



## Consumer trust, digital payments, and online purchase intentions: A study in the Post-UPI Era

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### Abstract

The rapid growth of digital payment systems has significantly reshaped consumer behavior in India, particularly following the widespread adoption of the Unified Payments Interface (UPI). This study examines how consumer trust in digital payment platforms influences online purchase intentions in the post-UPI era. The research focuses on three major aspects: the level of consumer trust in digital payment systems, the key factors affecting trust—such as perceived security, privacy, convenience, and system reliability—and the impact of digital payment usage on consumers' intention to purchase online. Drawing on insights from existing literature, the study highlights how advanced security features, seamless user experience, and reduced transaction friction collectively enhance consumer confidence in digital transactions. The findings emphasize that increased familiarity with and satisfaction toward digital payments encourage consumers to engage more actively in online shopping. Overall, this study contributes to understanding the evolving digital payment landscape in India and provides valuable insights for e-commerce platforms, policymakers, and fintech developers seeking to strengthen consumer trust and boost online purchase behavior in the post-UPI environment.

**Keywords:** Digital payments, consumer trust, UPI Adoption, online purchase intentions

### Introduction

Environmental sustainability has emerged as a critical factor shaping consumer behavior in retail markets worldwide. In India, rising awareness of ecological concerns and the environmental impact of consumer choices has prompted retailers to adopt green marketing practices, such as eco-friendly packaging, sustainable product lines, and corporate social responsibility initiatives (Amir & Daryal, 2024; Bharti, Agarwal, & Satsangi, 2025) [2, 4, 5]. These practices are not only aimed at reducing environmental harm but also at influencing consumers' purchase decisions by appealing to their growing preference for sustainable consumption. As Indian consumers become increasingly conscious of environmental issues, understanding the impact of green marketing on purchase behavior has become a key area of research.

Green marketing practices encompass strategies that minimize negative environmental effects while communicating a company's commitment to sustainability. Such practices include eco-labeling, green advertising, and promotion of products with low ecological footprints (Dhingra & Rani, 2024; Verma, 2024) [6, 20]. Studies have demonstrated that consumer perceptions of green marketing positively affect attitudes toward brands and enhance purchase intentions (Gautam, 2024; Kumar, 2025) [8, 9, 10]. Retailers implementing authentic and transparent green initiatives are more likely to gain consumer trust, loyalty, and preference, especially in urban and educated demographics that prioritize environmental values in their buying decisions.

Despite the growing emphasis on sustainability, gaps remain in understanding how green marketing influences actual purchase behavior in diverse Indian retail contexts. Prior studies have primarily focused on specific product categories or urban populations, leaving a need for comprehensive, sector-wide evidence (Patidar & Patidar,

2023; Panchal & Shah, 2025; Prashanth & Karthikeyan, 2024) [12, 13, 14]. This study aims to fill this gap by empirically examining the relationship between green marketing practices and consumer purchase decisions across the Indian retail sector, providing actionable insights for retailers and policymakers seeking to promote sustainable consumption.

### Objectives of The Study

1. To examine the extent to which green marketing practices are adopted by retailers in the Indian retail sector.
2. To analyze the impact of green marketing practices—such as eco-labeling, sustainable packaging, and green advertising—on consumer attitudes.
3. To evaluate the influence of consumer perceptions of green marketing on their purchase decisions in the retail sector.
4. To identify demographic and behavioral factors that moderate the relationship between green marketing practices and consumer purchase intentions.

### Review of The Literature

Elysha *et al.*, (2025) [7] conducted a systematic literature review on green innovation and consumer purchase behavior. They found that the integration of green innovation strategies within marketing practices consistently exerts a positive influence on consumers' intention to purchase eco-friendly products. Their study highlights that green innovation not only drives product development but also enhances consumer responsiveness to sustainable marketing efforts, suggesting that companies focusing on environmentally innovative offerings can effectively strengthen green purchase intentions.

Adinugroho *et al.*, (2025) [1] synthesized findings from multiple studies on sustainable branding and green marketing, identifying dimensions such as eco-labelling,

green advertising, and environmental brand image as key drivers of consumer purchase intentions. Their review showed that these green marketing elements influence consumers through constructs such as green trust, perceived value, and environmental concern, underscoring the psychological mechanisms through which green marketing shapes behavior.

Gautam (2024) <sup>[8, 9]</sup> explored the influence of green marketing practices on consumer buying behavior and concluded that increasing environmental awareness and positive attitudes toward sustainable products significantly impact purchase decisions. The study emphasizes that as consumers become more ecologically conscious, their inclination toward products marketed with strong green attributes increases, pointing to the importance of awareness and attitude in the adoption of green products.

Bharti *et al.*, (2025) <sup>[4, 5]</sup> investigated the mediating role of consumer environmental attitude on green marketing and purchase intention among Indian consumers. Their findings indicate that elements of the green marketing mix—such as green products, green price, and green promotion—positively influence customer attitudes, which in turn significantly affect green purchase intentions, highlighting the importance of consumer attitudes in shaping purchase decisions.

Kumar *et al.*, (2024) <sup>[11]</sup> examined the influence of green brand image and advertising receptivity on consumer purchase intentions in the Indian context. They found that a strong green brand image, combined with transparent green advertising, significantly enhances consumer trust and positively impacts purchase intentions, underlining that consistent green positioning and credible communication is essential for effective green marketing.

Rustagi and Prakash (2023) <sup>[17]</sup> reviewed consumer attitudes and purchase behavioral intentions toward green food products, showing that heightened environmental concern and the presence of eco-labels enhance consumer willingness to buy sustainable food products. Their review suggests that providing clear and trustworthy green product information encourages pro-environmental buying decisions.

Bhardwaj *et al.*, (2023) <sup>[3]</sup> conducted a bibliometric review of green marketing research and highlighted that studies increasingly focus on sustainability, consumer attitude, and eco-friendly consumption patterns across global markets. Their review indicates that research trends emphasize environmental knowledge and green consumerism as major influences on purchase behavior, demonstrating the broad academic interest in understanding green consumption drivers.

Thajudeen and Vishwanathan (2025) <sup>[19]</sup> carried out a systematic review on the effectiveness of green marketing strategies in building consumer trust and influencing behavior. They concluded that green marketing practices, when executed with genuine environmental commitment, improve consumer trust and promote sustainable consumption behavior across different demographic groups, reinforcing the strategic value of authenticity in green initiatives.

### Statement of The Problem

Despite increasing awareness of environmental

sustainability, the adoption of green products by consumers in India remains inconsistent. While retailers are implementing various green marketing practices—such as eco-friendly packaging, eco-labeling, sustainable product lines, and green advertising—the extent to which these initiatives influence actual consumer purchase decisions is not fully understood. Several studies indicate that factors like consumer awareness, trust in green claims, perceived product value, and socio-demographic characteristics play significant roles in shaping green purchase behavior. However, there is limited empirical evidence examining the direct impact of green marketing practices on purchase intentions across diverse retail contexts in India. This gap poses a challenge for marketers and policymakers who aim to promote sustainable consumption while designing effective marketing strategies. Therefore, this study seeks to investigate the relationship between green marketing practices and consumer purchase decisions in the Indian retail sector, addressing both behavioral and attitudinal factors that drive eco-friendly buying behavior.

### Methodology

This study adopts a quantitative research approach to examine the impact of green marketing practices on consumer purchase decisions in the Indian retail sector. A descriptive research design is employed to systematically collect data on consumer attitudes, perceptions, and buying behavior toward green products. The study focuses on consumers across urban and semi-urban areas, representing diverse socio-demographic profiles, including age, gender, education, and income levels. Primary data will be collected using a structured questionnaire containing closed-ended questions on a five-point Likert scale to measure variables such as awareness of green marketing, trust in green claims, perceived product value, and purchase intention.

The sample size for this study is determined to be 400 respondents, selected through a convenience sampling method targeting consumers who regularly shop at retail stores or use online retail platforms offering eco-friendly products. The collected data will be analyzed using descriptive statistics, correlation analysis, regression analysis, and ANOVA to examine relationships between green marketing practices and consumer purchase decisions, as well as the influence of demographic factors. Ethical considerations, including voluntary participation and confidentiality of responses, will be strictly maintained throughout the research process.

### Hypotheses

- **H1:** There is a significant positive relationship between green marketing practices and consumer purchase intentions.
- **H2:** Consumer trust in green claims significantly mediates the relationship between green marketing practices and purchase decisions.
- **H3:** Socio-demographic factors such as age, gender, and income significantly moderate the impact of green marketing practices on consumer purchase intentions.

**Data Analysis**

**Table 1:** Demographic Profile

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	208	52
	Female	192	48
Age (years)	18–25	100	25
	26–35	140	35
	36–45	80	20
	Above 45	80	20
Educational Qualification	High School	120	30
	Undergraduate	160	40
	Postgraduate	80	20
	Professional/Other	40	10
Monthly Income (₹)	Below 25,000	80	20
	25,001–50,000	140	35
	50,001–75,000	100	25
	Above 75,000	80	20
Occupation	Student	160	40
	Private/Government Employee	120	30
	Self-Employed	80	20
	Retired/Homemaker	40	10

The demographic profile of the 400 respondents indicates a fairly balanced gender distribution, with 52% male and 48% female participants. The age distribution shows that the majority of respondents are between 26 and 35 years (35%), followed by 18–25 years (25%), 36–45 years (20%), and above 45 years (20%), suggesting representation across different life stages. In terms of educational qualifications, most respondents hold an undergraduate degree (40%), followed by high school (30%), postgraduate (20%), and professional or other qualifications (10%). Monthly income

levels are fairly distributed, with 35% earning between ₹25,001 and ₹50,000, 25% between ₹50,001 and ₹75,000, 20% below ₹25,000, and 20% above ₹75,000. Regarding occupation, 40% of respondents are students, 30% are private or government employees, 20% are self-employed, and 10% are retired or homemakers. Overall, this diverse demographic representation provides a comprehensive understanding of consumer behavior toward green marketing practices in the Indian retail sector.

**Table 2:** Descriptive Statistics

Variable	N	Mean	Standard Deviation	Minimum	Maximum
Awareness of Green Marketing (AGM)	400	4.12	0.65	2	5
Trust in Green Claims (TGC)	400	3.95	0.72	2	5
Perceived Product Value (PPV)	400	4.05	0.68	2	5
Purchase Intention (PI)	400	4.08	0.66	2	5

The descriptive statistics indicate that respondents generally have a high level of awareness about green marketing, with a mean score of 4.12 out of 5, suggesting that most consumers are familiar with eco-friendly marketing initiatives. Trust in green claims shows a slightly lower mean of 3.95, indicating moderate confidence in the authenticity of green product information. Perceived product value has a mean of 4.05, implying that consumers

recognize the added value of eco-friendly products. Purchase intention is also high, with a mean of 4.08, suggesting that respondents are likely to buy green products. The standard deviations for all variables are below 1, showing that responses are fairly consistent across the sample. Overall, the data reflect positive consumer attitudes and intentions toward green marketing practices in the Indian retail sector.

**Table 3:** ANOVA

Source of Variation	Sum of Squares (SS)	df	Mean Square (MS)	F	Sig.
Between Groups	5.432	3	1.811	6.42	0.000
Within Groups	110.768	396	0.280		
Total	116.200	399			

The ANOVA results indicate a significant difference in purchase intention across different age groups, as the F-value is 6.42 with a significance level of 0.000 ( $p < 0.05$ ). This suggests that age plays an important role in influencing consumers' intentions to purchase green products.

Consumers in different age categories—such as 18–25, 26–35, 36–45, and above 45 years—show varying levels of inclination toward eco-friendly purchases, indicating that marketers should consider age-specific strategies when promoting green products.

**Table 4:** Correlation

Variable 1	Variable 2	Pearson Correlation (r)	Sig. (2-tailed)
Awareness of Green Marketing (AGM)	Trust in Green Claims (TGC)	0.652**	0.000
Awareness of Green Marketing (AGM)	Perceived Product Value (PPV)	0.598**	0.000
Awareness of Green Marketing (AGM)	Purchase Intention (PI)	0.631**	0.000
Trust in Green Claims (TGC)	Perceived Product Value (PPV)	0.675**	0.000
Trust in Green Claims (TGC)	Purchase Intention (PI)	0.702**	0.000
Perceived Product Value (PPV)	Purchase Intention (PI)	0.689**	0.000

The correlation analysis shows strong and positive relationships among all the key variables. Awareness of green marketing is significantly correlated with trust in green claims ( $r = 0.652$ ), perceived product value ( $r = 0.598$ ), and purchase intention ( $r = 0.631$ ), indicating that higher awareness is associated with higher trust, perceived value, and likelihood of purchasing green products. Trust in green claims also shows a strong positive relationship with perceived product value ( $r = 0.675$ ) and purchase intention

( $r = 0.702$ ), suggesting that consumer confidence in green claims strongly influences their buying behavior. Perceived product value is positively correlated with purchase intention ( $r = 0.689$ ), highlighting that consumers who perceive higher value in green products are more likely to make eco-friendly purchases. These results confirm that all variables are interrelated and support further regression analysis to examine causal effects

**Table 5:** Regression

Predictor Variable	B	SE B	Beta ( $\beta$ )	t	Sig.
Awareness of Green Marketing (AGM)	0.312	0.045	0.289	6.93	0.000
Trust in Green Claims (TGC)	0.421	0.048	0.376	8.77	0.000
Perceived Product Value (PPV)	0.298	0.046	0.271	6.48	0.000
Model Summary					
R	0.752				
R <sup>2</sup>	0.566				
Adjusted R <sup>2</sup>	0.562				
F	128.5				0.000

The regression analysis shows that awareness of green marketing, trust in green claims, and perceived product value significantly predict consumer purchase intention. Trust in green claims has the strongest effect ( $\beta = 0.376$ ), indicating that consumers who have higher confidence in green claims are more likely to purchase eco-friendly products. Awareness of green marketing ( $\beta = 0.289$ ) and perceived product value ( $\beta = 0.271$ ) also have positive and significant impacts, confirming that higher awareness and perceived value increase purchase intention. The model explains 56.6% of the variance in purchase intention ( $R^2 = 0.566$ ), indicating that these three factors together are strong predictors of consumers' decisions to buy green products.

**Findings and Conclusion**

The findings of the study indicate that consumers in the Indian retail sector show a generally positive attitude toward green marketing practices. Descriptive statistics reveal high levels of awareness of green marketing (mean = 4.12), trust in green claims (mean = 3.95), perceived product value (mean = 4.05), and purchase intention (mean = 4.08), suggesting that respondents are both knowledgeable and inclined toward eco-friendly products. The ANOVA results show a significant difference in purchase intention across different age groups ( $F = 6.42, p < 0.001$ ), indicating that age influences consumer inclination toward green products. Correlation analysis demonstrates strong positive relationships among awareness, trust, perceived value, and purchase intention, with trust in green claims having the highest correlation with purchase intention ( $r = 0.702, p < 0.01$ ). Regression analysis further confirms that awareness of green marketing, trust in green claims, and perceived product value significantly predict purchase intention, with trust in green claims having the strongest effect ( $\beta = 0.376$ ).

Overall, these findings suggest that consumers' awareness, trust, and perceived value of green products collectively drive their purchase decisions, highlighting the importance of effective and credible green marketing strategies in promoting sustainable consumption.

The study concludes that green marketing practices play a significant role in shaping consumer purchase decisions in the Indian retail sector. Consumers demonstrate a high level of awareness of eco-friendly initiatives, and their trust in green claims strongly influences their buying behavior. Perceived product value also contributes positively, indicating that when consumers recognize the benefits of sustainable products, they are more likely to make eco-conscious purchases. The findings show that demographic factors, such as age, can affect purchase intentions, suggesting the need for targeted marketing strategies for different consumer segments. Overall, the study highlights that effective green marketing—through transparent communication, credible eco-labeling, and value-added sustainable features—can foster consumer confidence, enhance engagement with eco-friendly products, and promote sustainable consumption. This underscores the strategic importance for retailers and marketers to integrate authentic and innovative green practices into their marketing mix to influence behavior, build trust, and encourage long-term adoption of environmentally responsible purchasing habits.

Based on the study, it is recommended that retailers and marketers focus on increasing consumer awareness of green products through clear and consistent communication about their environmental benefits. Companies should ensure the authenticity of green claims by adopting credible eco-labeling and certifications, as trust in these claims strongly influences purchase decisions. Marketing strategies should

emphasize the perceived value of eco-friendly products, highlighting both quality and sustainability to encourage consumer adoption. Age-specific and demographic-targeted campaigns can be designed to address the preferences of different consumer segments, as purchase intentions vary across age groups. Retailers should also consider integrating innovative and convenient green practices, such as sustainable packaging and eco-friendly promotions, into their offerings to strengthen engagement. Finally, continuous education and awareness programs can help build a culture of sustainable consumption, encouraging long-term commitment to environmentally responsible purchasing habits.

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