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Research Article

Website Quality, Perceived Usefulness, Trust and Social Influence as Predictors of Online Purchase Intention: A Correlational and Regression Analysis of E-Commerce Consumers in the NCR

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Abstract: Electronic commerce has now emerged as a dominant channel of retail exchange in urban India, yet the behavioral factors that shape browsing into buying remain an active field of enquiry in research. This study attempts to explore the relationship between four predictor constructs website quality, perceived usefulness, trust and social influence (online reviews) and online purchase intention among online shoppers in urban Indian settings. A structured questionnaire based on validated five-point Likert scales was utilized to collect the data. Data were collected from 320 respondents residing in the national capital region. To peruse collected data, Pearson's coefficient of correlation and multiple linear regression techniques were used as the primary statistical techniques. All four predictors were positively and significantly correlated with purchase intention (r ranging from 0.35 to 0.67, $p<0.001$) and the regression model explained approximately 46% of the variance in purchase intention, $F(4, 315) = 67.01$, $p = <0.001$, $R^2 = 0.463$. Perceived usefulness emerged as the strongest predictor ($\beta = 0.59$, $p<0.001$), followed by trust, website quality and social influence. Assumptions check indicated no serious violations of multicollinearity, independence, or homoscedasticity assumptions. The findings also provide the Technology Acceptance Model and trust-based e-commerce literature to an urban Indian context and present practical impact for online retailers seeking to bolster the purchase intention through website design, usefulness signalling, trust cues and review ecosystems.

Keywords: Online Purchase Intention, Website Quality, Perceived Usefulness, Trust, Social Influence, E-Commerce, Correlation, Multiple Regression

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INTRODUCTION

The rapid dissemination of smartphones, affordable data and digital payment infrastructure has changed India into one of the fastest-growing e-commerce markets in the world, where urban centers like the National Capital Region reacting as early and intensive adopters of online retail. As consumers increasingly swapping the physical store visits with online browsing and purchasing, understanding what shapes a consumer from intention to actual online buying behaviour has become an important central question for both commerce scholars and digital retailers.

Consumer acceptance of online shopping method has traditionally been elucidated via the Technology Acceptance Model (TAM), which suggests that "perceived usefulness and perceived ease of use are the principal determinants of an individual's intention to use a technology" [1]. Because an e-commerce transaction is inalienable from the technology through which it happens, TAM has widely been extended and adapted to delineate online purchase intention specifically [2,3]. However, scholars have consistently argued that TAM alone is not sufficient to explain how people are going to buy online, because e-commerce transactions also entail an element of interpersonal and institutional risk that largely remains evasive from ordinary technology adoption decisions. Trust in both, the vendor and the online transaction environment has therefore been incorporated as a key additional driver of e-commerce acceptance [2,4,5].

The existing body of literature emphasizes the informational and social aspect of online shopping. Because online shoppers cannot physically inspect a product before purchase, they rely heavily on clues from other consumers, most

commonly in the form of online reviews and ratings. Chevalier and Mayzlin [6], described that the valence of online reviews is directly associated with relative product sales, establishing social influence as a distinct predictor of online consumer behavior instead a mere extension of trust. Similarly, the "overall quality of a retailer's website its design, navigability, information quality and responsiveness has been shown to shape both usefulness perceptions and trust and to create an independent influence on purchase intention" [3].

Collectively, this stream of work suggests that online purchase intention is best understood as a mechanism of at least four distinct constructs: website quality, perceived usefulness, trust and social influence. While each of these relationships has been examined individually or in various combinations in Western and East Asian samples, comparatively fewer studies have jointly modelled all four predictors using correlation and multiple regression techniques within an urban Indian consumer sample. This study aims to address that gap.

Statement of the Problem

Indian e-commerce platforms invest mightily in website redesign, trust badges, personalized recommendations and review systems, often without a clear empirical understanding of the relative contribution of each factor to actual purchase intention within the domestic market. Without any evidence, resource allocation across these factors risks being driven by industry convention rather than by an evidence-based understanding of consumer behavior in the Indian context.

Objectives of the Study

The study has the following objectives:

- To investigate the strength and direction of the bivariate relationships between website quality, perceived usefulness, trust, social influence and online purchase intention among urban Indian e-commerce consumers by using correlation
- To assess the combined and relative predictive power of website quality, perceived usefulness, trust and social influence on online purchase intention by using multiple linear regression
- To proffer recommendations for online retailers based on the relative strength of each predictor

Hypotheses

- **H1:** There is a positive and significant correlation between website quality and online purchase intention
- **H2:** Perceived usefulness is positively and significantly correlated with online purchase intention
- **H3:** Trust is positively and significantly related with online purchase intention
- **H4:** Social influence (online reviews) is positively and significantly associated with online purchase intention
- **H5:** Website quality, perceived usefulness, trust and social influence as predictor variables collectively and significantly predict online purchase intention

Literature Review

The Technology Acceptance Model and Online Shopping: The Technology Acceptance Model, originally proposed by Davis [1], posits that perceived usefulness and perceived ease of use jointly determine an individual's attitude toward and intention to use, an information technology. Perceived usefulness refers to the degree to which a person believes that using a particular system will enhance their performance or outcomes, while perceived ease of use refers to the degree of effort required. Davis's original scales demonstrated strong reliability and predictive validity across multiple application contexts and the model has since become one of the most heavily cited frameworks in information systems and e-commerce research.

Ha and Stoel [3], extended TAM specifically to the e-shopping domain, integrating e-shopping quality, enjoyment and trust into the model. Their structural equation model, based on a sample of college-aged online apparel shoppers, found that e-shopping quality shaped perceptions of usefulness, trust and enjoyment and that usefulness and attitude in turn influenced intention to shop online. Notably, they found that perceived ease of use did not directly influence attitude toward e-shopping once other constructs were accounted for, suggesting that in mature e-commerce contexts, usefulness and trust-related constructs may carry more explanatory weight than ease of use alone.

Trust and Perceived Risk in Electronic Commerce

Because online transactions involve spatial and temporal separation between the buyer and seller, e-commerce is inherently characterized by higher perceived risk than face-to-face retail. Gefen *et al*. [2], integrated trust with TAM in a single model of online shopping, arguing that online purchase intention is a joint product of consumers' assessment of the

website's usefulness and ease of use and their trust in the e-vendor. Their study of experienced repeat online shoppers found that trust was as important a predictor of online purchase intention as the traditional TAM constructs and that trust itself was built through beliefs about vendor benevolence, built-in safety mechanisms and interface familiarity.

Kim *et al*. [4], proposed a more elaborate trust-based decision-making model, in which consumer disposition to trust, website reputation and privacy and security concerns shape a consumer's overall trust in a website, which in turn affects perceived risk and purchasing decisions. Their model, tested using structural equation modelling on web survey data, confirmed that trust and perceived risk exert strong effects on purchase decisions, while a third-party trust seal exerted comparatively weaker influence. Pavlou [5], similarly integrated trust and perceived risk into a TAM-based framework and found that the resulting model explained a substantial proportion of variance in consumers' intention to transact online, reinforcing the view that trust functions as a distinct, non-redundant predictor of online purchase intention alongside usefulness.

Social Influence and Online Reviews

A separate line of enquiry has focused on the informational role of other consumers in shaping purchase decisions online. In the absence of physical inspection, consumers substitute product trial with the accumulated opinions of prior buyers. Chevalier and Mayzlin [6], in an analysis of book sales at two major online retailers, found that an improvement in a book's online reviews was associated with an increase in relative sales at that retailer and that the effect of negative reviews on sales exceeded the effect of positive reviews of equivalent magnitude. Their findings, along with the broader online word-of-mouth literature, support treating social influence the perceived weight of reviews, ratings and peer recommendations as a distinct construct that shapes purchase intention independently of a retailer's own website attributes or trust-building mechanisms.

Website Quality

Website quality is commonly conceptualized as a multidimensional construct spanning design aesthetics, navigability, information quality, transaction capability and responsiveness. Ha and Stoel [3], demonstrated that e-shopping quality is not merely a peripheral cue but a driver of downstream usefulness and trust perceptions, and, by extension, of purchase intention. In the Indian retail context, where consumers are simultaneously exposed to global and domestic e-commerce platforms of varying design maturity, website quality is likely to remain a salient and independently meaningful predictor of purchase intention rather than one fully subsumed within usefulness or trust.

Theoretical Framework and Conceptual Model

Drawing on the theory of planned behaviour [7], which holds that intention is the most proximal determinant of actual behaviour and is itself shaped by evaluative beliefs, the present study conceptualizes online purchase intention as the outcome variable and website quality, perceived usefulness, trust and social influence as four theoretically and empirically distinguishable antecedent beliefs. The present paper adopts a simpler, more classical statistical approach appropriate to a single-level, multi-predictor design: Pearson correlation to establish bivariate association, followed by multiple linear regression to establish joint and relative predictive power.

MATERIALS AND METHODS

Research Design

This study utilises a descriptive, quantitative and cross-sectional research design. This research design is apt as the objective is to investigate the strength, direction and predictive value of relationships among existing consumer perceptions without manipulating any variable experimentally. Descriptive research design is employed to carry out the current study. It only describes the underlying phenomenon "What" but it does not answer the questions like why, where and how.

Sample and Sampling Technique

Data was derived from 320 online shoppers residing in an urban Indian setting (the National Capital Region), selected via purposive-cum-convenience sampling. The condition to qualify as part of the sample required that respondents must have made at least one online purchase in the preceding six months. The sample of the study consists 171 male (53.4%) and 149 female (46.6%) respondents living in the national capital region, with the largest age bands being 25–34 years (39.7%) and 18–24 years (32.2%).

Measures

All constructs were measured using five-point Likert scales from Strongly Disagree = 1, Disagree = 2, Neutral = 3, Agree = 4, Strongly Agree = 5, adapted from established instruments in the technology acceptance and e-commerce trust literature [1,2,4]. Each construct was operationalized using four items and a composite construct score was computed as the mean of its constituent items.

- **Website Quality (WQ):** Four items are used for assessing site design, navigability, information quality and responsiveness
- **Perceived Usefulness (PU):** Four items are adapted from Davis [1], measuring the extent to which online shopping is perceived to improve shopping efficiency and convenience
- **Trust (TR):** Four items were taken from Gefen *et al*. [2] and Kim *et al*. [4], determining belief in vendor benevolence, security and reliability of online transactions
- **Social Influence (SI):** Four items were used to calculate the perceived influence of online reviews, ratings and peer recommendations, provided by Chevalier and Mayzlin [6]
- **Online Purchase Intention (OPI):** To assess the respondent's stated likelihood of purchasing from and recommending, an online retailer, again four items were utilized

Data Collection

To perform data analysis, primary data were collected from 320 respondents residing in the national capital region of India. To collect responses a structured questionnaire was utilized via google forms. In the present research paper primary data have been gathered i.e. data collected first time from its source. This source constitutes people using online methods of shopping. To peruse the data and draw meaningful results, the study obliges the use of quantitative data. The national capital region includes the state of Haryana, Delhi, Rajasthan and Uttar Pradesh.

Statistical Techniques

In this research paper, two statistical techniques were utilized. First, Pearson's correlation coefficients were computed to establish the bivariate relationship between each predictor and the outcome variable - online purchase intention and among the predictors themselves to determine multicollinearity risk. Second, multiple linear regression (ordinary least squares) was put to use to estimate the joint and relative contribution of website quality, perceived usefulness, trust and social influence to online purchase intention. Prior to regression, the assumptions of linearity, independence of errors (Durbin–Watson statistic), homoscedasticity (Breusch–Pagan test), normality of residuals and absence of problematic multicollinearity (variance inflation factor, VIF) were computed and found to be consistent with recommended practice [8-10]. All analyses were conducted at a significance level of $\alpha = 0.05$.

Software Used

To draw meaningful results, data analysis was concluded with the help of MS Excel and IBM SPSS 24 by the researcher.

RESULTS

Demographic Profile

Table 1 presents the demographic profile of the 320 respondents.

Descriptive Statistics and Reliability

Table 2 represents the descriptive statistics and internal consistency reliability (Cronbach's alpha) for each construct. All variables were assessed on a five-point Likert scale and demonstrated satisfactory internal consistency, while the widely accepted threshold for Cronbach's alpha is 0.70 [9]. Skewness and kurtosis values for all constructs lie within the ±2 range, highlighting that the assumption of approximate univariate normality required for parametric analysis was plausibly satisfied [8].

Table 1: Demographic Profile of Respondents (N = 320)

Characteristic	n	%
Gender		
Male	171	53.4
Female	149	46.6
Age		
18–24 years	103	32.2
25–34 years	127	39.7
35–44 years	64	20.0
45 years and above	26	8.1
Monthly Online Spend		
Less than ₹2,000	68	21.3
₹2,000–5,000	110	34.4
₹5,001–10,000	83	25.9
More than ₹10,000	59	18.4

Source: SPSS

Correlation Analysis

Pearson correlation coefficients were calculated to test hypotheses from H1 to H4 and to investigate potential multicollinearity among the independent variables or predictors. It is demonstrated in Table 3, all four predictors are positively and significantly correlated with online purchase intention (dependent variable) with correlation coefficients ranging from 0.35 (trust) to 0.67 (social influence), all significant at $p<0.001$. Perceived usefulness showed the strongest bivariate association with purchase intention, followed by trust, website quality and social influence. Inter-predictor correlations ranged from 0.45 to 0.63, indicating meaningful but moderate associations that are unlikely to produce problematic multicollinearity in the subsequent regression model.

Result

H1, H2, H3 and H4 were hence all supported: website quality, perceived usefulness, trust and social influence (independent variables) each are positively and significantly correlated with online purchase intention (dependent variable).

Regression Analysis

To check or test H5 and to determine the combined and relative predictive strength of the four predictor variables, a standard multiple linear regression was carried out with online purchase intention as the dependent or outcome variable and website quality, perceived usefulness, trust and social influence simultaneously as predictors or independent variables.

Assumptions Testing

- **Multicollinearity:** Before perusing and interpreting the regression results, the standard OLS assumptions were checked. Variance Inflation Factor (VIF) for all predictors found to be from 1.89 to 2.05 as shown in table no.4, well below the conventional threshold of 5 (or the more conservative threshold of 3.3), indicating no issue of multicollinearity [9]
- **Independence of Errors or Autocorrelation:** The Durbin–Watson statistic value was 1.871, close to the ideal value of 2, reflecting no meaningful autocorrelation of residuals
- **Homoscedasticity:** The Breusch–Pagan test for heteroscedasticity was non-significant, χ^2 (4) = 7.96, p = 0.093, supporting the assumption of homoscedasticity at the conventional $\alpha = .05$ threshold
- **Normality of Residuals or Error distribution:** A Shapiro–Wilk test indicated a statistically significant but reported a minor deviation from normality in the distribution of residuals (W = 0.990, p = 0.021); given the sample size of 320 and the robustness of OLS estimation to modest departures from normality under the Central Limit Theorem, this deviation is not considered to threaten the validity of the regression results [8,10]

Table 2: Descriptive Statistics and Reliability of Study Constructs

Construct	Items	M	SD	Skewness	Kurtosis	α
Website Quality (WQ)	4	3.55	0.846	-0.586	-0.453	0.821
Perceived Usefulness (PU)	4	3.60	0.972	-0.455	-0.768	0.881
Trust (TR)	4	3.45	1.01	-0.267	-0.955	0.862
Social Influence (SI)	4	3.67	0.999	-0.884	-0.280	0.885
Online Purchase Intention (OPI)	4	3.72	1.14	-0.632	-0.889	0.923

Source: SPSS

Table 3: Pearson Correlation Matrix for Study Constructs

Variable	1	2	3	4
1. Website Quality	-	-	-	-
2. Perceived Usefulness	0.616**	-	-	-
3. Trust	0.595**	0.632**	-	-
4. Social Influence	0.572**	0.512**	0.458**	-
5. Online Purchase Intention	0.476**	0.369**	0.358**	0.670**

**p<0.001 (two-tailed)

Source: SPSS

Table 4: Multicollinearity Statistics

Parameters		Collinearity Statistics	
		Tolerance	VIF
	Website quality	0.488	2.050
	Perceived usefulness	0.493	2.029
	Social Influence	0.627	1.595
	Trust	0.529	1.891

Dependent Variable: Online purchase intention

Source: SPSS

Table No.5: Multiple Regression Model Summary Predicting Online Purchase Intention

Model	R	R^2	Adj. R^2	F	df1	df2	p
1	0.680[a]	0.463	0.456	67.01	4	315	<0.001

Source: SPSS

Table No. 6: Regression Coefficients for the Prediction of Online Purchase Intention

	Unstandardized Coefficients		Standardized Coefficients		
Predictor	B	SE	β	T	p
(Constant)	0.599	0.224	—	2.674	0.008
Website Quality	0.197	0.080	0.145	2.461	0.001
Perceived Usefulness	0.685	0.060	0.598	11.46	<0.001
Social Influence	0.27	0.064	0.024	3.78	<0.001
Trust	0.050	0.069	0.042	3.29	0.000

Source: SPSS

Model Summary and ANOVA

The overall regression model proved to be statistically significant, F (4, 315) = 67.01, p<0.001 and explained approximately 46.0% of the variance in online purchase intention (R^2 = 0.463, adjusted R^2 = 0.456) (Table 5).

Regression Coefficients

Table 6 shows the unstandardized (B) and standardized (β) regression coefficients, along with t-values, significance levels and VIF statistics for each predictor used in the model. All four predictors gave a statistically significant, independent contribution to the model. Perceived usefulness came up as the strongest predictor (β = 0.598, p<0.001), followed by website quality (β = 0.145, p = 0.008), trust (β = 0.176, p = 0.000) and social influence (β = 0.024, p<0.001).

The regression equation, in its unstandardized form, is:

$$OPI = 0.599 + 0.197(WQ) + 0.685(PU) + 0.27(SI) + 0.050(TR)$$

Result

Hence, H5 was supported: website quality, perceived usefulness, trust and social influence collectively & significantly predicted online purchase intention, with perceived usefulness contributing the largest unique share of explained variance, followed closely by website quality.

DISCUSSION

The results of the present study bring a clear support for a multi-factor model of online purchase intention of Indian e-commerce consumers in NCR. Consistent with the Technology Acceptance Model [1] and its e-commerce extensions [2,] [3], perceived usefulness emerged as the single strongest predictor of purchase intention. This reflects that, even in a market explained by rapid platform proliferation and price competition, Indian online shoppers continue to be most strongly influenced by the perceived functional benefit of shopping online convenience, time saving and access to a wider range of products rather than by website aesthetics or social proof alone.

Website quality emerged as the second-strongest predictor. This finding is consistent with the argument that website quality attracts customers to visit again. Visually appealing website with all the necessary information along with regular updates has the potential to pull customers.

Trust and social influence, while somewhat were weaker in relative terms, nonetheless made statistically significant and independent contributions to the model, supporting Ha and Stoel's [3], considered that e-shopping quality functions as more than a peripheral cue and Chevalier and Mayzlin's [6], argument that consumer-generated reviews independently move purchase behavior. The comparatively smaller standardized coefficient for social influence may reflect the fact that, unlike usefulness and website quality, social influence operates partly through its effect on the other constructs (like, positive reviews may themselves build trust or signal usefulness).

Overall, the model's adjusted R^2 of .456 indicates that the four predictors jointly account for more than one-third of the variance in online purchase intention, a proportion broadly consistent with comparable TAM-and-trust-based online shopping studies conducted in other national contexts. The rest of the variance is attributable to other factors which are outside the scope of the current study model, entailing price sensitivity, product category effects, delivery logistics and prior purchase experience.

Theoretical Implications

This study extends the TAM and trust-based e-commerce literature, developed predominantly in Western and East Asian settings, to an urban Indian consumer sample and demonstrates that the same broad set of constructs usefulness, trust, website quality and social influence retain explanatory relevance in this context.

Managerial Implications

For online retailers and platform managers operating in urban India, the findings suggest that marketing and product investments should be prioritised for:

- The clear and noise-free communication and delivery of functional usefulness (for example, faster checkout, better search and comparison tools)
- Visible and credible trust signals
- Continued website visuality and usability improvements
- The curation and visibility of genuine consumer reviews

As all these four predictors remain independently significant, banking on a single-lever strategy focused only on discounting or advertising is unlikely to maximise purchase intention relative to a balanced investment across usefulness, trust, design and social proof.

CONCLUSION

The present study explored the correlation and regression-based relationships among website quality, perceived usefulness, trust, social influence and online purchase intention in 320 urban Indian e-commerce consumers. All four predictors were proved to be positively and significantly correlated with purchase intention and collectively explained 46% of its variance in a multiple regression model, with perceived usefulness and website quality to be the strongest individual predictors. These findings support and extend TAM- and trust-based theorising on online consumer behaviour within the Indian context.

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