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## Understanding users' trust transfer mechanism in food delivery APP

(*Work-in-Progress*)

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### ABSTRACT

With the rapid dissemination of mobile technologies, along with hectic life nowadays, consumers are more in favor of food delivery apps (FDA). However, many aspects related to the usage of FDAs have not been fully unearthed. Drawing upon the trust transfer theory, the study theorizes the consumer's trust formation in FDA and investigates the antecedents of trust to platform and trust to a merchant that mediates the continuous usage intention and purchase intention. The proposed framework was tested through structural equation modeling (SEM) based on an online questionnaire. The findings illustrate the trust transfer mechanism in the context of the FDA and its effects, which have both theoretical and practical implications for different stakeholders.

*Keywords:* Food delivery app, trust transfer theory, continuous intention.

### INTRODUCTION

With the advent of mobile technologies, the prevalence of online-to-offline (O2O) commerce has created significant disruption across many industries (Xiao, Zhang, & Fu, 2019). In the hospitality sector, food delivery apps (FDA) are a sort of O2O platform that not only provides consumers with more choices of food but also offers catering providers additional sales (H.-S. Chen, Liang, Liao, & Kuo, 2020). FDA refers to a mobile-based application used to connect to various restaurants and food providers, quickly search and order foods for delivery, and pay for the bills without physical interaction with restaurant personnel (Al Amin, Arefin, Alam, Ahammad, & Hoque, 2021). Besides, the app can record the consumers' orders and preferences for the next purchase (H.-S. Chen et al., 2020). FDA is considered a new model for food delivery services in the development of the e-commerce era.

According to Ray, Dhir, Bala, and Kaur (2019), the FDA can be sorted into two distinguished categories. First, the restaurant can provide its own FDA services, such as Domino's, Pizza Hut, KFC, etc. On the other hand, intermediary providers offer a multi-restaurant platform, namely Deliveroo in the UK, Just Eat in the US, Meituan Dianping in China. The worldwide FDA market is forecast to achieve US\$ 62 billion by 2030, increasing at a CAGR of 25% from 2021 to 2030 (alliedmarketresearch.com, 2022). The global FDA has seen the growth of various service providers, led by Delivery Hero, Just Eat, and Uber Eats, in terms of users (Curry, 2022). However, the dramatically rising popularity of FDAs has also fueled the entry of new startups such as Getir, Zapp, and Zepto (Curry, 2022). Due to the fierce competition, the consumer tends to hop between apps to find the best options, which is a significant concern of service providers.

As the FDA's disruptive influence on the market, this domain has attracted scholarly attention regarding the causes of adoption (Belanche, Flavián, & Pérez-Rueda, 2020; C. Hong, Choi, Choi, & Joung, 2021; Ray & Bala, 2021; Ray et al., 2019; Troise, O'Driscoll, Tani, & Prisco, 2020), thereby leaving the concerns of post-adoption stage under-explored. More to this point, by utilizing the theory of Planned Behavior, Al Amin et al. (2021) revealed that delivery hygiene, subjective norms, attitudes, and behavioral control were associated with the intention to continue using FDA. Kumar and Shah (2021) investigated the role of app aesthetics in generating emotions such as pleasure, and arousal, which lead to continued usage intentions for FDA. Y. Zhao and Bacao (2020) suggested that perceived task-technology fit, trust, performance expectancy, social influence, and confirmation have a direct and indirect relationship with users' continuous usage intention of FDA. Francioni, Curina, Hegner, and Cioppi (2022) identified several determinants, including perceived healthiness, quarantine procedures, perceived hygiene, perceived ease of app use, and attitude, that significantly affect continuance intention. Cho, Bonn, and Li (2019) found that four dimensions of perceived value, including convenience, design, trustworthiness, and various food choices, indirectly influence user's intention to continuously use FDA. However, many uncovered perspectives remained confined to investigating the sales mechanism of FDA. For instance, how can a consumer believe a merchant who sells a meal on the platform? Obviously, trust is critical in this process. Hence, this study focuses on the role of trust to understand consumers' reactions toward the information system, which has recently become a main focus in the technology (Shao, Zhang, Brown, & Zhao, 2022).

Although FDA make people's lives more convenient, it receives more complaints from consumers than in other kinds of e-business (Xiao et al., 2019). About 17% of consumers were frustrated because food is not always delivered warm or fresh,

12% were bothered by incorrect orders or restaurants ignoring special instructions, and 9% were irritated by inconsistent or limited menus (Holmes, 2019). Similar to other e-commerce platforms, risk and uncertainty in FDAs are considerably high as the behavior of an e-vendor cannot be guaranteed or monitored (Gefen, Karahanna, & Straub, 2003). However, while several studies have examined the trust formation mechanism to reduce uncertainties within the digital platforms to ultimately drive consumers' behavioral intention, such as social commerce (Kim & Park, 2013; J.-D. Zhao, Huang, & Su, 2019), social media (Liu, Lee, Liu, & Chen, 2018; X. Wang, Wang, Lin, & Abdullat, 2021), B2C e-marketplace (I. B. Hong & Cho, 2011), blockchain-enabled platform (Shao et al., 2022), mobile payment (Cao, Yu, Liu, Gong, & Adeel, 2018), ride-sharing service (Wu & Neill, 2020). Despite great attention having been paid to trust issues in e-commerce, to the best of our knowledge, the nature of the association between FDAs and trust is still limited (Raza, Asif, & Akram, 2022). Thus, there is a need for a better understanding of the primary antecedents that affect consumers' trust in FDA. Besides, consumers who trust the FDA platform may not necessarily trust food providers on the platform and vice versa. In this regard, the study also considers the boundary conditions of trust transfer in the context of the FDA.

Because the sustainable performance of the FDA relies on its continued use by consumers, a more insight into trust factors at this advanced stage of e-commerce development is required. Thus, this study aims to propose the framework to define which trust elements are important to consumers in the FDA and their interrelationship. Additionally, we attempt to identify the determinants of such elements that eventually affect continuance intentions toward FDAs and intention to purchase meals.

This paper is organized as follows: the next section shows the theoretical foundations of the study. The research framework and hypotheses are also presented in this section. The last section explains the chosen method, data collection, and analysis.

## LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

### Trust and trust transfer

Trust is a complicated concept depicted by scholars in different disciplines, including psychology, economics, and marketing (Doney & Cannon, 1997). X. Chen, Huang, Davison, and Hua (2015) indicated that trust is an essential element in the relationship between the trusting party and the trusted party because of its ability to eliminate risk-related behavior when opportunism and uncertainty emerge. Trust also plays an even more significant role in driving the use of information systems due to the steadily growing complexity of the technology nowadays (Söllner, Hoffmann, & Leimeister, 2016). According to Mayer, Davis, and Schoorman (1995), trust reflects the willingness of one party to be vulnerable to the behaviors of another party. In the e-commerce context, consumers can undergo this vulnerability because they typically lack control over others' activities and are unable to feel, touch, or try out physical products (J. Chen & Dibb, 2010). From e-vendor perspectives, their behaviors on the internet may include unfair pricing, delivering inaccurate information, violations of privacy, unauthorized use of payment information, and so on (Gefen et al., 2003). Gefen et al. (2003) conceptualized trust as a general belief in an e-vendor, such as trustworthiness, integrity, or benevolence, that leads to specific behavioral intentions of consumers through reduced risk. Thus, to facilitate successful transactions in e-commerce, the different stakeholders (e.g., intermediary platform, sellers, consumers) should be involved to produce trust (Xiao et al., 2019).

Trust transfer refers to the process when an individual's trust will be transferred to another target by some other related associations (J.-D. Zhao et al., 2019). According to (Liu et al., 2018), trust transfer can occur through cognitive or communication processes. The trust transfer process involves three parties: the trustor, the trustee, and a third party (X. Chen et al., 2015). In particular, the trustor is a person who assess whether to trust other entity; the trustee is the one whom the trustor judges regarding their trustworthiness; a third party plays a mediating role. In the e-commerce context, three parties, namely intermediary platforms, merchants, and consumers, are involved simultaneously (Xiao et al., 2019). FDA is mobile-based services for ordering food and getting it delivered at specific places. Similar to the online marketplace, various stakeholders, including intermediary platforms, sellers, and users, work together in the FDA. Typically, intermediary platforms take electronic orders from registered users and offer delivery services for their restaurant partners. According to trust transfer theory, if users perceive the source and target as associated, their perception toward the platform can be transferred easily to the sellers. Hence, trust can be enhanced by the trust transfer process within the platform. Therefore, we hypothesize that:

*Hypothesis 1: Trust to platform is positively associated with trust to merchant in FDA*

### The antecedents of trust on platform: Information quality, system quality, and service quality

The study employs DeLone and McLean (1992)'s IS success model to define the critical antecedents to the use of a particular information system. DeLone and McLean (1992) initially suggested six main, distinct dimensions of IS: system quality, information quality, use, user satisfaction, individual impact, and organizational impact. Ten years later, researchers updated the model with six success dimensions: system quality, information quality, service quality, usage, user satisfaction, and net benefits due to the advancement of technology (DeLone & McLean, 2003). Accordingly, system quality is related to the desired features of an electronic system, such as usability, reliability, and response time. Information quality can be defined by the completeness, personalization, and relevance of the web content. Service quality refers to the overall support provided by either the service provider or outsourced. The "intention to use" is an attitude, whereas "use" capture a behavior that measure everything when users visit, navigate, and execute a transaction in a web system. User satisfaction indicates users' opinions of the electronic system. Eventually, net benefits are to measure the integrated impact of e-commerce on various stakeholders. It is explained that three dimensions of quality: information quality, system quality, and service quality will subsequently impact intention to use and user satisfaction in the model (DeLone & McLean, 2003).

Firstly, system quality indicates the general degree of assessment that users evaluate the performance of specific IS in terms of information delivery and its suitability to their requirements (J. V. Chen, Nguyen, & Oncheunjit, 2019). System quality can be measured by ease of use, response time, user interface, reliability and stability (DeLone & McLean, 2003). According to Sharma and Sharma (2019), the absence of these features may drive to the users' negative perceptions toward the IS providers' ability and their integrity to provide quality service. Similarly, in the FDA settings, if users perceive the platform to be trustworthy based on the perceived system quality, then they put trust in the intermediary and are willing to take risks that may result from trusting that FDA platform.

*Hypothesis 2: System quality is positively related to trust to FDA platform*

Second, information quality reflects the system characteristics, namely completeness, personalization, and relevance of the provided information (DeLone and McLean, 2003). Information quality is one of the essential dimensions of influencing users' attitudes toward technology adoption (Sharma & Sharma, 2019). Jung et al. (2009) argued that information helps establish the users' beliefs, leading to their behavioral intention. Information provided on the FDA includes restaurant information, displayed menus, real-time locations, food information, etc. The FDA that offers relevant, accuracy and timely information to users are likely to gain consumers' trust. Kim and Park (2013) revealed the positive relationship between information and trust in social commerce settings. Thus, we hypothesize that:

*Hypothesis 3: Information quality is positively related to trust to FDA platform*

Third, the service quality describes the overall level of assessment of the customer support offered by either the service providers or outsourced (DeLone & McLean, 2003). Geebren, Jabbar, and Luo (2021) posit that service quality is evaluated by the reliability, promptness, and professional of the services. According to Zhou (2013), offering high-quality services will signal service providers' ability and benevolence. In an online retail, J. Chen and Dibb (2010) suggested that perceived ability and perceived benevolence are significantly affected by users' support. Therefore, concerns about users' trust in FDA are also driven by service quality provided by the platform. We hypothesize that:

*Hypothesis 4: Service quality is positively related to trust to FDA platform*

#### **The antecedents of trust on merchant: Perceived product quality, Product presentation richness**

There are many arguments among scholars concerning about definition of product quality. Spencer (1994) suggested that product quality refers to the level to which the needs of consumers are satisfied. Researchers distinguish service quality into the objective quality and subjective quality. While objective quality is the actual technical superiority or excellence of the products, subjective quality (or perceived quality) refers to the customers' judgment about the product's overall excellence or superiority (Zeithaml, 1988). Previous studies revealed that consumers establish perceived quality depending on extrinsic cues such as price, brand name, advertisements, and intrinsic cues (Zeithaml, 1988).

Since consumers utilize FDA to purchase foods, they also pay attention to the quality of the foods that can fit their needs (Y.-S. Wang, Tseng, Wang, Shih, & Chan, 2019). There are various quality indicators from the merchant side in the FDA platform, namely providing quality photos, reviews, and ratings that enable customers to select restaurants, food items, and finalize orders (Ray et al., 2019). Past research also indicated that high perceived product quality leads to positive outcomes for consumers. We argue that if the merchants in the FDA offer various indicators to foster its consumers' quality perceptions, then it is likely that consumers will put their trust more in that provider. Thus, we hypothesize that:

*Hypothesis 5: Perceived product quality is positively related to trust to merchant in FDA*

Product presentation is defined as a specific communication media employed to communicate with potential customers and deliver relevant information to them (Q. Wang, Cui, Huang, & Dai, 2016). The media richness theory posits that media with different degrees of richness influence differently on consumers regarding their communication effectiveness (Daft & Lengel, 1986). Effective information signals may include visible, clear, and credible that help people decrease their information search and processing costs (Dimoka, Hong, & Pavlou, 2012). Consequently, as information increases, uncertainty reduces. In addition, different sorts of product presentations have different information richness. For example, pictures are more informative than text (Q. Wang et al., 2016), and rich graphics and intriguing images attract users' interest (Kumar, Jain, & Hsieh, 2021). In the context of e-commerce, the effectiveness of product presentation formats is also widely examined. Jiang and Benbasat (2007) compare the effect of four types of online product presentation, including static pictures, videos without narration, videos with narration, and virtual product experiences on consumer's product understanding. Dimoka et al. (2012) suggested that effective online product descriptions enhance consumers' awareness of true product quality while reducing product uncertainty. In FDA, besides the restaurant information in the form of text, the owners can provide the images of their places and dishes with proper font size, graphics, color, and other aesthetics to evoke a sense of trust among consumers. Thus, we hypothesize that:

*Hypothesis 6: Product presentation richness is positively related to trust to merchant in FDA*

#### **The influence of trust on behavioral intention**

As discussed earlier, online marketplaces allow consumers to accept the products in the merchants' stores while making transactions and payments through an intermediary platform. As a result, risks and uncertainties are provoked not only from the platform side but also from the merchant providing the products (J. Chen & Dibb, 2010). Therefore, consumers' trust in any form within the platform may be the most critical antecedent of their behavioral intention. Various studies in e-commerce have concluded that consumers who put their trust on the specific targets are likely to show a positive behavioral intentions,

such as intention to purchase (I. B. Hong & Cho, 2011; Kim & Park, 2013; X. Wang et al., 2021) , and repurchase (Xiao et al., 2019; J.-D. Zhao et al., 2019), intention to use the platform (J. Chen & Dibb, 2010; Gefen et al., 2003), and continued usage (Cao et al., 2018; Kumar et al., 2021). In the context of the FDA, when users believe that restaurants provide reliable products as committed, they are more likely to develop the purchase intention and continue using the platform instead of abandoning it. Besides, trust on the platform also plays an essential role in influencing users’ behavioral intention in the FDA. When users form a belief that the platform attempts to reduce opportunistic behaviors, and increase integrity and ability, the high level of trust leads to the positive users behavioral intentions. The above analysis results in the following hypotheses:

*Hypothesis 7: Trust to platform is positive related to continuance intention to use the FDA.*

*Hypothesis 8: Trust to platform is positive related to intention to buy on the FDA.*

*Hypothesis 9: Trust to merchant is positive related to continuance intention to use the FDA.*

*Hypothesis 10: Trust to merchant is positive related to intention to buy on the FDA.*

Based on the above discussions, we propose the research framework as below:

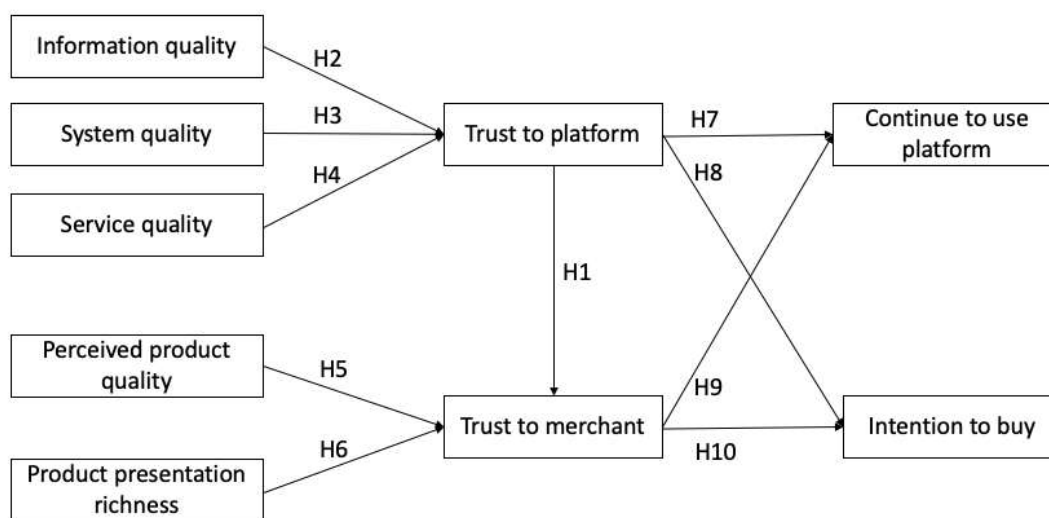


Figure 1: Research framework

**RESEARCH METHODOLOGY**

**Measurement**

The measurements of all research constructs are adapted from the literature to suit the research context. We used a seven-point Likert scale, rating from (1) strongly disagree to (7) strongly agree. Besides, demographic variables, namely age, gender, usage frequency, and usage experience were taken into consideration. The detail of measurement is shown in Table 1.

Table 1. The measurement of constructs

Constructs	Items	Sources
Information quality IQ1 IQ2 IQ3 IQ4 IQ5	The information provided by this app is accurate. This app provides me with a complete set of information. The information from this app is always up to date. This app provides me with all the information I need. The information provided by this app is well formatted.	(Lin, 2008)
System quality SYQ1 SYQ2 SYQ3 SYQ4 SYQ5 SYQ6	This app operates reliably. This app allows information to be readily accessible to me. This app responds to my requests timely. This app system is stable. This app system is easy to use. This app provides a friendly user interface.	(Liang, Ho, Li, & Turban, 2011; Lin, 2008; Y. S. Wang, 2008)
Service quality SEQ1 SEQ2 SEQ3	When I have a problem, this app service shows a sincere interest in solving it. This app service is always willing to help me. I feel safe with this app service in terms of security and privacy	(Wang, Wang, & Liu, 2016)

SEQ4 SEQ5 SEQ6	protection. This app service has the knowledge to answer my questions. This app service gives me individual attention. This app service understands my specific needs.	
Perceived product quality PPQ1 PPQ2 PPQ3 PPQ4	I perceive the product offered at this app to be durable. I perceive the product offered at this app to be well crafted. I perceive the product offered at this app to be of high quality. I feel safe to buy the product through this app.	(Teas & Agarwal, 2000; Wells, Valacich, & Hess, 2011)
Product presentation richness PPR1 PPR2 PPR3	The product information is sufficiently detailed. The product presentation richness is visually pleasing. The product presentation richness is well organized.	(Gregg & Walczak, 2008; Mavlanova & Benbunan-Fich, 2010)
Trust to This app TTS1 TTS2 TTS3	The performance of this app always meets my expectations. This app can be counted on as a good site. This app is a reliable site.	(Liang et al., 2011)
Trust to product provider TTPP1 TTPP2 TTPP3	I trust the product provider. I feel that I can trust this product provider completely. I feel secure when I buy product from this merchant because I know that it will never let me down.	(X. Wang et al., 2021)
Continue to use This app CTUS1 CTUS2 CTUS3	I intend to continue using this app rather than discontinue its use. My intentions are to continue using this app than use any alternative means. I prefer to use this app again.	(Bhattacharjee, 2001; Chiu & Wang, 2008)
Intention to buy ITBP1 ITBP2 ITBP3	It is likely that I will buy products from this app. I will purchase the product from this app the next time I need such a product. I will definitely buy products from this app.	(Bennett & Rundle-Thiele, 2002)

**Data collection**

Data collection was carried out by online questionnaire via Amazon Mechanical Turk (MTurk). The study utilized MTurk’s advanced features to reach the target respondents who are using FDA. A total of 300 responses were obtained for further analysis.

**Data analysis**

SmartPLS 3.0 was employed in the data analysis process. We carried out various tests to validate the data, including confirmatory factor analysis, reliability, and validity. The research framework was confirmed by examining the significance of path coefficients..

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