

## Quantifying the Precursors of Customer Sway in the North Indian Digital Marketplace: A Post-TAM Analysis of Trust, Value and Convenience

Yogesh Kumar<sup>1</sup>, Dr. Ritu Hooda<sup>2</sup>, Dr. Seema Ghanghas<sup>3</sup>, Ms. Shafali<sup>4</sup>

<sup>1</sup>Research Scholar, School of Commerce and Management Om Sterling Global University Hisar and Email Id-Yogeshsraw313@gmail.com

<sup>2</sup>Assistant Professor, School of Commerce and Management Om Sterling Global University Hisar Email Id-rituhoda@osgu.ac.in

<sup>3</sup>Professor, School of Commerce and Management Om Sterling Global University Hisar Email Id-drseemaaghanghas@gmail.com

<sup>4</sup>Research Scholar, School of Commerce and Management Om Sterling Global University Hisar and Email Id-Shafalimadaan24@gmail.com

### ABSTRACT

**Purpose:** Despite the exponential increase in internet penetration and smartphone usage in India, the digital marketplace has been faced with a paradox where there is high engagement but disproportionately low conversion rates, which we would like to call the "Engagement-Conversion Gap." This study attempts to measure the core drivers of "Customer Sway" (defined as the psychological shift from hesitation to purchase intent) in the specific context of the North Indian digital consumer.

**Design/Methodology/Approach:** Quantitative descriptive research design, cross-sectional survey method has been used in this study. A structured instrument was administered to a quota-sampled sample of N=446 respondents in the National Capital Region (NCR) and Haryana. Multiple Regression Analysis was used to determine the direct impacts of Perceived Value, Online Convenience, Trust, and Social Proof on First Purchase Intention.

**Findings:** The Global Regression Model accounts for 33.8% variance in purchase intention. Trust ( $\beta = 0.324$ ) and Perceived Value ( $\beta = 0.301$ ) were the biggest drivers of sway. Contrarily, Online Convenience ( $\beta = 0.027$ ) was found to be statistically insignificant, indicating that it has changed into a "Hygiene Factor" in a mature digital ecosystem.

**Originality/Value:** The research posits the coming of a "Post-TAM Era" in which technological "Ease of Use" is no longer a differentiator but a baseline expectation. The results provide a strategic framework for focusing on "Credibility" rather than "Connectivity" to overcome the trust deficit in emerging markets..

**Keywords:** Customer Sway, Digital Trust, Perceived Value, Hygiene Factor, Post-TAM, E-Commerce Adoption, North India

### INTRODUCTION:

The digital economic landscape of the 21st century has experienced a paradigmatic change, not only in terms of the digitalization of transactions, but also in the fundamental restructuring of consumer psychology. In the specific context of India, this digital revolution has been catalyzed by aggressive infrastructural investments, leading to one of the fastest growing digital consumer base in the world. However, a critical paradox remains: although engagement metrics (i.e. time on site and click-through rates) have soared, the conversion rate remains disproportionately low. This phenomenon, termed the "Engagement-Conversion Gap," suggests that while technology has solved the problem of access, it is yet to fully resolve the problem of influence, or what this study defines as "Customer Sway."

Customer Sway is conceptualized as the dynamic psychological shift from a state of hesitation or skepticism to a state of conviction and purchase intent. Unlike static purchase intention, sway is the overcoming of the

"Sensory Void" - the inherent anxiety generated by the inability to physically inspect goods in a digital environment. The dominant theoretical lens for understanding digital adoption for decades was the Technology Acceptance Model (TAM) which posited that Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) were the primary determinants of system use (Davis, 1989). However, this research is based on the assumption that the North Indian market has moved into a "Post-TAM Era." In a mature digital ecosystem where intuitive interfaces are ubiquitous, "Ease of Use" has become a "Hygiene Factor"-the presence of which does not drive purchase but its absence deters it (Herzberg, 1966).

This paper focuses to quantify the core drivers of initial customer sway. Specifically, it is estimating the direct impacts of four key constructs, namely Perceived Value, Online Convenience, Trust and Social Proof on First Purchase Intention.

## 2. LITERATURE REVIEW AND THEORY

### 2.1 Evolution of TAM to Trust-Commitment

The theoretical lineage of this study starts with the Technology Acceptance Model (TAM). Davis (1989) introduced TAM to explain the behavior of computer usage, which focuses on Perceived Usefulness and Perceived Ease of Use. While fundamental, TAM has been criticized for overlooking the social and risk-based aspects of e-commerce. Gefen et al. (2003) added Trust as part of the TAM framework, and showed that trust is an antecedent to Perceived Usefulness. Pavlou (2003) further articulated that trust works primarily to reduce the perceived risk of transaction, which is a critical factor in the "Sensory Void" of online shopping.

### 2.2 Perceived Value: The Cognitive Anchor

Perceived Value is defined as the consumer's overall evaluation of the utility of a product on the basis of perceptions of what is received and what is given (Zeithaml, 1988). Sweeney and Soutar (2001) developed this further into a multidimensional construct, with functional, emotional and social dimensions. In the digital context, Cronin et al. (2000) empirically proved that Perceived Value is a direct antecedent for behavioral intentions. For the price-sensitive North Indian consumer, value is not just a matter of economic calculation but of cognitive validation that the transaction is "worth it" despite inherent risks (Ghosh, 2024).

### 2.3 Online Convenience: From Differentiator to Hygiene Factor

Berry et al. (2002) defined the Service Convenience as the consumer's perception of time and effort expenditures. Seiders et al. (2007) operationalized this in an SERVCON scale. Jiang et al. (2013) adapted these concepts to the online environment, suggesting dimensions such as Search, Transaction, and Possession convenience. However, in recent literature it is suggested that as digital literacy improves, convenience is a standardized expectation. Duarte et al. (2018) stated that although convenience promotes satisfaction, its role in actively influencing purchase intention may be declining in mature markets.

### 2.4 Trust: The Primary Currency

McKnight et al. (2002) created a comprehensive typology of e-commerce trust in which Integrity, Benevolence, and Competence are distinguished. In the Indian context, Kesharwani and Bisht (2012) showed that perceived risk is a significant inhibitor for adoption while trust is an important enabler. This "Trust Deficit" is especially acute in high-uncertainty avoidance cultures (Kaushik et al., 2020).

### 2.5 Social Proof and The Influencer Economy

Chevalier and Mayzlin (2006) found some basic evidence that the amount and valence of online reviews affect sales. This has developed into the "Influencer Economy" where social media influencers have an important influence. Meta-analyses by Ao et al. (2023) and Barari et al. (2025) show that influencers tend to produce more engagement than traditional brand posts because of perceived authenticity.

## 3. RESEARCH METHODOLOGY

### 3.1 Research Method and Sampling

The descriptive research design with a single cross-sectional strategy was used in the study. A non-probability quota sampling technique was used to achieve a balanced representation from the North Indian market. The final valid sample comprised of N=446 respondents from National Capital Region (NCR) and Haryana. The sample was equally stratified between Generation Z and Millennials, and across four industry verticals: Automobile, Smartphones, Retail Banking and FMCG.

### 3.2 Instrumentation

A structured questionnaire with 5-point Likert Scale was created based on validated scales:

Trust (TR): Modified from Gefen et al. (2003) and McKnight et al. (2002).

PV Adapted from Zeithaml (1988) and Sweeney & Soutar (2001).

Seiders et al. (2007) and Jiang et al. (2013) were adapted (OC): Online Convenience

Social Proof (SP): Modified from Amblee & Bui (2011).

First-Purchase Intention (FI): Modified from Pavlou (2003).

### 3.3 Reliability and Validity

A pilot study (N=50) was conducted and the Cronbach's A values for all constructs were >0.80. In the final data set (N=446), reliability was still high: First-Purchase Intention ( $\alpha = 0.933$ ), Online Convenience ( $\alpha = 0.929$ ), Trust ( $\alpha = 0.927$ ), Perceived Value ( $\alpha = 0.912$ ), Social Proof ( $\alpha = 0.896$ ). Construct validity was established using the KMO measure (0.922) and Bartlett's Test of Sphericity ( $p < 0.001$ ). Normality was achieved with Skewness and Kurtosis values of less than or equal to 1.5.

## 4. DATA ANALYSIS AND RESULTS

In order to solve the research objective, a Standard Multiple Regression analysis was performed using the IBM SPSS Version 26.0.

### 4.1 Descriptive Profile

Descriptive analysis showed distinct patterns in consumer sentiment. Online Convenience emerged as the highest-rated construct (M=3.90, SD=0.86), which indicated high satisfaction with the usability of the platform. On the other hand, Trust was the lowest rated construct (M=3.28, SD=1.06), indicating a substantial "Trust Deficit" and polarization in the sample. Perceived Value (M=3.65) and Social Proof (M=3.65) had positive but moderate levels of agreement.

### 4.2 Global Model Summary

The direct effect of the four precursors on First-Purchase Intention was tested using the regression model.

**Table 1: Global Model Summary**

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Std. Error of the Estimate	F-Statistic	Sign.

1	0.581	<b>0.338</b>	0.332	0.721	56.32	0
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Source: Primary Data Analysis

The model accounts for 33.8% variance in First-Purchase Intention ( $R^2 = 0.338$ ,  $F = 56.32$ ,  $p < 0.001$ ), which is a strong explanatory power for behavioral research.

### 4.3 Coefficients and Hypothesis Testing

The regression coefficients tell us the relative strength of each driver.

**Table 2: Coefficients of Regression**

Model	Unstandardized $\beta$	Standard Error	Standardized $\beta$	t-value	Significance (p)	Result
(Constant)	0.828	0.241	-	3.43	0.001	-
Trust (TR)	<b>0.324</b>	0.033	<b>0.392</b>	9.88	0	Significant
Perceived Value (PV)	<b>0.301</b>	0.033	<b>0.345</b>	9.07	0	Significant
Social Proof (SP)	<b>0.199</b>	0.033	<b>0.231</b>	6.01	0	Significant
Online Convenience (OC)	0.027	0.04	0.026	0.67	<b>0.503</b>	Not Significant

Trust was found to be the most important predictor ( $\beta = 0.324$ ,  $p < 0.001$ ), confirming that credibility is the key lever of sway. Perceived Value came close behind ( $\beta = 0.301$ ,  $p < 0.001$ ), and this was a validation of the price-value sensitivity of the market. Social Proof was also important ( $\beta = 0.199$ ,  $p < 0.001$ ). However, Online Convenience was found to be statistically insignificant ( $\beta = 0.027$ ,  $p = 0.503$ ) even though it had the highest mean score.

## 5. DISCUSSION

The results of this research force a serious re-evaluation of the theoretical models of the digital consumer behavior in North India.

### 5.1 The Post-TAM Reality

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Online Convenience is statistically insignificant ( $p=0.503$ ), which questions the centrality of "Perceived Ease of Use" in the Technology Acceptance Model (Davis, 1989). In the context of an established digital market, convenience has shifted from a motivator to a Hygiene Factor. As posited by Herzberg's theory, the hygiene factors do not lead to performance but prevent dissatisfaction. The North Indian consumer assumes that the app will work; their sway is entirely dependent on whether they believe that the vendor is honest (Trust) and the product is worth it (Value). This supports the view that the market has moved into a "Post-TAM" phase where credibility variables supersede utility variables (Gefen et al., 2003).

### 5.2 Trust as The Currency of Sway

Trust ( $M=3.28$ ) is the lowest rated but most impactful driver ( $\beta = 0.324$ ). This validates the Trust-Commitment Theory (Morgan & Hunt, 1994) in a B2C digital environment. The "Trust Deficit" identified suggests that consumers are paralyzed not by technical complexity, but by the fear of financial or privacy risks (Kim et al., 2023). This validates the findings by Kesharwani and Bisht (2012) that in India, trust is the major mechanism for risk reduction.

### 5.3 The Role of Social Proof

The large influence of Social Proof ( $\beta=0.199$ ) indicates the reliance on external validation. As stated by Ao et al. (2023), in the absence of physical touch, consumers turn to "surrogate verification" that comes from peers and influencers. This is a heuristic shortcut to avoid the trust deficit.

## 6. CONCLUSION & IMPLICATIONS

This research concludes that the age of "Convenience Commerce" has given way to the age of "Credibility Commerce." The quantitative evidence proves that Trust and Perceived Value are the twin pillars of Customer Sway in North India. Online Convenience has stepped back into the background as a Hygiene Factor - essential for existence, impotent for influence.

### Managerial Implications:

**Prioritize Integrity:** Brands need to invest in "Radical Transparency" in terms of pricing and policies in order to overcome the trust deficit.

**Visual Validation:** Integrating user-generated content and influencer reviews is critical to leveraging Social Proof.

**Value Communication:** Marketing messages should effectively communicate the price-quality trade-off in order to meet the needs of the value-conscious consumer.

**Limitations:** The study is limited to North India and has a cross-sectional design. Future studies should examine longitudinal data to monitor the progression of these drivers.

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