Trust Alchemy: Illuminating its Impact on Consumers' Behavioral Intention to Purchase in the Realm of Mobile Shopping Apps

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Abstract. Building confidence in mobile shopping apps is extremely difficult, given the virtual nature of mobile shopping. Through the use of mobile shopping apps, researchers seek to investigate the relationship between trust and consumers' behavioral intention to purchase. In the initial stage, this research segregates a cohort of 510 customers, delineating them into two distinct clusters based on their trust inclinations. Subsequently, in the ensuing phase, shoppers undergo classification grounded in their behavioral predisposition towards mobile app-driven purchases. Concluding the investigation, a sophisticated structural equation model is meticulously developed using AMOS software, unraveling the nuanced interplay between these two constructs. The findings unequivocally demonstrate the affirmative impact of trust in mobile shopping apps on amplifying consumers' purchase intentions.

Keywords: consumers', mobile shopping apps, purchase intentions, trust, virtual.

1 Introduction

Only in a risky environment does the need for trust arise. Taking into account the online setting of mobile purchasing, it is really difficult to build trust in mobile shopping apps. Consumers persist in harboring reservations regarding the reliability of mobile apps for shopping purposes [1], therefore demanding special attention. The intention to purchase by consumers is the indicator that suggests a consumer will exhibit a particular behavior. Customers intent to buy from a mobile shopping app depends on their level of trust in the mobile vendor, or the level of care the vendor has for their customers welfare [2], past purchasing history [3], privacy and security when making transactions [4], the calibre and accuracy of the information supplied on these applications [5]. Establishing trust has been recognized as a pivotal factor in fostering online transactions [6]. The justification is that consumers cannot be guaranteed that businesses won't engage in unwelcome, opportunistic behaviour, such as privacy invasion, unlawful use of credit card information, deceitful selling, and unauthorised transactions, in the absence of any reasonable assurance. As a result, the consumer will feel uneasy and worried about his right to privacy and control over his personal information. Therefore,

trust generation could help address this safety and privacy concern. Consequently, businesses involved in electronic commerce are actively   seeking pragmatic and effective strategies to enhance perceived trust, thereby   increasing both traffic and sales.

In the present study, employing mobile shopping apps as an illustrative model, the researcher endeavors to unravel the intricate interplay between consumers' trust and their inclination toward purchase. In the initial stage, this research segregates a cohort of 510 customers, delineating them into two distinct clusters based on their trust   inclinations. Subsequently, in the ensuing phase, shoppers undergo classification grounded in their behavioral predisposition towards mobile app-driven purchases. Significant disparities between each group in terms of their demographic profiles are then analysed. Concluding the investigation, a sophisticated structural equation model is meticulously developed using AMOS software, unraveling the nuanced interplay between these two constructs.

2   Review of Literature

Mobility is one of the factors that sets mobile shopping apart from traditional brick-and-mortar stores. India epitomizes an expansive reservoir of potential in the domain of retail mobility [7].The widespread availability of budget-friendly, high-speed computing devices and internet connections [8] coupled with the seamless ability of   devices to connect to the internet anytime, anywhere, has empowered users to   expeditiously and conveniently procure essential information through online channels [9]. According to earlier research, trust is a key and complicated component of mobile commerce. Lack of trust is associated with buyers and sellers conducting online   transactions in a virtual setting [10], resulting in a reluctance to use mobile apps to   purchase goods or services from online retailers.

Past inquiries have revealed that elements fostering the affirmative embrace of mobile shopping involve the genuineness of information [5], the aesthetic aspects of retail design [11], seamless integration and coherence in multi-channel systems [12], the realization of expectations [13], the impact of brand influence [14], and the   proficiency level in system, information, and service [15].These studies substantiate that the embrace of mobile shopping by consumers is favorably associated with   vendor satisfaction [2], trustworthiness, and the capacity to challenge the inertia   toward   vendor change[14]. [16] in their study on voice-based artificial intelligence technologies, suggest that trust in technology is an important determinant that leads to user acceptance. As trust plays a pivotal role in shaping the perceived benefits of mobile shopping [12], it is discerned to exert influence on consumers' choices to embrace mobile as a platform for commerce [13]. Hence, it can be asserted that the endorsement of mobile shopping is propelled by trust. However, consumers' are still wary of using mobile apps as a shopping medium; therefore, this area needs a lot more research. Trust, and in particular confidence in mobile app vendors, becomes essential for the success of a company in the digital environment as mobile shopping centers around the virtual world [12].

[17] and [15] posit that trust in a mobile vendor is comprised of two components: believing in the vendor's openness, competency, honesty, and capacity, as well as their

willingness to engage in trust. They recommended using a mobile vendor's reputation, assurance of the security of the online environment, and website quality to foster consumer trust. Trust can be viewed as a collection of trusting beliefs, mainly those relating to the competency, goodness, and integrity of internet vendors [18]. In an examination of the latest technological innovation presented by digital currency, [19] highlighted trust as the assurance that the technology with which one engages will not exploit their reliance on it unfairly. As per [6], trust is characterized as the advantages a user anticipates from engaging with the other party, encompassing attributes such as ability, benevolence, and integrity of the online trader. In contrast to online commerce, mobile shopping is still in its nascent stages [20], grappling with a deficiency of trust in mobile platforms [21].

There is a sufficient amount of literature on the factors that influence mobile purchasing and the obstacles that prevent customers from accepting smartphones as a standalone sales channel. There aren't many empirical studies addressing the role trust plays in adoption of mobile shopping apps and its influence on purchase intention. Through an exploration of the influence and importance of consumers' trust on purchase intention within the realm of mobile shopping apps in the Indian context, the present study endeavors to bridge this gap.

2.1   Definition and Role of Perceived Trust and Behavioral Intention to   Purchase

In the rapidly evolving digital age of our present times, technology continues to bring about transformative changes in multiple facets of our lives [22]. Trust plays an important role in this world of digital transformation. Trust builds customer loyalty, which leads to increased revenue. Extensive exploration has been undertaken on the concept of trust, resulting in a plethora of definitions. Traditionally, Trust has been construed through two fundamental elements: a cognitive facet, characterizing trust as the conviction that the other party's word or commitment is dependable, and the party will fulfill its obligations in an exchange relationship[23] and a behavioral aspect, denoting the readiness or inclination to adopt a specific behavioral pattern, thereby influencing the success rate of innovation acceptance [24]. Trust is a condition   characterised by high levels of confidence about another's intentions in relation to oneself in risky situations [25]. In the work of [6]trust is elucidated as the anticipation that individuals or entities with whom one engages will refrain from exploiting a reliance on them. Given the numerous potential risks associated with mobile app shopping in the digital realm, trust assumes a pivotal role in influencing purchasing behavior. In this study, customers' trust in mobile shopping apps, or in the goods and services made available online via these applications is defined in terms of their assurance and faith in them.

Predicting consumer behavior is notably influenced by purchase intention, as emphasized by [26]. In accordance with the insights of [27], purchase intention is construed as the subjective inclination of consumers to financially commit to   acquiring products or services. Behavior has an impact on how intentions are formed [28]. Consumers' purchase intention is the potential for someone to act in a particular manner

[29]. Behavioral intention to purchase represents a deliberate exertion by consumers to select specific products or services. This inclination often arises when the impression or attitude conveyed to consumers aligns with their expectations, as articulated by [30]. Behavioral intention to purchase serves as a manifestation of an individual's preparedness to engage in a specific behavior. This readiness hinges on the capacity of a prospective e-shopper to respond to mobile shopping, either   favorably or unfavorably. Behavioral intention to purchase is described in this study as consumers' desire to purchase things using mobile shopping apps.

3   Research Model

A model is put forth in this study to investigate the effect of perceived trust on   consumers' purchase intentions via mobile shopping apps. Fig. 1 provides a schematic representation of the link between perceived trust and consumers' behavioral   intentions to purchase as it was investigated in the current study.
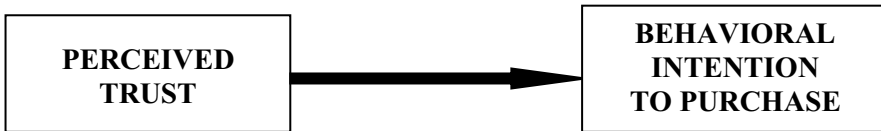

Fig. 1. Proposed Research Model for Effect of Perceived Trust on Consumers' Behavioral Intention to Purchase via Mobile Shopping Apps.

Perceived Trust and Behavioral Intention to Purchase: Trust has traditionally been regarded as a crucial element in encouraging customers to make a purchase. Trust is shaped by various factors, encompassing the accuracy and truthfulness of communicated information, the reputation of mobile suppliers, the quality of their offered goods, and the confidentiality of the personal data they gather. The trust   customers place in and their connection with mobile apps [31] diminish uncertainty in purchase decisions [32], exerting a substantial influence on consumers' behavioral intentions [33], and fostering consumer loyalty [34]. Mobile commerce, as indicated by [35], is on the rise, with real-time shopping through mobile devices paving the way. The emergence of digital transformation has unlocked fresh opportunities for conducting business transactions via mobile devices, irrespective of location and time[36].

Consumers' behavioral intention to purchase becomes obvious once they have overcome the trust barrier that is typically present before making their first   technological purchases [37]. Numerous studies have demonstrated a strong   correlation between consumers' trust and purchasing intent [38]. According to [39], customers' trust in online purchasing is positively correlated with their behavioral intention to make an online purchase. According to research by [40], trust enhances a user's intention to use mobile commerce. When contemplating technological   advancements in products and services, factors like perceived utility, user-friendliness, and reliability can sway one's inclination to make a purchase [41].   Behavioral intention to purchase

is a dependent variable in this study. Therefore, it has been proposed that an improvement in consumer trust in mobile shopping   applications will positively influence their propensity to buy online.

H_1- Perceived Trust positively impacts Consumers' Behavioral Intention to Purchase via Mobile Shopping Apps

H_0- Perceived Trust has no impact on Consumers' Behavioral Intention to Purchase via Mobile Shopping Apps

4   Research Methodology

The research is primarily descriptive. The research adopts a cross-sectional   descriptive research design as it allows the examination of a specific problem within the population of interest at a particular point in time. Primary research is employed to gather data for the study, utilizing a standardized questionnaire designed to obtain firsthand information. The questionnaire is bifurcated into two sections: the first   encompasses inquiries regarding the demographic profile of the clients, and the second addresses questions related to the two research constructs of the study. Consumers' perceived trust is the first construct, and behavioral intention to purchase is the second. A Likert five-point scale is used to ask for responses to all of the constructs. Convenience sampling is the method employed. The sample population for the   questionnaire is made up of users who have made at least one purchase using a mobile shopping app. A representative sample of 510 respondents was chosen from all regions of India. The material is modified, coded, and sorted, and then SPSS is used to analyse it.

5   Results and Discussion

The landscape of mobile e-commerce is undergoing a substantial expansion in India, coinciding with rapid demographic transformations in the country. To gather data, a sample of 510 participants from various regions of India was employed. Table 1   delineates the demographic profile of the respondents considered in the study.   Previous research, as highlighted by [42] indicates that gender significantly influences how customers engage in mobile device shopping. Moreover, [43] suggest that   customers' age can serve as a predictive factor for discerning patterns in mobile shopping behavior. Additionally, respondents with higher educational attainment tend to exhibit greater comfort in comprehending and utilizing the internet for mobile shopping. Previous research, as indicated by [44], suggests a positive correlation between consumers' educational levels and the adoption of technology. Furthermore, findings from a study conducted by [1] revealed a preference for mobile shopping among singles over married individuals. Additionally, occupation was identified as significantly associated with trust in mobile shopping apps.

Table 1. Demographic Profile of Respondents.

Criteria	Frequency	Percentage

Age		
15-25	193	37.8%
25-35	165	32.4%
35-45	109	21.4%
45 and above	43	8.4%
Gender		
Male	286	56.1%
Female	224	43.9%
Highest Educational Qualification		
HSC/Diploma	21	4.1%
UG	65	12.7%
PG	297	58.2%
Professional	106	20.8%
Others	21	4.1%
Occupation		
Student	194	38%
Salaried Employee	165	32.4%
Professional	54	10.6%
Business	66	12.9%
Retired	31	6.1%
Marital Status		
Married	205	40%
Unmarried	305	60%

The frequency distribution profile presented in Table 1 indicates that 70.2% of the participants belong to the age bracket of 15 to 35 years. Among the respondents, 56.1% are male, and 43.9% female. A predominant portion, specifically 60%, are unmarried, 38% are students, and 58.2% hold postgraduate qualifications.

5.1   Perception of Consumers' Trust in Mobile Shopping Apps

With regard to the following elements, customers' perceptions of trust in mobile shopping apps are gathered, and the ensuing replies are acquired. The mean score, standard deviation, and rankings for the individual criteria are provided in Table 2 below.

Table 2. Consumers' Perception towards Trust in Mobile Shopping Apps – Mean analysis.

Trust Variables	Mean	Standard Deviation	Rank

PT1	Cash on delivery mode of payment is more se-cure	4.27	0.889	I
PT2	Customer Information is kept confidential and Protection Mechanism is more reliable	3.1	0.947	IV
PT3	Description of Products shown on Mobile Shopping Apps is very accurate	4.24	0.908	II
PT4	I receive good quality products from mobile vendors	4.20	0.897	III

According to Table 2, "Cash on Delivery mode of payment" is the preferred method of payment for the majority of respondents, with a mean value as high as 4.27.   "Description of Products Shown on Mobile Shopping Apps is Very Accurate" follows with a mean of 4.24. The mean value for "past experience of purchasing via mobile shopping apps" is similarly very high at 4.20. It demonstrates that people are   interested in buying goods through mobile shopping applications since they are so pleased with them and have grown to trust them. Comparatively, factors like   "protection mechanisms" offered by mobile vendors and the" confidentiality of personal information submitted" on mobile apps have obtained lower mean values. It indicates, respondents are hesitant to use mobile apps for shopping due to privacy and security concerns.

Segmentation of the Customers. In order to analyse the data and classify the   customers into useful groups, cluster analysis is used, making it easier to understand how respondents behave towards mobile shopping apps. The respondents are divided into two groups using the K-Means clustering algorithm. Table 3 presents findings.

Table 3. Consumers' Perception towards Trust in Mobile Shopping Apps – Final clusters and ANOVA

	Trust Variables	Final Clusters		ANOVA	
		1	2	F-value	Significance
PT1	Cash on delivery mode of payment is more secure	3	5	468.4	0.000
PT2	Customer Information is kept confidential and Protection Mechanism is more reliable	2	4	237.5	0.000
PT3	Description of Products shown on Mobile Shopping Apps is very accurate	3	5	310.75	0.000
PT4	I receive good quality products from mobile vendors	3	5	366.5	0.000
	Mean	2.75	4.75		
	Number of Cases	136	374		
	Percentage	26.6%	73.3%		

The respondents are divided into two clusters, as shown in Table 3. The average score and ANOVA results for respondents' trust in mobile shopping apps are also shown. The first cluster garners a mean rating of 4.75, signifying a heightened level of trust among

the participants in MSA. Consequently, this cluster can be denoted as the "high trust" cluster owing to its elevated mean value. The first cluster encompasses 73.3% of the respondents. In contrast, the second cluster's mean value of 2.75   suggests a dearth of confidence among respondents in mobile shopping apps. This cluster has 26.6% of the respondents. This cluster is called a "low trust" cluster. The factor "COD form of payment is more secure" has the greatest F value (468.4),   followed by "Good quality of products are supplied." Thus, it may be said that these are the main considerations of the respondents when purchasing via mobile shopping apps.   The ANOVA results reveal a noteworthy distinction among each cluster, as   highlighted by the p-values associated with each of the four components. Since the p value is less than 0.05, it can be deduced that the consumers' are clearly divided into the two groups according to how they perceive their level of trust in MSA.

The cluster's quality is assessed through a two-step cluster analysis. Fig. 2   illustrates a "Good" segmentation of customers, delineating their perception of the trustworthiness of mobile shopping apps.
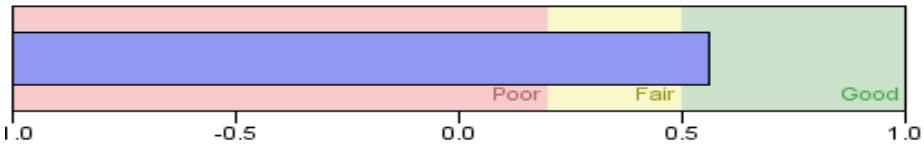

Fig.2.Perception of Consumers' towards Trust in Mobile Shopping Apps – Cluster Quality

Reliability of Segmentation. The internal consistency and dependability of the   segmentation have been examined using discriminant analysis. Table 4 presents the discriminant analysis findings.

Table 2. Consumers' Perception towards Trust in Mobile Shopping Apps – Eigen Value and Wilks' Lambda

Function	Eigen Value	%of variance	Cumula-tive%	Canonical Correlation	Wilk's Lambda	Chi-Square	Sig.
1	1.798[a]	100.0	100.0	0.802	0.357	520.621	0.000

A discriminant analysis yields a singular function derived from a pair of clusters. As per Table 4, the initial function boasts a robust Eigen value of 1.798, surpassing the value of one. Thus, it can be said that the first discriminant function describes   practically 100% of the variance. Canonical correlation values of 0.802 indicate a strong correlation between the function and the two subgroups of perceived trust for mobile shopping apps. The function yields a value of 0.357 for the Wilks' lambda. Significant values that are less than 0.05 in Table 4 demonstrate that segmentation is carried out with a high degree of reliability.

Table 5. Consumers' Perception towards Trust in Mobile Shopping Apps – Structure Matrix

	Trust Variables	Function
PT1	Cash on delivery mode of payment is more secure	0.716
PT2	Customer Information is kept confidential and Protection Mechanism is more reliable	0.633
PT3	Description of Products shown on Mobile Shopping Apps is very accurate	0.583
PT4	I receive good quality products from mobile vendors	0.510

It is evident from Table 5 that the measured variables and the function are correlated. The population's traits can be expressed using this function. **The function is:**

Z1=0.716*COD mode of payment is secure +0.633* Customer information is kept confidential and Protection Mechanism is more reliable + 0.583*Description of products shown on mobile shopping apps is very accurate+0.510*Good quality products are received.

Table 6. Perception of Consumers' towards Trust in Mobile Shopping Apps – Extent of Correct Classification

	PT_Cluster	Predicted Group Membership		Total
		Low Trust	High Trust	
Count	Low Trust	136	0	136
	High Trust	5	369	374
%	Low Trust	100.0	0.0	100.0
	High Trust	1.3	98.7	100.0
a. 99.0% of original grouped cases correctly classified.				

The frequency and proportion of correctly classified events are displayed in Table 6. It can be deduced from Table 6 that customers are 100% accurately categorised into the "High Trust" cluster, whereas the "Low Trust" cluster is accurately segregated for 98.7% of the total customer population. Consequently, it can be said that the two clusters were created with 100% accuracy when segmenting the consumer base.

Relationship between Perception of Customers Trust in MSA (Mobile Shopping Apps) and their Demographic Profile. Chi-Square analysis probes the association between two categorical variables. It scrutinizes whether there exists a substantial connection between the dependent and independent variables. The researcher employed the Chi-Square test to scrutinize the correlation between the cluster factors for MSA Consumers' Trust and demographic data. Table 7 presents the outcomes.

Table 7. Relationship between Perception of Consumers' Trust in Mobile Shopping Apps and their Demographic Profile

Demographic Profile	Chi-Square	P-Value	Result
Age	1.900	0.593	Non-Significant
Occupation	1.191	0.880	Non-Significant
Gender	0.304	0.581	Non-Significant
Educational Qualification	2.750	0.077	Non-Significant
Marital Status	2.897	0.089	Non-Significant

Table 7 shows that all of the demographic factors have statistical significance   (p-values) above 0.05. Therefore, it can be said that there is no correlation between the aforementioned demographic factors and consumers' perceptions of their trust in mobile shopping apps.

5.2   Behavioral Intention to Purchase via Mobile Shopping Apps.

In the viewpoint presented by [45], the inclination to make a purchase is influenced by an array of factors, encompassing the consumer's needs, attitudes, convictions, and values. To gather consumers' perspectives on behavioral intent to purchase via   mobile shopping apps, the author considers the factors given in Table 8.

Table 8. Consumers' Behavioral Intention to Purchase from Mobile Shopping Apps – Mean analysis.

	Behavioral Intention to Purchase Variables	Mean	Standard Deviation	Rank
BI1	I am inclined to allocate additional funds for transactions on Mobile Shopping Applications.	4.29	0.787	I
BI2	I will prefer Shopping via Mobile Apps only if it prices lower than store price	4.33	0.705	IV
BI3	I am inclined to dedicate an extended amount of time to Mobile Shopping Apps.	4.38	0.733	II
BI4	I will recommend Online Shopping via Mobile Apps to my friends	4.47	0.622	III

Segmentation of the Customers. Customers are divided into two clusters using   K-Means clustering. Table 9 presents the findings.

Table 9. Consumers' Behavioral Intention to Purchase from MSA–Final clusters and ANOVA.

Behavioral Intention to Purchase Variables		Final Clusters		ANOVA	
		1	2	F-value	Significance
BI1	I am inclined to allocate additional funds for transactions on Mobile Shopping Apps.	3	4	16.24	0.000

BI2	I will prefer Shopping via Mobile Apps only if it prices lower than store price	3	4	25.5	0.000
BI3	I am inclined to dedicate an extended amount of time to Mobile Shopping Apps.	3	5	1419	0.000
BI4	I will recommend Online Shop-ping via Mobile Apps to my friends	3	5	106.7	0.000
	Mean	2.75	4.75		
	Number of Cases	136	374		
	Percentage	26.6%	73.3%		

Table 9 demonstrates the segmentation of the responses into two distinct clusters. Additionally, the behavioral intention to purchase from mobile shopping apps   average score and ANOVA values are shown. With a mean score of 4.5, the first cluster can be referred to as the "High Purchase Intention" cluster because the customers there have high purchase intentions. 52.6% of respondents belong to the first   grouping. The second cluster, which can be referred to as the "Moderate Purchase Intention" cluster, has an average score of 3.0, indicating that participants had a   moderate desire to use mobile shopping applications to make purchases. The   component "I am inclined to dedicate an extended amount of time to Mobile   Shopping Apps" has the maximum F value (1419.4), trailed by "I will recommend online shopping via mobile apps to my friends." In light of this, it may be said that these are the factors of prime importance. The ANOVA findings show that there is a significant difference between each cluster as long as the p-value for each of the four components is less than 0.05. On the basis of their behavioral intention to make a purchase using mobile shopping apps, it can be determined that the customers are segmented precisely into the two clusters.

The cluster's excellence is gauged through a meticulous two-step cluster analysis. According to consumers' behavioral intention to buy through mobile shopping apps, Figure 2 shows "Good" quality customer segmentation.
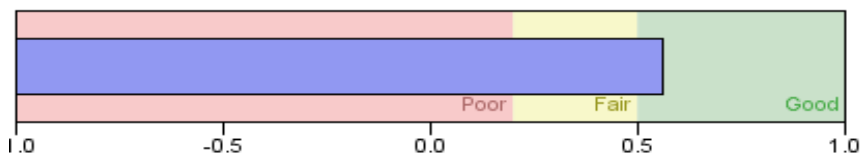

Fig.3. Consumers' Behavioral Intention to Purchase from Mobile Shopping Apps– Cluster Quality

Reliability of Segmentation. Discriminant Analysis has been employed to scrutinize the precision and coherence of the segmentation. Table 10 presents the findings of the discriminant analysis.

Table 10. Behavioral Intention to Purchase from Mobile Shopping Apps - Eigen Value and Wilks' Lambda

Function	Eigen Value	%of variance	Cumula-tive%	Canonical Correlation	Wilk's Lambda	Chi-Square	Sig.
1	4.317[a]	100.0	100.0	0.901	0.188	845.448	0.000

Commencing with two clusters, discriminant analysis yielded a singular function. Table 10 highlights that the initial function boasts a considerable Eigen value of 4.317, surpassing the threshold of one. Thus, it may be stated that the first   discriminant function describes almost 100% of variance. Canonical Correlation   values of 0.901 imply that the function is well linked with the two groupings in   behavioral intention to purchase via Mobile Shopping Apps. The function yields a Wilks' Lambda value of 0.188. The significant values are less than 0.05 as indicated in table 10 suggest that segmentation is carried out with a high level of accuracy.

Table 13. Behavioral Intention to Purchase from Mobile Shopping Apps - Structure matrix.

Behavioral Intention to Purchase Variables		Function
BI1	I am inclined to allocate additional funds for transactions on Mobile Shopping Apps.	0.805
BI2	I will prefer Shopping via Mobile Apps only if it prices lower than store price	0.221
BI3	I am inclined to dedicate an extended amount of time to Mobile Shopping Apps.	0.108
BI4	I will recommend Online Shopping via Mobile Apps to my friends	0.086

From Table 11, it can be established that there is correlation between the observed variables and the function. The population's characteristics can be described using this function. **The function is:**

Z1=0.805*I am inclined to allocate additional funds for transactions on Mobile Shopping Apps +0.221*I will prefer Shopping via Mobile Apps only if it prices lower than store price + 0.108*I am inclined to dedicate an extended amount of time to Mobile Shopping Apps +0.086*I will recommend Online Shopping via Mobile Apps to my friends.

Table 42. Behavioral Intention to Purchase from Mobile Shopping Apps - Extent of Correct Classification.

	PT_Cluster	Predicted Group Membership		Total
		Moderate Purchase Intention	High Purchase Intention	
Count	Moderate Purchase Intention	236	6	242
	High Purchase Intention	7	261	268
%	Moderate Purchase Intention	97.5	2.5	100.0

| High Purchase Intention | 2.6 | 97.4 | 100.0 |

a. 97.5% of original grouped cases correctly classified.

The frequency and proportion of correctly classified events are shown in Table 12. Table 12 shows that 97.5% of customers are accurately categorised into the "High Purchase Intention" cluster, while 97.4 percent are accurately segregated into the "Moderate Purchase Intention" cluster. Thus, it can be said that the two clusters of consumer segmentation are created with 100% accuracy.

Relationship between Behavioral Intention to Purchase from Mobile Shopping Apps and Their Demographic Profile. In this instance, the researcher employs the Chi-Square test to scrutinize the relationship between the cluster variables of the behavioral intention to purchase from mobile shopping apps and the demographic characteristics. Table 13 presents the outcomes.

Table 13. Relationship between Behavioral Intention to Purchase from Mobile Shopping Apps and their Demographic Profile.

Demographic Profile	Chi-Square	P-Value	Result
Age	7.914	0.048	Significant
Occupation	6.981	0.137	Non-Significant
Gender	0.167	0.682	Non-Significant
Educational Qualification	1.097	0.895	Non-Significant
Marital Status	0.017	0.896	Non-Significant

5.3   Model of Relationship between Perceived Trust and Consumers' Behavioral Intention to Purchase.

To fathom the interconnection between consumers' perceived trust and their behavioral intention to make purchases, a structural equation model has been formulated using AMOS software. Perceived trust is considered as the exogenous or independent variable, while behavioral intention to purchase is regarded as the endogenous or dependent variable. Following hypotheses are framed for the study:

H_1 - Perceived Trust positively impacts Consumers' Behavioral Intention to Purchase via Mobile Shopping Apps.

H_0 - Perceived Trust has no imapct on Consumers' Behavioral Intention to Purchase via Mobile Shopping Apps.

Therefore, it has been proposed that an improvement in consumers trust in mobile shopping applications will positively influence their propensity to buy online.

The Two Constructs Being Studied are :

PERCEIVED TRUST (PT) is determined by the following four observed variables:
- a. Cash on delivery mode of payment is more secure (PT1)
- b. Customer Info is kept confidential and Protection Mechanism is more reliable (PT2)
- c. Description of Products shown on Mobile Shopping Apps is very accurate (PT3)
- d. I receive good quality products from mobile vendors (PT4)

BEHAVIORAL INTENTION TO PURCHASE (BI) is determined by the following four variables:
- a. I am inclined to allocate additional funds for transactions on Mobile Shopping Applications. (BI1)
- b. I will prefer Shopping via Mobile Apps only if it prices lower than store price (BI2)
- c. I am inclined to dedicate an extended amount of time to Mobile Shopping Apps. (BI3)
- d. I will recommend Online Shopping via Mobile Apps to my friends (BI4)

Fig.   **2.**
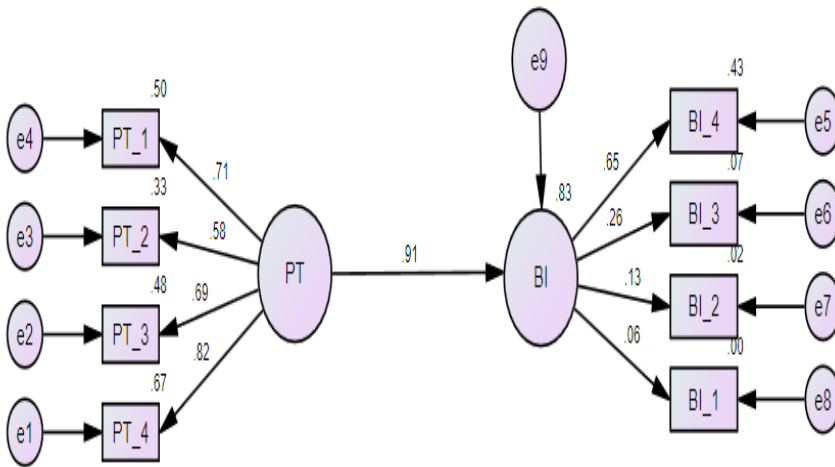

Fig.4. Relationship between Perceived Trust and Consumer's Behavioral Intention to Purchase

The model shown in Fig.4 investigates the link between behavioral intention to purchase and perceived trust. The direct relationship between the dependent or   endogenous variable, behavioral intention to purchase, and the independent or exogenous variable, perceived trust, is depicted in Figure 3. As seen in Fig. 3, perceived trust significantly and positively influences the consumers' behavioral intention to purchase, with a path value of 0.91. The outcomes for each pathway consist of standardized regression coefficients, elucidating the magnitude of alteration in the dependent variable given a standard deviation unit change in the independent variable.

Table 14. Relationship between Perceived Trust and Consumers' Behavioral Intention to   Purchase – Model fit summary

Model	Chi-square	CMIN/DF	P-Value	GFI	AGFI	CFI	RMSEA
Study model	19.056	2.906	0.000	0.932	0.947	0.984	0.056
Recommended value		Acceptable fit [1-4]	Greater than 0.05	Greater than 0.9	Greater than 0.9	Greater than 0.9	Less than 0.08
Summary of estimates							
			Beta Estimate	SE	CR	P-Value	Result
BI	<---	PT	1.248	0.219	5.696	0.000	Significant

The indices assessing the fitness of the proposed model gauge its compatibility with the provided data. Among these, RMSEA, GFI, AGFI, CFI, and the Chi-Square test stand out as pivotal benchmarks. In Table 14, the Chi-Square value registers at 19.056, with a CMIN/DF value of 1.906. The model exhibits a GFI of 0.981, an AGFI of 0.947, a CFI of 0.984, and an RMSEA of 0.056. Consequently, it can be deduced that the model is well-suited, given that all these values fall within the acceptable range. The tabulated overview of estimates reveals a significant correlation between behavioral intention to purchase and perceived trust. This is evident in the critical ratio (5.696), surpassing the threshold of 1.96, and the p-value, falling below 0.05. Consequently, based on this model, it is affirmed that perceived trust (PT) distinctly and positively impacts behavioral intention to purchase (BI), substantiating the acceptance of the alternate hypothesis (H1). This model posits that perceived trust plays a pivotal and consequential role when deliberating on a purchase decision through a mobile shopping app.

6   Conclusion

Perceived trust is a significant consideration when choosing to make a purchase using a mobile app, according to the study's findings. As the success of mobile shopping apps depends on consumer perceptions of their trustworthiness, it is crucial for marketers to understand the factors that influence consumers' trust and purchase intent via mobile shopping apps. This study will be beneficial to mobile shopping app stakeholders looking to grow their business and gain a larger market share, as well as marketers looking to improve customer relations. Additionally, the findings offer information that marketers may utilise to create marketing communication plans to promote the use of mobile shopping apps.

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