalwan, 2020; Tandon et al., 2021; Jabbour Al Maalouf et al., 2025).

Two further literatures shape the specification. Mehrabian and Russell (1974) proposed that cues in the environment work on behaviour only by first altering something inside the person, and that ordering — cue, internal state, response — is why attitude sits between platform attributes and usage in Figure 1 rather than beside them. The second literature concerns how the two non-trust beliefs are formed. Price is never judged on its own but against whatever the payment buys (Zeithaml, 1988; Sweeney & Soutar, 2001). Trust, meanwhile, is what allows a purchase to proceed when the buyer cannot verify what they are buying — a condition that describes electronic commerce generally (McKnight et al., 2002; Gefen et al., 2003; Pavlou, 2003) and food delivery acutely.

2.3 Research gap

Many researchers had conducted studies about why people use these applications. Convenience, trust, price, service quality and satisfaction have all been put forward, and each has empirical support somewhere. Volume has grown without settling the matter: syntheses published in the last few years count dozens of studies and report effect sizes that vary widely from one sample to the next (Shankar et al., 2022; Chiu et al., 2024). The difficulty is that the studies do not add up to much. They run on different frameworks, sample different populations and measure different outcomes, so a reader looking for a settled answer will not find one.

Three shortfalls in particular shaped what this study set out to do. The first concerns the outcome modelled. The field has moved past first adoption, and continuance is now well represented (Dogra et al., 2023; Chakraborty, 2026), but the dependent variable is still almost always an intention. That is a reasonable proxy in a young category; it says less about what keeps somebody ordering in a market where nearly everyone has already started and where the decision has become habitual enough to bypass deliberation. The second concerns simultaneity. Multi-belief models of attitude do exist, Jabbour Al Maalouf et al. (2025) among them, but Indian studies have tended to take one construct at a time: a paper on discount sensitivity, another on app design, a third on trust. Each is useful on its own terms, and none of them can say which belief survives when the others are present. The third concerns market conditions.

Competitive intensity is now known to change which service attributes consumers respond to (Nikzadask et al., 2026), yet the maturity of the market is rarely built into the specification and appears, when it appears at all, in a limitations paragraph. The commercial question has moved on too. Platforms that once bought growth are now trying to keep the users they bought, and the literature as it stands does not tell them which perceptions are worth paying for.

3. Hypothesis development and conceptual model

Seiders et al. (2007) define convenience as what the customer spends, in time and effort, to obtain the service. For somebody ordering dinner through an application the savings are easy to itemise: no drive, no queue, no cooking, no closing time to work around, and every nearby kitchen listed on one screen. Early studies treated those savings as the whole explanation for the category, and several report the expected link to attitude (Yeo et al., 2017; Chowdhury, 2023).

Not all of them do. Ray et al. (2019) tested convenience on Indian consumers and found nothing. Kaur et al. (2021) concluded that what people get from these applications runs through price and quality rather than saved effort. We suspected the relationship might turn out to be conditional, but writing that suspicion into the hypothesis would amount to fitting it around data we had already seen. H1 is therefore posed in the usual direction, and any failure treated as something requiring explanation rather than something expected.

H1: Consumers who find these applications convenient hold more favourable attitudes towards them.

Price is judged against what it buys, never on its own (Zeithaml, 1988). Food delivery makes that arithmetic unusually public. Everything lands on one screen at the moment of paying: the food, the platform's cut, the rider's fee, surge if it applies, tax, and whatever discount code the customer hunted down beforehand. The decision takes perhaps four seconds. Promo codes, delivery subscriptions and the widespread habit of opening a second application before confirming turn this into something customers do routinely rather than occasionally, and nowhere more so than in India. Since UTAUT2 gave price value a formal place (Venkatesh et al., 2012) it has predicted acceptance reliably, and work on food delivery reports the same (Alalwan, 2020; Kumar & Shah, 2021).

H2: The better the value consumers perceive at the price charged, the more favourable their attitude.

Consider what an OFDA order asks of the person placing it. Pay first. Accept that the kitchen cannot be inspected and the journey cannot be watched. Hand a home address and a card number to a company that neither cooks the food nor carries it to the door. Ordering anyway takes trust, and trust is what this construct measures (McKnight et al., 2002; Gefen et al., 2003).

It has two sides here. There is trust in the platform itself: that payment is safe, that the tracking is honest, that ratings have not been gamed, that a complaint will reach somebody. Then there is trust in the parties the platform assembles, meaning kitchens whose hygiene nobody has verified and riders who carry food unsupervised for twenty minutes. Raza et al. (2023) found the first sort spills into the second, which stands to reason: a customer who knows nothing about a particular restaurant borrows the platform's credibility instead. Little wonder, then, that trust is among the steadier findings in this field (Zhao & Bacao, 2020; Cho et al., 2019; Prasetyo et al., 2021).

H3: Trust in a food delivery application predicts a more favourable attitude towards it.

Beliefs stop being separate at the point where attitude forms (Ajzen & Fishbein, 2005). Nobody opens an application, scores it on convenience, moves on to trust, then price, and only afterwards decides what to eat. The three fold into a single settled feeling, and it is the feeling that gets acted on. In food ordering this counts for more than it would elsewhere, for the simple reason that so little deliberation takes place at all (Limayem et al., 2007).

H4: Attitude, in turn, translates into how much consumers actually use these applications.

Figure 1 presents the hypothesised model.

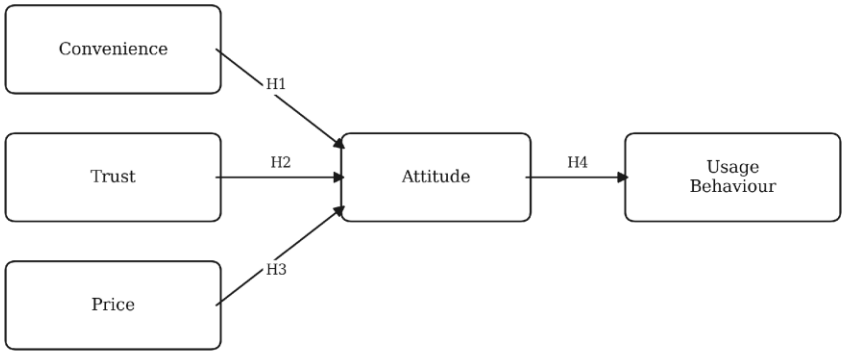

Figure 1. Conceptual framework

Figure 1. Conceptual framework

4. Research methodology

4.1 Design, context and sampling

A quantitative, cross-sectional survey design was employed. Primary data were gathered through a structured questionnaire and the model tested using covariance-based structural equation modelling, an approach suited to the research question because the hypotheses concern the relative weight of several correlated latent beliefs, which requires simultaneous estimation with measurement error modelled explicitly rather than sequential regression on composite scores.

The study was conducted in Delhi and the National Capital Region, one of the most competitively saturated segments of the Indian OFDA market and therefore the setting in which the commoditisation argument should be most visible. The region combines high population density, diverse consumer demographics, a large working population and mature digital infrastructure. The target population comprised consumers with prior experience of using OFDAs, so that responses reflected experience rather than expectation.

Respondents were recruited without a probability frame, for the straightforward reason that none exists: no register of OFDA users is maintained in India, and the population is dispersed across a metropolitan region of more than thirty million people. Recruitment ran on two tracks. A questionnaire link travelled through messaging platforms, mailing lists and professional groups; printed copies were left at colleges, offices and other public sites, which reached respondents that an online-only design would have missed. Returns were screened for incompleteness, for identical answers running down a column, and for internally contradictory patterns, leaving 200 usable cases. Three of those lacked a value on at least one model indicator. They are excluded from the measurement and structural estimation, which therefore rests on 197 cases, and retained in the descriptive tables, which report all 200.

The sample meets accepted thresholds for structural equation modelling. A sample of 200 is widely cited as a typical minimum for covariance-based SEM (Kline, 2011), and Bentler and Chou (1987) suggest five cases per estimated parameter is defensible where latent variables have multiple indicators, with ten preferred. With 16 retained indicators the present sample provides approximately twelve observations per indicator.

4.2 Measures

The instrument comprised construct items and demographic characteristics. All construct items were measured on a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree). Convenience items captured temporal and spatial flexibility of ordering and cross-merchant price comparison; trust items captured confidence in the platform, perceived security, reliability of information and handling of personal data; price items captured promotional access and price comparability; attitude items captured evaluative satisfaction and perceived lifestyle importance; usage

behaviour items captured self-reported habitual and repeated use. Scales were adapted from prior OFDA and technology acceptance research, with full item wording reported in Appendix A.

4.3 Analytical strategy and preliminary checks

Estimation proceeded in the two stages Anderson and Gerbing (1988) recommend, which means the measurement model was settled before a single structural path was estimated. The sequencing matters: a path coefficient is uninterpretable if the construct it connects has not first been shown to hold together. Exploratory factoring and reliability estimation came first, then confirmatory factor analysis under maximum likelihood, and only on satisfactory measurement evidence the structural model. Fit was read against the normed chi-square, GFI, AGFI, CFI, TLI and RMSEA at the cut-offs conventional in this literature (Bentler & Bonett, 1980; Hu & Bentler, 1999; Hair et al., 2019), which Table 4 reports alongside the obtained values.

Distributional assumptions were checked first. No item departed far from symmetry: skewness across the 17 indicators fell between −1.260 and 0.113, kurtosis between −1.059 and 1.335, and the composite scores were tamer still (−0.765 to −0.272 and −0.751 to 1.047 respectively). Every value sits comfortably inside the ±3 window Tabachnick and Fidell (2001) treat as consistent with univariate normality. The three predictors of attitude also proved sufficiently independent of one another to be entered together, with variance inflation between 1.245 and 1.331 and tolerance between 0.752 and 0.803 — a point worth recording in advance, since the results turn on two of those predictors failing. Partial regression plots showed no curvature, and residuals were evenly spread across fitted values.

One source, one instrument and one sitting produced every measure here, which is the classic setting for method variance to inflate observed relationships (Podsakoff et al., 2003). Three precautions were built into the instrument: anonymity was guaranteed and stated, respondents were told there was no correct answer to any item, and predictor and criterion items were separated rather than presented in adjacent blocks. Statistically, the unrotated solution yielded four components above unit eigenvalue and the largest of them absorbed 41.94% of variance, short of the 50% mark at which method bias becomes the more parsimonious explanation of the correlations.

5. Results

5.1 Respondent profile

Table 1 summarises the sample. Women constituted 59.5% and men 40.5%. Just under half (48.5%) were aged 25 to 35, with a further 21.5% aged 15 to 25, indicating a predominantly young sample consistent with the core OFDA user base in metropolitan India. More than half (53.0%) were employed in the private sector and 29.0% were students. Educational attainment was high, with 76.0% holding a post-graduate degree or doctorate. Four fifths of respondents (79.5%) were resident in the National Capital Region outside Delhi and 20.5% within Delhi.

Table 1. Demographic profile of respondents (N = 200)

Characteristic	Category	n	%	Characteristic	Category	n	%
Gender	Female	119	59.5	Occupation	Private sector	106	53.0
	Male	81	40.5		Student	58	29.0
Age (years)	15–25	43	21.5		Self-employed	13	6.5
	25–35	97	48.5		Business	9	4.5

	35–45	36	18.0		Government	5	2.5
	45–55	20	10.0		Homemaker	4	2.0
	55 and above	4	2.0		Other	5	2.5
Marital status	Married	105	52.5	Education	Post-graduate	98	49.0
	Unmarried	95	47.5		Doctorate	54	27.0
Monthly income	Below 25,000	45	22.5		Graduate	42	21.0
(Rs)	25,000–50,000	49	24.5		Intermediate/school	5	2.5
	50,000–75,000	40	20.0		Other	1	0.5
	75,000–100,000	26	13.0	Area	Delhi	41	20.5
	Above 100,000	38	19.0		NCR excluding Delhi	159	79.5
	Not reported	2	1.0				

5.2 Exploratory factor analysis and reliability

The correlation matrix proved well suited to factoring: KMO reached 0.885, and Bartlett's test comfortably rejected sphericity (approximate chi-square = 1919.871, df = 136, $p < .001$). Principal component extraction with varimax rotation returned four components standing above unit eigenvalue, which between them absorbed 68.07% of the variance in the item set (Table 2).

Table 2. Eigenvalues and total variance explained

Factor	Eigenvalue	% of variance	Cumulative %
1	7.130	41.940	41.940
2	2.103	12.369	54.309
3	1.212	7.131	61.440
4	1.127	6.627	68.067

Convenience, trust and price items loaded cleanly onto three separate factors. Attitude and usage behaviour items loaded together on a single factor rather than separating, an outcome addressed in Section 5.4 and revisited as a limitation in Section 7. Internal consistency was acceptable for all scales except price, where Cronbach's alpha of 0.689 falls marginally below the conventional threshold; alpha is known to understate reliability for two-item scales, and the inter-item correlation of 0.530 is reported alongside it (Table 3).

Table 3. Reliability of measurement scales

Construct	Items	Cronbach's alpha
Convenience	4	0.701
Trust	4	0.883
Price	2	0.689 (inter-item r = 0.530)

Attitude	3	0.845
Usage behaviour	4	0.848

5.3 Confirmatory factor analysis

The first run of the five-factor model flagged a single problem indicator. UB3 loaded at 0.497, marginally under the 0.50 floor, and it was dropped before the model was re-estimated on the surviving 16 items. The decision is not purely statistical. UB3 asked whether the respondent had re-ordered the same meal from the same restaurant, which measures attachment to a merchant rather than reliance on the platform — closer to loyalty than to the habitual usage the construct was built to capture. Table 4 sets out fit for the resulting measurement model and, alongside it, for the structural model estimated in Section 5.5.

Table 4. Model fit indices

Fit index	Measurement model	Structural model	Recommended
Chi-square	251.310	252.645	—
Degrees of freedom	94	97	—
Chi-square/df	2.674	2.605	1–5
CFI	0.911	0.912	≥ 0.90
TLI	0.887	0.891	≥ 0.90
NFI	0.867	0.866	≥ 0.90
GFI	0.867	0.866	≥ 0.90
AGFI	0.830	0.835	≥ 0.80
RMSEA	0.092	0.090	< 0.08

The normed chi-square and CFI meet conventional criteria and AGFI exceeds its threshold. TLI, NFI and GFI fall marginally short of 0.90 and RMSEA slightly exceeds 0.08. Overall fit is therefore acceptable but not strong, which is reported here without adjustment rather than improved through post hoc modification, since re-specification driven by modification indices capitalises on sample-specific variance.

Convergent validity is reported in Table 5. Standardised loadings for the retained items ranged from 0.497 to 0.900. Composite reliability exceeded 0.70 for every construct. Average variance extracted exceeded 0.50 for trust, price, attitude and usage behaviour, but reached only 0.389 for convenience.

Table 5. Standardised loadings, composite reliability and average variance extracted

Construct and items	Code	λ	CR	AVE
Convenience			0.714	0.389
Using FDAs would be convenient for me	C1	0.730		
FDAs would allow me to order food at any time	C2	0.670		
FDAs provide convenience to compare food prices	C4	0.572		

FDAs would allow me to order food at any place	C3	0.497		
Trust			0.888	0.665
I trust FDAs	T1	0.846		
The information provided by FDAs is reliable	T3	0.837		
I feel secure in ordering food through FDAs	T2	0.815		
FDAs are trustworthy with private information	T4	0.761		
Price			0.699	0.539
Promo codes which I prefer to use when ordering	P4	0.797		
I can compare prices from different apps	P3	0.666		
Attitude			0.857	0.667
Ordering via FDAs is gratifying	AT1	0.848		
Ordering via FDAs is essential for my lifestyle	AT2	0.804		
Ordering via FDAs is a satisfying experience	AT3	0.798		
Usage behaviour			0.895	0.741
Due to fast delivery, FDAs have become natural to me	UB2	0.900		
The use of FDAs has become a habit for me	UB1	0.899		
I am addicted to use FDAs	UB4	0.777		

Note. Item UB3 removed following initial estimation. λ = standardised factor loading.

The average variance extracted for convenience falls below the 0.50 criterion. Fornell and Larcker (1981) note that convergent validity may still be regarded as adequate where composite reliability exceeds 0.60, which is satisfied here (CR = 0.714). Alternative specifications of the convenience construct were examined, including substitution of unused items from the wider instrument, but none raised average variance extracted above the threshold; the constraint

appears to reflect genuine heterogeneity among the convenience indicators rather than a specification error. The limitation is acknowledged in Section 7.

5.4 Discriminant validity

Discriminant validity was assessed by comparing the square root of each construct's average variance extracted with its correlations with the remaining constructs (Fornell & Larcker, 1981). Results appear in Table 6.

Table 6. Discriminant validity

	CONV	TRUST	PRICE	ATT	USE
Convenience	0.624				
Trust	0.614	0.815			
Price	0.561	0.462	0.734		
Attitude	0.419	0.691	0.435	0.817	
Usage behaviour	0.384	0.613	0.328	0.859	0.861

Note. Square root of average variance extracted on the diagonal; inter-construct correlations below.

The criterion is satisfied for convenience, trust, price and usage behaviour. It is not satisfied for attitude, whose correlation with usage behaviour (0.859) exceeds its square-root average variance extracted (0.817). This is consistent with the four-factor exploratory solution reported in Section 5.2, in which attitude and usage items loaded together. Respondents in this sample appear not to distinguish sharply between their evaluation of the platform and their habitual use of it. The two constructs are retained as distinct on conceptual grounds — an evaluative disposition and a behavioural pattern are theoretically separable even where self-report does not separate them — but the shortfall is a genuine limitation and is treated as such in Section 7 rather than set aside.

5.5 Structural model and hypothesis testing

The structural model was estimated by maximum likelihood. Path estimates appear in Table 7.

Table 7. Structural model results

Hypo.	Path	B	S.E.	C.R.	p	β	Decision
H1	Attitude ← Convenience	−0.106	0.164	−0.650	.516	−0.072	Not supported
H2	Attitude ← Price	0.204	0.132	1.540	.124	0.147	Not supported
H3	Attitude ← Trust	0.741	0.109	6.813	< .001	0.674	Supported
H4	Usage behaviour ← Attitude	1.117	0.089	12.508	< .001	0.864	Supported

Note. B = unstandardised estimate; β = standardised estimate; C.R. = critical ratio.

The model explained 50.0% of variance in attitude and 74.6% of variance in usage behaviour. Trust was the only significant determinant of attitude. Neither convenience nor price contributed significantly once trust was entered, so H1 and H2 were not supported, while H3 and H4 were supported.

Because the null results for convenience and price carry the paper's central argument, they were cross-checked by ordinary least squares regression on composite scores, which does not model measurement error and therefore provides an independent test of the same relationships. The pattern was identical: attitude regressed on the three beliefs yielded $R^2 = 0.389$, $F(3, 193) = 40.873$, $p < .001$, with convenience $\beta = -0.001$ ($p = .990$), trust $\beta = 0.573$ ($p < .001$) and price $\beta = 0.113$ ($p = .071$). Attitude regressed on usage behaviour yielded $R^2 = 0.618$ and $\beta = 0.786$ ($p < .001$).

A further comparison isolates the convenience result. Regressed on attitude alone, without trust and price in the model, convenience was a significant predictor ($\beta = 0.311$, $t = 4.566$, $p < .001$, $R^2 = 0.097$). Entered alongside the other two beliefs its coefficient fell to effectively zero. The relationship is therefore not absent at the bivariate level but is fully absorbed once the correlated beliefs are included.

6. Discussion

6.1 Trust as the sole differentiator

Trust was the only belief to predict attitude, and it did so strongly, accounting between it and the two null predictors for half the variance in the construct. The result follows from the structure of the transaction rather than being incidental to it. Ordering through an OFDA requires paying in advance for food prepared in an unseen kitchen and carried by an unsupervised third party, while disclosing location and payment data to a platform that owns none of these steps. Every element of quality that matters is unobservable at the point of commitment. Trust is what makes the transaction possible at all, and the finding is consistent with research in which trust survives as a predictor across markets and specifications (Zhao & Bacao, 2020; Cho et al., 2019; Raza et al., 2023; Muangmee et al., 2021).

The practical implication is that trust is produced operationally rather than communicated rhetorically. It accumulates through accurate tracking, orders arriving as configured, refunds settled without dispute, visible hygiene certification and restraint in the use of personal data. It is also asymmetric, built slowly through unremarkable transactions and lost quickly through a single publicised failure.

6.2 The commoditisation of convenience and price

The null results for convenience and price are the study's most consequential findings, and they are easily misread. Convenience is significantly associated with attitude when examined alone; price shows a comparable bivariate association. What the simultaneous model shows is that neither carries independent weight once trust is included.

The interpretation advanced here is a commoditisation effect. When the Indian OFDA market was forming, platforms differed materially in delivery speed, catalogue depth, interface quality and discount depth, and these attributes discriminated between them. That variance has largely disappeared. Every major platform now delivers within a comparable window, lists overlapping merchants, offers a comparably frictionless interface and matches competitors' promotional pricing within days. A construct with little variance across the alternatives a consumer is choosing between cannot explain variance in the evaluation of those alternatives. Convenience and price have become conditions of market entry rather than sources of advantage — necessary for participation, insufficient for preference. Ray et al. (2019) reported the same pattern for convenience among Indian consumers, and the heterogeneity in effect sizes documented in meta-analytic work is consistent with these effects being contingent on market maturity rather than absent in general (Chiu et al., 2024).

Two attributes failing rather than one is what makes this reading credible. Suppose only convenience had dropped out. The obvious rejoinder would be that our convenience scale is the weakest instrument in the study, which it is, with average variance extracted of 0.389. But price met every measurement standard we applied and its coefficient is just as flat. Whatever is happening is not a property of the questionnaire.

A competing explanation deserves a hearing. Convenience shares a good deal of ground with trust in this sample (r = 0.614), price rather less (r = 0.462), and overlap of that sort can flatten a coefficient even where the belief behind it matters perfectly well. Nothing in the collinearity diagnostics complains: inflation factors top out at 1.331, nowhere near the usual alarm point. But a predictor can shed most of its unique variance long before any diagnostic notices. So which is it, commoditisation or statistical absorption? We cannot separate them, and the distinction may be less real than it looks. Absorption is what commoditisation does. Once platforms stop differing on speed and price, a customer's rating of those attributes has nothing left to attach itself to except their general feeling about the platform, and the two quietly merge. Settling the question needs a design that watches one market across several years. Ours photographs it once.

6.3 Attitude and usage behaviour

Attitude carried through to behaviour at 0.864. A mediating structure predicts exactly that, with beliefs reaching behaviour through the disposition they leave behind rather than by any direct route, and the size of the coefficient also fits how people order dinner in practice. The question is not weighed afresh each time somebody is hungry (Limayem et al., 2007). Buried in this is a warning for operators. Habit is cheap to keep and dear to lose. Whatever automaticity brings a customer back every Friday will work just as efficiently in reverse once their regard for the platform has curdled, and winning them back costs considerably more than never losing them would have. A coefficient this large raises a measurement question as well, which Sections 5.4 and 7 take up.

6.4 Implications for theory and practice

Three things follow for theory. The first concerns time. What holds while a category is growing need not hold once it matures, which is an argument for building market conditions into the specification rather than apologising for them in a limitations section. The second concerns which beliefs get measured. Usefulness and ease of use, the pair TAM began with, discriminate nothing between alternatives that are all useful and all easy, so the belief set has to be chosen to suit the domain. The third we would press hardest of all. Beliefs have to be tested together. Convenience examined by itself in this very sample yields a significant effect and a different paper altogether, drawn from the same 200 responses.

Practitioners can read it more bluntly. Shaving two further minutes off a delivery window that is already quick, or funding a discount a rival will have matched by Thursday, buys almost nothing attitudinally, since neither dimension separates one application from another any more. Spend the same money on credibility and it lands on the one belief still doing work, and the one hardest for a competitor to copy over a weekend. Hygiene verification that means something. Refunds that arrive without an argument. Tracking that is accurate rather than decorative. Data handling that errs towards restraint. Restaurants have a stake in this too, because platform trust carries over to the merchant (Raza et al., 2023), which makes accurate listings, real certification and honest ratings something other than the platform's problem alone.

7. Limitations and directions for future research

Several things bound what can be claimed here. The sample came from one metropolitan region and was recruited by convenience, so these results describe a mature and unusually crowded urban market, not India. In a tier-2 or tier-3 city, where platforms still differ noticeably in coverage and speed, convenience and price may behave exactly as the older literature says they do. The sample also skews heavily towards the well educated, three quarters of respondents holding a post-graduate degree or a doctorate.

Two measurement problems need stating plainly rather than filing away. Convenience returned average variance extracted of 0.389, under the 0.50 mark, which says its four indicators are not measuring one thing cleanly. Composite reliability of 0.714 justifies keeping the construct, but anything resting on it should be read with that attached. The second problem is more serious. Attitude and usage behaviour did not separate. They correlate 0.859, above the square root of attitude's average variance extracted, and the exploratory solution put both sets of items on one factor. We have kept them apart on conceptual grounds, which is defensible but not the only defensible choice; a reader who prefers to treat them as one engagement construct would be left with something simpler than the mediated sequence drawn in Figure 1.

The rest is more familiar territory. Cross-sectional data cannot establish direction, and attitude and usage are almost certainly reciprocal, with using a platform reinforcing a liking for it as much as the other way round. Usage was self-reported rather than observed, which reintroduces the very intention-behaviour gap this paper criticises others for ignoring. One source, one sitting, so method variance cannot be ruled out however the Harman test came back. Fit was adequate rather than good, RMSEA sitting just the wrong side of the line. And several constructs with a fair claim on the outcome are simply absent from the model, among them perceived risk, food quality, e-service quality, app design and subjective norms.

Four things would help. A longitudinal or panel design would untangle the attitude-usage loop and, more to the point, test whether convenience and price lose their explanatory power as a market converges. That is the direct test of the argument made here, and nothing short of it will settle the matter. Sampling several markets at different stages of convergence would approach the same question from another angle. Order-level data held by the platforms themselves would replace self-report with observed behaviour, and would incidentally resolve the attitude-usage separation problem. Convenience and price may also not be parallel predictors at all: modelling them as antecedents of trust could recover a role the present specification was never going to detect.

8. Conclusion

People in a saturated delivery market keep ordering from the platform they trust. Not the fastest one, and not the cheapest. Convenience and price still correlate with a favourable view of a platform when each is examined by itself, but neither explains that view once credibility enters the model, for the straightforward reason that neither tells one application apart from another any more. Trust still varies. Attitude is where it turns into behaviour. For an industry that spent a decade buying growth and now has to keep the customers it bought, that reorders the problem: the returns are in being believed, not in competing harder on ground where everybody has already arrived.

Appendix A. Measurement items

Construct	Code	Item	Retained
Convenience	C1	Using FDAs would be convenient for me	Yes
	C2	The FDAs would allow me to order food at any time	Yes
	C3	The FDAs would allow me to order food at any place	Yes
	C4	FDAs provide convenience to compare food prices from a different place	Yes
Trust	T1	I trust FDAs	Yes
	T2	I feel secure in ordering food through the FDAs	Yes
	T3	The information provided by FDAs is reliable	Yes

Construct	Code	Item	Retained
	T4	I believe FDAs are trustworthy with all private information given to it	Yes
Price	P3	When I order food through FDAs, I can compare prices from different apps	Yes
	P4	There are different promo codes on FDAs which I prefer to use while ordering	Yes
Attitude	AT1	Ordering food via FDAs is gratifying (satisfying)	Yes
	AT2	Ordering food via FDAs is essential for my lifestyle	Yes
	AT3	Ordering food via FDAs is a satisfying experience	Yes
Usage behaviour	UB1	The use of FDAs has become a habit for me	Yes
	UB2	Due to fast delivery, FDAs have become natural to me	Yes
	UB3	I have re-ordered the same meal from the same restaurant through FDAs	Removed
	UB4	I am addicted to use FDAs	Yes

Note. All items measured on a five-point Likert scale (1 = strongly disagree, 5 = strongly agree). UB3 removed following confirmatory factor analysis (standardised loading 0.497). Scales adapted from Seiders et al. (2007) and Yeo et al. (2017) for convenience; Pavlou (2003) and Gefen et al. (2003) for trust; Zeithaml (1988) for price; Ajzen (1991) for attitude; and Limayem et al. (2007) and Venkatesh et al. (2012) for usage behaviour.

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