WHAT DRIVES BANGLADESHI CONSUMERS' USE OF ONLINE FOOD DELIVERY APPLICATIONS? INVESTIGATING THE ROLE OF TRUST IN REPEAT PURCHASE INTENTION

Jyväskylä University
School of Business and Economics

Master's Thesis

2024

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Subject: Digital Marketing and Corporate Communication
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ABSTRACT

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Subject/Discipline	Type of work
Digital Marketing and Corporate Communication	Master´s Thesis
Date	Number of pages
12-11-2024	88

The rapid expansion of digital technology-based applications has altered the various aspects of our lives, with smartphones now perceived as multifunctional devices that serve purposes beyond mere communication. In 2024, more than 4.88 billion people are using smartphones globally, showing a sharp upward trend. Several scholarly findings suggest that consumers' motivations vary significantly when using various smartphone applications. However, despite these differences, the impact of trust on the continued use intention of these apps is not fully explored, especially in the field of online food delivery applications (OFDAs). Likewise, an emerging country like Bangladesh, with an over 174 million population and 77 million active internet users, along with growing smartphone penetration, presents promising opportunities for OFDAs, yet there is a significantly limited research focus in this area. Realizing the research gap and the importance of trust, this thesis intends to explore the factors more profoundly that affect consumer trust building in the online food delivery apps market and the influence of trust on the continuance use intention of Bangladeshi consumers. An extended Technology Accepted Model (TAM) is proposed as its theoretical foundation, and a quantitative research technique is adopted to measure the impact of trust on the continuance purchase intention of OFDAs. A combined total of 134 valid responses were collected via an online survey, and these collected data were analyzed using statistical techniques, employing both IBM SPSS 26.0 and PLS-SEM 4.0. The research findings revealed trust is a pivotal determinant of consumers' intentions to use OFDAs repeatedly. The findings further suggest that the two key factors of the TAM model, perceived usefulness and ease of use, are greatly influenced by operational efficiency and the user-friendliness of the app respectively. Furthermore, both factors exhibit a strong correlation with trust. However, menu visualization, personalization, and order management were not identified as significant predictors for Bangladeshi consumers. This thesis contributes to the academic understanding by bridging the gap of the foundational TAM model by including additional external variables and providing area-specific insights for a developing economy. The practical and managerial implications offered by this thesis will assist the OFDA service providers in formulating consumer trust-building and experience optimization strategies.

Keywords: Digital Technology, Online Food Delivery App, Trust, Consumer Behaviour, Continuance Use Intention, Technology Acceptance Model

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1 INTRODUCTION

The changing needs and tastes of consumers have fueled continuous advancement and innovation in the smartphone technology industry, providing mobile phone firms with a renewed sense of purpose. Smartphone gadgets are gaining popularity in households faster than any other technology breakthrough (Comer & Wikle, 2008). The unique characteristics of smartphones, which have been shown to have a significant impact on the purchasing decisions of mobile phone users around the world, make it possible to gain a competitive edge over competitors (Jamil et al., 2022). In today's smartphone-dominated world, mobile applications have evolved into vital instruments that meet a wide range of personal requirements while also contributing to substantial societal transformation.

App usage empowers consumers to save time while shopping more efficiently and personalizing their purchases. At the same time, businesses gain valuable consumer insights that can lead to increased revenue (Taylor et al., 2016). The growing trend of online-to-offline commerce and smartphone apps has disrupted several industries (Xiao et al., 2019). In the hospitality industry, online food delivery applications (OFDAs) are a perfect example of an online-to-offline (O2O) platform. These platforms not only provide consumers with a larger variety of culinary selections, but they also boost sales prospects for caterers (Chen et al., 2020). The market for ordering and delivering food has experienced rapid growth since the start of the COVID-19 epidemic in 2020 (Hobbs, 2020). OFDAs have become the dominant players in the mobile commerce space (Pigatto et al., 2017). The food delivery sector has seen remarkable growth in the past decade, covering many regions around the world and encompassing both developing and developed countries (Devanesan, 2021).

Over the past decade, Bangladesh underwent a period of intense urbanization with the widespread adoption of internet connectivity and smartphone usage. This integration of convenience and technology created fertile ground for the online food delivery industry and caused digital transformation to alter consumer purchasing behaviors (Pathao Food, 2024). Several factors, such

as budget-friendly mobile devices, improved telecom infrastructure, raised disposable income, busy modern lifestyles, and youth-led fast-food culture, have driven the rapid expansion of Bangladesh's OFDA market (Hasan, 2023). Consumers with hectic schedules are turning to OFDA services as a convenient solution to save time and effort (Hasan, 2023). This shift in shopping preferences has driven the rising appeal of OFDAs, providing an easy and trustworthy way to order food via smartphones (Ahmed, 2024; Ali et al., 2023).

The OFDA companies in Bangladesh offer attractive discounts and food choices as well as deliver the food by charging a very reasonable delivery fee. Delivery fees are charged by balancing between the commissions imposed on restaurants, which range from 35%-40%, and rider remuneration, typically set between 30-45 Bangladeshi Taka (BDT) per delivery (Islam, 2019). Bangladesh witnessed the country's first app-based food delivery service, HungryNaki, debuted in the middle of 2013, and Foodpanda followed later in the same year (UddinAhmed & Ahmed, 2018; Muntasir, 2019). In the years that followed, the market for online food delivery boomed with fresh startups such as Pathao Food, Uber Eats, Shohoj Food, and e-Food, both locally and internationally (Akter & Disha, 2021).

There are two main domains that collectively make up the OFDA landscape. First of all, there are outlets like Domino's, Pizza Hut, and KFC that manage their own food delivery app services. Contrary to this, intermediate entities, which are known as platform-to-customer food delivery applications, such as Deliveroo in the UK, Just Eat in the US, Foodpanda in Bangladesh, and Meituan Dianping in China, provide a multi-restaurant structure (Ray et al., 2019; Sjahroeddin, 2018). OFDA services in Bangladesh have expanded their businesses beyond just food delivery. Platform-to-customer apps such as Foodpanda and Pathao offer a range of other services, including grocery, medicine, and courier delivery, as well as ride-sharing options with both cars and bikes. Given the growing reliance on platform-to-customer OFDA services in Bangladesh, this study investigates the repeat purchase intention, specifically focusing on the role of trust as a determinant of sustained customer engagement within platform-to-customer online food delivery applications like Foodpanda and Pathao.

1.1 Background

According to recent research, the percentage of people worldwide who own a smartphone has grown by 50% since 2017, and estimates show that by 2020, there will be over 6.1 billion smartphone users worldwide (Hsiao et al., 2017). On a global scale, consumers are becoming more and more prone to purchasing on e-commerce platforms using various apps because of the unique format's versatility and simplicity, which go beyond its traditional boundaries and offer a broad range of options and smooth transactions (Jiang et al., 2013; Rezaei et al.,

2016). The Google Play Store and the iOS App Store are two of the main stores where users of mobile devices can download applications. In 2018, there were an astounding 103,5 billion app downloads globally, indicating the exceptional rise in digital app consumption. Google Play remained the most popular platform, processing about 75% of all downloads and raking in 76 billion dollars, a 13% rise over the previous year. Although at a slightly slower rate of 7%, the App Store witnessed growth in download numbers as well, with a total of 30 billion downloads in 2018. These numbers represent the first installations made via the two main channels of distribution (Iqbal, 2019).

The coronavirus illness (COVID-19) epidemic quickened the global transition of food delivery models, as mass use of internet and smartphone technology drove OFDAs into a new phase of "new normalcy" (Mohammad et al., 2022; Ramos, 2022). On March 11, 2020, the World Health Organization (WHO) officially announced COVID-19 to be a pandemic, pointing out the disease's higher possibility for mortality as well as a tendency to spread from person to person (World Health Organization, 2020). Globally, the COVID-19 pandemic has brought about unprecedented challenges that drastically altered social and economic settings (Tang et al., 2020). In response, the WHO promotes protective behaviors like mask use, self-isolation, and social distancing to reduce exposure and stop the virus's transmission (Tang et al., 2020; Wilder-Smith & Freedman, 2020). Even with the substantial challenges the pandemic brought about, which have disrupted the supply and demand dynamics in the restaurant and catering businesses, it also caused a noticeable alteration in consumer behavior. Online offerings are being adopted with greater speed than traditional in-store ones as an effect of this change (Zhao & Bacao, 2020).

OFDAs effectively comply with the needs of restaurant owners while also meeting consumer demands for hassle-free food delivery and heightened personal hygiene standards during the pandemic (Gani et al., 2021). This COVID-19 crisis caused a flood of new clients to investigate online delivery services, including people who had never considered ordering food for home delivery or had previously overlooked the necessity for such services (Just Eat, 2020). Many consumers prefer OFDA platforms because they offer detailed and frequently updated menus, a broad selection of restaurants, and customized delivery tracking functions designed to meet individual needs (Gavilan et al., 2021). Furthermore, various advanced features of these platforms enable users to avoid prolonged waiting times, traffic jams, and communication breakdowns (Dsouza & Sharma, 2021).

Different OFDAs have become well-known in different parts of the world. Throughout 2020, DoorDash, Uber Eats, and Grubhub emerged as the top rivals in the US online food delivery business, holding a combined market share of around 95% (Curry, 2023). As of 2020, Grubhub had hired over 65,000 people to handle delivery services, serving 31.4 million U.S. users across 4,000 cities. It partnered with a network of 265,000 restaurants and managed an average of 622,700 orders per day (Curry, 2023). The global income from online food delivery amounted to approximately $296.6 billion in 2021. Experts anticipate

that this figure will climb to $466.4 billion by 2026, signaling a fast-paced expansion of the OFDA market (Statista, 2020). These statistics illustrate the strong upward trend and stable consumer adoption of OFDAs (Sigurdsson et al., 2020). Considering the saturated state of the food market, a growing percentage of merchants are jumping into the online food service sector daily (Yeo et al., 2017). Thus, this implies that the growing trend of using OFDAs will remain prevalent for the foreseeable future in addition to being a consequence of the pandemic (Reply, 2021).

Following the first wave of explosive growth, OFDAs globally have witnessed significant transformations, with some businesses closing, others being taken over by bigger companies, and still others experiencing dropping market share (Sigurdsson et al., 2020). Historical statistics indicate that sustaining OFDAs is more dependent on the continuing ordering behavior of existing consumers than acquiring new ones (Yuan et al., 2021). Thus, it is crucial to give priority to understanding the main factors that stimulate users' ongoing engagement with technology-based platforms like OFDAs (Goyal et al., 2023). Zhao and Bacao (2020) identified that consumers' persistent willingness to use OFDAs is shaped both directly and indirectly by perceived task-technology fit, social influences, trust, performance expectations, and confirmation.

1.2 Research Gaps and Scope

Local food delivery entrepreneurs have been motivated to enter the OFDA industry by platform-to-customer service providers' market potential and profitability. Because of this, both established and prospective food delivery app providers want to strengthen their position in the market by transforming into all-encompassing platforms with cutting-edge capabilities like seamless ordering and smart delivery tracking systems (Daryna, 2020). The growing relevance of OFDAs as a subject to study is proven by an increasing number of recent investigations on its key factors (Cho et al., 2019; Pigatto et al., 2017). Researchers have not adequately explored and analyzed this area comprehensively, even though this sector is receiving significant attention worldwide (Raza et al., 2023). So far, several scholars have helped reveal the fundamental factors behind OFDA adopter decision-making processes and behavioral intentions (Yeo et al., 2017; Ray et al., 2019).

Earlier research reveals that consumers may become discouraged by technology's sophistication if they feel the advantages compensate for the downsides (McCloskey, 2006; Gafni & Nissim, 2014; Bezovski, 2016). However, many investigations have explored how trust is built through these mechanisms to reduce uncertainty in digital platforms, which in turn alters consumer behavioral intentions; examples of these studies include social marketplaces (Kim & Park, 2013; Zhao et al., 2019).

A thorough review of existing literature identifies the gap in studies on sharing and repurchase intentions towards OFDAs, particularly regarding the role of trust, reputation, and commitment (Goyal et al., 2023). Researchers have paid limited focus on the attributes of OFDAs (Cho et al., 2019; Yeo et al., 2017). Although some authors have concentrated exclusively on information-related characteristics (Erkan & Evans, 2016), others have developed models that account for more general consumer behavior (Alagoz & Hekimoglu, 2012). Studies investigating the integrated impact of informational qualities and contextual elements on behavioral intentions toward OFDAs, featuring consumer perceived usefulness and consumer trust, are remarkably few (Troise et al., 2020).

A prerequisite for adopting mobile commerce is the trust that consumers have in the primary merchant as well as the e-marketplace, as pointed out by Koksal (2016) and Sarkar et al. (2020). In this advanced stage of e-commerce evolution, it is more important than ever to investigate further into trust aspects since OFDAs mostly depend on ongoing consumer interaction for their sustainable success (Nguyen & Mai, 2022). According to Liébana-Cabanillas et al. (2017), the primary roadblock to consumer adoption of online services in m-commerce is an apparent absence of trust. As a result, researchers recommend looking into new options for increasing consumer trust and encouraging continued use of mobile commerce (B. Lu, Fan, & Zhou, 2016; Oliveira et al., 2017). Additionally, consumers who believe the OFDA platform may not immediately trust the food companies on it, and vice versa (Nguyen & Mai, 2022). Meanwhile, a key challenge for third-party service providers in the food delivery sector is to identify what specific features or benefits of an OFDA will cultivate client trust and ultimately earn their loyalty (Su et al., 2022).

In their meta-analysis, Sarkar et al. (2020) found that researchers looked into techniques for increasing trust among consumers in m-commerce. It is crucial to understand that the conditions that inspire trust and the consequences that emerge may vary amongst different mobile-based platforms, including those for banking, shopping, booking travel, and food delivery (Sarkar et al., 2020; Tang, 2019). As Annaraud & Berezina (2020) highlighted, cultural and social norms mold consumer behavior, making it imperative to perform analyses of the environment of OFDA services. Moreover, Budiman et al. (2013) have observed that there are quite considerable variations in consumer behavior among various geographic regions and demographics. As mentioned by Yeo et al. (2017), there remains a scarcity of investigation on food delivery intermediaries, especially OFDAs, in developing countries. To fill this gap in the current research and advance academic understanding, this thesis study will be conducted in the context of Bangladesh to find out the effect of consumer trust on the reuse intention of online food delivery app services. Even with the growing trend of app-based delivery services in Bangladesh, the behavioral tendencies and engagement patterns of consumers with these apps remain unexplored (Akter & Disha, 2021). In recent years, Bangladesh, a developing economy, has seen tremendous growth in smart gadgets and internet subscribers, indicating a strong acceptance of digitization (Saad, 2021). There is still much to uncover by

the researchers about various factors that drive consumer trust and behavioral intentions towards OFDA services in Bangladesh (Chowdhury, 2023).

1.3 Research Objectives and Questions

The key aim of the thesis is to investigate the key external factors of online food delivery applications that affect forming consumer trust in OFDAs and to examine whether consumer repeat purchase intention is a result of consumer trust in the context of Bangladesh. This thesis will bring three significant contributions to the field of OFDAs by addressing a crucial omission in current scholarly work in targeting Bangladesh, a rapidly digitizing economy, and witnessing a surge in smart device adoption and internet penetration. First of all, it will propose and test a model to investigate the factors shaping consumer trust in the context of OFDAs. This model will contribute to a theoretical advancement by clarifying how consumer trust develops. Secondly, it will explore whether this trust leads to consumer continuous purchases in the setting of OFDA services. Finally, it will synthesize insights from existing studies into a comprehensive literature review, offering an in-depth understanding of the key dynamics shaping OFDA markets. These observations will add deeper academic comprehension of consumer behavior in the OFDAs market. Given the aforementioned objectives, the subsequent research questions have been formulated:

RQ1: What primary factors influence consumer trust in online food delivery app services?

RQ2: How does trust affect consumers' decision to revisit an online food delivery app for ongoing purchases?

1.4 Structure of the Thesis

The research structure, as illustrated in Figure 1, provides systematic guidance to the readers from understanding the research foundation to interpreting its conclusions. Chapter one introduces the thesis's background, gaps, and objectives, setting a solid foundation. Chapter two reviews relevant literature on the OFDA market at both domestic and international levels and presents the theoretical framework and hypotheses. Chapter three explains the research methodology, covering sampling and data analysis techniques. Chapter four reports the findings with an in-depth analysis of the demographics, model validation, and predictive power. Chapter five ties everything together, reflecting

on the theoretical and practical implications of the thesis, acknowledging limitations, and pointing to the direction of future research.

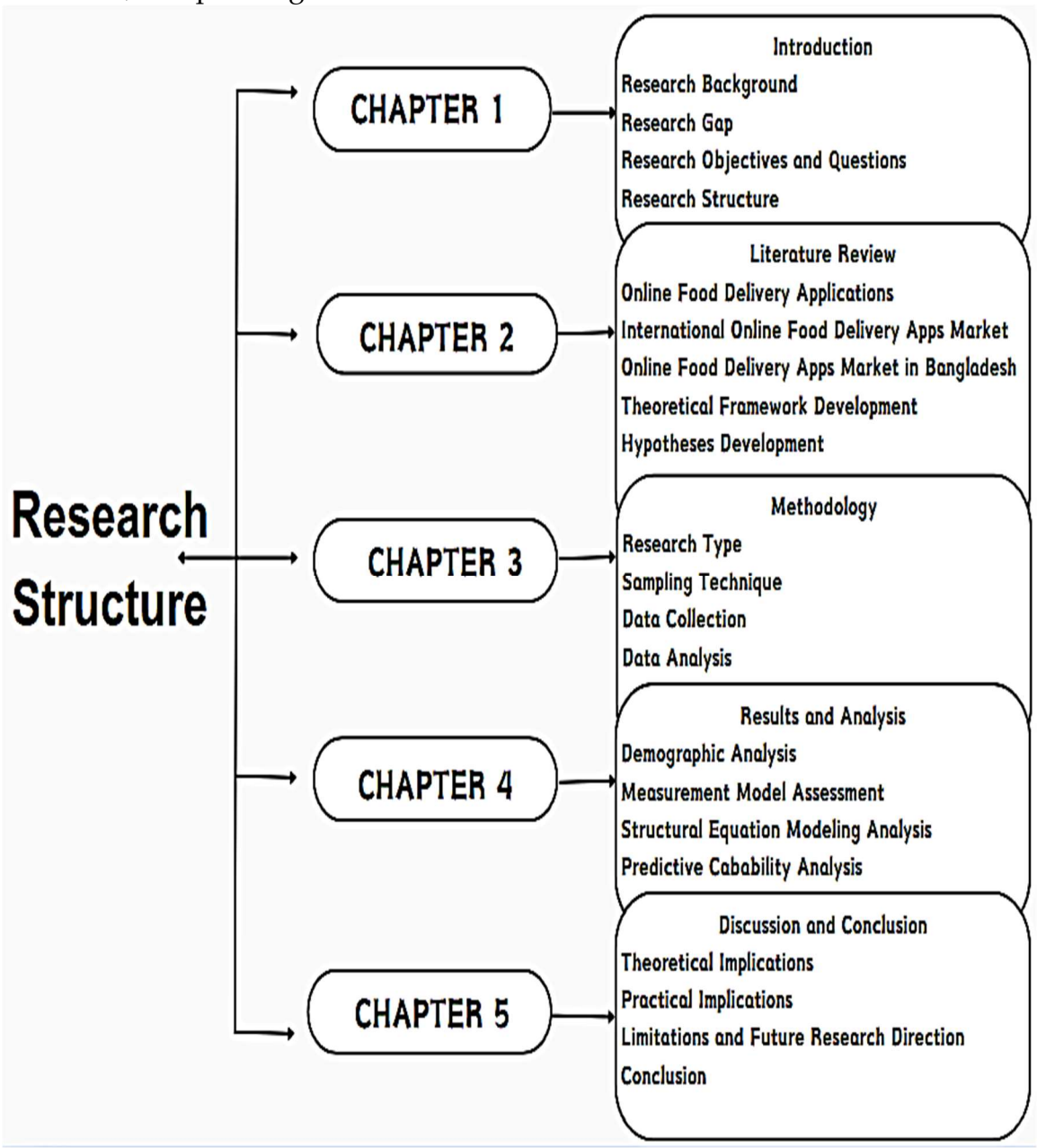

Figure 1: A Diagram of the Research Structure

In drafting this thesis, AI tools have been used in accordance with the guidelines outlined by the Jyväskylä University School of Business and Economics (JSBE). ChatGPT is used for refining, and paraphrasing the content of the thesis and for synonym suggestions and Grammarly is used to correct grammatical errors, punctuation, and spelling mistakes. These tools have supported to enhance the clarity and readability of the research while maintaining the alignment of the academic writing standard. The author is solely responsible for the content of this thesis.

2 LITERATURE REVIEW AND THEORETICAL FRAMEWORK DEVELOPMENT

2.1 Online Food Delivery Applications (OFDAs)

The extensive integration of contemporary digital technologies led to a significant transformation in consumer behavior (Bucko et al., 2018). As technology advances, mobile apps have become a key vehicle for businesses to network with potential clients. The top downloaded apps from app stores are these for e-commerce, entertainment, and health services (Insider, 2017). Marketers are highlighting the worth of providing additional advantages through effective online services in response to the rising complexity associated with modern economies and technological breakthroughs. This trend has begun to manifest in increased socioeconomic interest in the OFDAs (Pigatto et al., 2017). Moreover, the global economy suffered extensive disruption due to the COVID-19 crisis, forcing many companies, businesses, and financial markets to shut down (Ozili & Arun, 2020). The dramatic transformation in consumer behaviors demanded that companies engage with brick-and-mortar consumers using online channels and devise creative solutions to tackle these challenges caused by COVID-19 (Carnevale & Hatak, 2020).

The demanding nature of modern lifestyles has made it difficult for individuals to invest time in cooking or dining out, contributing to the accelerated popularity of OFDA (Chen & Hsieh, 2017). Amazon's pioneering model of linking producers, sellers, and consumers has impacted numerous industries, including restaurants, where services like Swiggy, Zomato, and Uber Eats in India and Foodpanda in Bangladesh developed easy interaction with a wide range of dining options (Chakraborty et al., 2022). Statista's 2024 reports project that OFDA in Aisa is expected to generate a record $101.883 billion in revenue with an uninterrupted 6.57% annual growth rate (Statista, 2020). In

academic research, this service is named as Food Delivery Apps (FDAs) (Bao & Zhu, 2022), Mobile Food Ordering Apps (MFOAs) (Shah et al., 2022), Mobile Food Delivery Services (MFDS) (Su et al., 2022), and Online Food Delivery (OFD) (Anbumathi et al., 2023).

The term online food delivery defines the process of ordering food online, having it made, and having it delivered to the consumer (Li et al., 2020). These mobile applications, specifically outlined by Kumar and Shah (2021) and Wang et al. (2019), present a digital interface for smartphone users' effortless exploration of restaurant services. These applications improve convenience and efficiency by offering functions such as menu access, order placement, and secure payment processing, providing a practical substitute for in-person eating encounters with restaurant staff (Kumar and Shah, 2021; Wang et al., 2019). Online food delivery application services offer clients various benefits, including the ability to stay out of queues, eliminate travel for pick-up, lessen errors frequently encountered in restaurant or phone orders, and take advantage of daily incentives to save money (The Other Stream, n.d.). Individuals turn to online food delivery app services driven by multiple factors, including enjoyment, perceived usefulness, usability, personal effectiveness, and the influence of social expectations (Al Amin et al., 2021).

IMARC (2020) reports that the revenue from worldwide online food delivery apps reached $107.4 billion in sales in 2019, with forecasts that the figure will rise to $164.5 billion by 2024. Food service providers and restaurants employ OFDAs to outperform their competitors by strengthening the consumer base, increasing engagement, improving order management, and enhancing operational efficiency (Batra, 2020). There are two types of online food delivery models: platform-to-customer delivery like Uber Eats and DoorDash and restaurants-to-customer delivery, where brands like KFC, Domino, and McDonald's handle their own delivery (Benner et al., 2020). Restaurants can directly oversee the consumer experience and perhaps keep larger profit margins with this direct delivery approach (Benner et al., 2020). Statista forecasted that platform-to-customer sales would hit $70.7 billion in 2020, a 32% increase, as reported by Frederick and Bhat (2021). The number of people engaging third-party delivery services jumped by 30% in 2020, from 539 million in 2019 to 704.7 million as a direct consequence of the COVID-19 worldwide health crisis (Frederick & Bhat, 2021).

2.2 International Online Food Delivery Apps Market

In international contexts, the theoretical study has revealed a range of factors that impact feelings of consumer satisfaction and the intention to repeatedly consume OFDAs (Alalwan, 2020; Ganou et al., 2022; Prasetyo et al., 2021). The study conducted in Malaysia by Allah Pitchay et al. (2022) revealed that consumer mindsets are shaped mostly by social influence, the integrity of

information, and orientations toward price and time-saving. In contrast, Prasetyo et al. (2021) proved that during the COVID-19 pandemic, technical accessibility criteria were relatively insignificant in Indonesia; however, hedonic motivation is an indispensable component driving the intention to use these services. Consumers' views of regular use of online food delivery apps in India are primarily motivated by concerns about the possibility of financial and psychological consequences, as observed by Gupta & Duggal (2021). However, Santos and Patiu (2022) found that Filipino users of these apps remain committed to them because of price-value, chronic use, and performance expectations, with a strong emphasis on cost-savings and convenience for general contentment. Three types of Vietnamese OFDA continuous users were classified by Nguyen et al. in their 2023 study: value-focused users who place a high value on information and service benchmarks, time-sensitive users who prioritize system efficiency, and security-oriented users who prefer safety, particularly in the run-up to and following the pandemic.

The COVID-19 crisis flipped the script on consumer preferences (Chotigo & Kadono, 2021). Price value, formerly a crucial actor with social impact, habit, trust, ease of access, and app performance, has waned due to the pandemic and witnessed altering consumer dynamics during turbulence (Chotigo & Kadono, 2021). The Pakistani market perceives innovation and optimism as major forces behind the uptake of online food delivery services, while inconvenience and insecurity are the main impediments (Ali et al., 2020). A study conducted in Bangladesh by Uzir et al. (2021) emphasized that exceptional customer service, perceived value, and trust in the delivery personnel are critical to satisfying clients. Saad (2021) similarly divided the factors driving frequent user satisfaction in Bangladesh into primary aspects like promptness and food quality and secondary elements like restaurant diversity and delivery tracking capabilities.

Table 1 presents a detailed summary of previous research on food delivery applications, exploring consumer behaviors, motivations, and intentions related to these services across diverse contexts, countries, theoretical models, and methods. Several studies adopted the Technology Acceptance Model (TAM) and its extensions to explore the consumers' trust, loyalty, and intention to use (Lee et al., 2023; Su et al., 2022; Lee et al., 2017; Kang & Namkung, 2019). Similarly, researchers applied the Unified Theory of Acceptance and Use of Technology (UTAUT) and Unified Theory of Acceptance and Use of Technology (UTAUT2) models to analyze a comprehensive set of determinants such as social influence hedonic motivation, performance expectancy, effort expectancy, information quality, and price value to understand consumers' satisfaction and reuse intention for food delivery app services (Lee et al., 2019; Alalwan, 2020; Muangmee et al., 2021). Moreover, theoretical models such as Stimulus-Organism-Response (S-O-R) framework (Leung et al., 2023; Brewer & Sebby, 2021; Abbasi et al., 2024) and IS success model (Wang et al., 2019) examined the role of various stimuli like app interface, food variety, payment variety, menu visualization, personalization, word-of-mouth (WOM), user engagement,

information quality, perceived promotion, in shaping consumers' emotional responses and their subsequent actions towards the food delivery apps. In summary, these studies collectively highlight the significant impact of various factors on consumer satisfaction, loyalty, continuance intention to use, trust, and conversion in the context of food delivery applications.

Table 1: A Summary of the Studies Conducted on the Food Delivery Apps

Studies	Country	Context	Research Model	Method	Variables Tested or Found
Lee et al. (2023)		FDA	TAM	Quantitative	Independent variables: Delivery time, Diverse menu, Quarantine, Review quality, Easy registration & Easy payment Dependent Variables: Perceived usefulness, Ease of use & Intention to use
Su et al. (2022)	Vietnam	MFDA	TAM M-SERVQUAL Personalization-privacy Theory	Quantitative	Independent variables: Perceived usefulness, Ease of use, Interface quality, Interaction quality, Information quality, Personalization & Privacy. Dependent Variables: Customer & Loyalty.
Lee et al. (2019)	Korea	FDA	UTAUT2	Quantitative	Independent variables: information quality, performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Hedonic Motivation, Price Value & Habit Dependent Variable: Continuous Intention
Gani et al. (2021)	Bangladesh	OFDA	Extension of IAM	Online Survey	Independent variables: Information attributes- Need, Attitude, quality, Credibility & Availability Food Services Attributes- Menu visualization, Price related Value, Restaurant Reputation & Delivery time Dependent Variables: Perceived usefulness, Intention to use & Actual use
Alalwan, A. A. (2020)	Jordan	MFOA	UTAUT2	Survey	Independent variables: Performance expectancy, Effort expectancy, Social Influence, Facilitating condition, Price value, Habit, Hedonic motivation, Online review, Online rating, Online tracking Dependent variables: E-satisfaction & Continued intention

Wang et al. (2019)	Taiwan	MCA	IS Success Model	Online Survey	Independent Variables: Information quality, System quality, Service quality, Product quality, Perceived promotion Perceived price Dependent variables: Perceived value, User satisfaction, EWOM, Intention to reuse
Muangmee et al. (2021)	Thailand	FDA	UTAUT TTF	Quantitative	Independent Variables: Performance expectancy, Effort expectancy, Social influence, Timeliness, Task-technology fit, Perceived trust, Perceived Safety Dependent variable: Intention to reuse
Lee et al. (2017)	Korea	FDA	Extended TAM	Quantitative	Independent Variables: User-generated information, Firm-generated information, System quality, Design quality, Perceived usefulness, Perceived Ease of use, Attitude Dependent variables: Intention to use
Cho et al. (2019)	China	FDA	Quality Attributes	Survey	Independent Variables: Convenience, Design, Trustworthiness, Price & various food choices Dependent variables: Perceived value, Attitudes & Intention to reuse
Leung et al. (2023)	Hong Kong	OFDP	S-O-R	Semi-Structure Interview	Independent Variables: Good app interface, Variety of food, Variety of payment methods, Ease of searching restaurants, Delivery time, Customer service, Discounts & Reviews Dependent variables: Satisfaction, expectation & Experience
Prasetyo et al. (2021)	Indonesia	OFDS	TPB	Online Questionnaire	Independent variables: Hedonic Motivation, Convenience, Perceived ease of use, Navigational design, Information quality, Privacy and safety, Restaurant credibility, Perceived severity, Price, Safe Packaging & Promotion Dependent variables: Satisfaction & Loyalty, Intention to use & Actual Use
Brewer & Sebby (2021)	United States	Online Restaurant	S-O-R	Survey	Independent variables: Menu visual appeal, Menu informativeness, Perceived COVID-19 risk, Desire for food & Convenience Dependent variables:

					Purchase intention
Riaz et al. (2022)	Pakistan	FDA	Cognitive and Affective Antecedents	Survey	Independent variables: Order tracking, Mapping, Information access, Customization, Call or chat support, Push notification Dependent variables: Cognitive experience, Affective experience, Satisfaction & Repurchase intention
Kang & Namkung (2019)	Korea	Food O2O	Privacy Calculus Theory TAM	Online Survey	Independent variable: Personalization Dependent variables: Perceived benefits, Perceived risk, Perceived ease of use, Perceived value, Trust & Continuance intention
Abbasi et al. (2024)	Saudi Arabia	FDA	S-O-R	Survey	Independent variables: Informativeness, Personalization, Interactivity, Trendiness & WOM Dependent variables: Customer engagement, Co-production, Referral, Satisfaction & Purchase intention
Fakfare (2021)	Thailand	FDA	IPMA	Online Survey	Independent variables: Delivery experience, Social benefits, Ease of use, Reviews, Food hygiene, Time saving & Food Rider Dependent variables: Satisfaction, Advocacy & Intention to re-use
Atulkar & Singh (2021)	India	FOA	Psychological and Technological Attributes	SEM	Independent variables: Perceived ease of use, Perceived usefulness, perceived incentives, Perceived Price, Visual design, perceived Information, Customer relationship management & Order management Dependent variable: Customer conversion

2.3 Online Food Delivery Apps Market in Bangladesh

Bangladesh's journey towards digital transformation has experienced an enormous spike in the use of digital technology, including a substantial spike in smartphone and internet users. Bangladesh's drive to become a digital economy has boosted a surge in smartphone and internet users. It reported

around 110 million internet users in 2021, with the number doubling over five years (Bangladesh Telecommunication Regulatory Commission, 2022). BRTC's latest report reveals that internet consumption in Bangladesh jumped by 10.05% during the first six months of 2024, bringing the total to 142.17 million from 129.18 million. The number of mobile internet subscribers witnessed the sharpest growth, an 11.03% increase, from 116.30 million to 129.17 million (Rabbi, 2024).

The inception of OFDA services took place in Bangladesh in 2013. HangryNaki was pioneered in this sector, followed by a wave of start-ups, including international ones, that tried to establish themselves, but a few succeeded (Tahmid, 2022). Before 2013, the food delivery market was virtually nonexistent in Bangladesh, as claimed by Ibrahim Bin Mohiuddin, deputy CEO of HungryNaki.com, but with a $10 million market worth, the industry has expanded tremendously in recent times (Kader, 2020). However, the growing use of smartphones has made home food delivery a standard practice in Bangladesh (Tahmid, 2022). Within six months, Foodpanda emerged as an early participant, quickly recognizing the potential of this evolving industry (The Daily Star, 2019). Meanwhile, ridesharing platforms soon seized the opportunity by utilizing their logistical knowledge to diversify into the OFDA market. Pathao, a leading ride-sharing brand in Bangladesh, transitioned into the OFDA market in October 2015 and swiftly secured nearly 80% of the market share (The Daily Star, 2019). Another firm, Shohoz, started with a concentrated focus on the local neighbourhoods and entered the market in October 2018, preceded by a short two-month trial period. As time passed, it broadened its operation, securing a substantial presence in Dhaka's competitive market (Kader, 2019). Uber Eats, a global competitor, launched its service in Bangladesh in April 2019 and became well-known for its reliable services during the pandemic crisis, when most businesses were forced to cease their operations (The Daily Star, 2019). In June 2024, Foodi, a new venture of US Bangla Airlines, entered the OFDA market, making a quick impact on Bangladeshi consumers by partnering with over 40,000 restaurants and running a team of more than 1,000 riders across 25 zones (The Daily Star, 2024).

Long before the COVID-19 issue hit, in 2019, the fast-growing online food delivery business in Bangladesh—fueled by the emergence of food delivery apps—reached $10 million in sales and handled over 25,000 orders daily on average (Belanche et al., 2020; Kader, 2020). The market was estimated to reach $5 billion by 2025, but it experienced a major drop when the COVID-19 outbreak affected the country's normal operations (Kader, 2020; Muntasir, 2019). Over time, users adjusted to the new normal and turned more frequently to OFDA services. Uber Eats and Foodpanda responded to health and safety concerns by launching contactless deliveries, where food was left at the doorstep and payments were processed digitally (Akter & Disha, 2021). Prices of the offerings displayed on the OFDA platforms in Bangladeshi Taka (BDT), may vary in terms of VAT inclusion by the vendors. These rates may be different from the restaurant's websites or physical stores because of the added commission. Additional charges, such as delivery or service fees, are clearly communicated on

the apps before the checkout (Foodpanda, n.d.). Promotional incentives given by these apps are consumer-centric, which include discount vouchers, exclusive deals with specific partner restaurants, and combo offers. These promotional offers are subject to specific conditions such as limited-time redemption, minimum order amount, and usage restriction (Foodpanda Bangladesh, n.d.; Pathao, n.d.).

Recent advancements in Bangladesh's OFDA sector show remarkable shifts. Foodpanda stands as a market leader, processing around 100,000 orders per day, while other prominent players left the market, failing to withstand the high competition and financial challenges (Babu, 2024). In 2019, Uber Eats commenced its services in Bangladesh, but within just one year it was forced to cease operations by June 2020 due to the pandemic heightened market difficulties (The Daily Star, 2020). Shohoz Food, despite an initial promising growth with over 2,000 restaurant partners, ended its delivery operation in October 2021 as part of a strategic pivot (Kader, 2023). In the same way, HungryNaki, formerly a key player and later acquired by Alibabas´ Daraz Bangladesh, dealt with substantial operational issues and reduced its footprint significantly (Hasan, 2023). The current market of OFDA is led by Foodpanda and Pathao, which have adeptly addressed competitive challenges while maintaining a loyal consumer base in a sector where only a few can thrive (Pieal, 2023).

In a short span, OFDA services have quickly gained attention with business researchers, practical managers, and the retail industry (Prasetyo et al., 2021). Sarkar et al. (2020) discovered consumer trust is a critical part of e-commerce penetration and sustainability. Since OFDAs fall in this category, enterprises must comprehend how trust is formed in these services to increase acceptance and assure business success (Wang et al., 2015; Wang, 2020). In their investigation, Sarkar et al. (2020) revealed that the possibility of danger, quality, and implementation of innovations collectively impact consumers' trust in online shopping. The latest features on electronic commerce platforms, in contrast with mainstream e-commerce platforms, are intended to facilitate user involvement (Sarkar et al., 2020; Wang et al., 2015). In order to encourage open innovation while sustaining e-delivery services, it is imperative that consumers actively participate (Pinheiro et al., 2022). Investigations currently underway into OFDAs reveal a preponderance of consumer purchase intentions and behaviors (Shah et al., 2022; Kaur et al., 2021; Muangmee et al., 2021; Tandon et al., 2021; Song et al., 2021). Some of these studies also investigated consistent purchasing tendencies and prolonged app usage (Ramos, 2021; Zanetta et al., 2021; Kumar & Shah, 2021). The continuous intention to use OFDAs has been the focal point of numerous studies, with the most significant variables identified as performance expectancy and self-image uniformity (Cho et al., 2019; Gunden et al., 2020; Suhartanto et al., 2019; Yeo et al., 2017). Significant determinants of the intent of consumers to use food delivery apps include system trust, accessibility, user-friendly design, and selection of foods (Cho et al., 2019); reliability, ease of use, and usefulness (Roh & Park, 2019); and pricing rewards, trust, and interaction with the apps (Ray & Bala, 2021). Even with these findings, the critical elements

impacting continuous intention to use are uniformly delineated among the studies conducted (Hong et al., 2021).

The upsurge in app-based food delivery has yet to be matched by practical evidence of consumer behavior in Bangladesh (Akter & Disha, 2021). The empirical evidence on this subject matter exists insufficiently, with only a few studies investigating how consumers responded to app-based food delivery during and after the COVID-19 pandemic (Akter & Disha, 2021). At this point, no research has looked explicitly at the influence of consumer trust on purchases made repeatedly in Bangladesh's Online Food Delivery Apps (OFDAs). Because of Bangladesh's burgeoning OFDA sector, it is crucial to investigate this relationship to uncover on how trust affects consumer recurring purchases and the determinants impacting consumer trust in returning to online food delivery service apps.

2.4 Theoretical Framework

2.4.1 Technology Acceptance Model (TAM)

Online food delivery applications have been the subject of adoption and usage intentions studies conducted in several distinctive regions, including India (Mehrolia et al., 2021), Jordan (Alalwan, 2020), Brazil (Pigatto et al., 2017), the USA (Okumus et al., 2018), China (Zhao & Bacao, 2020), Malaysia (Yeo et al., 2017), and Korea (Lee et al., 2019). These investigations used a multitude of theoretical models, including the Technology Acceptance Model, UTAUT, UTAUT2, the Theory of Planned Behavior, the Contingency Framework, the Theory of Technology Readiness, and the IT Continuance Model, and worked with quantitative, qualitative, and hybrid research designs (Raza et al., 2023).

Researchers explored the usage trends of OFDAs and individuals' desires toward OFDAs from a variety of theoretical orientations. They have presented multiple theoretical models and frameworks to clarify the variables affecting the adoption of technology (Gani et al., 2021). Additionally, to validate core factors altering the way consumers perceive, their movies, intentions, and behavior in online food ordering, researchers have applied diverse frameworks (Alalwan, 2020). These include the IS Success model (Wang et al., 2019), IT Continuance Model and Contingency Framework (Yeo et al., 2017), TAM (Alagoz & Hekimoglu, 2012; Okumus & Bilgihan, 2014), quality parameters (Cho et al., 2019), UTAUT (Okumus et al., 2018), and app-specific attributes (Kapoor & Vij, 2018).

Conceptual models such as TAM, TRA, UTAUT, and UTAUT 2 offer insights into explaining how individuals are likely to favor novel services and products, which improves the understanding of the dynamics of consumer behavior (Cho et al., 2019). Of these models, the Technology Readiness (TR) by Parasuraman (2000) and the Technology Acceptance Model (TAM) by Davis

(1989) are two prominent frameworks that are frequently applied to examine the acceptability characteristics of new technologies (Chen & Lin, 2018). Okumus and Bilgihan (2014) first used the TAM model and suggested that consumers' decision to adopt OFDAs is mainly influenced by perceived utility, enjoyment, self-efficacy, social norms, and convenience. But to the best of the author's knowledge, no research has yet fully studied the trust aspects, including the factors affecting consumer trust and studies that prioritize the impact of trust on the continuous use of OFDAs. Hence, the present investigation proposes a comprehensive framework that incorporates essential components derived from the TAM to evaluate consumer trust in the context of OFDAs.

The Technology Acceptance Model will serve as the theoretical foundation for this research investigation in exploring the potential of OFDAs. The Technology Acceptance Model is generally acknowledged for its ability to explain and predict individual adoption of information technologies (Venkatesh & Davis, 2000). Multiple research investigations relied on TAM and its subsequent developments to investigate the acceptance mechanisms associated with information technology sectors, such as e-services, mobile apps, and internet-based systems (Abdullah et al., 2016; Ferreira et al., 2023). As the preferred starting point for exploring the acceptance of technology in different industries, the TAM model is playing an increasingly important role within existing research works. The building of a theoretical framework based on TAM will strengthen the research's methodological reliability and contribute to enhancing knowledge about technology diffusion and innovation adoption (Bandinell et al., 2023). Fishbein and Ajzen's (1975) Theory of Reasoned Action (TRA) served as the basis for the development of the TAM model. TRA explains the reasoning behind a person's decision to accept or reject a technology (Park, 2000). It advances the knowledge of how people perceive and embrace new technologies by focusing on critical characteristics such as usefulness and simplicity of use (Bandinell et al., 2023).

Several academic studies have applied the TAM model as a theoretical framework for exploring potential users' behavioral intentions in adopting specific technologies. In this context, behavioral intention refers to how much a person has consciously developed plans for either participating in or refraining from a specified foreseeable action, which is compatible with the underlying concepts of the Theory of Reasoned Action (TRA) (Warshaw & Davis, 1985). Two elements or determinants of the classical TAM are perceived usefulness (PU) and ease of use (EOU) concerning technology use impacting the acceptance of users' behavior (Shrestha & Vassileva, 2019). TAM is routinely improved by researchers by integrating additional external constructs based on specific settings. The modification is necessary owing to the limitations of the traditional TAM, which does not contain certain crucial elements inside the model (Melas et al., 2011). This thesis will assess external factors to determine the impact of trust on consumers' repeat purchase intention toward OFDAs. This framework will discuss how the elements of perceived usefulness and ease of use affect consumer trust and eventually lead to positive behavioral outcomes.

2.4.2 Hypothesis Development

Information Quality

Information quality is delineated by its ability to deliver reliable, accurate, up-to-date and comprehensible information, which in turn controls the effectiveness of data created by an information system (Negash et al., 2003). Users distinguish high-quality information by how swiftly and precisely it delivers pertinent and useful data (Zhao et al., 2019). Scholars have highlighted the relevance of information quality in food delivery apps (Lee et al., 2019; Ray & Bala, 2021). A technology's effectiveness is directly related to the standard of information and services it offers, as well as the functionality of the system it runs on. These factors all have an essential effect on how useful consumers perceive a technology (Ahn et al., 2004; Lee et al., 2017). Relevance, comprehensiveness, accuracy, and timeliness are examples of information quality attributes that cater to the requirements of users (DeLone & McLean, 2003). Kim and Park (2013) uncovered an obvious connection between the dissemination of information and the creation of trust in social marketplace contexts. Consumers are more inclined to hold onto and receive information they deem beneficial in the digital world, which is rich in innovative thoughts and various perspectives (Cheung et al., 2008). Regarded as the bedrock of trust, information quality serves as the primary communication bridge that underpins the interaction between online consumers and businesses (Kim & Park, 2013). Prior studies have shown that information quality substantially impacts consumer perceptions of food delivery apps; despite this, comprehensive investigations that concentrate on the specific categories of information content that matter most remain limited (Lee et al., 2023). As noted by Kang & Namkung (2019), this factor is critical in evaluating the perceived usefulness, and consumers of online-to-offline services should be conscious of its significance. From this premise, the study hypothesizes the following:

H1: Information quality has a positive impact on perceived usefulness.

Menu Visualization

The graphical appearance of an OFDA refers to its overall coherence, visual appeal, and attractiveness, which includes elements such as images, colors, fonts, shapes, graphics, and food item layout (Kapoor & Vij, 2018). Expanding the range of menu choices with engaging visualization motivates consumers to use OFDA services more often (Ray et al., 2019). Products displayed in various formats offer various levels of information richness. Visual elements such as, images convey more intricate details than textual descriptions (Wang et al., 2016) and using eye-catching graphics and appealing visuals easily draws users' attention (Kumar et al., 2021). Through consumers' emotional and cognitive reactions to the online food ordering experience, well-designed and visually pleasing menus not only

constitute information simpler to comprehend but also boost perceived usefulness, eliciting favorable feelings toward online food distributors (Brewer & Shabby, 2021). The owners of restaurants may strengthen consumer trust in OFDAs by augmenting textual information with imagery of their establishments and food items, as well as using proper font sizes, visuals, colors, and other visual cues (Nguyen & Mai, 2022). Surprisingly, few research has been conducted concerning the impact of menu visualization and product presentation on consumers' perceived usefulness and buying inclinations (Truman, 2018). Given these considerations, the research presents the following hypothesis:

H2: Menu visualization has a positive impact on perceived usefulness.

Delivery Time

The successful execution of an offering in saving time maximizes consumer convenience by lowering the time and effort costs linked to getting the service (Yeo et al., 2017). One significant variable driving consumers' positive behavioral intentions toward e-commerce is the promptness of delivery (Zulkarnain et al., 2015). Consumers continuously opt for online delivery services largely because of their effectiveness and rapidity (Blake et al., 2005). In addition to their hectic schedules and the high opportunity costs of physical shopping, financially secure individuals consider these services particularly tempting (Fancello et al., 2017; Punj, 2012). However, regardless of the circumstances, delivery delays that last longer than anticipated may drastically decrease consumer satisfaction (Roy & Zhao, 2010; Saad, 2021). In the online retail sector, consumers evaluate delivery time just as highly as the product itself, thus making it a critical factor that determines perceived usefulness and behavioral intention (Roy & Zhao, 2010; Lin et al., 2011; Saad, 2021). OFDA permits consumers fast access to their favorite cuisines and the freedom to order from wherever they are at any time, saving users time spent, also, food quality—which includes elements like taste and temperature—is greatly influenced by how swiftly it arrives at its destination (Chai & Yat, 2019). Therefore, this study hypothesizes the following-

H3: Delivery time has a positive impact on perceived usefulness.

Online Review

Bhattacherjee (2002) draws attention to the fact that consumer trust in online markets is noticeably lower than in traditional markets. Hoffman et al. (1999) explain this disparity by pointing out that relatively little is known about the market value of products, services, and online vendors in online shopping. Because of this, feedback systems like online reviews and ratings largely influence consumer attitudes about online purchases, including trust (Wulff et al., 2015). The interactive aspect of OFDAs makes it possible for consumers to express their observations on restaurants and share their feedback with fellow

consumers of food ordering platforms (Bert et al., 2014). The impact of online reviews, whether favorable or adverse, on consumer behavior is significant (Phillips et al., 2017), as noted by Mathwick & Mosteller (2017), who claim that these reviews affect up to 50% of sales made online. Murphy (2018) further points out that a substantial proportion of consumers, more than 78%, exhibit the same level of trust in online reviews as they believe in recommendations from close relationships such as friends or family. For diners who order food online from restaurants, peer reviews are essential since they provide them with credibility regarding the quality of the food and the reliability of the service (Liu & Park, 2015). This reliance on reviews helps to mitigate the imbalance of information in the online space (Cheung et al., 2008). Elwalda et al, (2016) found a solid and positive connection between the intention of consumers to make online purchases and the qualities stated in online consumer reviews, such as perceived usefulness, and enjoyment. The trustworthy nature of online reviews is strengthened from the consumer's perspective because they are posted by actual past consumers who participated in orders on the same platform (Ehsaei, 2012). Drawing on the investigation, this study proposes the following hypothesis:

H4: Online review has a positive impact on perceived usefulness.

Personalization

Researchers have explored how personalization affects online usage behavior and confirmed that personalization greatly enhances both consumers' affective and cognitive trust in digital platforms that require a referral (Komiak & Benbasat, 2006). Shao Yeh and Li (2009) also stated that businesses are required to provide an individualized web experience since it is a prerequisite for cultivating consumer trust in e-commerce businesses. Adapting or designing services that suit the specifications of consumers is what Ball et al. (2006) refer to as customization. This strategy entails co-creating value through the implementation of marketing tactics and possible options to improve personalization, frequently via technology (Blasco et al., 2014). In the face of intense competition, providing customized experiences vastly enhances the retention of consumers (Penney et al., 2016). Customization options, such as personalized menus, filtering searches for pricing, cuisine, and ratings, are critical elements that bring in and sustain users in the food delivery app market (Riaz et al., 2022). Data-driven insights from consumer behavior and history of orders are used to advertise favorite restaurants and food, along with ratings, which elevates the satisfaction of users (Metha, 2019). This individualized strategy not only attracts prospective consumers but also grows commitment among those who already use it (Metha, 2019), hence increasing the perceived value and usefulness of the food delivery applications (Kang & Namkung, 2019). Thus, the below hypotheses are put forward:

H5: Personalization has a positive impact on perceived usefulness.

App Interface

The design elements of an app such as user interface layout, color schemes, spatial arrangement, and navigation system trigger sensory responses which encourage users of an app to invest more effort in understanding its functionalities (Fang et al., 2017; Cyr et al., 2006). Zeithaml et al. (2000) interpreted platform interface as going beyond a visual appeal to include graphic design, color schemes, and animation (Hoehle et al., 2016), as well as the hierarchical foundation of online collections (Cai & Jun 2003). The theory of reasoned action clarifies perceived ease of use as the notion that a system is mentally relatively easy to use (Davis, 1989), yet research demonstrates that appearances such as color, form, and material strengthen consumers' functional and symbolic connections to the brand (Pantin-Sohier, 2009). Designing the layout of an app includes researching a range of aspects present in the interface's design, such as menus, images of food, marketing materials, and interactive aspects that encourage user interaction (Su et al., 2022). In an effort to meet the changing needs of young people who are proficient with technology, efforts in app design and product promotion have been spurred by the introduction of OFDAs (Cho et al., 2019). As pointed out by Sharma and Sharma (2019), users may begin to doubt the capability and integrity of online service providers to provide high-quality services if certain elements are missing. Likewise, consumers' trust in the OFDA platforms supports them to have reliance on the intermediary and eliminates the risks that come with adopting the platform (Nguyen & Mai, 2022). Considering how important app interface design is to the success of online apps, the following hypothesis has been developed:

H6: App interface has a positive impact on perceived ease of use.

Order Management Procedure

Many older clients frequently had issues using online shopping platforms, therefore, implementing straightforward processes would significantly boost these consumers' perceived ease of use (McCloskey, 2006). Consumers' positive feelings and a desire to continue using online food ordering systems are severely impacted by their perception of those platforms as worthwhile and capable of simplifying daily operations, which is further reinforced when they find the experience pleasant and entertaining (Yeo et al., 2017). OFDAs require users to handle all the steps of ordering food independently, without any assistance from the restaurant's staff (Alalwan, 2020). Tech-savvy consumers are drawn to OFDAs for their variety of meal options, detailed reviews, and prompt delivery (Ali et al., 2020). Through the simplification of placing orders, live tracking, restaurant selection, and food filtering OFDAs services further enhance consumer convenience by equipping users to cope with traffic-related hurdles while minimizing wait times at restaurants (Ganapathi & Abu-Shanab, 2020). The

inclusion of unique characteristics in completing their order in OFDAs may encourage them to use these applications more frequently in the future (Alalwan, 2020). Thus, the following hypothesis is proposed:

H7: Ordering management procedure has a positive impact on perceived ease of use.

Easy Payment

The simplicity and safety of online payments have an impressive effect on consumers' sense of ease when purchasing food for home delivery (Gupta, 2019). Regardless, individuals' means of payment preferences vary, and some are frightened to do any purchases online (Katawetawaraks & Wang, 2011). The concept of easy payment implies the system's ability to guarantee an effortless method of payment (Davis, 1989). Optimizing the speed of transactions should be the top priority for a trustworthy website design to handle online buyers' limited tolerance for system feedback (Chen & Chang, 2003). This requires prioritizing appearance, performance, and loading time in app design to avoid client reluctance in employing the payment system (Weinberg, 2000). Research has proven that consumers using food delivery apps benefit from the freedom of choosing the payment method that they prefer. This correlation illustrates the necessity of making payments relatively easy for consumers so they can decide on the alternative that best fits their specifications (Gupta, 2019). Hence, comprehending the consequences of ease of payment on intention to repurchase provides essential details for practitioners looking to improve their payment systems (Yoopetch et al., 2022). Drawing upon the previous discussion, the study put forth the following hypothesis:

H8: Easy payment has a positive impact on perceived ease of use.

Perceived Usefulness (PU)

The degree to which prospective users consider a specific application or invention of technology will result in desirable results can be termed as perceived usefulness (Olaleye et al., 2018). Consumer loyalty intentions and actions have been recognized as outcomes driven by PU (Cyr et al., 2006; Malaquias & Hwang, 2019). Consumers are more likely to embrace and recommend something new if they realize that it needs less effort and time than previous techniques (C.-Y. Li & Fang, 2019; Singh & Sinha, 2020). According to Gupta and Arora's (2017) research, the TAM asserts that the perceived usefulness of an app for mobile devices and a person's viewpoint concerning the system influence their behavioral intention to use it. The model likewise indicates that people leverage cognitive representation to relate their objectives to the outcomes of reviewing how well they are using the technology (Vahdat et al., 2020; Venkatesh & Davis, 2000). Perception of PU is positively correlated with consumer trust, according

to research, which implies that consumer trust is an absolute prerequisite for it (Pavlou, 2003; Suh & Han, 2002). With this foundation, the present study put forward the following hypothesis:

H9: Perceived usefulness directly and positively affects consumers' trust in OFDAs.

Ease of Use (EOU)

Ease of use (EOU) analyzes how much effort, either mentally or physically, a person anticipates expending while interacting with novel technology (Pinho & Soares, 2011). EOU represents consumers' impressions of the simplification and added value of using delivery service company services and applications, whether obtained through an online store or a third-party agent, to facilitate delivery (Taufiq-Hail et al., 2023). Consumers prefer online buying, according to Ramayah & Ignatius' (2005) research, since mobile devices and app interfaces are convenient to use and take minimal time to use. According to Roh & Park's (2019) findings, buyers who experienced higher EOU were more likely to be eager to use OFDA services, which could lead to a higher possibility of success for the OFDA platform. Researchers have repeatedly proved that PEOU significantly influences consumer trust (Gefen et al., 2003; Tung et al., 2008). Kang and Namkung (2019) supported this finding as well and pointed out that EOU is critical to building trust in mobile food ordering service platforms. They suggested the service providers concentrate on creating user-friendly platforms that promote smooth interactions. Following this rationale, this study proposes that-

H10: Ease of use directly and positively affects consumers' trust in OFDAs.

Trust and Continuous Use Intention

Purchase intention can be described as consumers' intentional efforts to complete a purchase which reveals their buying strategy (Aaker, 1997). Among the various factors shaping consumers' purchase intention, trust is recognized as a key prerequisite that deeply impacts consumer intention to buy (C. Liu. Bao & Zheng, 2019). Trust is a multidimensional term scrutinized by researchers in a variety of fields of study such as psychology, economics, and marketing (Doney & Cannon, 1997). According to Rousseau et al. (1998), trust in the context of organizational dynamics is explained as a psychological condition in which people are predisposed to acknowledge vulnerability due to their favorable projections about the motives and actions of others, especially in scenarios in which there is risk and mutual dependency. In the domain of online commerce, trust plays an integral part as a driving force, signifying a consumer's preparedness to confront possible difficulties while participating in transactions with e-commerce businesses, with the expectation that they will put above the

consumer's fundamental best interests (Lee & Turban, 2001). Mayer et al. (1995) characterize trust as the readiness of one party to reveal dependability to the acts of another, based on the conviction that the subsequent party will carry out one particular duty that is required by the former, regardless of the former's capacity to supervise or control the latter's behavior. Building trust requires a variety of attributes, such as kindness, reliability, truthfulness, expertise, compassionate thinking, believability, resonance with emotions, sincerity, authenticity, legitimacy, purposefulness, and logical thinking (Bejou et al., 1998; Gefen et al., 2003; McKnight et al., 2002; Parasuraman et al., 1985; Weigert, 1981).

Culture has a substantial impact on trust dynamics, with trust levels decreasing as cultural diversity and divergence increase (Gefen et al., 2005). In addition, some academics have focused on the lasting effect of the cultural milieu, claiming that people with distinct ethnic backgrounds typically demonstrate a greater inclination towards trust (Cheung and Lee, 2001; Sutanonpaiboon & Abuhamdieh, 2008). Because of the increased privacy hazards linked to web-based environments, forming trust among clients becomes especially important in driving e-service loyalty (Berraies et al., 2017; Hao Suan Samuel et al., 2015). This observation has been verified through multiple investigations in the disciplines of mobile financial services (Alonso-Dos-Santos et al., 2020; Asnakew, 2020), electronic commerce websites (Lin & Wang, 2006), and applications for smartphones (Molinillo et al., 2020). Consumers' insecurity in electronic shopping comes from their customary limited control over others' actions, as well as their inability to physically touch or test out things (Chen & Dibb, 2010). Additionally, because there is no interpersonal connection between the consumer and the seller or with the underlying items in virtual applications, consumers perceive transactional risk as being higher (Jarvenpaa et al., 2000; Pavlou, 2003). That is why trust is essential in developing connections between trusting and trusted parties, as it reduces risk-taking behaviors in the face of uncertainty and opportunism (Chen et al., 2015). It is conceivable that people who are adept at online shopping, especially web-based shopping, have the propensity to have lower risk perceptions while using mobile apps for equivalent purchases. These people tend to trust online transactions by default (Kaushik et al., 2020). According to Kim and Prabhakar (2000), a product's perceived level of trustworthiness must therefore outweigh the perceived level of risk attached to it.

Consumer views, opinions, motives, and actions were explored in relation to one another by Ajzen and Fishbein (1980). They concluded that attitudes are shaped by beliefs, and intentions for embracing habits are consequently influenced by beliefs. Marketplaces that are online empower consumers to choose products from traders' retail spaces while negotiating and paying through a connecting platform. Therefore, uncertainties and potential hazards arise as a consequence of both the platform and the merchants who provide the products (Chen & Dibb, 2010). McKnight and Chervany (2001) underlined that consumers' trust in an intermediate platform is rooted in their evaluations of its transparency, empathy, and professionalism. Consumers place a high value on third-party

platforms that display trustworthiness and implement adequate safeguard techniques during their interactions with the internet (Shi & Liao, 2017). For example, a solid mechanism put in place by the intermediary who handles the platform can reduce uncertainty in online transactions, which will inevitably boost users' likelihood of making online purchases (C. Liu, Bao, & Zheng, 2019).

The act of purchasing is strongly connected to the consumers' genuine buying intention, as Ajzen and Fishbein (1997) asserted that consumer intention shapes buying habits. In the OFDA context, those who trust a service provider's ability to deliver on expectations are likely to use the service repeatedly rather than opt-out (Nguyen & Mai, 2022). A comprehensive overview of the available literature provides evidence that scholars have sought out the trust factor from a variety of directions (Aïmeur et al., 2016; Bansal & Gefen, 2015; Söllner et al., 2016). Scholars have paid close attention to the inquiry that led to trust's influence on consumer intentions surrounding purchases made online. Still, the results of those investigations show a considerable divergence (Ha & Nguyen, 2019). Although Hahn and Kim (2009) claim that trust does not influence consumers' inclinations to shop online, others argue that trust is the foundation of exchange relationships (McKnight et al., 2002). On top of that, Siau & Shen (2003) identified two separate approaches to studying client trust in m-commerce, concentrating on trust in mobile device technology and trust in mobile sellers. From the point of initial formation to the creation of trust in mobile-based services, the above factors play an indispensable part in aiding the smooth progression of trust (Su et al., 2022). The intention of making purchases correlates with consumers' genuine purchasing steps, and Ajzen and Fishbein (1977) predicted that consumer intentions dictate buying habits. When it comes to the OFDAs, consumers who have trust in the restaurants' capacity to deliver on their promises make purchases and use the platform continually instead of giving up (Nguyen & Mai, 2022). Multiple studies on OFDAs have constantly shown consumer trust plays a powerful role in strengthening users' likelihood of continuous engagement with expanding mobile platforms and consumer retention (S. F. Yeo et al., 2021; Zhao & Bacao, 2020).

Based on emerging research, individuals' trust in online platforms might favorably influence their motivation to take part in online buying and selling activities (Singh & Srivastava, 2018). Numerous studies indicate that consumer trust plays an integral part in estimating not just the likelihood of repeat purchases and online buying behavior but also in sustaining consumers (Choi, 2020; Pappas, 2016). Kaushik et al. (2020) built a sophisticated structure by incorporating key variables associated with trust in the context of mobile retail applications. Consumers' past experiences and orientation towards settling on technology are among these components, along with attributes inherent to the applications like perceived quality, perceived usefulness, and perceived ease of use, as well as factors related to the traditional and virtual credibility of the parties involved. Furthermore, the thesis inquired about the implications of consumer trust on end results in the context of mobile commerce applications (Kaushik et al., 2020). Understanding the significance of trust in determining

users' choices, especially in adopting OFDAs (Talwar et al., 2021), this study hypothesizes that building trust in OFDAs will encourage users to keep making purchases (Raza et al., 2023). The following hypothesis is formulated, driven by this rationale:

H11: Consumer trust directly and positively in OFDAs affects continuous use intention toward OFDAs.

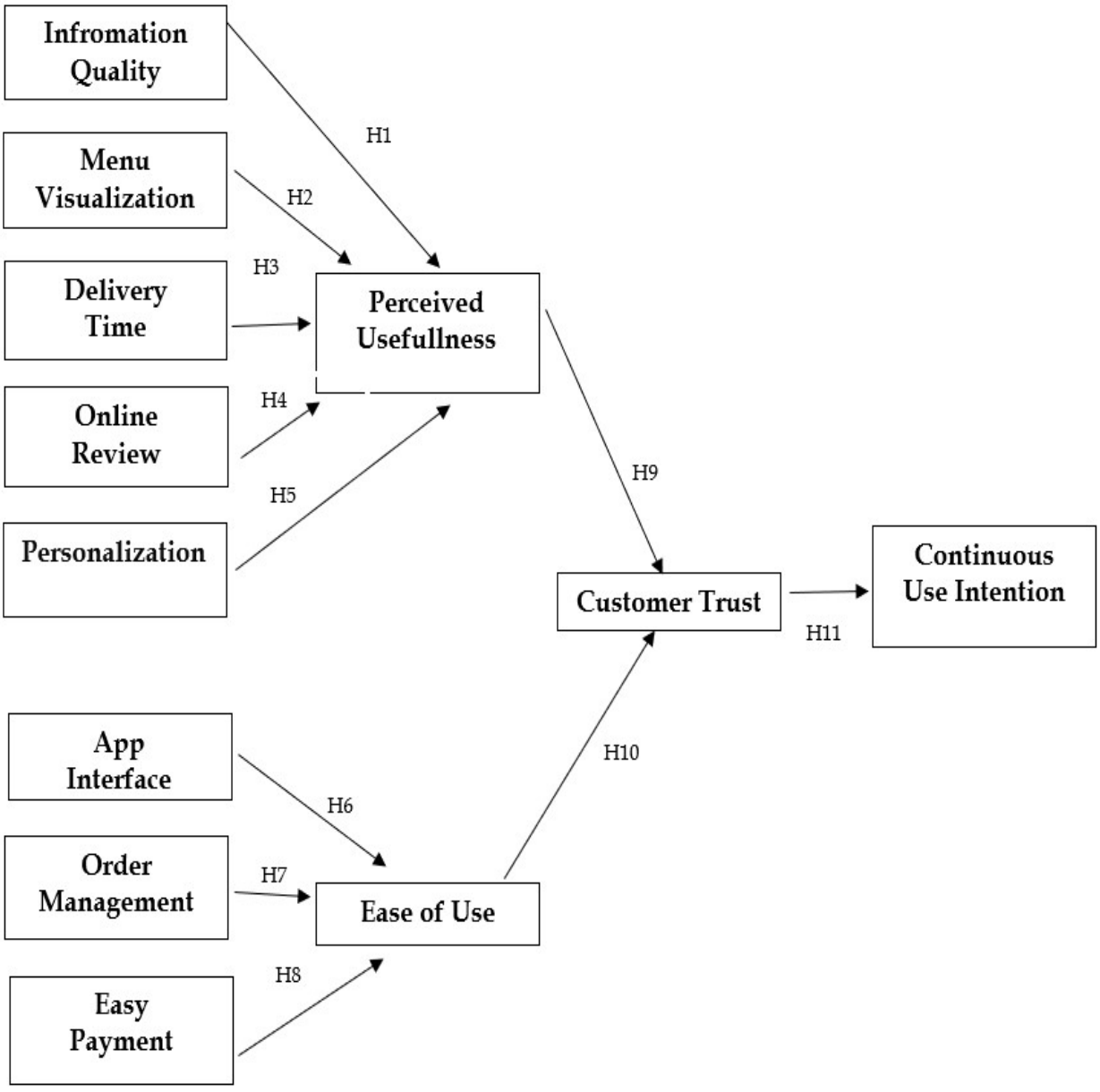

Figure 2: A Diagram of the Research Framework

3 METHODOLOGY

The starting point of effective research execution involves choosing the optimal research methodology, which directly impacts the methods used to gather, analyze, and interpret data to address research objectives (Sanakulov, 2019). The study methodology is defined by its philosophical underpinnings, which drive the direction of an investigation and furnish the researchers with the right strategies to answer research questions (Bryman, 2006; Kumar et al., 2019). Choosing the appropriate research technique presents a significant challenge because researchers must align their research goals and objectives with the specific characteristics of the available methods (Basias & Pollalis, 2018).

3.1 Research Type

A thorough classification of the research methods classifies two primary categories: quantitative and qualitative research. Neuman (1997) characterized the quantitative research approach as a systematic technique that combines precise empirical observations of individual actions with deductive reasoning to discover and verify probabilistic causal principles that predict general trends of human behavior. Bell et al. (2022), simplify the difference even further, stating that although "measurement" is employed by quantitative researchers, it is not used by qualitative researchers. Another way to look at this difference is to emphasize how quantitative techniques rely heavily on numerical data. In contrast, qualitative procedures place more of a focus on context and non-numerical information (Bell et al., 2022). The benefits of quantitative research are well documented in the literature, including the generation of neutral numerical results free of subjectivity, the simplification of the analysis of large data sets, the ease of data comparisons, and the capacity to produce quantitative value measures (Martin & Bridgmon, 2012; Balnaves & Caputi, 2001).

A mixed-methods approach is required for investigating critical aspects and stages spanning disciplines such as Economics, Business, Strategic Management,

and Technology. In particular, a quantitative research technique can be advantageous in expressing the importance of major strategic concerns and setting their priorities (Bell et al., 2022). Quantitative research centers on the systematic analysis of variable interaction and precise data measurement. This method leverages statistical tools and numerical analysis to uncover relationships (Bell et al., 2022). Numerical assessment serves as a fundamental task in linking empirical findings to mathematical modeling of quantitative associations (Singh, 2006; Goertz & Mahoney, 2012). The application of quantitative approaches is frequently associated with the testing of hypotheses. This research paradigm, which emphasizes hypothesis testing, is closely related to the deductive method. Furthermore, because of its ontological emphasis and positivist epistemological principles, quantitative research is commonly associated with objectivism (Bell et al., 2022). A deductive technique is used in quantitative research to investigate the relationships between theory and research. This approach guarantees the researcher's impartiality by pointing out a non-participatory role while also focusing on the role of a neutral observer (Bell et al., 2022).

This investigation adopted a quantitative research approach to deepen the understanding of the factors behind consumer trust and repeat purchase decisions. The thesis objectives and research questions were addressed by testing hypotheses and validating the research theoretical model with a focus on presenting the findings that reflect the experiences of Bangladesh's OFDA users. This technique is selected as it aligns perfectly with study goals. The efficacy of quantitative research is well supported by numerous previous investigations (Bhattacherjee, 2012). In this thesis, primary and secondary data sources were integrated to include both literature analysis as well as quantitative field studies to investigate (Saunders et al., 2009). In any research study, a comprehensive literature review is vital, since it assists in the discovery of useful insights within the subject topic. This extensive analysis of the relevant literature revealed gaps, which were then used to strengthen the current study (Jain et al., 2021).

3.2 Sampling Technique

The selection of a sampling technique depends on the feasibility and effectiveness of gathering data relevant to the research questions (Saunders et al., 2009). The precision of study findings relies greatly on choosing the right sampling method that aligns with the research type, resources, budget, study aims, and time constraints (Sarstedt et al., 2021). Bhattacherjee (2012) emphasizes that in choosing a sampling technique, consideration should be given to the size and composition of the sample frame to ensure that the technique satisfies the specific requirements of the frame. The sample in the present investigation, according to Hair et al. (2017), is a smaller group recruited from a larger population for research objectives. This research sampling frame targets

individuals who own smartphones and are users of online food delivery applications and engage with these apps regularly. Therefore, by offering a narrowly focused and manageable sample for research, this pre-selected portion of the population represents the broader target group that the study is intended to inspect.

The optimal way to control bias in a study is through probability sampling. However, since there is not a precise sampling frame that truly represents the target population, it is not attainable in this thesis study (Chew, 2023). Thus, the non-probability sampling strategy was used in this investigation. Moreover, to support the generalization of outcomes, researchers selected participants from diverse demographic backgrounds using snowball sampling (O`Donoghue et al., 2016; Zubair et al., 2019; Alexandrov et al., 2003). This method is commonly used in quantitative research data collection, as it taps into the interconnected nature of social networks and referrals to identify respondents (Parket et al., 2019).

The procedure was started with a confined, chosen list of initial contacts who correspond with the research criteria and are invited to participate and recommend additional participants (Parker et al., 2019). Sampling is normally discontinued when the sample quantity target has been achieved or data saturation becomes apparent (Parker et al., 2019). The study involved participants who are members of the target group and who the researcher can contact via social media, personal connections, or academic networks due to the limited timeframe. These participants were requested to find more contacts that fit the research requirements. The study initiated collecting information by leveraging their social networks to build early contacts and develop traction for reaching an increased number of respondents (Parker et al., 2019). The top priority in the sampling method for this study is to protect the integrity of the analysis by properly managing the quantity of data. Simultaneously, the research emphasized the relevant studies that were most closely linked with our research intents to ensure that they were suitable for the analysis.

As part of the research design, 134 valid responses were collected via a structured questionnaire, and the analysis was carried out using partial least squares (PLS), a technique grounded in structured equation modeling (SEM) that is particularly well suited for this type of analysis (Götz et al., 2009). In PLS-SEM, accurately estimating the minimum sample size for reliable analysis is critical. A frequently used method, the “10 times rule," specifies that the sample size mus be no less than 10 times the number of paths associated with the latent variable in the model (Hair et al., 2011). PLS-SEM is highly flexible and can deliver reliable results even with small sample sizes of around 100. Given the study's twelve latent variables, each with 4-5 indicators, the “10-times rules” require a minimum sample size of 120 (Afthanorhan, 2020). Thus, the collection of 134 valid responses exceeds the minimum requirement and comfortably meets the sample size requirement for PLS-SEM analysis.

3.3 Data Collection

The data collection process entails methodically acquiring and measuring data on fundamental factors to answer inquiries into the study, assess hypotheses, and evaluate outcomes (Awang, 2012). There are many different types of quantitative research data, each with its own distinct features. Some examples of these types of research are survey research, correlational research, experimental research, and causal-comparative research (Sukamolson, 2007). The relevance of data-gathering techniques is further highlighted by Paradis et al. (2016), who claim that the researcher's methodology and analytical approach determine how the data is used and how much of it can be used to interpret. The challenge of carrying out empirical research involves choosing the most suitable techniques for data collection (Bhattacherjee, 2012; Creswell & Creswell, 2017; Fink, 2015). This thesis will implement an online survey approach to examine the key factors leading to consumer trust in the continuance use of OFDAs. To determine the causal relationships between the indicated constructs, a survey research methodology seems like the best strategy for this investigation.

McMillan and Schumacher (2001) stated that survey research involves executing questionnaires or interviews to obtain data regarding the current circumstances, different points of view, convictions, and attitudes of a specified group. Surveys are an excellent means of swiftly and inexpensively gathering large quantities of data and identifying traits and insights about the population (Saunders et al., 2009; Cohen et al., 2002; Slavin, 2007). In self-completion surveys, predefined sets of scientifically formulated questions are used to gather accurate data from respondents. In survey research, designing well-crafted questions is key to ensuring data accuracy. While conducting a questionnaire-based study, key considerations to bear in mind are the general design of the questionnaire, validation through pretesting, and the chosen administration method. The main objective of questionnaire surveys is to gather a significant amount of numerical data (Hair et al., 2019).

This thesis employed an online survey technique targeting respondents familiar with using online food delivery app services. The rationale for this decision is to obtain appropriate data consistent with the area of research interest. The survey data collection technique started with a self-administered, well-constructed questionnaire design based on carefully selected constructs after thoroughly reviewing existing literature. The online survey platform Webropol 3.0 was used to design the questionnaire in English to get a well-rounded understanding of the participants.

The survey questionnaire was organized into three sections. The initial section provided respondents with an overview of the study by outlining its title and objectives, clarified that participation is completely voluntary, and assured respondents about the confidentiality of the personal information that was collected anonymously. It was also mentioned that the survey was conducted only for academic research purposes. The second part focused on collecting

personal or demographic details to categorize respondents. The third section addressed twelve indicators: perceived usefulness, perceived ease of use, information quality, menu visualization, timeliness of delivery, online review, personalization, app interface, order management, easy payment, consumer trust, and continuance use intention of the proposed research model. The study followed the General Data Protection Regulation (GDPR) standards, and all collected data were managed with strict confidentiality, handled ethically, and used exclusively for academic purposes. Respondents' identities remained anonymous and no personally identifiable information was collected or saved.

Before the distribution of the questionnaire, a pilot survey was conducted by five non-respondents who were regular users of online food delivery apps. Their feedback helped to address potential issues and clarity problems and made the questionnaire more respondent-friendly. The measurement items were chosen based on the research model, and slight wording adjustments were made to fit the study's framework. The questionnaire was designed by applying a five-point Likert scale ranging from "Strongly Agree" (1) to "Strongly Disagree" (5). Data collection took place between September 19 and September 25, 2024. Six responses were removed from the analysis due to errors, incompleteness, and inconsistencies, leaving a final valid response of 134 qualified respondents who answered "Yes" to the screening question, "Have you used any online food delivery app?"

Table 2 provides a comprehensive overview of the measurement constructs examined in this thesis, including the related sources and item codes. The survey items for each construct are listed in Appendix 2, which contains the complete survey questionnaire used in this thesis study.

Table 2: Measurement Constructs Details with Related Source and Item Code

Constructs	Code	Source
Information Quality		
The information provided by OFDAs about restaurants, and their offers is detailed	INQ1	Yoo and Donthu (2001)
The information provided by OFDAs is reliable	INQ2	Hanjaya et al. (2019)
The information provided by OFDAs is accurate	INQ3	Lin (2008)
The information provided by OFDAs is always up to date.	INQ4	Lin (2008)
The information provided by OFDAs is easy to understand	INQ5	Eid (2011)
The information provided by OFDAs is well-formatted.	INQ6	Lin (2008)
Menu visualization		
The way restaurants display their online menu in OFDAs is attractive	MV1	Brewer & Sebby (2021)
The OFDA menu is visually appealing	MV2	Brewer & Sebby (2021)
The way restaurants display their menu in OFDAs is informative	MV3	Brewer & Sebby (2021)
The OFDAs display various menu options	MV4	Lee et al. (2023)
The OFDAs visualize potential diners with a comprehensive picture of the food being offered	MV5	Brewer & Sebby (2021)
Delivery Time		
Using OFDAs allows me to know about the estimated time of delivery	DT1	Fakfare (2021)
Using OFDAs allows me to order food at any time I am hungry.	DT2	Fakfare (2021)

Using OFDAs allows me for real-time tracking of the delivery person	DT3	Fakfare (2021)
The OFDAs deliver the food in a fair amount of time.	DT4	Cao et al. (2018)
Online Review		
Online reviews presented by OFDAs are credible	OR1	Alalwan (2020)
Online reviews presented by OFDAs are relevant to my needs	OR2	Alalwan (2020)
Online reviews presented by OFDAs are helpful for me in evaluating the product	OR3	Alalwan (2020)
Online reviews in OFDAs help me with my purchasing decision	OR4	Lee et al. (2023)
Personalization		
The OFDAs offer me personalized information based on my needs and requirements	PE1	Abbasi et al. (2024)
The OFDAs save my order details for my future order	PE2	Wolfinbarger & Gilly (2003)
The OFDAs store my food preferences or habits and offer me suitable products/services	PE3	Wolfinbarger & Gilly (2003)
The OFDAs offer me more relevant promotional information tailored to my preferences or personal interests.	PE4	Xu et al. (2011)
App Interface		
The OFDAs are visually appealing	AI1	Su et al. (2022)
The user interface of the OFDAs has a well-organized appearance	AI2	Su et al. (2022)
The OFDAs provide a friendly user interface	AI3	Wang et al. (2019)
The OFDAs show attractive promotional banners	AI4	Su et al. (2022)
The OFDAs show good pictures of food/ beverage	AI5	Su et al. (2022)
Order Management		
The OFDAs offer me an easy order placement process	OM1	Fakfare (2021)
The OFDAs manage all the ordering processes seamlessly	OM2	Atulkar & Singh (2021)
The OFDAs confirm the order immediately through mail and SMS	OM3	Atulkar & Singh (2021)
The OFDAs facilitate order tracking facility	OM4	Atulkar & Singh (2021)
The OFDAs handle multiple restaurants simultaneously	OM5	Atulkar & Singh (2021)
Easy Payment		
The OFDAs offer me a simple payment procedure	EP1	Lee et al. (2023)
The OFDAs offer me multiple payment methods (e.g. cash on delivery, credit card).	EP2	Fakfare (2021)
The payment interface in OFDAs is easy for me to understand	EP3	Kapoor & Vij (2018)
It is not complicated to purchase food using OFDA	EP4	Lee et al. (2023)
Perceived Usefulness		
The OFDAs are useful for meeting my demand for ordering food	PU1	Zhao & Bacao (2020)
The OFDAs can make my food ordering more convenient	PU2	Zhao & Bacao (2020)
The OFDAs can enhance my food purchasing efficiency	PU3	Rehman et al. (2019)
The OFDAs give me more control over my food ordering	PU4	Rehman et al. (2019)
The OFDAs save more time than ordering food at a restaurant	PU5	Rehman et al. (2019)
Ease of Use		
The OFDAs are easy for me to learn to operate	EOU1	Su et al. (2022)
It is easy to complete a food/beverage order on the OFDAs	EOU2	Su et al. (2022)
It is easy to complete a transaction quickly	EOU3	Suhartanto et al. (2019)
My interaction with the OFDAs is clear and understandable	EOU4	Su et al. (2022)
Trust		
The OFDAs are trustworthy	TR1	Su et al. (2022)
The OFDAs fulfil the promises and commitments to customers	TR2	Su et al. (2022)
The OFDAs are reliable	TR3	Mohammed & Rozsa (2024)
The OFDAs are safe to use	TR4	Rehman et al. (2019)
Continuance Intention		
I will continuously use the OFDAs in the future	CI1	Su et al. (2022)
I intend to keep ordering food through OFDAs	CI2	Raza et al. (2023)
I will always try to use OFDAs in my daily life	CI3	Lee et al. (2019)

3.4 Data Analysis

Data analysis allows researchers to extract fresh insights by systematically organizing and distilling survey materials while sustaining the integrity of the source material (Eskola & Suoranta, 2014). Although a researcher's bias cannot be completely eradicated, aiming for objectivity is extremely important. This entails not permitting personal thoughts and preconceptions to weigh on the findings of research (Eskola & Suoranta, 2014). Prior to performing thorough evaluations, it is imperative to review responses for consistency and completeness. Having a defined policy to address inconsistency and incompleteness in questionnaires is a key consideration (Kitchenham & Pfleeger, 2003). To make optimal use of the survey data, it is necessary to involve thorough editing, addressing inconsistencies, and rectifying errors. If the questions were lacking from pre-coding, a systematic coding mechanism would become imperative for the smooth integration of the data into the database. Dealing with missing data, which is normally referred to as blank responses, is fundamental for ensuring the validity of the data. Recognizing and resolving issues linked to missing data is an indispensable step often arising from difficulties encountered in data collection and data entry (Hair et al., 2019).

In quantitative data analysis, researchers primarily use two data analysis strategies: descriptive statistics for summarising data patterns and statistical techniques to evaluate hypotheses in depth. These approaches enable researchers to verify whether the empirical evidence supports the hypotheses (Hair et al., 2019). In constructing the theoretical framework of consumer trust in online food delivery applications, this research project considers 'trust' and 'continuance use' as TAM elements. In this thesis study, IBM SPSS 26.0 was used for data cleaning and preprocessing the data which involved managing the missing data, data encoding, and generating the descriptive analysis like frequencies, means, and standard deviations. After pre-processing the data, it was transferred to PLS-SEM 4.0 to perform structural equation modeling analysis. PLS-SEM 4.0 was instrumental in estimating the outer-inner model testing hypothesis and assessing the model performance. SEM is an effective means for researchers to verify whether their work meets accepted benchmarks for quality statistical analysis (Cook & Campbell, 1979). SEM facilitates the insertion of latent variables into the research model and the concurrent estimation of a range of causal links between variables that are both independent and dependent (Urbach & Ahlemann, 2010). The PLS-SEM method has advantages for achieving the stated objective, as it simplifies the development and evaluation of theories.

Partial least squares structural equation modeling (PLS-SEM) is a versatile method that uses a reflective measurement model to investigate the links between observable variables and latent constructs (Pavlou & Fygenson, 2006). PLS-SEM is particularly useful for designing predictive models and for examining causal relationships between latent variables, frequently exceeding classic linear structural equation models, especially when performing

exploratory research (Pavlou & Fygenson, 2006; Melchor & Julián, 2008). This method of testing is advantageous to identify whether causal relationships are statistically significant and performs well at constructing theoretical frameworks (Henseler & Chin, 2010). It leverages the PLS algorithm combined with bootstrapping, where 5000 resamples are generated to derive path coefficients and determine their statistical significance (Henseler & Chin, 2010). In this thesis, PLS-SEM served as an effective tool due to its suitability for extended TAM theory that involves new constructs or relationships (Chowdhury, 2023). It is known for its statistical accuracy with limited sample sizes and proves effective for multi-variant analysis (Hair et al., 2019). PLS-SEM was used in this research to explore the correlation between variables, building on the methodologies from previous studies on continuous purchase intention (Hsu et al., 2015). Additionally, the extended TAM model was carefully evaluated by PLS-SEM 4.0 to confirm precision and reliability (Hair et al., 2019).

4 FINDINGS AND ANALYSIS

4.1 Demographic Analysis

As reported in Table 3, the survey generated responses from 134 participants and shows a balanced gender distribution with 51.5% male and 48.5% female.

Table 3: Profiles of the Respondents

			Sample- 134
Profile	**Categories**	**Frequency**	**Percentage (%)**
Gender	Male	69	51.5
	Female	65	48.5
Age	18-24	26	19.4
	25-31	68	50.7
	32-38	34	25.4
	39-45	5	3.7
	46- above	1	0.7
Education	High school or equivalent	2	1.5
	College	1	0.7
	Bachelor	55	41.0
	Postgraduate	75	56.0
	Other	1	0.7
Income (BDT)	Below 10,000	37	27.6
	10,001–30,000	29	21.6
	30,001–50,000	37	27.6
	50,001–70,000	17	12.7
	70001 - above	14	10.4
Profession	Student	43	32.1
	Teacher	7	5.2
	Doctor	4	3.0
	Engineer	9	6.7
	Businessman	6	4.5
	Employee	42	31.3
	Other	23	17.2

Frequency of Use	Less than 1 time per week	79	59.0
	1-3 times per week	47	35.1
	3-5 times per week	7	5.2
	More than 5 times per week	1	0.7
Preferred app	Foodpanda	119	88.8
	HungryNaki	4	3.0
	Pathao Food	8	6.0
	Foodi	3	2.2

Table 3 shows, the majority are between 25 and 31 years old (50.7%), with the next significant group between 32 and 38 years old (25.4%). The respondents are predominantly well-educated, with 56.0% holding postgraduate degrees and 41% bachelor's degrees. Income level shows variation in which the largest segments earn either below 10000 BDT (27.6%) or between 30001–50000 BDT (27.6%). Additionally, 21.6% earn between 10001-30000 BDT, followed by 12.7% between 50001-70000 BDT and 10% earn over 70000 BDT. Students represent the largest occupational group 32.1% with employees close behind at 31.3%. Teachers represent 5.2% of the participants, subsequently followed by doctors (3.0%), engineers (6.7%), and businessmen (4.5%), with 17.2% classified under the "Other" category. Regarding the frequency of app usage, 59% of participants stated they used food delivery apps no more than once a week, while 35.1% used these 1-3 times per week. A smaller proportion of users use these applications more regularly, with 5.2% reporting 3-5 usage per week and 0.7% exceeding five times per week. These figures suggest that most participants consume these apps on an occasional basis. Foodpanda is the most popular choice, preferred by 88.8% of participants, followed by Pathao Food (6.0%), HungryNaki (3.0%), and Foodi (2.2%).

4.2 Measurement Model Assessment

The measurement models were examined using two forms of validity: discriminant, and convergent, which is compatible with the method of analysis suggested by Ringle et al. (2020). The measuring model evaluation starts with indications of reliability and convergent validity and subsequently continues with an examination of discriminant validity adopting the Fornell and Larcker criteria (1981).

4.2.1 Convergent Validity and Reliability Analysis

Reliability signifies the scale's measurement dependability and the evaluation indicators include the consistency of individual items and overall internal consistency (Huang, 2021). The reliability of each item on the scale is verified using factor loadings, and the convergent validity of the constructs is measured using the average variance extracted (AVE) (Hair et al., 2011). Convergent validity intends to measure the comparability between several

indicators of a given construct with factor loadings and average variance extracted serving as major methods for this examination (Hair et al., 2017). According to Ramayah et al. (2018), factor loading indicates the correlation between a concept and its indicators with a minimum acceptable loading value greater than 0.7 (Hair et al., 2017). The constructs' internal consistency is measured using Cronbach's alpha and composite reliability (CR). The composite reliability must be higher than 0.7, and the average variance extracted (AVE) needs to be greater than 0.5 (Hair et al., 2011). Table 4 presents the outer loadings, Cronbach's alpha, CR, and AVE for each construct in the measurement model. The results revealed that twelve indicators with outer loadings less than 0.60 were removed from the scales because their factor loadings fell below the allowed threshold of 0.7 (Hulland, 1999). The related constructs' internal consistency reliability was improved by this elimination (Sarstedt et al., 2021). All factor loading values presented in Table 4 are greater than the recommended threshold of 0.7, confirming that the measurement items strongly represent their respective construct. The results indicate that all dimensions have high reliability and internal consistency, as evidenced by Cronbach's alpha and CR values greater than 0.7 except for delivery time and order management. Each dimension's AVE is likewise more than 0.5, indicating that the convergent validity is adequate. Although item loadings range from 0.740 to 0.792, delivery time is characterized by low reliability, exhibited by a Cronbach's alpha of 0.653 and a CR of 0.651. Order management also falls below the suggested 0.7 level with a Cronbach's alpha of 0.555 and a CR of 0.601 (Table 4).

Table 4: Convergent Validity and Reliability

Measurement Item	**Outer Loadings**	**Cronbach's alpha**	**Composite reliability (rho_a)**	**Composite reliability (rho_c)**	**Average variance extracted (AVE)**
Information Quality		0,779	0,784	0,859	0,606
INQ1	0,720				
INQ2	0.868				
INQ3	0,812				
INQ4	0,701				
Menu Visualization		0,740	0,743	0,852	0,658
MV2	0,823				
MV3	0,784				
MV5	0,826				
Delivery Time		0,653	0,651	0,808	0,585
DT1	0,792				
DT2	0,740				
DT3	0,761				
Online Review		0,808	0,813	0,874	0,634
OR1	0,805				
OR2	0,820				
OR3	0,755				
OR4	0,804				
Personalization		0,765	0,778	0,864	0,680

PE1	0,769				
PE3	0,877				
PE4	0.825				
App Interface		0,797	0,834	0,879	0,709
AI1	0.785				
A12	0.882				
AI3	0.855				
Order Management		0,555	0,601	0,813	0,687
OM3	0,761				
OM5	0,891				
Easy Payment		0,745	0,748	0,839	0,567
EP1	0,814				
EP2	0,718				
EP3	0,753				
EP4	0,723				
Perceived Usefulness		0,843	0,853	0,895	0,681
PU1	0.755				
PU2	0.851				
PU3	0,876				
PU4	0,815				
Ease of Use		0,816	0,823	0,879	0,647
EOU1	0,873				
EOU2	0,800				
EOU3	0,826				
EOU4	0,709				
Consumer Trust		0,808	0,823	0,873	0,633
TR1	0,818				
TR2	0,724				
TR3	0,852				
TR4	0,784				
Continuance Use Intention		0,762	0,783	0,864	0,681
CUI1	0,878				
CUI2	0,876				
CUI3	0,710				

4.2.2 Discriminant Validity of the Measurement Model

According to Fornell and Larcker (1981), discriminant validity is obtained when the square root of the AVE for a given construct exceeds the highest correlation with other constructs in its associated row and column. The Fornell-Larcker technique adopted presented in Table 5 in this investigation to prove discriminant validity, which implies that the square root of the AVE for each construct surpasses its inner-construct correlation (Fornell & Larcker, 1981). The analysis confirmed that the model satisfied the Fornell-Larcker criterion for discriminant validity, where the square root value of AVE on the diagonal surpassed the off-diagonal values. Each construct maintains discriminant validity, with no cross-loading values falling below 0.1 (Chin, 1998; Snell & Dean, 1992). Therefore, the measurement model shows sufficient discriminant validity.

Table 5: Fornell-Larcker Criterion

	AI	CUI	TR	DT	EOU	EP	INQ	MV	OR	OM	PU	PE
App Interface	0,842											
Continuance Use Intention	0,426	0,825										
Consumer Trust	0,513	0,616	0,796									
Delivery Time	0,494	0,375	0,377	0,765								
Ease of Use	0,534	0,363	0,548	0,448	0,804							
Easy Payment	0,432	0,366	0,485	0,341	0,718	0,753						
Information Quality	0,451	0,453	0,475	0,250	0,264	0,279	0,778					
Menu Visualization	0,570	0,296	0,352	0,439	0,332	0,238	0,500	0,811				
Online Review	0,716	0,447	0,577	0,561	0,546	0,444	0,500	0,580	0,797			
Order Management	0,563	0,466	0,477	0,453	0,598	0,577	0,473	0,450	0,598	0,829		
Perceived Usefulness	0,527	0,596	0,595	0,480	0,623	0,523	0,475	0,467	0,599	0,513	0,825	
Personalization	0,574	0,257	0,340	0,441	0,329	0,179	0,440	0,617	0,623	0,472	0,473	0,825

4.3 Structural Equation Modeling

The study used PLS-SEM with a bootstrapping approach, processing 494 cases across 5,000 resamples. Path coefficients were calculated to assess the strength and significance of the direct path between constructs (Hair et al., 2011). In PLS analysis, a bootstrap sample is created via nonparametric bootstrapping, which involves repeatedly performing random sampling with replacement from the original data to calculate standard errors for hypothesis testing (Hair et al., 2011). Once the measurement model has been validated and reliability established, the PLS-SEM structural model, also known as the inner model, is experimented to measure the direction and strength of correlations between components model (Hair et al., 2019).

The structural model analysis incorporated path coefficients, standard deviations, t-statistics, and p-values to test the hypothesized relationship. Table 6 summarizes the results and demonstrates the significance of the relationships between the variables in the model. As shown in Table 6, out of 11 hypotheses tested, 8 were found to be statistically significant with t values greater than the critical threshold of 1.96 at a 5% significance level (Hair et al., 2019). The study criteria specify that alternative hypotheses can only be supported when the t-statistic surpasses the critical value of 0.96 (Henseler & Chin, 2010).

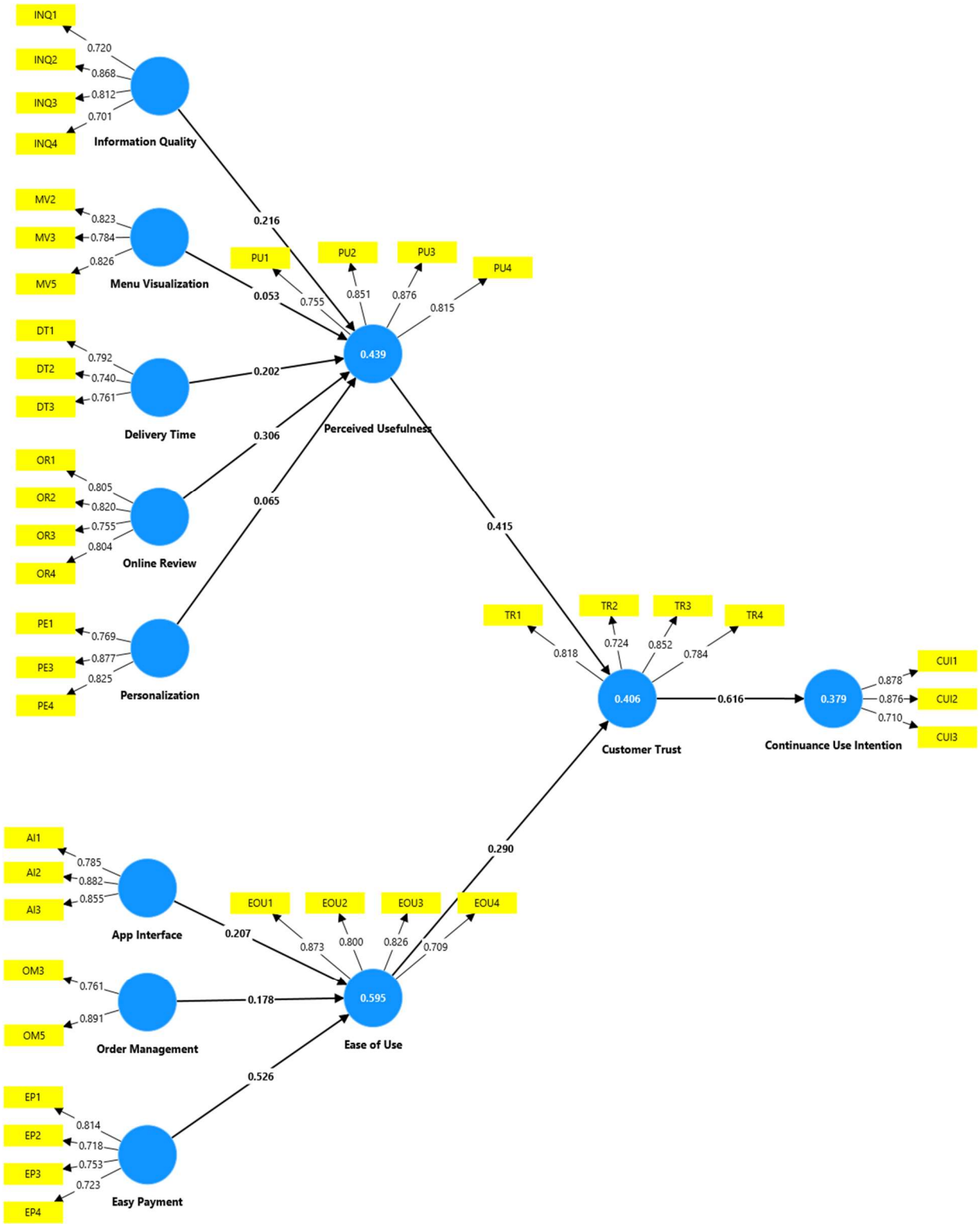

Figure 3: Structural Model (PLS-SEM Algorithm Result)

Perceived usefulness is found to significantly impact consumer trust in OFDA services, with a path coefficient of βPU→TR = 0.415, a t-value of 3.713, and $p < 0.01$. Moreover, ease of use is positively correlated with consumer trust

(βEOU→TR = 0.290, t = 2.726, p < 0.01). The analysis revealed that delivery time significantly contributed to perceived usefulness (βDT→PU = 0.202, t = 2.334, p < 0.05), while the online review showed a stronger relation with perceived usefulness (βOR→PU = 0.306, t = 2.763, p < 0.01). The relationship between menu visualization and personalization with perceived usefulness is not statistically supported with p-values of 0.598 and 0.524, respectively. However, easy payment is observed to be the strongest predictor of ease of use (βEP→EOU = 0.526, t = 5.040, p < 0.01), while app interface has significant effects on ease of use (βAI→EOU = 0.207, t = 2.396, p < 0.05). The relationship proposed in H11, where consumer trust is expected to positively and directly affect the continuous use intention of OFDA, is strongly supported with a path coefficient of 0.616, a t-value of 9.134, and a p-value of 0.000. This implies that consumers' decisions to continue using OFDA are greatly influenced by their level of trust.

Table 6: Structural Relationship and Hypotheses Testing

Hypotheses	Path Co-efficient	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Supported
H1: Information Quality -> Perceived Usefulness	0,216	0,211	0,079	2,736	0,006	Yes
H2: Menu Visualization -> Perceived Usefulness	0,053	0,050	0,100	0,527	0,598	No
H3: Delivery Time -> Perceived Usefulness	0,202	0,204	0,087	2,334	0,020	Yes
H4: Online Review -> Perceived Usefulness	0,306	0,310	0,111	2,763	0,006	Yes
H5: Personalization -> Perceived Usefulness	0,065	0,079	0,102	0,638	0,524	No
H6: App Interface -> Ease of Use	0,207	0,198	0,086	2,396	0,017	Yes
H7: Order Management -> Ease of Use	0,178	0,179	0,092	1,934	0,053	No
H8: Easy Payment -> Ease of Use	0,526	0,538	0,104	5,040	0,000	Yes
H9: Perceived Usefulness -> Consumer Trust	0,415	0,410	0,112	3,713	0,000	Yes
H10: Ease of Use -> Consumer Trust	0,290	0,301	0,106	2,726	0,006	Yes
H11: Consumer Trust -> Continuance Use Intention	0,616	0,622	0,067	9,134	0,000	Yes

4.4 Predictive Capability Analysis

The main objective of structural model assessment is to assess the model's predictive potential and the intricate relationships between constructs. The two key parameters that researchers consider when determining this are path coefficients for hypothesis testing, Q^2 (cross-validated redundancy), and R^2 (coefficient of determination) (Aburumman et al., 2022). The model's predictive performance was evaluated by calculating its precision and relevance. The

degree to which the independent factors explain the variance in each dependent construct is measured by the R^2 value, which is applied to calculate predictive accuracy (Hair et al., 2017). The R^2 value, which lies between 0 and 1, measures how well the model describes variance. A model scoring around 0.50 reflects moderate exploratory power, while a value closer to 0.75 indicates strong exploratory power (Huang, 2021). Here, R^2 values for continuance use intention (0.379) and consumer trust (0.406) suggest a moderate level of predictive accuracy, meaning the model reasonably represents the variance in these dependent variables. The predictive relevance of the structural model's dependent construct is measured using Q^2 values obtained by blindfolding, a sample reuse technique in PLS-SEM 4.0 (Su et al., 2022). Q^2 values signify predictive relevance, confirming reliable construct prediction (Hair et al., 2011). The findings of the analysis show that Q^2 values for continuance use intention and consumer trust are 0.240 and 0.238, respectively, which is greater than 0, thus validating the model's predictive relevance (Su et al., 2022).

Table 7: Predictive Capability

	R-square	**R-square adjusted**	**Q-square**
Continuance Use Intention	0.379	0.375	0.240
Consumer Trust	0.406	0.397	0.238
Ease of Use	0.595	0.585	0.365
Perceived Usefulness	0.439	0.417	0.277

5 DISCUSSION AND CONCLUSION

The integration of perceived usefulness, ease of use, and trust into the model contributes to new insights into consumer behavior in the OFDA market within an emerging economy. In line with the prior research by Lee et al. (2023), Su et al. (2022), Lee et al. (2019), Leung et al. (2023), and Gani et al. (2021), this research deepens the understanding of consumer behavior related to the adoption and usage of OFDA. The thesis study's findings reveal that consumer trust is a vital determinant driving users to return to OFDAs in Bangladesh. The influence of trust on digital innovation and usage has been acknowledged as a crucial factor in previous literature (Lippert & Davis, 2006; Nwaiwu et al., 2020). The mechanism behind trust building in OFDA services needs to be understood, as it is perceived as a key indicator of user attitudes and future behavioral intentions (Talwar et al., 2021). According to the results of the investigation, the strong association between perceived usefulness and trust demonstrates that consumers place trust in OFDAs that are perceived to provide substantial utility, particularly when the app ensures reliable and timely services. The positive impact of delivery time and online consumer reviews on perceived usefulness emphasizes the critical role of operational efficiency and consumer feedback in forming trust in Bangladesh's growing OFDA market. Similar to previous research, this research confirms the significant relationship between perceived usefulness, ease of use, and consumer trust and how significantly trust affects the continued adoption of OFDAs (Jung et al., 2021; Choi, 2020; Su et al., 2022; Lee et al., 2023; Lee et al., 2017; Kang & Namkung, 2019). The thesis study found that the easy payment system of OFDA is the most influential factor in enhancing the ease of use, pointing to the significance of simple, user-friendly, and multiple payment options for gaining consumer trust. This result supports the conclusion of the previous investigations conducted by Lee et al. (2023), McCloskey (2006), and Gafni and Nissim (2014). Moreover, the app interface also contributed positively to ease of use, showing that a user-friendly interface plays a positive role in building consumer trust which is also supported by the prior literature (Geebren et al., 2021; Gani et al., 2021). Interestingly, this analysis identified

neither personalization nor menu visualization as a meaningful predictor of perceived usefulness, though another study conducted in Bangladesh after COVID-19 by Gani et al. (2021) found that menu visualization has a significant impact on perceived usefulness. The lack of significance in this research may indicate the shifts in consumer behavior. Since the online food delivery market in Bangladesh is still maturing, consumers are still in the process of familiarizing themselves with the digital experience. Consequently, users may prioritize the fundamental functionality and efficiency of OFDAs over advanced features.

5.1 Theoretical Implications

This thesis study adds to the current body of literature by offering several theoretical insights. First, this research is one of the earliest to employ an extended TAM model in the context of Bangladesh specifically to explore how trust affects repeated usage of online food delivery apps. Researchers have started to place greater attention on the factors driving consumer choices in the growing OFDA market. This research builds on the Extended TAM model, incorporating trust as a mediator among perceived usefulness, ease of use, and continuance use intention, addressing a gap in the traditional TAM framework that centers on perceived usefulness and ease of use (Legris et al., 2003; Joo et al., 2014; Lee et al., 2023). This investigation confirms that trust significantly meditates the relationship among perceived usefulness, ease of use, and continuous use intention, which aligns with the findings built on prior research that trust is a key role player in digital technology adoption (Gefen et al., 2003). Thirdly, in advancing theoretical knowledge, this thesis identifies external factors such as information quality, delivery time, online reviews, easy payment, and app interface and confirms their significant impact in shaping the perceived usefulness and ease of use of OFDA, which are limitedly used in the standard TAM model (Hong et al., 2021). The inclusion of these external variables demonstrates the importance of diverse factors driving consumer behavior in the digital context. Fourthly, the focus of the thesis study area is Bangladesh's online food delivery apps market, which provides a valuable context-specific contribution because a majority of the existing OFDA research is based on developed nations or more digitally mature markets, where consumer behavioral intention, expectation, and technological adoption patterns vary significantly. Therefore, the exploration of the Bangladesh's OFDA market in this study confirms TAM model applicability across diverse cultural contexts, showing the impact of trust on repeated behavior (Al-Azawei et al., 2017). Finally, this investigation uncovers a theoretical gap in the literature concerning the effect of menu visualization and personalization on perceived usefulness and order management on ease of use. These factors did not show any significant relationship. This non-significance indicates that further exploration is needed as to whether these variables become more relevant in varying cultures and

demographics. The understanding of how these variables discourage app usage can serve as a foundation for aligning recent findings on the increased adoption of OFDAs (Atulkar & Singh, 2021).

5.2 Practical Implications

The outcome of this thesis study proposes some actionable strategies for food delivery service providers, app developers, marketing professionals, and restaurant owners in Bangladesh. Since trust has been identified as the most important factor driving repeat purchases, OFDA service providers must prioritize strategies designed to build consumer trust. According to earlier research, trust is critical in digital environments and has tremendous effects on consumer loyalty and repurchase intentions (Gefen et al., 2003; Pavlou & Gefen, 2004). This can be achieved by offering user-friendly secure multiple payment options, meeting delivery promises, and implementing a proactive approach to address consumer inquiries and feedback. It is confirmed by the analysis that the perceived usefulness of the OFDA is the key indicator of building consumer trust and individuals' choice to adopt OFDA (Chang et al., 2017; Park, 2009; Gani et al., 2021). Therefore, OFDA marketers should concentrate on how OFDA can optimize users' daily lives by enhancing the satisfying user experience. Emphasizing the key differentiators like swift delivery, real-time tracking, and authentic and credible reviews is imperative for enhancing trust and reuse intention. Reliable and dependable delivery services are the cornerstone for strengthening consumer trust and loyalty in the OFDA sectors (Alalwan, 2020). Investing in consumer relationship management (CRM) strategies through open communication platforms via various popular social media in Bangladesh like Facebook, Instagram or TikTok and offering various incentives like discounts or loyalty points for honest detail reviews can enhance app credibility and install greater trust among the regular and potential users (Hong et al., 2021; Cheung & Thadani, 2012). Addressing and responding to consumer reviews, particularly negative feedback, is vital in building accountability and maintaining trust and transparency (Park et al., 2007). Online food delivery service providers need to resolve complaints and can promote close-ended review options in some cases to generate actionable objective feedback while retaining critical evaluations to improve app performance (Lee et al., 2023).

According to the current analysis, when users perceive the information on an OFDA platform as accurate, detailed, reliable, and up-to-date, their trust in the platform increases, consequently motivating them to make re-purchases. OFDA providers must give preference to the credibility and accessibility of information, which can be attained through efficient data-handling techniques. Consumers are more inclined to trust online platforms for their food delivery requests when they can discover reliable information on restaurant options, offers, specials, and prices, which reduces the degree of uncertainty concerning

their selections (Filieri et al., 2018). Furthermore, implementing user-friendly visuals and navigation options improves the overall experience by allowing consumers to effortlessly browse between different connected pages. Including contact information additionally assures that consumers may easily get in touch with service providers for support and feedback (Gani et al., 2021). Delivery service providers also need to keep consumers informed of unanticipated occurrences that may impact food ordering and delivery, including the implementation of new policies, sudden adjustments, adverse conditions, and traffic disruptions (Gani et al., 2021).

Ease of use, another significant factor of trust which are strongly influenced by the app interface and easy payment process, reveals the importance of a visually appealing and well-organized app interface and simplified payment process. Online food delivery app developers might want to concentrate their efforts on research and development that simplifies the consumer payment and transaction processes (Lee et al., 2023). The presentation of accurate and engaging content and information along with well-placed imagery allows app users to control their interaction with the app and ease of navigation, which significantly promotes their trust in OFDA (Sarkar et al., 2020). A well-structured, visually appealing interface promotes effortless navigation, allowing users to easily discover restaurants, place orders, and complete transactions. This simplified nature reduces cognitive demands while improving the overall user experience. When consumers find the app easy to use, their trust in the service grows, resulting in more regular usage. Additionally, the app will connect with Bangladeshi users with greater efficiency if local languages and culturally appropriate features are integrated into the navigation design.

5.3 Limitation and Future Research Direction

In addition to the study's significant findings, it is essential to acknowledge several limitations for a more comprehensive evaluation. A key constraint in this research is the use of the online-based snowballing sampling technique which may have resulted in self-selection bias (Etikan et al., 2016). The study may favor participants with lower internet aversion and possibly did not capture those who are hesitant to engage with digital platforms. The study's applicability to older demographics is limited because nearly 90 percent of respondents are between the ages of 18 and 38, which underscores the buying habits of young consumers. Furthermore, the reliance of the study on Bangladesh's urban populations may fail to capture the behavior and viewpoints of rural consumers. Due to Bangladesh's fast urbanization, user experiences in places with less digitally developed areas could differ greatly. The study primarily examined specific online food delivery applications particularly platform-to-customer models like Foodpanda and Pathao, rather than addressing the entire OFD landscape. Subsequent research might investigate whether key factors affecting consumer

intention to use differ across various OFD platforms to find out whether consumers engage with these platforms differently. This limitation points out the relevance of examining consumer behavior in different OFD platforms (Hong et al., 2021). The user interaction with OFDAs in Bangladesh was the primary goal of the current research, which observed the challenge of projecting its findings to other cultural settings. The findings might not be applicable in areas with different societal norms considering the distinctive consumer behaviors influenced by various cultural contexts (Ali et al., 2020). Particularly for globally recognized platforms like OFDAs, it is highly important to examine how culture and national identity affect the adoption of technology (Leidner & Kayworth, 2006). Future research should pursue cross-national comparative analysis to evaluate how cultural variations affect OFDA user involvement in both developed and developing nations (Su et al., 2022). The use of a cross-sectional methodology in this thesis restricts the opportunity for measuring changes in consumer behavior and trust over time. It would be more efficient to use a longitudinal method to determine how trust might change or adapt in response to shifting consumer experiences, app improvements, variances in service quality, or broader social transformations (Alalwan, 2020). Future researchers might observe the shifting dynamics of consumer behavior in the OFDA market with this type of analysis (Wong et al., 2020; Ali et al., 2020). Lastly, the Technology Acceptance Model signifies how perceptions about usefulness and ease of use shape attitudes. But contrary to what other investigations have identified the current research did not investigate other influential factors, such as user perception, brand image, brand compatibility, and evaluative aspects (Ferraris et al., 2020; Makrides et al., 2022). Integrating the attitude variable could significantly improve the explanatory power of the model and offer deeper insights into TAM in subsequent research.

5.4 Conclusion

The rapid evolution of technology and shifting consumer preferences have positioned the OFDA market as an integral part of urban lifestyles. The rapid expansion of OFDAs in Bangladesh has transformed consumers' dining experiences by offering easy accessibility and conveniences like never before. Therefore, maintaining growth and nurturing long-lasting consumer relationships require understanding the factors that influence consumer trust and repetitive purchasing behavior, especially when the competition in the marketplace is increasing. Although, the investigations focused on the specific determinants that impact consumer trust and continuous purchasing in Bangladesh are still limited. This research aimed to address this gap by identifying the interactions among various influential variables by leveraging the extended TAM model as its foundational theory and conducting in-depth analysis to understand the role of these variables in influencing the intention to

use OFDA services repeatedly. The data for conducting the analysis was collected through the snowballing sampling technique and analyzed using SPSS 26.0 and PLS-SEM 4.0. The results of the study imply that even as technology advances rapidly, the importance of consumer trust remains a key driver for the sustained performance of these apps. The data predominantly reflected the perception of urban young adults, which limits the applicability of older and rural demographics. In addition, limitations resulting from the culture-specific setting, cross-sectional approach, and reliance on self-reported data provide opportunities for further investigation.

To sum up, in the fast-paced online food delivery app market, this research not only enriches the scholarly literature in the field of consumer behavior but also serves as a valuable reference for providing strategic insights to industry professionals. By examining the fundamental factors that contribute to consumer trust, the research creates ways for companies to optimize their operational efficiency and develop deeper emotional connections with their consumers, turning transactions into meaningful partnerships.

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APPENDICES

APPENDIX 1: "Consent Form"

JYVÄSKYLÄN YLIOPISTO
UNIVERSITY OF JYVÄSKYLÄ

Online Food Delivery Apps (OFDAs)

CONSENT FORM

Study Title: What Drives Bangladeshi Consumers' Use of Online Food Delivery Applications? Investigating the Role of Trust on Repeat Purchase Intention

Details of the Researcher:
Shayala Yesmin
Master's Student of the University of Jyvaskyla
Email- shayala.s.yesmin@student.jyu.fi

Thank you for participating in this survey. I am investigating why consumers return to online food delivery apps (OFDAs), such as Foodpanda or Pathao Food, which are mobile or web platforms that allow users to order food from local restaurants for delivery or pickup, and how trust influences their decision to make repeat purchases.

The collected data will be used for academic research only. The data will be collected anonymously and not shared with any third party. I care about your privacy and am committed to ensuring that personal data is always handled in the best way and in accordance with the applicable data protection provisions.

How to Complete the Survey

1. Please answer each question honestly based on your experience.
2. The survey has multiple-choice and rating questions and should take 5–10 minutes to complete.
3. Your responses will remain anonymous and confidential.

I agree to participate voluntarily

◯ **Yes** ◯ **No**

APPENDIX 2: "Survey Questionnaire"

Welcome!

Gender

◯ Male ◯ Female ◯ Prefer not to disclose

Age

◯ 18-24 ◯ 25-31 ◯ 32-38
◯ 39-45 ◯ 46- above

Education

◯ High school or equivalent ◯ College ◯ Bachelor
◯ Postgraduate ◯ Other

Income (in BDT)

◯ Below 10,000 ◯ 10,001–30,000 ◯ 30,001–50,000
◯ 50,001–70,000 ◯ 70,001– Above

Profession

◯ Student ◯ Teacher ◯ Doctor
◯ Engineer ◯ Businessman ◯ Employee
◯ Other

Have you used any Online Food Delivery Apps (eg: Foodpanda, Pathao, Shohoz, etc.)?

◯ Yes ◯ No

How frequently do you use these apps?

◯ Less than 1 time per week ◯ 3–5 times per week
◯ 1–3 times per week ◯ More than 5 times per week

Which one is the most preferred online food delivery app for you?

◯ Foodpanda ◯ HungryNaki ◯ Pathao Food
◯ Shohoz Food ◯ Foodi ◯ efood
◯ Other

Choose the option which describes your opinion best

	1 Strongly Agree	2 Agree	3 Neither Agree nor Disagree	4 Disagree	5 Strongly Disagree
The information provided by online food delivery apps about restaurants, and their offers is detailed	○	○	○	○	○
The information provided by online food delivery apps is reliable	○	○	○	○	○
The information provided by online food delivery apps is accurate	○	○	○	○	○
The information provided by Online food delivery apps is always up to date.	○	○	○	○	○
The information provided by online food delivery apps is easy to understand	○	○	○	○	○
The information provided by online food delivery apps is well formatted.	○	○	○	○	○

Rate the following statements about how online food delivery apps display their menu

	1 Strongly Agree	2 Agree	3 Neither Agree nor Disagree	4 Disagree	5 Strongly Disagree
The way restaurants display their online menu in online food delivery apps is attractive	○	○	○	○	○
The online food delivery apps menu is visually appealing	○	○	○	○	○
The way restaurants display their menu in online food delivery apps is informative	○	○	○	○	○
The online food delivery apps display various menu options	○	○	○	○	○
The online food delivery apps provide diners with clear pictures of the available dishes	○	○	○	○	○

Rate the following statements regarding delivery time and experience

	1 Strongly Agree	2 Agree	3 Neither Agree nor Disagree	4 Disagree	5 Strongly Disagree
Using online food delivery apps allows me to know about the estimated time of delivery	○	○	○	○	○
Using online food delivery apps allows me to order food at any time I am hungry.	○	○	○	○	○
Using Online food delivery apps allows me for real-time tracking of the delivery person	○	○	○	○	○
The online food delivery apps deliver the food in a fair amount of time.	○	○	○	○	○

Rate the following statements about online customer reviews presented by OFDA

	1 Strongly Agree	2 Agree	3 Neither Agree nor Disagree	4 Disagree	5 Strongly Disagree
Online reviews presented by online food delivery apps are credible	○	○	○	○	○
Online reviews presented by online food delivery apps are relevant to my needs	○	○	○	○	○
Online reviews presented by online food delivery apps are helpful for me in evaluating the product	○	○	○	○	○
Online reviews in online food delivery apps help me with my purchasing decision	○	○	○	○	○

Rate the following statements about personalization features in OFDA

	1 Strongly Agree	2 Agree	3 Neither Agree nor Disagree	4 Disagree	5 Strongly Disagree
The online food delivery apps offer me personalized information based on my needs and requirements	○	○	○	○	○
The online food delivery apps offer me to save my order details for my future order	○	○	○	○	○
The online food delivery apps store my food preferences or habits and offer me suitable products/services	○	○	○	○	○
The online food delivery apps provide me with more relevant promotional information (e.g., coupons, discounts, customer feedback, etc.) tailored to my preferences or personal interests.	○	○	○	○	○

Rate the following statements about the app interface of OFDA

	1 Strongly Agree	2 Agree	3 Neither Agree nor Disagree	4 Disagree	5 Strongly Disagree
The online food delivery apps are visually appealing	○	○	○	○	○
The user interface of the online food delivery apps have a well-organized appearance	○	○	○	○	○
The online food delivery apps provide a friendly user interface	○	○	○	○	○
The online food delivery apps show attractive promotional banners	○	○	○	○	○
The online food delivery apps show good pictures of food/ beverage	○	○	○	○	○

Rate the following statements about order management procedure in OFDA

	1 Strongly Agree	2 Agree	3 Neither Agree nor Disagree	4 Disagree	5 Strongly Disagree
The online food delivery apps offer me an easy order placement process	○	○	○	○	○
The online food delivery apps manage all the ordering processes seamlessly	○	○	○	○	○
The online food delivery apps confirm the order immediately through mail and SMS	○	○	○	○	○
The online food delivery apps facilitate order tracking facility	○	○	○	○	○
The online food delivery apps handle multiple restaurants simultaneously	○	○	○	○	○

Rate the following statements payment procedure in OFDA

	1 Strongly Agree	2 Agree	3 Neither Agree nor Disagree	4 Disagree	5 Strongly Disagree
The online food delivery apps offers me a simple payment procedure	○	○	○	○	○
The online food delivery apps offer me multiple payment methods (e.g., cash on delivery, mobile bank, credit card).	○	○	○	○	○
The payment interface in online food delivery app is easy for me to understand	○	○	○	○	○
It is not complicated to purchase food using online food delivery apps	○	○	○	○	○

Rate the following statements about the usefulness of OFDA

	1 Strongly Agree	2 Agree	3 Neither Agree nor Disagree	4 Disagree	5 Strongly Disagree
The online food delivery apps are useful for meeting my demand for ordering food	○	○	○	○	○
The online food delivery apps can make my food ordering more convenient	○	○	○	○	○
The online food delivery apps can enhance my food purchasing efficiency	○	○	○	○	○
The online food delivery apps give me more control over my food ordering	○	○	○	○	○
The online food delivery apps save more time than ordering food at a restaurant	○	○	○	○	○

Rate the following statements about the ease of use of OFDA

	1 Strongly Agree	2 Agree	3 Neither Agree nor Disagree	4 Disagree	5 Strongly Disagree
The online food delivery apps are easy for me to learn to operate	○	○	○	○	○
It is easy to complete a food/beverage order on the online food delivery apps	○	○	○	○	○
It is easy to complete an order transaction quickly	○	○	○	○	○
My interaction with the online food delivery apps is clear and understandable	○	○	○	○	○

Rate the following statements about trust in OFDA

	1 Strongly Agree	2 Agree	3 Neither Agree nor Disagree	4 Disagree	5 Strongly Disagree
The online food delivery apps are trustworthy	○	○	○	○	○
The online food delivery apps fulfill the promises and commitments to customers	○	○	○	○	○
The online food delivery apps are reliable	○	○	○	○	○
The online food delivery apps are safe to use	○	○	○	○	○

Rate the following statements about your future use of OFDA

	1 Strongly Agree	2 Agree	3 Neither Agree nor Disagree	4 Disagree	5 Strongly Disagree
I will continuously use the online food delivery apps in the future	○	○	○	○	○
I intend to keep ordering food through online food delivery apps	○	○	○	○	○
I will always try to use online food delivery apps in my daily life	○	○	○	○	○

APPENDIX 3: "List of Abbreviations"

OFDA- Online food delivery application
O2O- Online-to-offline
WHO- World Health Organization
M-commerce- Mobile commerce
AI- Artificial Intelligence
BRTC- Bangladesh Telecommunication Regulatory Commission
E-delivery – Electronic delivery
FDA- Food delivery app
MFDA- Mobile food delivery app
UTAUT- Unified theory of acceptance and use of technology
TAM- Technology acceptance model

IAM- Information adoption model
MFOA- Mobile food ordering app
MCA- Mobile catering app
TTF- Task-technology fit
IS – Information system
OFDP- Online food delivery platform
S-O-R- Stimulus- organism-response
OFDS- Online food delivery service
TPB- Theory of planned behavior
FOA- Food ordering app
TRA- Theory of reasoned action
PU- Perceived usefulness
EOU- Ease of use
E-service – Electronic service
PLS- Partial least squares
SEM- Structural equation modeling
AVE- Average variance extracted
CR- Composite Reliability
BDT- Bangladeshi Taka