Journal of Information Systems Engineering and Management
2025, 10(56s)
e-ISSN: 2468-4376
https://www.jisem-journal.com/

Research Article

Analyzing Female Consumers' Adoption of Online Grocery Platforms in India: A Technology Acceptance Model (TAM) Perspective

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ARTICLE INFO

Received: 30 Dec 2024

Revised: 19 Feb 2025

Accepted: 27 Feb 2025

ABSTRACT

Machine learning (ML) models are widely used in various domains, such as healthcare, finance, and social media. However, ML models may also pose privacy risks, as they can reveal sensitive information about the training data or the users who interact with them. To protect the privacy of data and users, several techniques have been proposed, such as anonymization and differential privacy. Anonymization aims to remove or modify the identifying attributes of the data, such as names, addresses, or phone numbers. Differential privacy adds random noise to the data or the model outputs, such that the presence or absence of any individual in the data does not affect the results significantly. However, both techniques have limitations and challenges, such as information loss, utility degradation, or high computational cost. In this paper, we propose a novel hybrid algorithm that combines anonymization and differential privacy to enhance the security of data and ML models. Our algorithm applies k-anonymity with n-gram to the data before sending it for training with ML model, which further processed with differential privacy. Differential privacy allows performing computations on encrypted data without decrypting it, while blowfish encryption is a fast and secure symmetric-key algorithm. Our algorithm ensures that the data and the model are protected from unauthorized access or modification by the malicious third parties. We evaluate our algorithm on several benchmark datasets and ML models, and show that it achieves high accuracy and privacy while reducing the communication and computation overhead. We also compare our algorithm with existing methods and demonstrate its advantages and limitations.

Keywords: Perceived Usefulness, Purchase Intention, Perceived Ease of Use, Attitude, Female Consumer, Social Influence.

1. INTRODUCTION

In the era of globalization, the Internet has profoundly transformed the nature of interactions between businesses and consumers, giving rise to innovative forms of retail commerce such as online grocery shopping (OGS). While online shopping for durable goods and non-perishable items has gained widespread acceptance across global markets, the domain of grocery shopping presents unique challenges. The perishable nature of food products, trust and quality assurance issues, and the immediacy of consumer needs create distinct barriers to the seamless adoption of OGS compared to other retail categories. Nevertheless, with technological advancements and the evolution of consumer behavior, the adoption of OGS is steadily increasing. India, characterized by its rich tradition of home-delivered groceries, has witnessed a parallel rise in the online grocery sector, largely fueled by the proliferation of smartphones and mobile internet penetration. Applications developed for mobile devices have become the primary medium through which Indian consumers access e-commerce platforms (Livemint, 2016). This transition reflects a digital reinterpretation of existing cultural practices, where technology enables convenience, speed, and greater consumer choice. Despite the rapid growth in OGS and the rising participation of women in online commerce, scholarly attention specifically focused on the online grocery shopping behavior of Indian female consumers remains

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limited. This research gap is particularly significant given that women often act as the primary decision-makers in household grocery purchases in India.OGS offers multiple advantages to users, notably in terms of time-saving, convenience, and flexibility. Beyond consumer benefits, retailers also stand to gain considerably, with OGS models leading to more efficient use of staff, reduced costs associated with physical store maintenance, and optimized inventory management. As India embraces digital commerce more deeply, home delivery services for groceries have become increasingly important, linking traditional purchasing behaviors with new technological conveniences (AC Nielsen, 2015). Globally, the concept of purchasing groceries for home delivery has been revived through mobile applications. However, in India, it seamlessly integrates into the cultural norm of home-delivered essentials, making the transition particularly organic.The Technology Acceptance Model (TAM), developed by Davis (1986), provides a foundational theoretical framework for understanding technology adoption. Initially formulated to explain the acceptance of information systems, TAM posits that two primary beliefs—perceived ease of use (PEOU) and perceived usefulness (PU)—determine an individual's attitude towards using a new technology, which in turn influences behavioral intention (BI). Over time, the model has been extensively validated and expanded to include additional factors such as trust, perceived risk, enjoyment, social influence, demographic characteristics, product traits, and prior technology experience (Ingham, Cadieux, & Berrada, 2015). These enhancements have broadened TAM's applicability across diverse domains, including mobile banking, healthcare services, wireless internet usage, and online retail platforms.Numerous studies (Kurnia & Chien, 2003; Shukla et al., 2019) have employed TAM to explain consumers' online grocery shopping behavior, establishing its robustness and predictive power. However, there remains a critical gap in research exploring the application of TAM specifically to Indian female consumers' engagement with OGS platforms. While the general population's acceptance of online grocery services has been studied, the nuanced behavioral drivers among Indian women, who significantly influence household purchasing, have not been adequately investigated.Therefore, the scientific problem that this study seeks to address is the lack of in-depth understanding of the factors shaping Indian female consumers' willingness to adopt online grocery shopping platforms. Although TAM has been broadly applied to technology adoption contexts, its direct application to the gendered realities of Indian society, where women play a central role in grocery procurement, remains underdeveloped. This research focuses on how perceived usefulness, ease of use, attitude, and social influence collectively impact purchase intentions in the online grocery context, thereby addressing an important gap in the e-commerce and consumer behavior literature.The expansion of online grocery shopping in India underscores the importance of this investigation. Reports from organizations such as STEM/MARK and KPMG predict that the online grocery sector will experience one of the most significant increases in purchase frequency within Indian e-commerce, making it a critical area for strategic retail planning and consumer research. Given these market dynamics, there is a compelling need to build a TAM-based model tailored to the context of Indian female consumers, particularly educated women who are increasingly influential in driving digital commerce trends. Accordingly, this study constructs a theoretical framework using the Structural Equation Modeling (SEM) approach, operationalized through PLS-4 software, to explore the determinants of online grocery purchasing behaviors among Indian women. By augmenting the traditional TAM framework to incorporate social influence—a variable that captures the external pressures and social norms affecting technology adoption—the study offers a more comprehensive model for understanding consumer acceptance in this critical demographic segment. In doing so, this research contributes to three important areas. First, it advances theoretical development by extending TAM to a new cultural and gender-specific context. Second, it offers empirical insights that can inform retail strategies targeting female consumers in emerging markets. Third, it enhances practical understanding of how technological, attitudinal, and social factors intertwine to shape online grocery shopping behaviors, thus enriching the global discourse on digital consumer behavior. Through a focused investigation on Indian female consumers, this study aims to bridge an important gap in the literature, offering nuanced perspectives ONcrucial for both academic scholars and industry practitioners in the evolving field of e-commerce and technology acceptance.

2. LITERATURE REVIEW

2.1 Online Grocery Shopping

E-grocery, a subset of business-to-consumer e-commerce, prioritizes convenience, expeditious delivery, and cost-effectiveness for consumers. The principal objective is to streamline the process of online grocery acquisitions, a

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e-ISSN: 2468-4376
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domain that has encountered considerable obstacles since its inception in the early 2000s (Jagani, Oza, & Chauhan, 2020). Consumers frequently exhibit reluctance due to apprehensions regarding product assortment and quality, especially concerning perishable items (Jagani et al., 2020). Nonetheless, the allure of online grocery shopping endures, attributable to its operational efficiency and user-friendliness (Rajput et al., 2024). Numerous consumers opt for e-grocery to circumvent congested retail environments and protracted wait times (Droogenbroeck & Van Hove, 2021), valuing its rapidity and accessibility (Bezirgani & Lachapelle, 2020).

2.2 Technology Acceptance Model (TAM)

This investigation delves into the various determinants that affect the propensity of Indian consumers to engage in online grocery shopping, employing the Technology Acceptance Model (TAM) initially conceptualized by Davis and Bagozzi. TAM is extensively utilized to elucidate individual adoption patterns regarding information systems, with perceived usefulness and ease of use identified as pivotal elements shaping consumer attitudes (Park, Amendah, Lee, & Hyun, 2019). Nonetheless, researchers contend that including supplementary variables is essential for augmenting its predictive validity (Yousafzai, Foxall, & Pallister, 2007). Subjective norms—social pressures emanating from peers, family, and broader societal contexts—significantly impact technology adoption, particularly within specific social and economic frameworks. This research endeavors to enhance TAM by incorporating subjective norms into examining online grocery adoption in India, facilitating a more nuanced comprehension of consumer behavior within developing economies where social influence is paramount.

3. HYPOTHESIS DEVELOPMENT

3.1 Social Influence and Purchase Intention

Purchase intention is benefited by social influence. Various components, such as social networks, brand-related social contact, and peer and societal influence, are essential when assessing how customers act and make decisions (Husna, 2022; Ali & Naushad, 2023). Consumers are more likely to make online purchases when social media and online social interaction are combined. These variables are both created by brands and influenced by peers. In addition, attitudes about using e-commerce and intention to purchase are influenced by peer and social influence, trust, interaction, habits, recommendations, and understanding (Dou, Rajput, and Zhang, 2023). In addition, buy intention is helped by the social media influencers' reliability, expertise, and attitude toward brand credibility; attitudes toward brand credibility modulate the connection between influencer characteristics and purchase intention. In short, the study shows that social influence exerts a significant and beneficial effect on buy intention, emphasizing the importance of grasping and profiting from social interactions to propel online sales and improve customer engagement (Zhang & Zhang, 2023). According to recent researchers (Maharani Feminingtyas & Mayangsari, 2020; Kato, 2023; Zhao, 2023; Jiang, 2023; Ali & Naushad, 2023; Hutahaean, 2020), it is also clear that Social Influence has a positive impact on Purchase Intention.

H1- Social Influence positively impacts the Purchase Intention

3.2 Perceived Usefulness and Purchase Intention

Purchase intention is benefited by perceived usefulness. Consumers' intention to buy is directly affected by how beneficial they consider a product or service to be (Zhang et al., 2023). This phenomenon can be discerned across various contexts, such as the inclination of college students towards online shopping, their readiness to invest in Samsung foldable screens, their consumer behaviors during the COVID-19 pandemic, and their tendency to engage with mobile banking services (Primanda et al., 2020). A key aspect affecting consumers' decision-making process and likelihood of purchasing is the perceived value of a product or service (Yusvita & Pujani, 2020). According to the latest authors and researchers (Hidayat, 2023; Iswahyuni, 2022, Nevynda Diella Pratista & Endy Gunanto Marsasi, 2024; Mican & Sitar-Taut, 2023; Wreksa, 2017; Wang, 2023) it is also clear that perceived usefulness impacts positively on purchase intention.

H2- Perceived Usefulness positively impacts the Purchase Intention.

3.3 Perceived Ease to Use and Purchase Intention

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e-ISSN: 2468-4376
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Purchase intention is positively impacted by perceived ease of use in various situations. Perceived utility did not affect repurchase intention in e-commerce, but perceived ease of use and trust did. Perceived ease of use in mobile banking significantly influences behavioral intention through e-trust, which is a mediator. The perceived ease of use of Samsung's folding screen phones immediately affects consumers' intentions to purchase via the Internet (Aslami et al., 2022). Perceived value and ease of use positively influence a desire to buy online in South Tangerang, but perceived usefulness has a more significant impact (Yusuf & Zulfitri, 2021). Therefore, it was frequently found that purchase intention is influenced by perceived ease of use across a range of contexts and companies (Yusvita & Pujani, 2020). According to all other researchers (Moslehpour et al., 2018; Iswahyuni, 2022; Prasad et al., 2022; Rahmiati & Yuannita, 2019, Nevynda Diella Pratista & Endy Gunanto Marsasi, 2024; Wang, 2023; Hutahaean, 2020), it is clear that perceived ease positively impacts purchase intention.

H3- Perceived Ease of Use positively impacts Purchase Intention

3.4 Attitude and Perceived Usefulness

Two critical factors influencing consumers' desire to adopt new technologies and services are attitude and perceived usefulness. Many studies have examined the link between perceived usefulness and attitude. Attitude intermediates perceived usefulness and intention to utilize mobile banking services (Yusuf & Zulfitri, 2022). Attitude and perceived usefulness had a positive and significant connection in the context of online learning (Nuryakin et al.,2023). Gender differences in willingness to buy online reflect (Šalčiuvienė et al., 2024) findings on the prominent role of females in the clothing rental market. Furthermore, in the e-learning context, compatibility and self-efficacy benefit perceived usefulness. The findings imply that attitude is a key mediator between users' intention to adopt various technologies and services and perceived usefulness. According to recent research (I et al. 2023; Sinurat & Sugiyanto, 2022; Islami et al., 2021; Kristanto & Firdausy, 2021; Kaur, 2020; Prajogo, 2021; Rahmiati & Yuannita, 2019; Prastiawan et al., 2021; F et al., 2023; Nuryakin et al., 2023), it is clear that attitude positively impacts perceived usefulness.

H4- Attitude positively impacts perceived usefulness.

3.5 Attitude and Ease of Use

In numerous instances, attitude enormously impacts how simple anything is to use. Concerning mobile payment methods, the connection between perceived ease of use and intention to use depends on a positive attitude toward the technology. Similarly, in online learning, perceived simplicity of use positively influences attitude toward using online learning. Positive attitudes mediate between perceived ease of use and sustained intention to employ the Halo-Doc application. Additionally, perceived simplicity of use has an advantageous effect on attitudes regarding online shopping. Finally, views on the simplicity of use directly impact attitudes toward using the Document Submission System Application (DSSA). As a consequence, attitude has an essential effect on the level of complexity of an invention or application. According to recent researchers such as (Firmansyah & Putra, 2023; Kumar & Krishnan, 2020; Wiprayoga & Widagda, 2023; Kaur, 2020; Kanchanatanee et al., 2014; F et al., 2023; Gunawan et al., 2019; Prastiawan et al., 2022; Sari et al., 2022), it is clear that attitude positively impacts ease to use.

H5- Attitude positively impacts ease of Use

3.6 Attitude acts as a Mediator between Perceived Usefulness and Purchase Intention.

In numerous situations, attitude is an intermediary between perceived value and the intention to purchase. Attitude was found to reduce the influence of perceived usefulness on the intention to utilize mobile banking services in the study by Raza, Umer, and Shah (2017). The association between behavioral intention to shop online and the perceived usefulness of virtual try-on technology was mediated by attitude toward the technology (Handayati, 2023). Furthermore, Handayati (2023) found that attitude was a mediator between the intention to use mobile banking services throughout the COVID-19 pandemic and perceived usefulness. In addition, the e-payment services study found that attitude acted as a potent mediator in the relationship between the intention to utilize electronic systems for retail payments and perceived usefulness. According to recent researchers such as (Riptiono, 2021; Nugraha et al., 2021; Debora & Aprianingsih, 2023; Wang, 2023; F et al., 2023; Hidayat, 2023; Rahmiati & Yuannita, 2019), it is also clear that attitude acts as a mediator between perceived usefulness and purchase intention.

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H6- Attitude acts as a Mediator between Perceived Usefulness and Purchase Intention.

3.7 Attitude acts as a Mediator between Ease of Use and Purchase Intention.

Purchase intention and perceived ease of use are affected by attitude. The study conducted by Hayadi and Hariguna (2025) revealed that the perceived ease of use directly influenced attitude, which subsequently directly affected the desire to use mobile banking. Attitude and repurchase intention were significantly and positively impacted by perceived ease of use (Bahrainizad & Rajabi, 2018). These findings suggest that attitude influences the relationship between perceived simplicity of usage and buying intention, which makes sense. According to recent authors (Balroo, 2023; Edelyn, 2022; Yusuf & Zulfitri, 2021; Riptiono, 2021; F et al., 2023; Hutahaean, 2020; Rahmiati & Yuannita, 2019), it is evident that attitude mediates the relationship between purchase intention and convenience of usage.

H7- Attitude is a Mediator between Ease of Use and Purchase Intention.

CONCEPTUAL FRAMEWORK

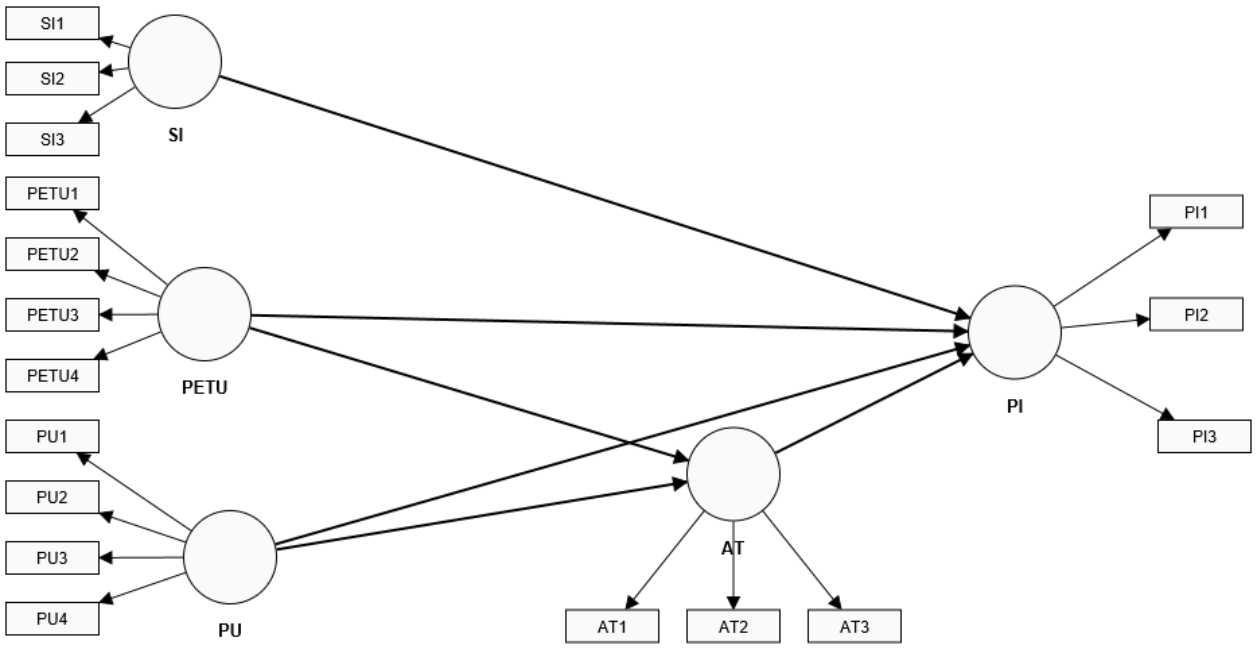

Figure 1

4. RESEARCH METHODOLOGY

4.1 Sampling and Data Collection

The investigation employed a combination of quantitative and qualitative methods, known as a hybrid methodology, to examine the phenomenon of Online Grocery Shopping. The research specifically focused on the female population in the Uttarakhand and Uttar Pradesh regions, encompassing both employed and those not employed. A convenience sampling technique was utilized to collect data, where participants were selected based on their accessibility and willingness to participate. This sampling approach is commonly employed in global behavioral intention research and has been proven reliable in previous studies (Iffat et al., 2023; Shukla et al., 2019). Four hundred five potential respondents were approached through various means such as Google Forms, Email, and direct contact. Out of these, 378 females responded positively and completed the survey. It is worth mentioning that approximately 405 potential female respondents were initially approached, but only 378 individuals ultimately participated. The final sample size for the analysis consisted of the 378 respondents above. The questionnaires used in the study, totaling 17 items, adhered to the recommendations put forth by Kline (2015), ensuring that the sample size met the criterion of at least ten responses per parameter. Ethical considerations were given utmost importance throughout the study, with strict adherence to standards that safeguarded participant confidentiality and obtained informed consent. The data

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e-ISSN: 2468-4376
https://www.jisem-journal.com/

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analysis phase encompassed applying statistical techniques and relevant software to extract meaningful insights from the collected data.

4.2 Measurement Instrument

Purchase Intention was evaluated as the dependent variable using a three-item scale, drawing upon the previous research (Al-Brahmi & Othman,2013). The evaluation of Perceived Usefulness and Perceived ease of use involved utilizing four items for each scale, as applied by Fröhlke and Pettersson (2015) and Davis (1989). Attitude was measured as a mediating variable using a three-item scale adapted from Fishbein and Ajzen (1975). Social Influence was assessed based on the methodologies of(Min et al., 2019)Employing three items to measure this construct. The measurements and calculations were conducted using a five-point Likert scale, ranging from "1 = strongly disagree" to "5 = strongly agree." The instruments utilized in this study were developed in the English language. There were two sections to the online survey. The initial segment of the questionnaire comprised personal inquiries about the respondents' age, employment status, and non-employment status. This section also contains inquiries regarding the practice of purchasing foodstuffs online.

4.3 Screening of data

To ensure the cleanliness and appropriateness of the data collected for the analysis, it is imperative to scrutinize any missing values initially. No instances of disappeared values have been detected. Since the data collection process was carried out through an online platform and all questions were mandatory, no participant was able to submit the survey without answering each question. Consequently, all responses were included in the dataset for the present investigation. The present study employed five latent constructs and assessed them using 17 items. Notably, the current study's sample size of 378 replies exceeds the minimum, confirming the analysis's validity. Hair et al. (2022) state that one notable advantage of utilizing Partial Least Squares Structural Equation Modeling (PLS-SEM) is the absence of a normality test requirement. Consequently, the concern regarding the distribution of normality becomes irrelevant. Moreover, PLS-SEM is considered more suitable for testing constructs with fewer variables. Considering that the components in this study were assessed using anywhere from three to four items, this trait seems significant. As a more sophisticated methodology, PLS entails the iterative testing of regression equations. The constructs examined in this study were introspective, and the items were pre-established. PLS-SEM is a soft modeling technique because it can yield adequate outcomes while making fewer assumptions. In this study, the decision to use partial least squares (PLS) instead of structural equation modeling based on covariance (CB-SEM) for data analysis is supported by the objective of discovering crucial driver components rather than focusing on theory validation or comparative analysis (Hair et al., 2011). The VIF (variance inflation factor) measurements quantify the extent of collinearity. Values exceeding 5 indicate the existence of convergence among the indicators. All Variance Inflation Factor (VIF) values in the provided model were less than 5, showing a lack of convergence (Table 5).

5. RESULTS:

5.1 Socio-demographic Characteristics

The demographic profile of respondents is sub-categorized by their age, qualifications, and location. A brief description of respondents' demographic characteristics is presented in Table 1. 67.19 percent of females were working compared to 32.80 percent of nonworking respondents. Regarding age, the most significant respondents lie in the age group of 26-35, constituting about 38.61 percent of the respondents. All respondents were qualified, but most were graduating. Regarding the state of residence, a large share of responses was from Uttar Pradesh, constituting about 70.63 percent. For further details, refer to Table 1.

Demographic table

Variables	Category	Frequency	Percentage (%)
Category of female	Working Women	254	67.19
	Non-working women	124	32.80
	Total	378	100
Age Group in Years	18-25	66	17.46

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e-ISSN: 2468-4376
https://www.jisem-journal.com/

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	26-35	145	38.35
	36-45	130	34.39
	46 and above	37	9.78
	Total	378	100
Qualification	Intermediate	38	10.05
	Graduation	110	29.10
	Post-Graduation	190	50.26
	Others	40	10.59
	Total	378	100
State	Uttar Pradesh	267	70.63
	Uttrakhand	111	29.37
	Total	378	100

Table 1

5.2 Model Assessment

The implementation of PLS-SEM was chosen for assessment because of its foundation in well-established theory. Structural Equation Modeling (SEM) is widely recognized as the leading multifunctional approach (Hair, Black, Babin, Anderson & Tatham, 2013). PLS-SEM involves a two-stage assessment of the model. The first step is to assess the measurement, including its validity and reliability. Analyzing the hypotheses is part of the second stage of the structure evaluation process. As seen in Figure 1, the path diagram was constructed utilizing PLS-based tools and connected by theory. The PLS technique was calculated in the initial phase. Each of the factors displayed substantial loadings. Afterward, bootstrapping was performed to confirm that the test result accurately reflected the population. Bootstrapping involves the estimation of t-values for item loadings in the outer model and path coefficients in the inner model. Bootstrapping was performed on 5000 subsamples in a test with a single tail, as described by Hair et al. (2014). The t-values were >1.96 at a 0.5 level of significance.

Reliability and Factor Loading

Construct	Cronbach's Alpha	Average cross-loading	Composite reliability	Average variance extracted (AVE)
AT	0.882	0.881	0.927	0.808
PETU	0.932	0.909	0.952	0.831
PI	0.898	0.911	0.936	0.831
PU	0.913	0.889	0.939	0.793
SI	0.903	0.915	0.939	0.837

Table-2

PU-Perceived usefulness, PETU: Perceived ease to use, PI- Purchase intention, AT: Attitude, SI- Social influence

5.2.1 Measurement Model

The initial step in this process entails categorizing constructs as either formative or reflective. In the present study, all four variables have been determined to be reflective constructs. Evaluating these reflective conceptions involves analyzing their accuracy measures, convergent validity, internal coherence, and discriminant validity, as described by Hair et al. (2011) and Henseler, Ringle, and Sinkovics (2009). Cronbach's Alpha was employed to measure the reliability of the items, with the obtained values indicating a robust level of reliability, as they surpass the threshold of 0.7. Although Cronbach's Alpha is commonly used, many researchers consider composite reliabilities more appropriate for PLS-SEM (Hair et al., 2011; Henseler et al., 2009). The constructs in this study have composite reliability between 0.88 and 0.93, which is "satisfactory to good" (Hair et al., 2014). As Fornell and Larcker (1981) suggested, each variable's average variance extracted (AVE) was computed to determine convergent validity. All

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2025, 10(56s)
e-ISSN: 2468-4376
https://www.jisem-journal.com/

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items' AVE values exceed the 0.50 criterion, indicating convergent validity. With values above 0.5, the factor loadings were statistically significant (refer to Figure 2). These significant values were further confirmed through the bootstrapping procedure. Regarding discriminant validity, two measures were crucial: the correlation between variables (expressed as the square root of AVE) and cross-loadings. The coefficients for discriminant validity and the Heterotrait-monotrait (HTMT) ratios, as presented in Table 3, align with the Fornell-Larcker criterion, satisfying the requirements proposed by Hair et al. (2022).

Analysis of Fornell and Larcker

Construct	AT	PETU	PI	PU	SI
AT	0.899				
PETU	0.697	0.911			
PI	0.729	0.759	0.911		
PU	0.743	0.753	0.766	0.891	
SI	0.625	0.691	0.705	0.708	0.915

Table 3

PU-Perceived usefulness PETU: Perceived ease to use, PI- Purchase intention, AT: Attitude, SI- Social influence

Heterotriat Monotrait Ratio (HTMT)

Construct	AT	PETU	PI	PU	SI
AT					
PETU	0.765				
PI	0.815	0.828			
PU	0.825	0.816	0.844		
SI	0.697	0.754	0.783	0.780	

Table-4

PU-Perceived usefulness PETU: Perceived ease to use, PI- Purchase intention, AT: Attitude, SI- Social influence

5.2.2 Assessment of Structure

The satisfactory outcomes of the outer model's reliability and validity have been obtained. On the other hand, hypothesis testing was used to examine the inner model to evaluate the interaction between variables. All five hypotheses were supported by the internal structure analysis, as shown by the significant t-values ($t > 1.96$) in Table 5 and Figure 2. In particular, the strong correlation between attitude and perceived usefulness ($\beta = 0.503$, $p = 0.000$) and attitude and perceived ease of use ($\beta = 0.318$, $p = 0.000$) is an important finding. This signifies that a positive attitude towards grocery purchases among female consumers will likely be accompanied by a recognition of its usefulness and ease of online acquisition. Furthermore, a positive relationship between purchase intention and attitude ($\beta = 0.229$, $p = 0.000$) was observed, suggesting that a favorable attitude towards grocery shopping leads to an intention to purchase. The hypothesis about purchase intention and perceived utility was also supported ($\beta = 0.250$, $p = 0.000$). Consequently, if female users perceive online grocery purchases as beneficial, they are more inclined to have a positive intention toward making such purchases. Likewise, a significant correlation was found between purchase intention and perceived ease of use ($\beta = 0.277$, $p = 0.000$). This research suggests that female consumers' attitudes are directly influenced by how simple they believe the online grocery shopping procedure to be. Finally, the hypothesis examining the connection between purchase intention and social influence was similarly supported ($\beta = 0.192$, $p = 0.000$). This suggests that social effect and purchase intention are positively correlated among female customers.

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Hypotheses Testing

Construct	Original sample	VIF	P values	T statistics	Results
AT -> PI	0.229	2.505	0.000	5.064	Supported
PETU -> AT	0.318	2.311	0.000	6.675	Supported
PETU -> PI	0.277	2.808	0.000	5.506	Supported
PU -> AT	0.503	2.311	0.000	10.720	Supported
PU -> PI	0.250	3.258	0.000	5.000	Supported
SI -> PI	0.192	2.300	0.000	5.145	Supported

Table 5

PU-Perceived usefulness PETU: Perceived ease to use, PI- Purchase intention, AT: Attitude, SI- Social influence

5.2.3 Mediation relation

Direct and indirect influences were evaluated to investigate mediation effects (Table 6). The results confirm the seventh hypothesis by showing that attitude partially mediates the relationship between perceived ease of use and purchase intention. The eighth hypothesis, which shows that attitude influences the relationship between usefulness and the propensity to buy food online, is also validated. Hair, Hult, and Ringle (2015) advocate this analysis process. However, the study has concluded that hypotheses H7 and H8 are valid.

Mediation analysis

Construct	B value	T statistic	P values	Results
PETU -> AT -> PI	0.018	4.147	0.000	Supported
PU -> AT -> PI	0.027	4.333	0.000	Supported

Table 6

PU-Perceived usefulness PETU: Perceived ease to use, PI- Purchase intention, AT: Attitude, SI- Social influence

5.2.4 Model Prediction

The current study examined the ability of TAM to predict in the context of technology adoption for online retail transactions by analyzing the explained variations (R2) and modified R2 of the endogenous components. R2 is the proportion of variability in the construct that is accounted for by the model. Table 7 demonstrates that the R2 value is 0.59, showing that the model possesses a strong predictive capability and can effectively elucidate endogenous features.

R2 predict

Construct	R-square	R-squared adjusted
AT	0.595	0.593
PI	0.705	0.702

Table -7

Final estimated model

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2025, 10(56s)
e-ISSN: 2468-4376
https://www.jisem-journal.com/

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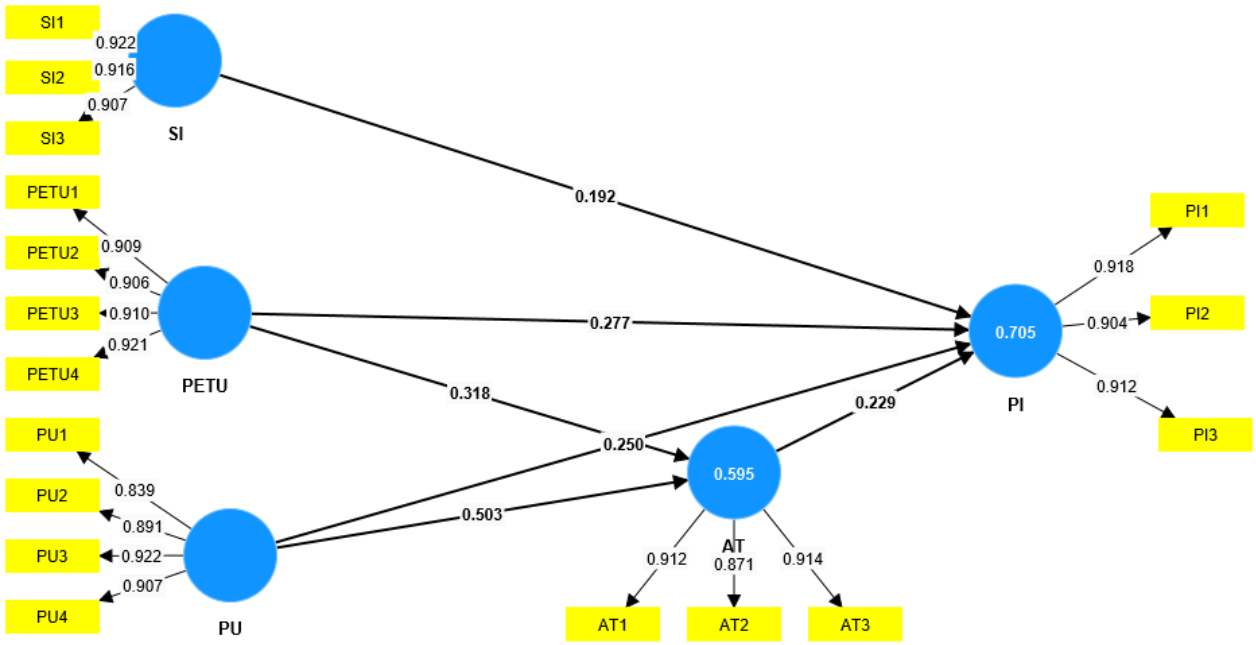

FIGURE:2

6. DISCUSSION AND CONCLUSIONS

The results of this study demonstrate that all key constructs of the Technology Acceptance Model (TAM)—Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Attitude (AT), and Social Influence (SI)—have a statistically significant and positive impact on Purchase Intention (PI) among Indian female consumers shopping for groceries online, confirming prior research findings (Shukla et al., 2019; Kurnia & Chien, 2003; Zhang et al., 2023; Husna, 2022). Perceived Usefulness (β = 0.250, p = 0.000) indicates that female consumers are more likely to adopt online grocery platforms when they believe these platforms help them shop more efficiently or conveniently, a relationship consistently supported in prior research on technology acceptance (Davis, 1989; Zhang et al., 2023; Mican & Sitar-Taut, 2023). Similarly, Perceived Ease of Use (β = 0.277, p = 0.000) suggests that simplicity in navigation and transaction processes boosts their confidence and willingness to shop online, a relationship widely supported in previous studies on digital consumer behavior and TAM applications (Davis, 1989; Aslami et al., 2022; Yusuf & Zulfitri, 2021; Wang, 2023). Attitude towards online grocery shopping also plays a crucial role (β = 0.229, p = 0.000), acting as both a direct influencer and a mediator between PU/PEOU and purchase intention (Riptiono, 2021; Handayati, 2023). This underscores the idea that a positive perception of the platform leads to a favorable disposition, strengthening the intent to purchase. Moreover, Social Influence (β = 0.192, p = 0.000) was a significant determinant, indicating that opinions from peers, family, or online communities shape female consumers' intentions. Social pressure or encouragement can strongly sway digital adoption behavior in societies where collectivist values are prominent, such as India (Husna, 2022; Zhang & Zhang, 2023; Hutahaean, 2020; Jiang, 2023). By concentrating on female consumers, particularly educated working women and homemakers, this study fills an important gap in the existing literature, where the Technology Acceptance Model (TAM) has rarely been applied specifically to the grocery sector or examined through a gender-specific perspective (Park et al., 2019). The research builds upon Davis's (1989) original TAM by incorporating the dimension of social influence, which emerged as a significant predictor of purchase intention. This extension aligns with previous findings highlighting the critical role of social norms and peer interactions in shaping consumer behavior, especially in online purchase contexts (Zhang & Zhang, 2023; Husna, 2022; Maharani Feminingtyas & Mayangsari, 2020). The analysis revealed that working women and graduates exhibit a significantly higher inclination toward online grocery shopping, suggesting that education and employment status positively influence technology's perceived ease and usefulness. For instance, a study by Ithnin et al. (2022) found that perceived usefulness significantly influences online shopping behavior among university students, highlighting the role of education in technology adoption. Similarly, research by Bulsara and Vaghela (2023) emphasized that trust significantly influences consumers' online purchase intentions, underscoring the importance

of trust in online shopping. These findings support Raman's (2019) assertion that convenience and trust drive female consumers' online shopping intentions. Additionally, attitude was a mediator between perceived usefulness and ease of use with purchase intention, underscoring its crucial role in shaping technology adoption behavior. This supports previous research by Handayati (2023) and Riptiono (2021), affirming the importance of favorable user attitudes in facilitating e-commerce acceptance. The study validates that if female consumers find online grocery platforms useful, easy to use, and are socially encouraged, they are more likely to adopt such platforms.

7. LIMITATION AND FUTURE SCOPE

The research results show how TAM may be utilized to assess Indian customers' acceptance of grocery shopping on cell phones in gendered surroundings. The results align with other studies, particularly the use of TAM in online grocery buying. The study showed that every construct brought forward in TAM and its connections were relevant. A few disadvantages of the study are listed here. Since purposive and snowball sampling were employed in selecting the sample, care should be taken before extrapolating the findings. The study did not address cross-cultural issues since it was conducted in an Indian context. Further studies of the study can be carried out in other nations. Hofstede's cultural dimension theory argues that actions can be affected by culture. This study can be extended by analyzing subjective standards and actual conduct. The technology acceptance model (TAM) has been frequently used to assess attitudes and intentions about adopting online shopping as a buying habit. However, it is impossible to measure views toward online food shopping utilizing the model in its original form. There are many distinctive features associated with groceries, such as the food's limited shelf life, the fragility of the supply, or extended delivery times. Therefore, compared to a typical online shopping experience, the purchasing process has many additional consumer hazards. This study provides insight into how flow impacts users' views on ease of use in online grocery shopping. We also investigated how attitude and accessibility shape an individual's dedication to online grocery shopping. We examined the connection between the two aspects of flow—enjoyment and concentration—and attitude, as well as PEOU. Online grocery purchasing is affected by the customer's view of both flow aspects. The study we conducted focused on female grocery shoppers who buy online. Future researchers might broaden the age range subset to include men and more homes. In future generations, researchers can contrast traditional and internet purchase habits. In addition, the study occurred in a city in north India; moving forward, more studies might be done to compare it to other Tier-1 and Tier-2 cities.

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