

Personal, Product, Service, and Technology: Key Factors of Purchase Behavior

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Abstract. The rapid growth of food delivery applications (FDAs) has reshaped consumer purchasing behavior, especially in urban settings. This study explored the influence of personal, product and service, and technology-related factors on purchase behavior among FDA users. Grounded in the Theory of Planned Behavior, the Technology Acceptance Model, and Grönroos' Service Quality Theory, the research surveyed 223 teaching and non-teaching employees from a higher education institution in Cagayan de Oro City, Philippines. Key variables examined include attitude toward the use of FDAs, perceived behavioral control, product presentation, delivery, customer support, return and exchange, benefits, and perceived ease of use. Utilizing a descriptive correlational research design, a validated structured questionnaire, and random sampling, data were gathered and analyzed using descriptive statistics and multiple regression. Among the independent variables, attitude towards the use of the FDA, return and exchange, perceived ease of use, and delivery significantly influence purchase behavior. Personal factors, product and service factors, and perceived ease of use were consistently rated high. However, purchase behavior measured in terms of frequency, quantity, and repurchase intention was at a moderate level. Notably, delivery showed a negative relationship, suggesting that users may tolerate delivery issues and continue using FDAs, reflecting an adaptive mindset. Entrepreneurs are encouraged to improve consumer attitudes through campaigns focused on convenience and consistent service, and to implement clear return policies. Future research may consider additional variables such as trust and social influence, or explore more diverse participant groups.

Keywords: Food delivery applications; Personal factors; Product and service factors; Purchase behavior; Technology factor.

1.0 Introduction

The rise of food delivery applications (FDAs) has significantly transformed consumer purchasing behavior, particularly in urban environments where speed and convenience are highly valued. Triggered by the COVID-19 pandemic, millions of consumers turned to digital platforms to access meals during periods of restricted mobility. Even as economies recover, this shift appears to be permanent. Around the world, 68% of adults are said to use food delivery services more often than before the pandemic (Fantozzi, 2021). In the Philippines, growing demand for FDAs mirrors high household food expenses, which account for 43% of total household budgets (Bairagi et al., 2022).

The trend is reflected in the global market, with the food delivery industry projected to exceed USD 213 billion by 2030 (Kulkarni et al., 2022). With this growth, there has been an increase in sophisticated consumer expectations.

Not only do users expect speed and availability, but also convenience, product quality, and supportive customer service. As per Azizi et al. (2024), usability issues, delivery irregularities, and perceived mismatches between price and service have appeared as familiar sources of dissatisfaction. These issues resonate with previous research conducted by Yeo et al. (2017) and more recently by Phan Tan and Le (2023), highlighting that poor service quality translates immediately into customer complaints, decreased purchase frequency, and attenuated repurchase intentions.

Increased use of digital channels such as FDAs also resonates with general development objectives. The Philippine government, together with the United Nations, has just endorsed the Sustainable Development Cooperation Framework (2024–2028), which champions digital innovation as a vehicle towards inclusive and sustainable economic development (Rodrigo et al., 2024). In this context, upgrading FDA services benefits not only consumers and firms but also national and international policy objectives.

A significant amount of research has been developed to investigate particular predictors of consumer behavior in FDAs. Some studies have investigated the impact of perceived ease of use (Chai & Yat, 2019; Francioni et al., 2022; Azizi et al., 2024), delivery quality (Ali & Bhasin, 2019; Fakfare, 2021; Cheong & Law, 2022), and consumer attitudes (Asti et al., 2021; Foroughi et al., 2023). Furthermore, service-based factors like customer support and post-purchase experience have been found to play an important role in affecting satisfaction and loyalty (Ma et al., 2021; Zhou et al., 2025).

However, most previous studies only investigate these variables in isolation, preventing an understanding of how they work together in actual use. For example, although Al Amin et al. (2021) and Mohamed and Mahmoud (2022) highlighted the functions of attitude and behavioral control, they did not comprehensively involve technological and service dimensions. Likewise, Kurniawan et al. (2024) discussed perceived ease of use for FDA adoption without considering post-purchase service experiences. This fragmented perspective indicates an important research gap. A need exists for a model that integrates personal (e.g., attitude and perceived control), product and service (e.g., product presentation, delivery, benefits, support), and technology (e.g., perceived ease of use) factors to explain better what motivates food delivery app purchase behavior.

This research fills that gap by investigating the joint impact of personal, product, service, and technological variables on FDA consumers' purchasing behavior. Based on the Theory of Planned Behavior (Ajzen, 1991), the Technology Acceptance Model (Davis, 1989), and Grönroos' Service Quality Theory (1984), this research provides a holistic model explaining consumers' decisions involving food delivery apps.

The objective of this research is to establish the degree to which personal variables, product and service characteristics, and usability of technology affect the buying behavior of employees in a higher learning institution in Cagayan de Oro City, a rapidly growing business hub in the Philippines. The results are anticipated to be of assistance to entrepreneurs, FDA providers, educators, and policymakers by providing insights into consumers' preferences, improving the design of services, and informing teaching content on consumer behavior and digital service innovation.

2.0 Methodology

2.1 Research Design

This research utilized a descriptive-correlational design, which is suitable for studying the relationship between more than one independent variable and a dependent variable without intervening on any of them. The main aim was to establish the level at which personal, product, service, and technology factors determine purchasing behavior among users of food delivery apps (FDAs). As explained by Levitt et al. (2018), this non-experimental strategy is appropriate when the intention is to observe and statistically examine relationships between naturally occurring variables within a population. The design was used because it enables hypothesis testing for the predictive capacity of the chosen factors on buying behavior in a real-life setting.

2.2 Participants and Sampling Technique

The subjects of this study were full-time teaching and non-teaching staff of a private higher education institution in Cagayan de Oro City, Philippines. Selection criteria needed to ensure that participants are (1) full-time staff of the institution and (2) have utilized at least one food delivery app (e.g., GrabFood, Foodpanda, or Maxim) in the last six months. Those who did not fulfill these criteria were excluded. Using a random sampling method, 223

participants were chosen from a population of 500. A sample size was calculated using Taro Yamane's formula with a margin of 0.05, given that there should be adequate statistical power and representativeness.

$$n = \frac{N}{1 + N(e)^2}$$

Equation 1

2.3 Research Instrument

The primary data collection tool used was a self-administered structured survey questionnaire, which was modified from existing, validated instruments. The tool tapped five primary constructs: personal constructs (attitude and perceived behavior control), product and service constructs (product presentation, delivery, benefits, customer support, return/exchange), technology construct (perceived ease of use), and purchase behavior. Item sources were studies by Al Amin et al. (2021), Wang et al. (2022), Vu et al. (2022), Ma et al. (2021), Tandon et al. (2021), and Azizi et al. (2024). All items were measured using a 5-point Likert scale. Content validity was ensured by having three faculty researchers review the questionnaire. Pilot testing was done among 30 respondents who were excluded from the final sample. Internal consistency reliability test using Cronbach's alpha reported high internal consistency for all constructs with alpha scores ranging from 0.935 to 0.978, which is more than the recommended 0.70 for reliability (Shrestha, 2021).

2.4 Data Gathering Procedure

Data gathering began in May 2025. Online surveys were administered through Google Forms, aided by department secretaries. For individuals with limited access to the internet, pen-and-paper surveys were administered. The time needed to finish the questionnaire was estimated at 10 minutes. Ethical clearance was first sought from the Lourdes College Research Ethics Committee (LC-REC) before administration. Once the institutional clearance was provided by the study site's Chief Operations Officer, questionnaires were distributed. For added protection of the accuracy of responses, embedded validation functions were used on the online survey form. Physical surveys were manually encoded into the dataset.

2.5 Data Analysis Procedure

Quantitative data were examined through descriptive statistics (frequency, percentage, mean, standard deviation) to present participants' perspectives on each construct. For hypothesis testing, multiple linear regression analysis was employed to ascertain the predictive influence of personal, product, service, and technology variables on purchase behavior. Regression assumptions of linearity, normality, and no multicollinearity were checked and fulfilled. Normality was verified by skewness and kurtosis values in the acceptable range of ±2. Multicollinearity was eliminated by ensuring that the Variance Inflation Factor (VIF) values were less than 10 and Tolerance values were more than 0.1.

2.6 Ethical Considerations

The study adhered to ethical standards according to the Belmont Report (National Commission for the Protection of Human Subjects of Biomedical and Behavioral Research, 1979), namely the Respect for Persons, Beneficence, and Justice principles. Ethical clearance from Lourdes College Research Ethics Committee (LC-REC) was obtained, and informed consent from all respondents was obtained. The consent form explained the purpose of the study, methods, possible risks and benefits. It explained that participation was voluntary with the ability to withdraw at any time with no penalty. No personally identifiable information was gathered to ensure confidentiality. Data were kept securely and only for educational purposes. For paper surveys, answers were carefully encoded and securely stored in addition to electronic submissions.

3.0 Results and Discussion

3.1 Personal Factors: Attitude towards the Use of FDA and Perceived Behavioral Control

Table 1 presents a summary of participants' responses regarding personal factors influencing their use of food delivery apps, including mean scores, standard deviations, and corresponding interpretations.

Table 1. Summary Table for the Assessment of Personal Factors

Variable	Mean	Standard Deviation	Interpretation
Attitude towards the Use of the FDA	3.74	0.82	High
Perceived Behavioral Control	4.17	0.83	High
Overall	3.96	0.82	High

The mean score for the overall personal factors was 3.96, reflecting a generally strong individual propensity to use food delivery apps (FDAs). Among the two dimensions assessed, perceived behavioral control (PBC) recorded the highest mean ($M = 4.17$, $SD = 0.83$), suggesting that users believe they are capable of and in control of using FDAs. This implies a level of confidence in navigating mobile applications, likely reinforced by access to smartphones, internet connectivity, and digital literacy. The findings are aligned with Yeo et al. (2017), who emphasized that individuals with high self-efficacy are more inclined to adopt mobile food ordering services due to their perceived ability to manage app usage effectively. Similarly, Chao (2019) found that digital competence and technological confidence significantly contribute to continued engagement with mobile-based platforms.

The second personal factor, attitude toward the use of FDAs, also received a relatively high mean score ($M = 3.74$, $SD = 0.82$), indicating a generally favorable evaluation of FDAs in terms of their perceived usefulness, convenience, and enjoyment. This indicates that participants have a generally positive attitude toward FDAs, seeing them as a convenient, reasonable, and enjoyable way of buying food. This finding aligns with the study of Ray et al. (2019), positing that users show a generally positive attitude towards food delivery apps mainly due to perceived convenience, simplicity, time-saving opportunities, and enjoyment. Taken together, these findings underscore the importance of both cognitive and affective elements, users' belief in their ability to use FDAs, and their positive attitudes toward the apps, in influencing usage behavior. The results support theoretical propositions from the Theory of Planned Behavior (Ajzen, 1991), which posits that perceived behavioral control and attitude are key determinants of intention and behavior.

3.2 Product and Service Factors: Product Presentation, Delivery, Benefits, Customer Support, and Return and Exchange

Table 2 shows the participants' assessments of various product and service aspects of food delivery apps, with mean scores and standard deviations indicating perceived quality levels.

Table 2. *Summary Table for the Assessment of the Level of Product and Service Factors*

Variable	Mean	Standard Deviation	Interpretation
Product Presentation	3.65	0.81	High Quality
Delivery	3.90	0.77	High Quality
Benefits	3.35	0.90	Moderate Quality
Customer Support	3.39	0.81	Moderate Quality
Return and Exchange	3.28	0.91	Moderate Quality
Overall	3.51	0.84	High Quality

The overall mean satisfaction rating of 3.51 indicates a generally positive quality perception. Delivery was the best-rated dimension ($M = 3.90$, $SD = 0.77$), with high satisfaction for speed and reliability, which are critical attributes in food delivery services. Kapoor and Vij (2018) established that real-time tracking technologies and polite behavior on the part of delivery staff improve trust and service quality perceptions, which in turn affect customer loyalty. Product Presentation also scored well ($M = 3.65$, $SD = 0.81$), indicating users are satisfied with the presentation and packaging of their orders. This signifies that, in general, participants feel that the food delivered through apps tends to look as good as it does when it is displayed on the app, in terms of appearance, condition of the packaging, and accuracy of portions. This aligns with the findings of Ma et al. (2022), both indicating that customers are generally satisfied when the delivered product meets or exceeds their visual and descriptive expectations.

On the other hand, Benefit ($M = 3.35$), Customer Service ($M = 3.39$), and Return and Exchange ($M = 3.28$) were moderately rated with greater variability in answers. This implies areas for improvement in value-added services and after-purchase support. Service recovery aspects like return handling and supportive responsiveness are becoming more vital, as argued by Zhou et al. (2022), when it comes to influencing overall satisfaction and repeat use in digital spaces. Improving these sections could assist food delivery companies in establishing greater customer confidence and long-term loyalty within a more competitive environment.

3.3 Technology Factor: Perceived Ease of Use

Table 3 presents the technological dimension of the study, focused on the perceived ease of use of the food delivery applications. The total mean score of perceived ease of use is 4.27 ($SD = 0.63$), showing that users find food delivery apps relatively easy to use, with similar responses across the sample. This implies a powerful and common perception of usability among participants. The highest-rated item was "I was able to install the food delivery app

on my smartphone without a problem" ($M = 4.47$). This indicates that the participants generally had a positive experience in installing the food delivery applications on their mobile devices. This concurs with the findings of Cho et al. (2019), which highlighted that spontaneous design and effortless interface interactions are key success drivers in the competitive market of food delivery apps since users will tend to stick with services that do not demand excessive effort or mental overhead. Another indicator gaining a high mean is "Learning to use the food delivery app is easy for me" ($M = 4.34$), which means the participants easily learned how to navigate through the app. This could be due to the availability of a user guide when registering and signing in, or the user-friendly interface. The lowest mean was nonetheless relatively high: "Navigating and interacting with the food delivery app requires little mental effort" ($M = 4.10$).

Table 3. *Assessment of the Level of Perceived Ease of Use*

Indicators	Mean	Standard Deviation	Interpretation
Learning to use the food delivery app is easy for me.	4.34	0.68	Easy to Use
Navigating and interacting with the food delivery app requires little mental effort.	4.10	0.84	Easy to Use
My interactions with the food delivery app are intuitive and easy to understand.	4.25	0.79	Easy to Use
I was able to install the food delivery app on my smartphone without any problem.	4.47	0.63	Easy to Use
Overall, I think the food delivery application is easy to use	4.32	0.72	Easy to Use
Overall Mean and Standard Deviation	4.27	0.63	Easy to Use

This finding is consistent with the Technology Acceptance Model (TAM) that highlights how perceived ease of use has a strong prediction role in behavioral intention to use technology (Davis, 1989), and is supported in current studies like that of Alalwan (2020), whose research indicated ease of use to be a significant factor affecting satisfaction and continuous use in mobile-based services. The consistency of agreement across indicators indicates that existing food delivery apps have been generally successful in embracing user-centered design principles. Simple installation, easy navigation, and minimal learning curves are not only valued but also anticipated in today's app culture. This kind of usability also has market implications; users will be less inclined to put up with complicated or wasteful systems when simpler alternatives are easily accessible.

3.4 Purchase Behavior

Table 4 shows the level of purchase behavior. This variable was assessed using three dimensions: frequency of ordering, quantity of food ordered, and intention to repurchase.

Table 4. *Assessment of the Level of Purchase Behavior*

Indicators	Mean	Standard Deviation	Interpretation
I regularly use food delivery apps to order meals.	3.24	0.95	Moderate
I use food delivery apps multiple times each month	3.32	1.1	Moderate
I rely on food delivery apps for my daily or weekly meals.	2.72	1.1	Moderate
I use food delivery apps more often than dining out or cooking at home.	2.84	1.2	Moderate
I frequently order food through delivery apps each week.	2.93	1.2	Moderate
I usually order multiple dishes or items in one transaction	3.28	1.2	Moderate
I tend to add extra items (e.g., drinks, desserts) when placing an order.	3.42	1.1	Moderate
I am likely to order food for multiple people rather than just myself.	3.40	1.2	Moderate
I frequently purchase combo meals or bundle offers.	3.45	1.1	Moderate
I often exceed my initial budget when ordering through food delivery apps.	3.22	1.2	Moderate
I plan to continue using food delivery apps for future food purchases.	3.69	1.1	Moderate
I intend to use food delivery apps regularly.	3.30	1.1	Moderate
I am willing to repurchase from restaurants I have previously ordered from.	3.78	1.0	Moderate
I am likely to place another order through a food delivery app soon.	3.61	1.1	Moderate
I am likely to reorder through a food delivery app soon.	3.64	1.0	Moderate
Overall Mean and Standard Deviation	3.34	0.94	Moderate Purchase Behavior

The total mean purchase behavior score is 3.34 ($SD = 0.94$), reflecting moderate use of food delivery apps with diverse levels of engagement among users. Even though the overall interpretation is neutral, some indicators show significant patterns. Interestingly, three of the highest-ranking indicators all belong to repurchase intention: "I am willing to repurchase from restaurants I have previously ordered from" ($M = 3.78$), "I plan to continue using food

delivery apps for future food purchases" ($M = 3.69$), and "I am likely to reorder through a food delivery app soon" ($M = 3.64$). These results indicate that even though customers will not order through food delivery apps daily, they display a strong intent to participate in the future. In Oktavia et al.'s (2024) study, consumers demonstrated moderate repurchase intention. This demonstrates that some consumers are regularly active while others utilize the apps more occasionally, which could be due to necessity, budget, satisfaction, or ease of use.

Conversely, frequency-specific items such as "I rely on food delivery apps for my daily or weekly meals" ($M = 2.72$) and "I use food delivery apps more than eating at restaurants or cooking at home" ($M = 2.84$) were lower, indicating that the majority of users still view FDAs as treat foods rather than primary meals. This finding concurs with the qualitative study by Keeble et al. (2022), which found that users tend to consider online food ordering a convenient alternative for takeaway but not home food. The moderate ratings on quantity-related items, like the ordering of many dishes ($M = 3.28$) or buying combo meals ($M = 3.45$), indicate a practical or value-motivated behavior trend, following findings by Lee et al. (2021), who revealed that promotional efforts and perceived economic value frequently guide quantity-oriented purchasing choices in FDAs.

These results indicate that a limit may exist in daily reliance on food delivery apps, but that user long-term participation is firm. High repurchase intention scores are indicative of increasing platform trust and satisfaction among users for the service. It also seems that strategies marketing around loyalty, familiarity with the brand, and rewards for repeat customers might be more successful than strategies marketing high frequency alone. In addition, the frequency and quantity behavior difference may be a reflection of more general factors like costs, eating habits, or the existence of alternative channels of food access, like home-prepared or restaurant eating.

3.5 Regression Analysis: Influence of Personal, Product, Service, and Technology Factors on Purchase Behavior

Table 5 presents the results of the regression analysis conducted to test the significant influence of personal, product and service, and technology-related factors on purchase behavior among food delivery app users. The regression analysis validated the overall fit of the model, accounting for 54.60% of the variation in purchase behavior (PB) of food delivery app (FDA) customers. With an F-value of 32.19 and a p-value < 0.001 , the model was statistically significant, and thus the null hypothesis was appropriately rejected. This supports the fact that personal, product, service, and technology-related factors together significantly affect purchase behavior.

Table 5. Test of Significant Influence of Personal, Product, Service, and Technology Factors on Purchase Behavior

Predictor	B	p	Remarks	Decision
Constant	-0.33	.278	Not significant	
Personal Factors				Reject Ho
Attitude	0.51	.000	Significant	
Perceived Behavioral Control	-0.05	.545	Not significant	
Product and Service Factors				Reject Ho
Product Presentation	0.09	.298	Not significant	
Delivery	-0.30	.002	Significant	
Benefits	0.07	.292	Not significant	
Customer Support	0.07	.490	Not significant	
Return and Exchange	0.32	.000	Significant	
Technology Factor				Reject Ho
Perceived Ease of Use	0.31	.003	Significant	

$R^2 = 0.55$, $F(8, 214) = 49.69$, $p < .001$

Among the personal factors, attitude (AT) emerged as the strongest predictor ($B = 0.51$, $p < 0.001$; Beta = 0.43). A more favorable attitude toward using FDAs significantly increased purchase behavior, affirming the role of attitudinal disposition in the Theory of Planned Behavior (Ajzen, 1991). This aligns with Al Amin et al. (2021), who found that a positive online shopping attitude leads to increased purchase frequency and loyalty. In contrast, perceived behavioral control (PBC) was not significant ($B = -0.05$, $p = 0.545$), suggesting that users' sense of control over using FDAs does not strongly influence their behavior. While this contradicts findings by Cho et al. (2019), it aligns with Inthong et al. (2022), highlighting that PBC's influence may vary by cultural or technological context.

Out of five variables in this category, only return and exchange (RE) showed a significant positive influence ($B = 0.32$, $p < 0.001$; Beta = 0.34). This supports prior findings by Wang et al. (2020) and Javed and Wu (2020), who linked favorable return policies with customer satisfaction and repurchase intentions. Even in food service, where returns are rare, the promise of recourse enhances consumer confidence and loyalty. Surprisingly, delivery (D)

had a significant but negative association with PB ($B = -0.30$, $p = 0.002$; Beta = -0.24). This may reflect adaptive behavior in users who continue to use FDAs despite delivery issues, possibly due to adjusted expectations or the overall utility of the service (Jain et al., 2020). This contrasts with Ray et al. (2019), who reported that poor delivery quality decreases loyalty, suggesting evolving consumer tolerance in the context of app-based ordering. Other variables like product presentation (PP), benefits (B), and customer support (CS) showed positive but non-significant coefficients. These likely function as “hygiene factors” where their presence is expected, but their effect on behavior is only felt when performance falls below acceptable levels (Wattoo et al., 2025).

Perceived ease of use (PEU) significantly influenced PB ($B = 0.31$, $p = 0.003$; Beta = 0.22). This confirms Davis’s (1989) proposition that usability is a key determinant of technology adoption. A seamless interface and simplified navigation promote repeated engagement, especially for less tech-savvy users (Chao, 2019).

The findings emphasize that attitude, perceived ease of use, and return/exchange policy are the most influential determinants of consumer behavior. For FDA providers, it implies that strategic investment in favorable perceptions, ease of app use, and lenient after-sales service can amount to more orders and continued use. Promotion strategies highlighting reliability, ease of use, and favorable testimonials can improve consumers’ attitudes. Technical teams will also need to focus on simple app navigation, seamless onboarding, and frictionless checkout processes to enhance user experience. In addition, simple and customer-centric return policies, even in an industry where returns are infrequent, can convey consumer protection and build trust. The counterintuitive negative correlation with delivery reflects that while perfect logistics are preferable, consumer behavior will not necessarily be completely discouraged by the occasional misstep. Managing delivery anticipation by being open and proactive in communications could be more effective than avoiding delays entirely. Finally, while some variables, such as customer support or benefits, did not bear statistical significance, they are still important aspects of an integrated user experience. Without them or if they do not perform well, dissatisfaction could arise, even if they do not necessarily drive purchase behavior.

4.0 Conclusion

This study confirmed that consumer purchase behavior in food delivery applications is significantly influenced by selected personal, product/service, and technological factors. Drawing from the Theory of Planned Behavior, the Technology Acceptance Model, and Grönroos’ Service Quality Theory, the findings identified attitude, return and exchange services, delivery, and perceived ease of use as key predictors of repeated usage and purchase intentions. A favorable attitude and user-friendly platform were especially influential, reinforcing the role of behavioral intentions and technology acceptance in driving consumer engagement. Interestingly, while delivery showed a negative relationship, this may indicate a shift in consumer tolerance, where convenience and overall service quality outweigh minor inefficiencies.

Variables such as perceived behavioral control, product presentation, customer support, and benefits were not significant predictors, suggesting they contribute more to general satisfaction than to purchase decisions. These findings offer theoretical support for integrating behavioral and service quality models in digital commerce research. Practically, food delivery platforms can improve consumer retention and transaction volume by enhancing user experience, simplifying platform interfaces, and reinforcing trust through efficient return and exchange services. Strategic emphasis on these key drivers will support stronger consumer loyalty and sustained engagement.

5.0 Contributions of Authors

Author 1: conceptualization, data gathering, data analysis
Author 2: conceptualization, data analysis

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7.0 Conflict of Interests

The authors declare that there are no conflicts of interest related to this study.

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