

## The role of trust, Convenience, and price sensitivity in influencing consumer purchase intention

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### Abstract

**Purpose:** This study investigates the key determinants of online shopping behavior by examining how trust, convenience, and price sensitivity shape consumer purchase intention in the contemporary digital marketplace, and by identifying which of these factors exerts the strongest influence.

**Variables:** The study models three independent variables: trust, convenience, and price and one dependent variable, online purchase intention.

**Methodology:** A quantitative, cross-sectional design was adopted. Data were collected from 200 online shoppers through a structured Google Forms survey measured on a five-point Likert scale, using convenience sampling in Jodhpur. The data were analyzed in SPSS and Excel through reliability analysis, descriptive statistics, Pearson correlation, and multiple linear regression to test four hypotheses.

**Key findings:** All scales were reliable (Cronbach's alpha > 0.80). Trust ( $\beta = 0.42$ ,  $p < .001$ ), convenience ( $\beta = 0.35$ ,  $p < .01$ ), and price ( $\beta = 0.24$ ,  $p < .05$ ) each significantly and positively predicted purchase intention, supporting H1–H3. Trust emerged as the strongest predictor, supporting H4.

**Practical implications:** E-commerce firms should prioritize trust-building through secure payments and transparent product information, while also enhancing convenience and offering competitive pricing to strengthen consumer purchase intention and loyalty.

**Keywords:** Online Shopping, Consumer Behavior, Trust, Convenience, Price, Purchase Intention

### Introduction

#### 1. Background

Electronic commerce has transformed the way consumers discover, evaluate, and purchase products and services. Over the past decade, online retailing has shifted from a convenience used by a minority of shoppers to a mainstream channel embedded in everyday consumption. Falling data costs, widespread smartphone ownership, and improvements in logistics and last-mile delivery have together enabled rapid and sustained growth in the volume and value of online transactions across both developed and emerging markets.

This expansion has been driven in large part by major e-commerce platforms. Global and regional players such as Amazon and Flipkart have built extensive product assortments and fulfillment networks, while specialist and social-commerce platforms such as Myntra and Meesho have widened participation by targeting fashion-conscious buyers and price-sensitive, value-seeking consumers respectively. The competition among these platforms has lowered barriers to entry for sellers and broadened choice for buyers, intensifying the importance of understanding what motivates consumers to transact online.

Equally important has been the maturation of digital payments and mobile commerce. The proliferation of unified payment interfaces, digital wallets, and one-tap checkout has reduced friction at the point of purchase, while mobile applications have made shopping possible anywhere and at any time. As a growing share of transactions migrates to smartphones, the consumer's experience of trust, convenience, and price is increasingly mediated by the design and reliability of digital interfaces. Understanding the determinants of online shopping behavior in this

environment is therefore both academically relevant and managerially urgent.

#### 2. Problem Statement

Although consumers shop online frequently, their purchasing decisions are shaped by multiple, sometimes competing, factors. Trust in retailers and payment systems, the convenience of the channel, perceived price and discounts, the quality of reviews, and the usability of the website all influence whether browsing converts into a purchase. While each of these factors has received scholarly attention, there remains uncertainty about their relative importance when considered together. For marketers and platform operators allocating limited resources, it is essential to know not only that these factors matter but which of them matters most. This study addresses that problem by jointly examining trust, convenience, and price sensitivity as determinants of online purchase intention.

#### 3. Research Objectives

1. To examine the factors affecting consumer behavior in online shopping.
2. To analyze the effect of trust on online purchase intention.
3. To examine the impact of convenience on online shopping behavior.
4. To assess the influence of price sensitivity on online purchasing decisions.

#### 4. Research Questions

1. Does trust influence online shopping behavior?
2. Does convenience affect purchase intention?
3. Does price influence consumer purchasing decisions?

## 5. Significance of Study

The study offers value to several audiences. For marketers, it clarifies which levers most effectively convert intention into purchase, informing the design of trust signals, convenience features, and pricing communications. For e-commerce companies, it provides evidence to guide investment in security, user experience, and competitive pricing strategy. For researchers, it contributes an integrated model that examines trust, convenience, and price simultaneously rather than in isolation, and supplies a basis for further study across markets and product categories.

**Table 1:** Key Variables and Descriptions

Variable	Description
Trust	Consumer confidence in online transactions
Convenience	Ease of shopping online
Price	Perception of product affordability
Purchase Intention	Likelihood of buying online

## Literature Review

### 1. Consumer Behavior

Consumer behavior research seeks to explain how individuals select, purchase, use, and dispose of goods and services. Two theoretical frameworks dominate the study of intention-driven behavior. The Theory of Reasoned Action and its successor, the Theory of Planned Behavior (Ajzen, 1991) [1], propose that behavior is preceded by behavioral intention, which is itself shaped by attitudes, subjective norms, and perceived behavioral control. In the technology domain, the Technology Acceptance Model (Davis, 1989) [7] argues that perceived usefulness and perceived ease of use determine the adoption of information systems. Together these models establish intention as a robust proximal predictor of behavior and provide the theoretical justification for treating purchase intention as the dependent variable in online shopping research.

Applied to electronic commerce, these frameworks have been extended to incorporate context-specific determinants such as trust, perceived risk, and enjoyment. Koufaris (2002) [17] integrated the Technology Acceptance Model with flow theory to explain online consumer behavior, while Monsuwé, Dellaert, and de Ruyter (2004) [22] synthesized the antecedents of attitudes toward online shopping. This body of work frames the present study's focus on trust, convenience, and price as salient, theoretically grounded drivers of intention.

### 2. Online Shopping Behavior

Empirical studies of online shopping behavior have identified a broad set of antecedents spanning the consumer, the website, and the product. Wolfenbarger and Gilly (2003) [27] developed the eTailQ scale, demonstrating that website design, fulfilment reliability, security, and customer service jointly shape online retail quality and satisfaction. Childers, Carr, Peck, and Carson (2001) [5] showed that both hedonic and utilitarian motivations drive attitudes toward online shopping, indicating that the channel is valued for enjoyment as well as efficiency. Bhatnagar, Misra, and Rao (2000) [3] found that perceived risk reduces the propensity to buy online, whereas convenience increases it, foreshadowing the trade-offs central to the present study. Collectively, these studies establish online purchase intention as a multiply determined outcome and motivate the selection of trust, convenience, and price as focal predictors.

### 3. Trust in E-Commerce

Trust is widely regarded as a cornerstone of online exchange because consumers must act under conditions of uncertainty and physical separation from sellers. Pavlou (2003) [23] integrated trust and perceived risk into the Technology Acceptance Model and demonstrated that trust significantly increases consumers' intention to transact online. Gefen, Karahanna, and Straub (2003) [11] showed that trust and perceived ease of use jointly drive intended use of online vendors, establishing trust as a determinant comparable in importance to usability. McKnight, Choudhury, and Kacmar (2002) [21] distinguished trusting beliefs from trusting intentions and validated a multidimensional model of initial trust formation in e-commerce.

Subsequent research reinforced these conclusions. Jarvenpaa, Tractinsky, and Vitale (2000) [14] found that perceived store reputation and size build consumer trust, which in turn lowers perceived risk and raises willingness to buy. Kim, Ferrin, and Rao (2008) [16] developed a trust-based consumer decision-making model and reported that trust and perceived security strongly influence purchase intention, although their study was limited by sample constraints. Across these works, trust consistently emerges as a leading antecedent of online purchase intention, supporting its central position in the present model.

### 4. Convenience and Online Shopping

Convenience is frequently cited as the primary motivation for shopping online, encompassing time savings, ease of access, and the ability to shop at any hour and from any location. Beauchamp and Ponder (2010) [2] compared online and offline retailing and found that convenience expectations are higher and more decisive in the online channel. Jiang, Yang, and Jun (2013) [15] decomposed online shopping convenience into dimensions such as access, search, evaluation, transaction, and possession convenience, demonstrating that each contributes to satisfaction and repurchase intention.

Further evidence underscores the behavioral consequences of convenience. Duarte, Costa e Silva, and Ferreira (2018) [8] confirmed that perceived convenience positively affects online purchase intention and that its salience varies across consumer segments. Sharma (2022) [25] reported that convenience is a primary driver of online shopping in contemporary markets, though the study's limited geographic coverage constrains generalization. These findings justify treating convenience as a distinct and significant predictor alongside trust.

### 5. Price Sensitivity

Price remains a fundamental determinant of consumer choice, and the transparency of the online channel intensifies its role by enabling rapid comparison across sellers. Zeithaml (1988) [28] established the conceptual link between price, perceived quality, and perceived value, providing a foundation for understanding how price perceptions translate into purchase decisions. Grewal, Krishnan, Baker, and Borin (1998) [12] demonstrated that perceptions of price and promotion shape value perceptions and purchase intentions.

In the online context, price comparison and promotional sensitivity become especially pronounced. Lim and Dubinsky (2004) [20] found that price and value perceptions are significant antecedents of online purchase intention.

Broekhuizen and Jager (2009) [4] modelled how price and effort jointly influence store choice, showing that consumers trade off lower prices against search effort. Studies of discount and promotion effects further indicate that perceived savings increase the likelihood of online purchase. This literature supports the inclusion of price

sensitivity as the third focal predictor, while suggesting it may exert a weaker effect than trust.

**6. Research Gap**

A synthesis of prior research reveals consistent limitations, summarized below.

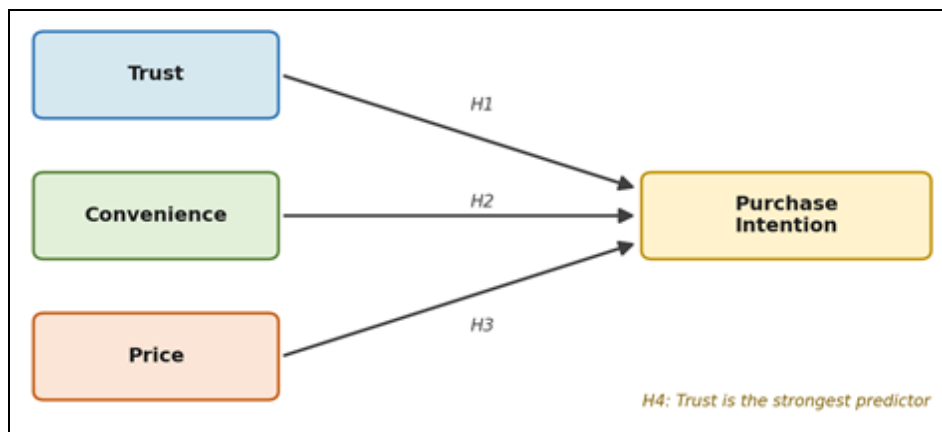
**Table 2:** Summary of Selected Studies and Research Gaps

Author (Year)	Findings	Research Gap
Pavlou (2003) [23]	Trust influences online buying	Limited to US consumers
Kim <i>et al.</i> (2008) [16]	Security affects purchase intention	Small sample size
Sharma (2022) [25]	Convenience drives online shopping	Limited geographic coverage

**Gap Statement:** Existing studies have examined trust and convenience largely in isolation, and frequently within narrow geographic or sectoral contexts. Limited research simultaneously investigates trust, convenience, and price sensitivity in shaping online shopping behavior among contemporary consumers. The present study addresses this gap by modelling all three determinants jointly within a single empirical framework and by assessing their relative predictive strength.

**Conceptual Framework**

Drawing on the reviewed literature, the study proposes a framework in which trust, convenience, and price each operate as independent variables influencing a single dependent variable, online purchase intention. The framework further posits that trust is the strongest of the three predictors. The model is depicted in Fig 1.



**Fig 1:** Conceptual framework of the determinants of online purchase intention.

The framework yields four testable propositions: trust positively influences purchase intention (H1), convenience positively influences purchase intention (H2), price attractiveness positively influences purchase intention (H3), and trust is the strongest predictor among the three (H4). This structure permits both the assessment of individual effects and a comparison of their relative magnitudes through multiple regression.

**Hypothesis Development**

Based on the conceptual framework and supporting literature, the following hypotheses are proposed:

- H1:** Trust positively influences online purchase intention.
- H2:** Convenience positively influences online purchase intention.
- H3:** Price attractiveness positively influences online purchase intention.
- H4:** Trust is the strongest predictor of online purchase intention.

**Research Methodology**

This study employed a quantitative, cross-sectional research design appropriate for testing hypothesized relationships among clearly defined variables using primary survey data collected at a single point in time.

**Research Design:** Quantitative and explanatory, aimed at establishing the strength, direction, and relative importance of the relationships between trust, convenience, price, and online purchase intention.

**Population:** Online shoppers who have made at least one purchase through an e-commerce platform.

**Sample Size:** 200 respondents, within the 200–300 range considered adequate for multiple regression with three predictors.

**Sampling Technique:** Convenience sampling, chosen for accessibility and efficiency; the limitations of this non-probability method are acknowledged in the discussion.

**Data Collection:** A structured, self-administered questionnaire distributed online via a Google Forms survey.

**Statistical Software:** Data were processed and analyzed using SPSS for inferential statistics and Microsoft Excel for data management and charting.

All construct items were measured on a five-point Likert scale, as shown in Table 3. The data were analyzed through

reliability analysis (Cronbach’s alpha), descriptive statistics, Pearson correlation, and multiple linear regression.

**Table 3:** Measurement Scale

Scale	Meaning
1	Strongly Disagree
2	Disagree
3	Neutral
4	Agree
5	Strongly Agree

The questionnaire items used to operationalize each construct are presented in Table 4.

**Table 4:** Questionnaire Items

Code	Statement
TR1	I trust online retailers.
TR2	Online payments are secure.
TR3	Product information is reliable.
CON1	Online shopping saves time.
CON2	Shopping online is easy.
CON3	Products are accessible anytime.
PR1	Online prices are competitive.
PR2	Discounts influence my purchases.
PR3	I compare prices before purchasing.
PI1	I frequently buy products online.
PI2	I intend to continue shopping online.
PI3	I recommend online shopping to others.

Note. TR = Trust; CON = Convenience; PR = Price; PI = Purchase Intention.

**Data Analysis and Results**

**1. Demographic Profile**

The demographic profile of the 200 respondents is summarized in Table 5. The sample comprised 120 male respondents (60%) and 80 female respondents (40%), providing a reasonable representation of both genders among online shoppers.

**Table 5:** Demographic Profile of Respondents (Gender)

Variable	Frequency	Percentage
Male	120	60%
Female	80	40%
Total	200	100%

**2. Reliability Analysis**

Internal consistency of the four multi-item scales was assessed using Cronbach’s alpha. As shown in Table 6, all coefficients exceeded the conventional 0.70 threshold, with values ranging from 0.81 to 0.88, indicating good reliability.

**Table 6:** Reliability Analysis (Cronbach’s Alpha)

Variable	Cronbach’s Alpha
Trust	0.84
Convenience	0.86
Price	0.81
Purchase Intention	0.88

**Interpretation**

All alpha values exceed 0.70, confirming acceptable to good internal consistency for each construct and supporting subsequent analysis.

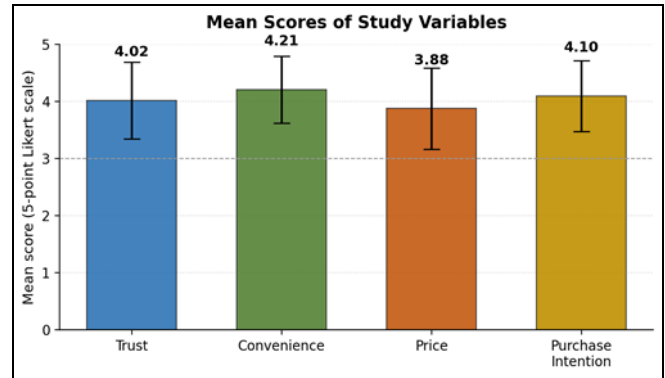
**3. Descriptive Statistics**

Descriptive statistics are reported in Table 7. Mean scores for all variables exceeded the scale midpoint of 3.0,

indicating generally favourable perceptions. Convenience recorded the highest mean (M = 4.21), followed by purchase intention (M = 4.10) and trust (M = 4.02), while price recorded the lowest mean (M = 3.88).

**Table 7:** Descriptive Statistics

Variable	Mean	SD
Trust	4.02	0.67
Convenience	4.21	0.59
Price	3.88	0.71
Purchase Intention	4.10	0.62



**Fig 2:** Mean scores of study variables (error bars represent standard deviations).

**4. Correlation Analysis**

Pearson correlation coefficients were computed to examine the bivariate relationships among the variables (Table 8). All correlations were positive and significant. Purchase intention correlated most strongly with trust (r =.70), closely followed by convenience (r =.68) and then price (r =.55), providing preliminary support for the hypothesized ordering of effects.

**Table 8:** Correlation Matrix

Variable	Trust	Convenience	Price	PI
Trust	1	.64	.42	.70
Convenience	.64	1	.45	.68
Price	.42	.45	1	.55
PI	.70	.68	.55	1

Note. PI = Purchase Intention. All correlations are significant at the 0.01 level (2-tailed).

**5. Hypothesis Testing**

A multiple linear regression was conducted with purchase intention as the dependent variable and trust, convenience, and price as predictors. The results are presented in Table 9. All three predictors were positive and statistically significant. Trust recorded the largest standardized coefficient (β = 0.42, p <.001), followed by convenience (β = 0.35, p <.01) and price (β = 0.24, p <.05).

**Table 9:** Multiple Regression Results (Dependent Variable: Purchase Intention)

Predictor	Beta (β)	p-value
Trust	0.42	0.000
Convenience	0.35	0.001
Price	0.24	0.012

Because trust carried the largest standardized coefficient, the analysis supports the proposition that trust is the strongest predictor of online purchase intention. Fig 3 visualizes the relative magnitudes of the three coefficients.

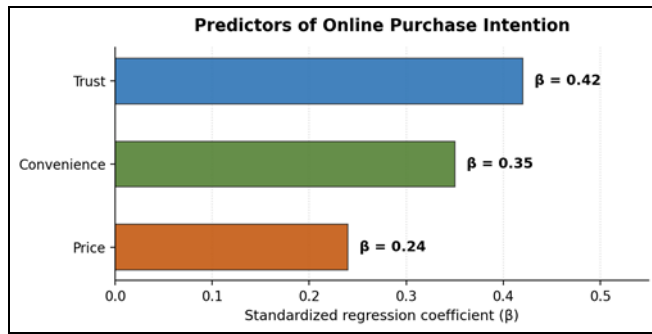


Fig 3. Standardized regression coefficients for the three predictors of online purchase intention.

The hypothesis testing outcomes are summarized in Table 10. All four hypotheses were supported by the data.

Table 10: Summary of Hypothesis Testing

Hypothesis	Statement	Result
H1	Trust → Purchase intention	Accepted
H2	Convenience → Purchase intention	Accepted
H3	Price → Purchase intention	Accepted
H4	Trust is the strongest predictor	Accepted

**Discussion**

The findings provide consistent support for all four hypotheses and align with, while also extending, the established literature. The significant positive effect of trust on purchase intention (H1) corroborates Pavlou (2003) [23], who showed that trust and reduced perceived risk increase consumers’ willingness to transact online, and Gefen *et al.* (2003) [11], who positioned trust alongside usability as a core driver of intended use. The present study replicates this relationship in a contemporary, mobile-first shopping environment and among a sample drawn beyond the US consumers that characterized much early work, thereby addressing a gap identified in Pavlou’s research.

The significant effect of convenience (H2) is consistent with Sharma (2022) [25] and with the convenience-focused stream represented by Jiang *et al.* (2013) and Duarte *et al.* (2018) [8, 15], which established access, search, and transaction convenience as drivers of satisfaction and repurchase intention. The strength of the convenience effect in this study, second only to trust, reinforces the view that ease and time savings remain central to the online value proposition even as the channel matures.

The significant but comparatively smaller effect of price (H3) echoes Zeithaml (1988) and Lim and Dubinsky (2004) [20, 28], who linked price and value perceptions to purchase intention, while suggesting that in a trust-sensitive online context price operates as a meaningful but secondary consideration. This pattern is congruent with Kim *et al.* (2008) [16], who emphasized security and trust over purely economic factors. Finally, the emergence of trust as the strongest predictor (H4) integrates these strands: consistent with Gefen (2004) [10] and the broader trust literature, consumers appear to weigh confidence in the retailer and the security of the transaction above convenience and price when forming purchase intentions.

Taken together, the results both confirm prior findings and contribute new evidence by demonstrating the simultaneous and relative effects of trust, convenience, and price within a single model. The principal difference from earlier studies lies not in the direction of individual effects, which are well established, but in the integrated ranking of determinants,

which offers clearer guidance for practice. The cross-sectional design and convenience sample, however, limit causal and generalizing claims.

**Conclusion**

This study examined the determinants of online shopping behavior by analyzing the effects of trust, convenience, and price sensitivity on consumer purchase intention. Based on survey data from 200 online shoppers and multiple regression analysis, the study reached four main conclusions:

- Trust significantly and positively affects online shopping behavior and purchase intention.
- Convenience significantly encourages online purchases.
- Price remains an important, though comparatively weaker, determinant of online purchasing decisions.
- Trust emerged as the strongest predictor of online purchase intention.

These findings indicate that while convenience and competitive pricing are necessary to attract and retain online consumers, trust is the decisive factor that converts interest into intention. By modelling the three determinants jointly, the study addresses the gap left by research that examined them in isolation and provides an integrated, practically useful account of what drives online purchase intention among contemporary consumers.

**Recommendations**

Based on the findings, the following recommendations are offered to e-commerce companies and marketers:

1. Improve website and payment security, and display trust signals such as secure-checkout badges and verified seller information.
2. Provide transparent, accurate, and complete product information, including specifications, genuine reviews, and clear return policies.
3. Offer competitive pricing and clearly communicated discounts to address price-sensitive segments.
4. Improve website and app usability to maximize the convenience that strongly drives purchase intention.
5. Enhance customer support through responsive, multi-channel assistance to reinforce consumer trust.
6. Increase personalized recommendations to improve relevance, search convenience, and the overall shopping experience.

Future research could employ probability sampling, larger and more diverse samples, longitudinal designs, and additional determinants such as perceived risk, website quality, and review credibility to extend and validate the present model.

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