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What drives product involvement and satisfaction with OFDs amid COVID-19?

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1. Introduction

Smartphones have fundamentally altered our lives, with many companies launching applications to reach out to customers effectively with Online Food delivery (OFD) in the lead (Kumar and Shah, 2021; Statistia, 2020). OFD services have gained the attention of researchers due to the rapid growth of technology (Cho et al., 2019; Mehrolia et al., 2021; Yeo et al., 2017; Zhao and Bacao, 2020). People’s lifestyles have changed due to the rapid development of meal delivery (Sjahroeddin, 2018). Restaurants are increasingly adopting technological advancements that create new avenues for delivering food goods in response to client demand, allowing third parties to participate in the meal delivery service as mediators between restaurants and customers (Muller, 2018). COVID-19 has wreaked havoc on markets worldwide, compelling retailers and service providers to drastically adjust their way of doing business (Kabadayi et al., 2020; Mehrolia et al., 2021; Standish and Bossi, 2020). In particular, restaurants have been severely impacted due to restrictions imposed to minimize close contact between people (Gossling et al., 2021). The year-over-year change of individuals who dine out at restaurants worldwide has dropped to – 18 percent compared to 2019 (Statistia, 2020). Globally, OFD was estimated to be worth around 107.44 billion U.S. dollars in 2019 (in terms of market size), which was expected to grow to 154 billion U.S. dollars by 2023 (Statistia, 2022). However, due to Covid-19 reducing in-house dining at restaurants, OFDs grew exponentially to 67 percent globally. The United States of America contributed the highest by increasing to 123 percent (Statistia, 2020).

In India, as per a recent report by NRAI*, sales went down by as much as 53% as people avoided crowded places with losses around an estimated Rs 2,00,762 and job losses of around an estimated 2.4 million in India (Sharma, 2021). Out-of-home dining seemed like a distant dream due to the government restriction on movement (Anderson et al., 2020). Governments worldwide implemented strict restrictions such as maintaining social distancing and wearing masks mandatorily in all public spaces to avoid direct or indirect social contact to control the spread of the virus and reduce infections (Erjavec and Manfreda, 2022; Venkatesh and Edirappuli, 2020). OFDs emerged as an option either due to consumers’
inability to cook, fear of exposure to Covid if they leave the house, monotony of eating home-cooked meals, safety measures practised by them (Zhao and Bacao, 2020). Hence, during this pandemic, the OFDs created a win-win situation for restaurant owners and consumers, with people ordering food online more than ever during the COVID-19 crisis (Fakfare, 2021). The Indian OFDs market is expected to grow to US$ 4.35 Billion in 2020 and the market is expected to grow at a CAGR of 30.1% during 2021–2026 (IMARC, 2020). Some of the leading players operating in the Indian market are Zomato, Swiggy, Foodpanda, Bundl Technologies, Fasso’s, etc. OFDs helped the restaurants survive and stay afloat during this crisis and addressed consumers’ concerns about safety, convenience, and proper delivery (Zhao and Bacao, 2020). However, the current literature lacks a clear picture of the factors influencing customers’ behavioral intentions while using hospitality services in the wake of the COVID-19 pandemic (Poroudi et al., 2021). Furthermore, due to the current COVID-19 situation, with multiple waves of recurring infections, rising Covid-19 cases, and new strains of the virus emerging in countries around the world makes our study more relevant. With consumers constantly living in fear of impending lockdowns, curfews, and restrictions on free movement beyond specific hours, we feel it is the right time to revisit the factors influencing consumer satisfaction with OFD.

Consumers tend to be more cautious and regulate their purchases and habits during a crisis (Klein and Sharma, 2022). While making purchase decisions, they emphasize safety, trustworthiness, image, and firm position (Wei et al., 2021; Yost and Cheng, 2021). In a pandemic scenario like Covid-19, it is normal to feel vulnerable by individuals. The vulnerability arises due to the interaction of personal states, characteristics, and external conditions within a context (Baker et al., 2005; Hill and Sharma, 2020). However, individuals differ in responding to adverse circumstances, with some people being more resilient than others (Bonanno, 2004). Hence, Covid-19 provides an appropriate backdrop to explore how consumer resilience manifests itself. We also respond to the calls for research to explore consumer resilience in marketing and consumer behaviour (Ball and Lamberton, 2015; Rew and Minor, 2018). The pandemic can be considered an environmental stimulus that can impact an individual’s responses and is suitable to evaluate their effectiveness while coping with change and its impact in the OFD context. It may seem natural to associate an emotion like fear with Covid-19; however, it has been proven that hope also emerges during such intimidating circumstances (Bermes, 2021). In fact, during such a scenario, individuals would actively seek out more information about the safety measures being taken by OFDs. Evidence indicates that the way brands and companies tackle the pandemic impacts the consumers (Tam, 2020). Resilient individuals try to regain control over the adverse circumstance facing them and realize and retain purchase satisfaction. These consumption experiences would also lead to the formation of a favourable attitude, and since attitude reflects their life events, it might help explain their choices and loyalty intentions (McLean et al., 2020; Schmitt et al., 2015). Also, resilience would help people in trying to take control of the situation for improvement in their lives for both present and future circumstances (Bermes, 2021; Standish, 2019). Hence it would be interesting to investigate how different individuals react to Covid-19.

Food retailers must consider the factors that motivate customers to purchase through an online channel. Numerous studies on technology adoption have discovered a positive relationship between attitude and consumer satisfaction (Ingham et al., 2015; Liu et al., 2017; Subartiano et al., 2018). Food was considered a low-involvement product (Lang et al., 2022; Monroe and Lee, 1999). Therefore, customers do not recall the pricing, implying that consumers are making food-price decisions rationally at the given time without much consideration of previous transactions (Lang et al., 2022; Monroe and Lee, 1999). Consumers differ in their ability to process information and decision-making based upon their extent of involvement with the product (Zaichkowsky, 1985). Hence it is essential to understand how product involvement affects consumer behaviour. This becomes even more relevant in the context of the Covid-19 pandemic as the attitude and actions of individuals differ when facing a crisis compared to normal times (Kamp, 2010; Alhaimer, 2022).

We also respond to the calls for investigating the factors which are instrumental in shaping the consumers’ perceptions, intentions and behaviours towards OFDs (Alalwan, 2020). Due to the pandemic, there is a shift in consumer purchasing behaviour in online platforms (Alhaimer, 2022). Consumers are carefully looking at Covid-19 protocols for each meal preparation and delivery stage to ensure their customers’ safety (The Economic Times, 2020). The primary study objective is to understand the factors influencing customer satisfaction during the pandemic. In addition, explore the mediating role of consumer resilience and consumer attitude to strengthen the relationship between product involvement customer satisfaction in the online food delivery context. We developed the hypotheses driven by social cognitive theory to attain the study objectives. The following section covered the theoretical foundation for the hypothesized relationships, methodology, results, discussions, contributions, and limitations.

2. Theoretical background

Social Cognitive Theory (SCT) provides a theoretical framework for understanding the psychosocial mechanisms that can influence individuals’ thoughts, affect, and, ultimately, actions (Bandura, 1986). It is based on the principle of reciprocal determinism concept in which behaviour, personal characteristics (including cognition), and environmental factors interact as determinants of one another (Baranowski et al., 2002). One determinant may exhibit a dominant impact over the others at different times. Hence, various stimuli can influence individuals’ thoughts, affect, and ultimately actions in multiple ways. Outcome expectancy and self-efficacy beliefs are two critical elements in SCT (Young et al., 2005). Decisions or opinions regarding the consequences of acting in a certain way are referred to as outcome expectancy (Bandura, 1986). If all other variables are equal, an individual strives to maximize positive outcomes and reduce adverse outcomes, as per the hedonic principle (Baranowski et al., 2002).

In contrast, self-efficacy (SE) looks at how individuals make judgments using their learning and take actions when dealing with issues (Young et al., 2005). Self-efficacy and resilience are closely related (Kursan Milakovi´c, 2021; Schwarzer and Warner, 2013). Self-efficacy is an essential element of resilience and personal growth after undergoing traumatic experiences (Lightsey, 2006; Schwarzer and Warner, 2013). SCT provides guidelines for equipping people with a resilient sense of efficacy that promotes their psychological well-being and personal accomplishments (Bandura, 1988). Evidence indicates that some people are usually more resilient than others (Bonanno, 2004). Based on our research context, we reason those resilient individuals would feel less vulnerable and strive to gain more satisfaction from their purchases as a means to gain control over their lives. So, we look at self-efficacy as consumers’ capability to acclimatize to a new situation by gaining more information about OFDs and their safety measures. We assess self-efficacy through the facet of resilience, an ability to manage stress and recover quickly from adverse conditions, and is an individual trait of handling difficulty (Ball and Lamberton, 2015; Bonj, 2016; Connor and Davidson, 2003).

Since we have conducted our study in the backdrop of Covid-19, we are conceptualizing self-efficacy (through resilience) as a coping mechanism (motivation factor) and gaining satisfaction through purchasing (behavioural factor). In other words, resilience adds to the personal processes set of SCT, whereas the Covid-19 pandemic represents the environmental aspect (see Fig. 1). This reasoning is in line with previous studies on online shopping in the context of the Covid-19 pandemic (Kursan Milakovi´c, 2021). Hence, we assume that resilient individuals would be more efficacious in dealing with unprecedented like Covid-19 by adapting to the situation while displaying a positive
attitude. Trial, Purchase, and Repurchase are the most critical behavioural outcomes of consumer decision-making (Schiffman et al., 2012). Customer satisfaction which is how well products and prices meet or even surpass customers’ expectations (Farris et al., 2010; Liu et al., 2017; Suhartanto et al., 2018), is a critical variable in behavioural studies. The role of personal characteristics in influencing customer satisfaction cannot be undermined (Cameran et al., 2010; Kursan Milaković, 2021). Regarding OFDs, the factors that are instrumental in shaping the consumers’ perceptions, intentions, and behaviours towards them have not been thoroughly investigated (Alawan, 2020), with the majority of previous studies focusing on their adoption only (Kapoor and Vij, 2018). Therefore, there is a need for revisiting the relationship between product involvement and consumer satisfaction. This is primarily because of their safety concerns and risk of infection, when individuals are convinced about the measures implemented by OFDs it would lead them to experience greater satisfaction with their purchase decision. Hence, our study would provide crucial insights into consumer satisfaction in the backdrop of the Covid-19 pandemic, given that consumers would be more involved in their purchases and actively seek out information that would impact their satisfaction through consumer resilience and attitude.

2.1. Product involvement

Involvement can be defined as an intrinsic variable and indicates how a situation elicits interest or drive (Mitchell, 1979). Consumers are related to two sorts of involvement: situational and enduring (Richins and Bloch, 1986). Situational participation is dependent on a specific scenario, such as a buying situation, whereas enduring involvement represents a person’s typical level of attachment to that product class. Product involvement refers to the level of interest displayed by a consumer in purchasing specific products and how keen they are in buying a particular brand (Nguyen and Nguyen, 2020; Zaichkowsky, 1994). Previous studies indicate that consumers process information differentially based on the product category and product involvement, thereby impacting their decision-making (Wu and Liang, 2020). Customer involvement is greater for high-cost items wherein they have invested significant time and effort in the search process and comparing alternatives (Belanche et al., 2017; Solih and Widyasasti, 2020). Evidence indicates that involvement leads to increased efforts to gain more information and devoting time to ensure the right selection (Celsius and Olson, 1988; Greenwald and Leavitt, 1984).

Product involvement has been widely employed as an explanatory factor by researchers, and it has proven to be helpful in understanding consumer choice and decision (Rokonuzzaman et al., 2020; Strubel and Petrie, 2016). One plausible explanation for consumers engaging in extensive search could be because product involvement and risk perception are linked (Hong, 2015). People who have a high level of involvement with a product have a higher perception of risk because they demand higher service and product quality. Consumers may seek more external information about their transactions due to their increased risk perception (Rokonuzzaman et al., 2020). Fear of making a wrong decision is likely to cause cognitive dissonance regarding product involvement (Awa et al., 2021). As a result, individuals will demand specific product and service quality levels, prompting them to seek additional information before purchasing. Studies indicate that consumers who are more involved frequently indicate a stronger desire to engage in interactions with the service provider (Tran et al., 2021; Varki and Wong, 2003). Also, these cues lead to increased product involvement, positively impacting purchase decisions and influencing their satisfaction (Rokonuzzaman et al., 2020; Wu and Liang, 2020). Hence, we argue that,

H1. Product Involvement leads to increased satisfaction with OFD’s.

When the nationwide lockdown was imposed in India, many OFD’s ran campaigns across different media to assure that their restaurant and delivery partners were adhering to all the Covid-19 protocols at each stage of meal preparation as well delivery to ensure safety of their customers (The Times of India, 2020a; The Times of India, 2020b; The EconomicTimes, 2020). They specifically focused on measures like contact-free delivery, usage of masks and sanitizers, daily temperature checks, and mandating digital payments. These campaigns and interventions by the government motivated consumers to start ordering food online. Hence, we can conclude that the campaigns done by OFDs and government interventions stimulate the consumers to search about OFDs, thereby leading to increased product involvement. This involvement would lead to them having a higher resilience to negative information compared to the low-involvement consumers (Bolkan et al., 2012; Rossiter and Bellman, 2012). Hence, we argue that,

H2. Product Involvement is positively related to consumer resilience.

When consumers are more involved, their efforts to search for information increase (comparing advertisements or experimenting with different brands), leading to the formation of attitudes frequently accessible in memory (Coulter et al., 2003; Suh and Youjae, 2006). Attitude is a critical element used for measuring satisfaction in the context of OFDs (Ali et al., 2021). Due to the safety measures implemented by OFDs consumers would have a more favourable attitude towards OFDs. Hence, we argue that,

H3. Product Involvement is positively related to attitude towards OFD’s.

2.2. Consumer resilience

Researchers have recently started exploring resilience and its application across multiple contexts (Bermes, 2021; Guthrie et al., 2021). Resilience can be defined as an ability to manage stress and recover quickly from adverse conditions and is an individual trait of handling difficulty (Ball and Lambert, 2015; Bonji, 2016; Connor and Davidson, 2003). Another way of conceptualizing resilience would be a mindset that allows people to seek new experiences and regard life as a work in progress (Reivich and Shatte, 2003). It can be driven by numerous factors like personal (self), social (family and community), and (macro) environmental factors (Baker and Mason, 2012). It can impact an individual’s emotions and attitude and influence their actions like purchase and/or repurchase (Kursan Milaković, 2021; Maddii, 2012). There have been limited studies on resilience with calls for research to address it in the consumption context and its role in customer experience due to its importance in the domain of marketing and consumer behaviour (Roe and Minor, 2018). People are constantly looking for ways to improve their current condition and have greater control over their lives in the present and future (Voinea and Filip, 2011). This might even be considered a means to regain control of their lives, leading to resilience. Hence, if we look at resilience as an ability to control one’s attitude in a traumatic circumstance like Covid-19, consumers adjust and overcome their circumstances by making countless choices and maximizing and optimizing their consumption experience. Consumer resilience allows customers to overcome negative experiences due to their previous decisions and behaviours and shift their perspectives toward life from

- Fig. 1. Research model.
negative to positive (Glandon, 2015). Resilience can act as a shield against information overload and psychological strain on social media (Bermes, 2021; Guthrie et al., 2021). Studies indicate that most customers who continue to shop online hoping to find new online retailers prove that they are resilient and want to realize and retain purchase satisfaction (Kursan Milaković, 2021). Hence we argue that

H4. Consumer resilience positively affects consumer attitude towards OFDs.

2.3. Consumer satisfaction

Customer satisfaction has been used as a construct across multiple disciplines like psychology, economics, business, marketing, housing, and tourism (Kumar and Ayodeji, 2021; Nilashi et al., 2022; Yi et al., 2021). Multiple conceptualizations exist for satisfaction, like it is “a consumer’s feeling, attitude, or eager towards a service/product after it has been used” (Yi et al., 2021). Alternatively, it is “the consumer senses that consumption fulfills some need, desire, goal, or so forth and that this fulfillment is pleasurable” (Oliver, 1999). Satisfaction refers to the personal evaluation regarding the performance of a product based on certain prior expectations of customers leading to loyalty (Konuk, 2019; Liu et al., 2017). To ensure customer satisfaction, marketers need to understand customers’ requirements clearly (Awa et al., 2021; Cameran et al., 2010) and prioritize meeting them (Tan and Pawitra, 2001). Satisfied customers benefit the firm and reduce the likelihood of customers switching to competing firms (Chikazhe et al., 2021).

Evidence indicates that the attitude held towards a brand plays a significant role in consumers’ overall brand evaluation. If they like a marketing stimulus (like an ad), it will result in a favourable attitude towards the brand (Brown and Stayman, 1992; Collander and Marder, 2018). Adapting to difficult situations and the ability to accept things beyond one’s control to change allows individuals to reclaim control over their lives, sustaining their well-being (LaBarge and Pyle, 2020). Based on this logic, in a pandemic setting like Covid-19, which is beyond an individual’s control, they still need to purchase things by making decisions intended to satisfy their needs. Resilient individuals can adapt to this new scenario and engage in satisfactory purchases by actively seeking information that leads to purchase and continue intention (Mehrolia et al., 2021). Hence, we argue that resilient individuals use OFDs due to their positive attitude arising from the safety measures implemented by them and derive greater satisfaction from their purchase experience.

H5. Consumer resilience positively affects consumer satisfaction.

2.4. Consumer attitude

A consumer’s favourable or unfavourable evaluation of a specific behavior is called attitude (Belanche et al., 2020). In the context of our study, an attitude refers to consumers’ positive (or negative) perceptions of buying food from an OFD and their satisfaction with that purchase. Prior research has looked at the relationship between attitude and purchase intention in various scenarios, including buying green apparel (Dhir et al., 2021) and OFD consumption (Belanche et al., 2020). Dhir et al. (2021) found that environmental attitude impacted individuals’ intention in purchasing green apparel, whereas (Belanche et al., 2020) found that attitude influences word-of-mouth and usage intention for OFDs. The Covid-19 pandemic has fundamentally changed the world, pushing consumers to alter their attitudes and purchasing behaviour (Wright and Blackburn, 2020). However, its significance as a critical variable influencing consumer decisions remains undebated, and the Covid-19 context makes it more relevant for companies to understand consumer behaviour and what influences consumer satisfaction (Schmitt and Zaramonello, 2013). Since our experiences shape our lives and arise due to multiple interactions with different companies, multiple products, various services used by us, or simply other consumers (Verhoef et al., 2009), it impacts our well-being. Hence, to gain a clear understanding of consumer decision-making, it is critical to see how their experiences influence their attitude. Since attitude reflects their life events, it might help explain their choices (Schmitt et al., 2015). When consumers are more involved, their efforts to search for information increase (comparing advertisements or experimenting with different brands), leading to the formation of attitudes frequently accessible in memory (Coulter et al., 2003; Suh and Youjjae, 2006). Attitude is a critical element used for measuring satisfaction in the context of OFDs (Al Amin et al., 2021). Due to the safety measures implemented by OFDs consumers would have a more favourable attitude towards OFDs and gain more satisfaction with their services.

H6. Consumer attitude positively affects consumer satisfaction towards OFD.

2.5. Mediation model

Resilient individuals can manage stress and recover quickly from adverse conditions (Ball and Lamberton, 2015; Bonji, 2016; Connor and Davidson, 2003). Individuals actively seek ways to improve their current situation and have greater control over their lives in the present and future (Voineea and Filip, 2011). Hence, in the context of a pandemic like Covid-19, they adjust and overcome their circumstances by making countless choices and maximizing and optimizing their consumption experience. Also, the campaigns done by OFDs and government interventions would stimulate the consumers to search about OFDs and understand the measures implemented to ensure safety, thereby leading to increased product involvement. Given that resilience generally entails the capability of restoring a stable equilibrium (Bonanno, 2004). We can assume that a consumer’s resilience directly decreases information strain, which implies that resilient consumers should feel less strain due to the processing large amount of information in the long run. Resilience is not about trying to escape a stressor but rather engaging with it successfully (Bermes, 2021; Zheng et al., 2021). Evidence indicates that involvement leads to increased efforts to gain more information and devoting time to ensure the proper selection (Celsi and Olson, 1988; Greenwald and Leavitt, 1984). Hence, these information cues by OFDs would lead to increased product involvement, thereby positively impacting purchase decisions (Hollebeek et al., 2007; Prendergast et al., 2010; Soliha and Widyasari, 2020). Consumers may use resilience as a coping mechanism for empowerment by adapting to adverse conditions (Ford et al., 2019), resulting in purchase satisfaction.

H7. Consumer resilience mediates the relationship between product involvement and consumer satisfaction

As our experiences play a significant role in shaping our lives which arise due to our interaction with different products, companies, or other consumers (Verhoef et al., 2009), it impacts our well-being. Attitude is a crucial determinant of measuring satisfaction in the context of OFDs (Al Amin et al., 2021). Evidence indicates that the attitude held towards a brand plays a significant role in consumers’ overall evaluation of the brand. If they like a marketing stimulus (like an ad), it will result in a favourable attitude towards the brand (Brown and Stayman, 1992; Collander and Marder, 2018). Due to the safety measures implemented by OFDs consumers their involvement would be higher and they would have a more favourable attitude towards OFDs and gain more satisfaction with their services. Hence, we can hypothesize that,

H8. Consumer attitude mediates the relationship between product involvement and consumer satisfaction

Evidence indicates that the way brands and companies tackle the pandemic impacts the consumers (Tam, 2020). Adapting to difficult situations and the ability to accept things beyond one’s control to change allows individuals to reclaim control over their lives, sustaining their well-being (LaBarge and Pyle, 2020). Based on this logic, in a pandemic setting like Covid-19, which is beyond an individual’s control,
they still need to purchase things by making decisions intended to satisfy their needs with the intention to gain back control. Also since, attitude is a crucial determinant of measuring satisfaction in the context of OFDs (Al Amin et al., 2021), we argue that due to the safety measures implemented by OFDs consumers involvement would be higher and they would have a more favourable attitude towards OFDs and gain more satisfaction with their services due to the prioritisation of consumer safety.

H9. Consumer resilience and consumer attitude serially mediate the relationship between product involvement and consumer satisfaction.

3. Methodology

3.1. Survey design and pilot study

We employed a survey-based questionnaire for collecting data from respondents. Our survey instrument uses established scales used in previous studies and was selected based on the suitability for our study. Product involvement scale adopted from (Chuo, 2007). We measured consumer resilience using items adapted from Connor and Davidson (2003) resilience scale. We measured attitude towards OFD services using items adapted from Childers et al. (2001). Finally, we measured satisfaction using items adapted from Bhattachereeje (2001) and Hung et al. (2012). All the items were measured on a five-point Likert scale ranging from 1- strongly disagree to 5- strongly agree. After finalizing the questionnaire in OFD context, we requested three independent experts to refine the survey instrument. These experts were not part of our study. Following this, to ensure face validity and content validity, we got the questionnaire validated by two researchers who work in online retailing. After incorporating their suggestions, a pilot study was conducted by collecting data from 30 OFD users during the Covid-19 pandemic. This was done to ensure the validity and reliability of constructs during a pilot study. Cronbach’s alpha for all the constructs used in the study was higher than the suggested cut-off value of 0.7.

3.2. Data collection and demographic information

We floated the final questionnaire using Google Docs to consumers using OFDs. This was done because offline data collection was not possible due to the pandemic, so reaching out to participants online was the only option and offered advantages like cost-effectiveness and time efficiency (Follmer et al., 2017). This also ensures that researchers can obtain more diverse and representative samples of the target population than running experiments with students (Rouse, 2020). The data collected in this manner can be exported in different formats as per the needs of most statistical software packages, thereby reducing data entry errors and expediting processing time (Follmer et al., 2017). Online data collection is slowly gaining popularity across disciplines like psychology, management, and marketing (Matherly, 2019; Porter et al., 2019; Rouse, 2020).

Additionally, the online survey method was appropriate because the main emphasis of this research is online food ordering; this implies that qualifying participants must have access to the Internet and be familiar with using online resources (Hauser and Schwarz, 2016; Zhao and Bacao, 2020). Also, since our study is done in India, one of the largest markets for OFDs (Statista, 2020), our study can be applied to other contexts. Hence our sampling of Indian consumers is justified. We also set criteria for participating in this survey, like they should have used OFD services at least once during Covid-19. We then sent the survey link by email to potential participants, which had a brief description of the purpose of the study and the process of responding and submitting the survey. We also forwarded the survey to potential respondents on social networking sites, WhatsApp and through friends’ networks (Ray et al., 2019) and allowed them one week to complete the questionnaire, followed by a gentle reminder after each week were sent to those who didn’t respond as well as reaching out to new users. We collected the data over a period of eight weeks during the Covid-19 pandemic (November and December 2021).

Responses were collected from existing OFD users while controlling the model for the effect of age, gender, educational qualification, household size, usage frequency, and duration on the three outcome variables of satisfaction (Cho et al., 2019; Connor and Davidson, 2003; Kursan Milakovic, 2021; Mehrolia et al., 2021; Zhao and Bacao, 2020). Previous researchers have indicated that young consumers tend to use apps more readily than older consumers (Ergaiev and Manfreda, 2022; Kumar and Shah, 2021; Kumar and Ayodeji, 2021). Evidence also proves that more educated consumers tend to favour app-based transactions or services than their less-educated counterparts (Kumar and Shah, 2021; Ncube and Koloba, 2020). The respondents were assured that their participation in the study was voluntary anonymous, and they were assured of the confidentiality of their responses. Finally, we received 249 useable responses (see Table 1). About 54% of respondents were male, 56% of respondents’ educational qualifications were bachelors, 78% were in the 21–30 age group, 60% were using OFD less than five times in a month, 39.39% were using FDA more than 30 months for ordering food.

4. Results

A two-step procedure was applied to examine the proposed research model (Anderson and Gerbing, 1988). First, confirmatory factor analysis (CFA) was used to assess the measurement scale’s reliability and validity using AMOS-28. The SPSS PROCESS macro (Hayes, 2017) was employed to test the direct relationships, specific indirect effect and validate hypotheses relating to the mediation. This approach is robust and widely used in marketing (Liu et al., 2021; Purani et al., 2019).

4.1. Measurement model

The measurement model examines the psychometric properties of the latent constructs using CFA, internal consistency of constructs, indicator reliability, convergent validity, and discriminant validity. CFA results show a good overall model fit: The chi-square statistic ($\chi^2 = 170.442$, DF = 146) is not significant ($p > 0.05$). The $\chi^2$/DF = 1.167 statistic is below the threshold of 2. The fit indices are within good standards (NFI = 0.927, RFI = 0.915, TLI = 0.987, CFI = 0.989, RMSEA = 0.026, P Close = 0.99) (Hair et al., 2006, 2017). Table 3 demonstrates that most factor loadings (EFA and CFA) are larger than 0.70, indicating adequate reliability. Table 3 presents that composite reliability (CR) and Cronbach’s alpha ($\alpha$) values are more than 0.70, suggesting that each construct has excellent internal consistency (Hair et al., 2017; Nunnally, 1978). The AVE values for each latent construct are more than the cut-off value of 0.50 (Fornell and Larcker, 1981), demonstrating no

| Table 1 | Basic information of survey respondents. | Frequency | Percentage |
|---|---|---|---|
| Gender | Male | 135 | 54.22 |
| | Female | 114 | 45.78 |
| Education | Bachelors | 140 | 56.22 |
| | Masters | 108 | 43.73 |
| Age | Below 20 years | 13 | 5.22 |
| | 21–30 years | 196 | 78.71 |
| | Above 30 years | 40 | 16.06 |
| OFD app usage frequency | Less than 5 times | 151 | 60.64 |
| | 5 - 10 times | 70 | 28.11 |
| OFD app usage duration | More than 10 times | 28 | 11.24 |
| | <12 months | 60 | 24.10 |
| | 13-24 months | 52 | 20.88 |
| | 25-30 Months | 39 | 15.66 |
| | >30 months | 98 | 39.36 |

Note: OFD- Online food delivery.
Table 2
Summary statistics, intercorrelations of latent constructs.

| Variables                  | M  | SD   | (1) | (2) | (3) | (4) |
|----------------------------|----|------|-----|-----|-----|-----|
| (1) Product involvement    | 5.06 | 1.13 | 0.72 |     |     |     |
| (2) Consumer attitude      | 5.12 | 1.12 | 0.423** | 0.82 |     |     |
| (3) Consumer resilience    | 5.52 | 0.97 | 0.417** | 0.331** | 0.71 |     |
| (4) Consumer satisfaction  | 5.33 | 1.00 | 0.283** | 0.288** | 0.278** | 0.79 |

Note: M-mean, SD-standard deviation, **p < 0.01.

Table 3
Factor loadings.

| Item                                           | EFA | CFA |
|-----------------------------------------------|-----|-----|
| Attitude towards OFD services (α = 0.886, CR = 0.89, AVE = 0.67) |     |     |
| Purchasing food through OFD services is wise | 0.854 | 0.810 |
| Purchasing food through OFD services is good | 0.883 | 0.872 |
| Purchasing food through OFD services is sensible | 0.833 | 0.837 |
| Purchasing food through OFD services is rewarding | 0.755 | 0.750 |
| Consumer resilience (α = 0.797, CR = 0.80, AVE = 0.50) |     |     |
| When things look hopeless, I never give up | 0.734 | 0.695 |
| I think of myself as a strong person | 0.769 | 0.735 |
| I can handle unpleasant feelings | 0.783 | 0.671 |
| I think I am in control of my life | 0.776 | 0.722 |
| Product involvement (α = 0.879, CR = 0.88, AVE = 0.52) |     |     |
| I usually pay attention to safety ads by online food retailers | 0.671 | 0.628 |
| I read customer reports about online food safety | 0.728 | 0.673 |
| I have compared online food retailers based on the safety level | 0.787 | 0.819 |
| I usually talk about safety of online food retailers with other people | 0.763 | 0.765 |
| I am interested in reading about safety aspects of online food retailers | 0.751 | 0.731 |
| I usually spend a lot of time selecting which online food safe to visit | 0.763 | 0.709 |
| I usually take safety into account before patronage | 0.718 | 0.681 |
| Customer satisfaction (α = 0.865, CR = 0.87, AVE = 0.62) |     |     |
| I am very satisfied that OFD app meet my requirements during the COVID-19 pandemic | 0.802 | 0.731 |
| I am satisfied with OFD app’s efficiency during the COVID-19 pandemic | 0.829 | 0.778 |
| My interaction with the OFD app is very satisfying | 0.873 | 0.874 |
| I think I did the right thing by using OFD app during the COVID-19 pandemic | 0.812 | 0.763 |

Note: OFD—Online food delivery, α—Cronbach’s alpha, CR—composite reliability, AVE—average variance extracted.

In this section, the results of the direct relationships are briefly reported. Table 4 displays the estimated regression path coefficient, standard error (SE), t-statistics, p-values and interpretations for each hypothesis. The results showed that product involvement leads to increased satisfaction with OFD’s (β = 0.224, SE = 0.054, t = 4.27, p < 0.01), supporting hypothesis 1. Hypothesis 2 and 3 are also supported as product involvement is positively related to consumer resilience (β = 0.319, SE = 0.052, t = 5.38, p < 0.05) and attitude towards OFD’s (β = 0.337, SE = 0.061, t = 5.46, p < 0.01). Consumer resilience positively affects consumer attitude towards OFD (β = 0.195, SE = 0.072, t = 2.640, p < 0.05) and consumer satisfaction towards OFD (β = 0.133, SE = 0.067, t = 2.041, p < 0.05), supporting hypotheses 4 and 5. Consumer attitude positively affects consumer satisfaction towards OFD (β = 0.175, SE = 0.059, t = 3.160, p < 0.05), supporting hypothesis 6.

4.4. Mediation model

The indirect relationships between product involvement and consumer satisfaction via consumer resilience and consumer attitude towards OFD are tested using Model 6 in SPSS PROCESS Macro (Hayes, 2017). Mediation hypotheses (simple and serial) were tested using a 95% bias-corrected confidence interval with 5000 bootstrapping (Hayes, 2009; Preacher and Hayes, 2008) (see Table 5). We found that the indirect effect of product involvement on consumer satisfaction via consumer resilience (P1→CR→CS) is significant (β = 0.042, SE = 0.023, CI [0.000,0.090]), supporting Hypothesis 7. Similarly, the indirect effect

Table 4
Regression coefficient of direct path model.

| Variables                  | β   | SE  | t    | p    | β   | SE  | t    | p    | β   | SE  | t    | p    |
|----------------------------|-----|-----|------|------|-----|-----|------|------|-----|-----|------|------|
| Consumer resilience        | 3.602 | 0.398 | 9.062 | 0.000 | 2.797 | 0.513 | 5.456 | 0.000 | 2.682 | 0.496 | 5.409 | 0.000 |
| Gender                     | 0.015 | 0.117 | 0.252 | 0.801 | -0.055 | 0.131 | -0.947 | 0.344 | -0.039 | 0.119 | -0.644 | 0.520 |
| Age                        | 0.117 | 0.138 | 1.828 | 0.069 | -0.048 | 0.155 | -0.780 | 0.436 | 0.193 | 0.141 | 3.018 | 0.003 |
| Education                  | -0.010 | 0.124 | -0.153 | 0.879 | -0.055 | 0.138 | -0.889 | 0.375 | -0.065 | 0.126 | -1.034 | 0.302 |
| Product involvement        | 0.319 | 0.052 | 5.238 | 0.000 | 0.337 | 0.061 | 5.460 | 0.000 | 0.112 | 0.059 | 1.666 | 0.097 |
| Consumer resilience        | 0.195 | 0.072 | 3.160 | 0.002 | 0.133 | 0.067 | 2.041 | 0.042 | 0.175 | 0.059 | 2.640 | 0.009 |
| Consumer attitude          |     |     |     |     |     |     |     |     |     |     |     |     |

Note: β-standardised regression weight, SE-standard error, t-t-statistics values, p-p-value.
of product involvement on customer satisfaction via consumer attitude (PI → CA → CS) is significant (β = 0.059, SE = 0.026, CI [0.011, 0.115]), supporting Hypothesis 8. Finally, the indirect effect (serial mediation) of product involvement on customer satisfaction via consumer resilience and consumer attitude (PI → CR → CA → CS) is significant (β = 0.011, SE = 0.007, CI [0.001, 0.028]). Consumer resilience and consumer attitude fully mediate the relationship between product involvement and customer satisfaction, supporting hypothesis 9.

5. Discussion

The Covid-19 epidemic has disrupted our regular lifestyle, as well as our working, education, leisure time spending, and buying habits (Standish and Bossi, 2020; Wright and Blackburn, 2020). Drawing on the social cognitive theory, the present study examined the direct relationship between product involvement, consumer resilience, consumer attitude, and satisfaction (H1 to H5) (see Table 6). In addition, we tested the mediating roles of consumer resilience and consumer attitude between product involvement and customer satisfaction towards OFDs (H9) (PI → CR → CA → CS). Our results indicated that product involvement is positively related to consumer resilience and attitude, leading to increased customer satisfaction (H9). Our findings are strengthening the existing literature (Kursan Milaković, 2021; Solih and Widyasari, 2020; Tam, 2020; Wright and Blackburn, 2020).

We found a full mediation effect confirming that consumer resilience and attitude were strong mediators to predict consumer satisfaction. The findings revealed the critical importance of product involvement and consumer resilience on the food delivery apps with building a positive customer attitude, which significantly contributes to increasing satisfaction and purchase intentions. Our findings are consistent with Mehrolia et al. (2021) and Yeo et al. (2017), who found that high product involvement leads to positive purchase intentions towards OFDs (H1 to H3). Also, consumers tend to be more cautious and regulate their purchase and habits during a crisis (Ang et al., 2000; Araujo, 2018), emphasizing safety, trustworthiness, image, and firm position (Shrager, 1991; Wu and Liang, 2020). So, it is logical to assume that resilient individuals would try to regain control over their situation in a traumatic circumstance like Covid-19 by making countless choices and maximizing and optimizing their consumption experience (H4 to H6). Also, the safety measures taken by OFDs would positively influence consumers’ attitudes, leading to more satisfaction with the whole consumption experience (H7 to H9).

5.1. Theoretical contributions

Given the threat posed by the COVID-19 pandemic for both consumers and retailers, our study provides novel insights into understanding consumer behaviour during this pandemic using the theoretical lens provided by SCT in the context of an emerging economy. In this context, we look at the Covid-19 pandemic as the environmental aspect and resilience as the personal processes set of SCT, which is in line with previous studies on online shopping in the context of the Covid-19 pandemic (Kursan Milakovic, 2021) and purchase satisfaction as the behavioural processes set. Our study accounts for the depth, complexity, and degree of cognitive and behavioural approaches, thereby extending the boundaries of SCT theory. We also respond to the calls for research to explore consumer resilience in marketing and consumer behaviour (Ball and Lamberton, 2015; Rew and Minor, 2018), thereby validating its significance as an aspect worthy of consideration. We looked at product involvement, consumer resilience, consumer attitude, and their impact on consumer satisfaction (H7 to H9).

Additionally, we found that mediating effect of consumer resilience and consumer attitude on the relationship between product involvement and consumer satisfaction and serial mediation (H7 to H9). This is the first study to explore these relations in the proposed manner. We found that consumer resilience leads to increased satisfaction due to higher involvement. Hence, hypothesis H7 is supported, which is indeed a unique finding. It accords with the widely held belief that consumer resilience is a change facilitator Baker and Mason (2012), implying that consumers may adapt their behaviour (Voinea et al., 2011). Our results indicate that consumer resilience is an important factor influencing purchase satisfaction (H5). Therefore, if resilience is a self-efficacy determinant of purchase satisfaction, our findings support Thakur (2018) assertion that it is a crucial driver of behavioural processes (H4, H5, H6). This strengthens our conceptualization of resilience as a critical SCT subset of self-efficacy determinants important for SCT behavioural processes like purchase satisfaction in the setting of pandemics (SCT environmental set), which is in line with (Thakur, 2018).

During the Covid-19 pandemic, individuals were confined to their homes and ordered through OFDs to protect themselves and also since it offered a time-saving advantage. The customer evaluates the level of product involvement and the associated risk during the purchase process (H1 and H2). In a pandemic scenario, like Covid-19, when people are concerned about safety, the measures taken by OFDs would stimulate the desire to purchase and experience greater satisfaction to attain normalcy/control over their current situation (H3, H4, and H5). This is also consistent with similar studies related to safety in other domains (Dong et al., 2021). We also respond to the calls for investigating the factors which are instrumental in shaping the consumers’ perceptions, intentions and behaviours towards OFDs (Alalwan, 2020). Satisfied
customers are beneficial to the firm, and they act as a deterrent against switching to competing firms (Chikazhe et al., 2021). Hence, our study would provide empirical evidence about factors affecting consumer satisfaction in the backdrop of the Covid-19 pandemic, given that consumers would be more involved in their purchase and actively seek out information that would impact their satisfaction through consumer resilience and attitude.

5.2. Managerial implications

There are limited studies that have been done in the context of OFD services, especially in the Indian context. Hence one of the primary contributions of our research is by helping in understanding what are the primary factors affecting the usage of OFD’s and their impact on customers’ actions. Unlike the dine-in concept followed in traditional restaurant settings, OFD users tend to rely on reviews, ratings, and photos of the restaurant before placing an order; hence it makes sense to focus on improving their functions by both OFDs and restaurateurs to improve the overall experience and increase the satisfaction of ordering food on mobile (Kim and Kim, 2017). Hence, it is logical to assume that any information regarding the safety measures will positively impact consumers’ attitudes and increase their satisfaction. It can aid marketers and retailers in understanding how consumers behave in a crisis like the Covid-19 pandemic, as gaining this information would help them adapt their marketing and communication strategies to ensure higher customer satisfaction.

Given that resilience is an important factor that significantly affects purchase satisfaction, it would be beneficial for OFD operators to focus on appeals of trust and reassurance in their campaign to build consumer confidence and make them comfortable in using their services. This can be done by informing them about numerous measures like the quality of products/services, the actions taken as the introduction of contactless delivery, disabling cash on delivery (COD) payment option to ensure enhanced safety and curb spread of Covid-19. Introduction of measures like “hygiene rating” or max safety filter option for partner restaurants wherein the customers can filter among the restaurants maintain maximum hygiene and proper food handling and packaging, ensuring availability of sanitizer for customers and delivery partners at their outlets (India.com, 2020; The Indian Express, 2020; Zomato, 2020). These measures would align with what Coca-Cola (Erdman et al., 2006) and Nestle (Dahnes and Sriramesh, 2018) did to uphold their brand image during the allegation crisis. This would also reduce the misleading perceptions regarding perceived disease threats and positively influence product involvement. Although it is established that Covid-19 cannot be transmitted through food, the virus can survive on surfaces for a long time. The chances of it spreading through packaging is extremely low (Food & Drug Administration, 2022). Disposing of the packaging after transferring the food to containers cleaning the area where it was kept needs to be stressed by OFDs (Nguyen and Nguyen, 2020) thereby indicating that they are concerned about the safety of their customers. Lastly, when customers are highly satisfied, they exhibit loyalty and repurchase intentions (Dirschan and Cancat, 2021; Lambin and Schuling, 2012). Hence, the identification of these factors and cues can be incorporated by the managers into their strategies.

5.3. Limitations and areas for future research

Our study has certain limitations like; although we took efforts to ensure that the sample was diverse and encompasses multiple age and education groups, our choice of convenience sampling may be a limitation. Also, our results would be valid only for the consumers who faced this “lockdown” and purchased using OFD during this pandemic, reducing its generalizability. Since our study has a cross-sectional, design, a longitudinal study would offer better insights; alternatively, experimental investigations may be used. This would help gain a better understanding of causality over time, make comparisons, and offer a more concrete explanation for consumers’ usage intentions of OFD. Since individuals’ responses to crises may vary across cultures, future research should focus on other countries’ purchase experiences. It would be interesting to see how product involvement and consumer resilience play out across different cultural contexts. Such comparisons would provide meaningful insights to understand the overall consumption experience better. Additionally, multiple variables at the individual level, like the role of emotions such as fear, hope, and optimism, should be investigated. Future researchers should also try to understand the company’s perspectives and challenges in such a crisis as Covid-19 in this context.

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