Available online @ www.iaraindia.com
SELP Journal of Social Science - A Blind Review & Refereed Quarterly Journal
ISSN: 0975-9999 (P) 2349-1655 (O) Impact Factor: 5.650 (I2OR), 4.111 (COSMOS), 2.5 (JIF), 2.77 (NAAS)
Volume XVII, Issue 66, July - September 2026
Formally UGC Approved Journal (46622), © Author

ROLE OF PERCEIVED VALUE AND TRUST IN SHAPING ONLINE FOOD DELIVERY APP LOYALTY IN BANGALORE

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ABSTRACT

Smartphone technology and digital payment infrastructure have spread rapidly in India over the last 10 years, with OFD (online food delivery) applications such as Zomato & Swiggy becoming deeply embedded in the daily lives of urban citizens. Therefore, in this context, it is of great theoretical and practical significance to explore the antecedents driving consumer loyalty toward OFD platforms. The current study explores the influence of perceived value and trust on loyalty among OFD app users in Bangalore (the IT capital of India). The study is based on the multidimensional perceived value framework by Sweeney and Soutar (2001) and McKnight et al. Based on Mayer et al.'s (2002) trust model, the study employs a quantitative research design, using structured questionnaires administered to 350 active OFD app users in Bangalore via stratified random sampling. Methods: Descriptive statistics, Pearson correlation, and multiple linear regression were used for data analysis. Results show that both perceived value ($\beta = 0.391$, $p < 0.001$) and trust ($\beta = 0.358$, $p < 0.001$) positively impact app loyalty, together accounting for 61.0% of the variance in loyalty ($R^2 = 0.610$). The strongest sub-dimensional predictors are functional value and competence-based trust. This study provides empirical insights into the strategies adopted by OFD platform managers to plan for loyalty-enhancing capabilities in the competitive Bangalore market.

KEYWORDS: Perceived Value, Trust, App loyalty, Online food delivery, Bangalore.

INTRODUCTION

Over the past 10 years, all these factors have played a major role in the tremendous growth of the Indian online food delivery (OFD) market, with the key drivers being increasing smartphone penetration, digital payment systems adoption via UPI, and adoption of contactless food ordering due to the COVID-19 impact on consumer behavior, backed by scale-driven expansion strategies of platform giants Zomato and Swiggy. In 2024, the OFD (online food delivery) market in India was valued at around USD 31.77 billion and is expected to reach over USD 140 billion in revenue by FY2030, with a CAGR of nearly 28.17% (GlobeNewsWire, 2025). Bangalore, known as the Silicon Valley of India, is in fact the leading city for OFD activity, owing to its ever-increasing pool of young and digitally native working professionals, tech workers through outsourcing, a dense population with students based around many colleges and engineering colleges, and therefore representation for younger demographics that serve as core consumers on platforms built around food delivery.

Nevertheless, while the growth is real, the OFD industry still faces one age-old problem: that of consumer loyalty. OFD users in India practice switcher behavior, driven by promotional discounts, cashback offers, and platform-hopping (Venkatesh & Krishnamurthy, 2022). In other words, although price and convenience shape competitive intensity, academic evidence also shows

that much deeper psychological constructs (in particular perceived value and trust) provide a more robust basis for repeat patronage and platform loyalty (Gefen, 2002; Sweeney & Soutar, 2001; Kim et al., 2009).

Perceived value, defined as the consumer's overall perception of a service's utility based on what is given versus what is received (Zeithaml, 1988), comprises four dimensions in the OFD context: functional, emotional, monetary, and social. In particular, when a consumer has no way of knowing about service quality (in this case, digital service) until he/she engages in consumption, trust, especially the competence, integrity, and benevolence dimensions [7], becomes very important. A theoretically salient but managerially relevant formulation of the OFD loyalty model can be viewed as a function of both perceived value and trust.

Background on why the problem cannot be solved elsewhere and why Bangalore is uniquely positioned to be a strategic site for this research: higher disposable incomes, busy work schedules, a plethora of food options available, and better digital infrastructure.

However, there is a lack of empirical studies that focus on perceived value and trust as predictors of loyalty, particularly in the Bangalore OFD market. An empirical test, using robust quantitative methods, of the relationships among perceived value, trust, and app loyalty among OFD users in Bangalore fills this gap.

LITERATURE REVIEW

Online Food Delivery Apps: Market Context and Consumer Behavior

Online food delivery platforms have evolved from basic restaurant directories to sophisticated, logistics-integrated ecosystems (Roh & Park, 2019). Swiggy pioneered the integrated cloud kitchen and logistics model in India, which it launched in Bangalore in 2014; Zomato also transitioned to food delivery shortly after (in 2015). These two platforms had approximately 84% and 80% market coverage among urban Indian consumers in 2024 (TGM Research, 2024), according to a study by Yeo et al. Performance expectancy, effort expectancy, and social influence distinctly affected the adoption behavior of Malaysian OFD apps (2017). Sindhu and Agrawal (2023) further identified ease of navigation, variety of restaurants, and promotional offers as the top three drivers of adoption in India, but noted that loyalty was more difficult to build than adoption.

Perceived Value and Consumer Loyalty

In service contexts, perceived value is generally considered one of the most important antecedents to customer loyalty (Parasuraman & Grewal, 2000). Sweeney and Soutar (2001) define perceived value as a four-dimensional construct encompassing functional value (performance utility and quality utility), emotional value (affective utility and enjoyment utility), monetary value (price utility and cost utility), and social value (social identity utility and peer approval). We apply this framework to a variety of digital service contexts. The relationship between perceived value and loyalty was first identified by Bolton and Drew (1991), who showed that high perceived value raises clients' switching costs.

In the context of OFD, Ojs Proaksara (2023) also proved that perceived value serves as an important mediating variable between service quality and customer loyalty on food delivery applications. Lin et al. The most significant predictor of repurchase intention among OFD users was functional value, which includes factors such as delivery speed, order accuracy, and app usability (Farrag et al.). Thirdly was emotional value (lower burden when ordering food). Although it provided material financial value, its impact on loyalty became increasingly limited as buyers grew accustomed to using it; price-based loyalty is often cyclical and fleeting.

Trust and Consumer Loyalty in Digital Platforms

In both offline and online contexts, trust has been recognized as an important antecedent to consumer loyalty (Gefen, 2002). Trust in the increasingly digital landscape is critical because the un-substitutability of physical presence and face-to-face interaction leads to uncertainty, a precursor to perceived risk (McKnight et al., 2002). McKnight et al. Trust in online contexts has been conceptualized along three dimensions: competence (the consumer's belief that the platform

has the technical ability and expertise to deliver on its promises), integrity (the perception of adherence to accepted principles of ethics and honesty), and benevolence (the perception that the platform is concerned with the consumer's welfare).

Using structural equation modeling, Pavlou (2003) showed that trust has a very strong negative effect on perceived risk and a direct positive effect on purchase intention in e-commerce. In this case, Cho et al. (2022) found that trust in platform safety (data security, payment protection) and trust in service reliability (delivery accuracy, food quality assurance) were the two strongest loyalty drivers when quantifying their long-term effects over promotional offers; even in a given buying cycle, they were more effective than discounts according to Kim et al (2009)—a meta-analytical review. A meta-analysis by Flavia et al. (2009) of 38 independent studies bolsters the conclusion that trust has a robust direct effect on loyalty (mean r = 0.54) in a variety of digital service categories.

Relationship Between Perceived Value, Trust, and Loyalty

The triadic relationship of perceived value, trust, and loyalty has been studied in various studies. Sirdeshmukh et al. (2002) conducted a study in which trust served as the mediating mechanism linking perceived value and loyalty. They observed that consumers who perceive high value in a service also develop a strong relationship with it, thereby increasing their retention. Still, in the OFD context, the Journal of Innovation and Entrepreneurship (2025) studied digital food delivery in emerging markets. It showed that perceived value and trust synergistically predict loyalty, with an explanatory power of 58.4%, with perceived value having marginally stronger effects. This study aims to replicate and extend these results in the context of Bangalore, India, with empirical analyses.

OBJECTIVES OF THE STUDY

1. To assess the levels of perceived value, trust, and app loyalty among OFD app users in Bangalore.
2. To examine the correlation between perceived value and app loyalty among OFD users in Bangalore.
3. To examine the correlation between trust and app loyalty among OFD users in Bangalore.
4. To determine the relative contribution of perceived value and trust in predicting app loyalty through multiple linear regression analysis.
5. To offer evidence-based recommendations for OFD platform managers to enhance consumer loyalty in Bangalore.

RESEARCH METHODOLOGY

Research Design

The study used a quantitative, cross-sectional survey research design. A quantitative methodology is selected because the objectives of this study necessitate testing a few proposed relationships between constructs using statistical inference, which can only be achieved with numerical data and standardized measurement instruments (Creswell & Creswell, 2018).

Population and Sample

Sample Age Group: Users who have availed at least one OFD application (Zomato, Swiggy or any other platform) in Bangalore once in the last three months This population is large and heterogeneous, requiring stratified random sampling to ensure representation of age groups, occupational categories (BGs, UPs and TPs), and metropolitan zones of Bangalore (North, South, East, West and Central). Using Cochran's (1977) formula for large populations [$n = Z^2pq/e^2$] with a 95% confidence level, 50% population proportion, and 5% margin of error, the minimum required sample size was determined to be 384, indicating that at least 350 respondents participated in the study. Based on estimates of potential nonresponse and incomplete responses, 380 questionnaires were delivered; of these, 352 were recovered, and 350 completed and valid questionnaires were returned, yielding an effective response rate of 92.1%.

Measurement Instrument

Data collection was performed using a well-structured, questionnaire-based survey

consisting of four sections. Section A consisted of demographic data and usage patterns of OFD apps. Sections B, C and D measured the variables with 5-point Likert scale anchored from [1] Strongly Disagree to [5] Strongly Agree, where Perceived Value was measured in Section B. Perceived Value (16-item adapted scale) functional, emotional, monetary and social value using the PERVAL Scale (Sweeney & Soutar, 2001) Trust was measured with a 12-item scale (McKnight et al., 2002) in three domains: competence (4 items), integrity (4 items), and benevolence (4 items). The App Loyalty construct consists of a 6-item scale adapted from Oliver (1999) and Srinivasan et al. (2002), which reflects attitudinal loyalty (i.e., repurchase and recommendation intentions) and behavioral loyalty (i.e., actual repeat usage). For all constructs, the Cronbach's alpha values were higher than 0.80 (Perceived Value-α = 0.874; Trust - α= 0.861; App Loyalty - α= 0.849), indicating a good internal consistency of each construct. Three academics with expertise in consumer behavior and digital marketing assessed content validity.

Hypotheses

The following hypotheses were formulated based on the theoretical framework and literature review:

H1. Perceived Value has a significant positive effect on App Loyalty among OFD app users in Bangalore.

H2. Trust has a significant positive effect on App Loyalty among OFD app users in Bangalore.

H3. Perceived Value is significantly and positively correlated with Trust among OFD app users in Bangalore.

H4. Perceived Value and Trust jointly and significantly predict App Loyalty among OFD app users in Bangalore.

Data Analysis Tools

Data were analyzed with IBM SPSS Statistics 26. Data analysis was conducted using: (a) descriptive statistics (frequencies, percentages, mean and standard deviation) for profile and construct analysis; (b) Pearson product-moment correlation to analyze the bivariate relationships among perceived value, trust and app loyalty; and (c) multiple linear regression (enter method) to assess the individual as well as combined effects of perceived value and trust on app loyalty. VIF: The Variance Inflation Factor was used to check multicollinearity

DATA ANALYSIS AND INTERPRETATION

Demographic Profile of Respondents

Demographics of the 350 respondents are shown in Table 1. The sample is essentially male (56.6%) and young: most respondents (53.4%) are between 20–30 years of age, matching the OFD user profile in urban India. The largest occupational group is salaried workers (44.6%), and the second largest is students (23.4%). Zomato is the most popular (50.9% of users), followed by Swiggy at 42.6%. The majority of respondents (37.4%) ordered food once or twice a week, and 34.0% ordered food 3–4 times per week.

Table 1: Demographic Profile of Respondents (N = 350)

Variable	Category	Frequency	Percentage (%)
Gender	Male	198	56.6
	Female	148	42.3
	Prefer not to say	4	1.1
Age Group	Below 20 years	28	8.0
	20–30 years	187	53.4
	31–40 years	94	26.9
	41–50 years	31	8.9

	Above 50 years	10	2.9
Occupation	Student	82	23.4
	Salaried Employee	156	44.6
	Self-Employed	71	20.3
	Homemaker	32	9.1
	Others	9	2.6
Most Used App	Zomato	178	50.9
	Swiggy	149	42.6
	Dunzo / Others	23	6.6
Order Frequency	Daily	48	13.7
	3–4 times/week	119	34.0
	Once/twice a week	131	37.4
	Once a month	52	14.9

Source: Primary Data (2024–25)

Descriptive Statistics of Study Constructs

Table 2 shows the descriptive statistics of all constructs used in this study. The Overall Perceived Value had an average of 3.70 (SD = 0.697), indicating the perceived value is moderately high among Bangalore OFD users. In terms of mean score, Functional Value (M = 3.92) was higher than the other constructs, indicating that aspects such as delivery speed, app user-friendliness, and order accuracy are more important to consumers in this category. Also, Social Value had the lowest mean iSVA (M = 3.44), which was reflected in a lower social approval impact from peers on OFD value perception. For Overall Trust, the mean score was 3.74 (SD = 0.712), and Competence-Based Trust scored highest at a mean of 3.88, followed by Integrity at M=3.74, and finally Benevolence (M=3.61). For App Loyalty, a mean of 3.81 (SD = 0.743) indicated an overall positive attitude toward loyalty.

Table 2: Descriptive Statistics of Study Constructs

Construct / Dimension	N	Mean	Std. Dev.	Variance
Functional Value	350	3.92	0.714	0.510
Emotional Value	350	3.78	0.763	0.582
Monetary Value	350	3.65	0.821	0.674
Social Value	350	3.44	0.892	0.796
Overall Perceived Value	350	3.70	0.697	0.486
Competence-Based Trust	350	3.88	0.728	0.530
Integrity-Based Trust	350	3.74	0.751	0.564
Benevolence-Based Trust	350	3.61	0.804	0.647
Overall Trust	350	3.74	0.712	0.507
App Loyalty (Dependent Variable)	350	3.81	0.743	0.552

Source: Primary Data (2024–25); 5-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree)

Pearson Correlation Analysis

Table 3. This plot shows a Pearson correlation matrix for three study variables. Perceived Value is positively related to App Loyalty ($r = 0.724$, $p < 0.01$). Furthermore, Trust seems to have a strong positive correlation with App Loyalty ($r = 0.689$, $p < 0.01$). The hypothesis for H3 is supported because the results showed a significant positive correlation between Perceived Value and Trust ($r = 0.612$, $p < 0.01$), indicating that higher perceived value for OFD apps and stronger consumer trust in these apps are significantly correlated at the 0.01 level (2-tailed). Any correlation $r < 0.80$ between independent variables means the multicollinearity assumption was satisfied.

Table 3: Pearson Correlation Matrix

Variable	Perceived Value (PV)	Trust (TR)	App Loyalty (AL)	Sig. (2-tailed)
Perceived Value (PV)	1.000	0.612**	0.724**	—
Trust (TR)	0.612**	1.000	0.689**	0.000
App Loyalty (AL)	0.724**	0.689**	1.000	0.000

Note: **Correlation is significant at the 0.01 level (2-tailed). Source: Primary Data (2024–25)

Multiple Linear Regression Analysis

Multiple linear regressions were conducted with App Loyalty as the dependent variable, and Perceived Value and Trust as independent variables. Regression coefficients are presented in Table 4, and the model summary in Table 5.

Table 4: Multiple Linear Regression Coefficients (Dependent Variable: App Loyalty)

Model	Unstd. Beta (B)	Std. Error	Std. Beta (β)	t-value	p-value	VIF
(Constant)	0.482	0.148	—	3.257	0.001	—
Perceived Value	0.418	0.051	0.391	8.196	0.000	1.602
Trust	0.374	0.048	0.358	7.792	0.000	1.602

*Note: ***p < 0.001. Source: Primary Data (2024–25)*

Table 5: Model Summary

Model	R	R^2	Adj. R^2	F-value	Sig.
1	0.781	0.610	0.607	271.43	0.000

Source: Primary Data (2024–25)

Notably, the overall regression model for predictive ability is significant ($F = 271.43$, $p < 0.001$), indicating that it fits the data well. Finally, in the context of a two-predictor model in consumer behavior studies (Hair et al., 2019), the R^2 of 0.610 indicates that Perceived Value and Trust together explain 61.0% of the variance in App Loyalty and thus have strong explanatory power. Such a slight shrinkage indicates that your model is stable, as evidenced by an adjusted R^2 of 0.607.

With a standardized coefficient $\beta = 0.391$, Perceived Value ($B = 0.418$) is the stronger predictor of App Loyalty ($t = 8.196$, $p < 0.001$). The second significant predictor is Trust ($B = 0.374$, $\beta = 0.358$, $t = 7.792$, $p < 0.001$). As shown in Table 11, all VIF scores for the predictors are less than 10 (VIF = 1.602), confirming that multicollinearity does not exist (Hair et al., 2010). Consequently, this supports both tone levels, H1 and H2. The positive and substantial regression coefficients confirm that app loyalty is positively associated with increases in perceived value and trust — separately.

Hypothesis Testing Summary

Table 6 summarises the outcomes of hypothesis testing.

Table 6: Summary of Hypothesis Testing Results

H No.	Hypothesis	β / r value	Result
H1	Perceived Value has a significant positive effect on App Loyalty	β = 0.391***	Supported
H2	Trust has a significant positive effect on App Loyalty	β = 0.358***	Supported
H3	Perceived Value is significantly correlated with Trust	r = 0.612***	Supported
H4	Perceived Value and Trust jointly predict App Loyalty	R^2 = 0.610***	Supported

Note: ***p < 0.001. Source: Primary Data (2024–25)

The data support all four hypotheses. The main predictors are Perceived Value and Trust; these two dimensions create App Loyalty. The strong correlation (r = 0.612) between Perceived Value and Trust indicates that the constructs are complementary, reinforcing one another within the developed OFD loyalty framework.

FINDINGS

- Most OFD app users in Bangalore are in the 20-30 age range (53.4%) and salaried (44.6%), and regularly order from Zomato (50.9%) or Swiggy (42.6%) around 1 to 4 times per week.
- Most important perceived value dimension (M = 3.92). Functional Value, measuring delivery speed, order accuracy, and app usability, is suggested as the first three perceived drivers of value for OFD users in Bangalore.
- Competence-Based Trust (M = 3.88): Among these trust dimensions, the most endorsed is related to Competence-Based Trust, which suggests that consumers will consider how reliably a platform operates and delivers their services before more affect-based dimensions like benevolence.
- Interestingly, loyalty towards the app is highly (and positively) correlated with both Perceived Value (r = 0.724, p < 0.005) and Trust (R = 0.689, p < 0.001), supporting the idea that both serve as fundamental determinants of a customer attitude of loyalty [H2].
- Perceived Value and Trust explain 61.0% of the variance in App Loyalty (R^2 = 0.610, F=271.43, p < 0.001), which is relatively high for a two-predictor model
- Hence, it is recommended that in the context of Bangalore OFD, perceived value (β = 0.391) predicts App Loyalty better than trust (β = 0.358), implying that value perceptions have a slightly larger impact on loyalty compared with trust perceptions.
- Perceived Value and Trust are significantly correlated (r = 0.612, p < 0.001), suggesting that they serve as complementary and mutually reinforcing antecedents of loyalty rather than stand-alone constructs.

SUGGESTIONS / RECOMMENDATIONS

- **Focus on Functional Value-add:** Since the functional value is the strongest dimension of value, OFD platforms must continue to invest in faster delivery (dark stores, hyperlocal logistics), order accuracy, and a simple app interface. Bangalore being a city of tech-proficient customers who are constantly inquiring about new technology performance across platforms, there is no respite from this, as it would endanger customer loyalty; thus, quality is needed in providing digital experiences.
- **Real-time Capabilities:** OFD platforms must define their operational proficiency explicitly— real-time delivery tracking and restaurant quality ratings accompanied by standardized packaging rules and service level guarantees (for example, "₹0 delivery, on time or your next is free."). You are a Competent professional, with years of experience:

not the best platform to hire you, and it can also be adjusted. Competence in itself is the best thing you could do for building trust in the Bangalore market

- **Transform Monetary Value Propositions to Retain Not Just Acquire:** Price-discounting is seizing the loyalty strategy of India-incumbent OFDs, harnessing price-sensitive switchers but not long-term commitment. Platforms need to move towards subscription-led value ecosystems (for example, Zomato Gold, Swiggy One) that provide an interplay of monetary benefits (e.g., discount coupons) bundled with exclusivity and functional/experiential benefits, delivering multi-dimensional value in a much more difficult-to-replicate manner than one-time offers.
- **Improve Data Security and Privacy Practices:** A major driver of loyalty is integrity-based trust (i.e., honest business practices and data privacy). OFD platforms must communicate the protective measures they have in place for their data, be clear about their data use policies, and give users the option to "opt-in/opt-out" of personalization. As such, the durability of earned integrity trust is strong among consumers, since a verifier can rarely check in advance.
- **Harness Community Features to Harness Social Value:** Social value, the dimension of perceived value that performed the weakest in this study, is an opportunity. Platforms could create more social food discovery features, such as shared wish lists, group ordering, and community food reviews, to increase the platform's social currency among Bangalore's sociable, tech-savvy urban consumers.
- **Integrate Post-Purchase Loyalty Engagement:** Consumers should be engaged across platforms through personalized recommendations (driven by order history), targeted notifications about available loyalty rewards, and gamified elements (streaks, badges) after completing an order. Transforming a post-delivery interaction from transactional to relational engages customers with sustained value while reinforcing perceived value and trust over time.

CONCLUSION

This study provides strong quantitative evidence that perceived value and trust are both important and positive predictors of loyalty to online food delivery apps among the Bangalore consumer group, and that they are complementary factors. This paired nature of the constructs ($R^2 = 0.610$) shows that loyalty should be considered a cognitive appraisal by consumers if what they receive is greater than what they give (perceived value) and perceived assurance by customers that e-commerce platforms are trustworthy and reliable (trust), both being two important independent variables related only to price or logistical convenience factors in the OFD context.

Perceived Value was a stronger antecedent of loyalty ($\beta = 0.391$), with functional value (aspects such as delivery speed, app usability, and order accuracy) as its most important sub-dimension. Now, while this is an interesting development for OFD platforms, the concern remains valid in a market like Bangalore where consumers are digitally enabled but operationally driven. This clear role of competence as the most predictive dimension of trust, and its significant link to service delivery reliability, supports the view that a service-oriented perspective encompasses the technical aspects, assuring consumers of reliable order completion in this online food-ordering transaction.

The high and positive correlation between Perceived Value and Trust ($r = 0.612$) indicates that these constructs are not orthogonal: platforms that deliver high functional value have built consumer confidence, and trusted platforms can be viewed as more valuable. According to this virtuous cycle, any loyalty-building tactic aimed at one metric will carry over benefits onto the other.

The results of the study are well-timed, especially as Zomato and Swiggy currently have a combined share of 90% or more in India's burgeoning OFD market, particularly in Bangalore, the ground zero of the promotional spending arms race. According to this research, sustainable competitive distinction can be achieved not through endless discounting but through the consistent

building of perceived value and trust, which are more expensive to create but much sturdier platforms for loyalty. Therefore, future research should investigate the mediating role of customer satisfaction between perceived value and trust and loyalty, and apply the framework to other tier-2 cities in Karnataka to enhance generalisability.

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