

“Perceived Credibility Drives Scarcity-Based Digital Coupon Adoption”

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Abstract-- This study examines how perceived credibility influences consumer attitudes and purchase intentions toward scarcity-based digital coupons. Drawing on the Theory of Reasoned Action, we investigate whether credibility enhances positive attitudes and drives intention, and whether attitudes mediate this relationship. The research methodology involves quantitative approach using a survey of 304 Indian consumers with prior digital coupon experience, data were analyzed through PLS-SEM. Results show that perceived credibility significantly predicts favorable attitudes ($\beta = 0.448$) and purchase intentions ($\beta = 0.277$). Moreover, attitudes partially mediate the credibility–intention link, underscoring their role in converting trust into behavioral outcomes. These findings extend coupon literature by clarifying the mechanism through which credibility affects consumer decision-making in digital promotions. The study contributes theoretically by applying TRA to a novel digital coupon context and offers practical guidance for marketers designing credible, scarcity-based campaigns that maximize engagement and conversion.

Keywords-- Perceived Credibility, Digital Coupons, Consumer behaviour, Purchase intentions, Digital marketing strategies

I. INTRODUCTION

In today’s digital marketplace, consumers are constantly exposed to a proliferation of promotional messages and discount offers. Among these, digital coupons have emerged as a popular tactic, particularly those framed with scarcity cues (e.g., time-limited or limited-quantity offers). Scarcity-based promotions not only enhance perceptions of exclusivity but also create urgency, prompting quicker purchase decisions (Sun et al., 2021; Noone & Lin, 2020). However, their effectiveness hinges not merely on the scarcity message but also on whether consumers perceive the coupon as credible.

Perceived credibility has long been recognized as a central driver of consumer behavior in digital environments, influencing trust, risk perceptions, and willingness to act (McKnight et al., 2002; Chetioui et al., 2020).

Prior studies show that credibility affects consumer adoption of social media referrals, e-commerce deals, and influencer promotions (Sledgianowski & Kulviwat, 2009; Magano et al., 2022). Yet, the mechanism linking credibility to purchase intention in the specific context of scarcity-based digital coupons remains underexplored.

Numerous studies conducted on an international scale have underscored the pivotal role of perceived credibility in influencing consumer intentions. For instance, research by Sledgianowski and Kulviwat (2009) illuminated the impact of credibility on the willingness of social network users to share digital coupons. They found that the credibility of the source significantly influenced users' acceptance and utilization of these coupons within their social networks. This underscores how perceptions of credibility can serve as a crucial determinant of consumer behaviour in the digital coupon ecosystem.

Furthermore, insights gleaned from a study by McKnight et al. (2002) shed light on the intricate relationship between user trust and the adoption of e-commerce. Their findings revealed that trust in the source of referral information played a vital role in shaping consumer decisions to accept or reject an online deal. Specifically, users' trust in the credibility of the referral source facilitated the adoption of seller suggestions, while distrust led to the refusal of the referred information content. This highlights the nuanced interplay between perceived credibility, trust, and consumer decision-making processes in the realm of e-commerce.

This study addresses this gap by examining how perceived credibility shapes consumer attitudes and purchase intentions toward scarcity-based digital coupons. More importantly, it investigates whether attitude serves as a mediator in this relationship. By situating the study in the Indian digital marketplace, where coupon adoption is accelerating, we extend international findings to a new cultural and economic context. The study offers both theoretical insights into consumer psychology and practical implications for digital marketing strategy.

II. THEORETICAL REVIEW

2.1 Scarcity-Based Digital Coupons

Scarcity has been widely studied as a persuasive marketing tactic that alters consumer perceptions of value and urgency (Xing et al., 2023; Antil, 1985). In digital coupon contexts, scarcity cues such as limited-time or limited-quantity promotions amplify perceived deal value, enhance exclusivity, and trigger fear of missing out (FOMO), often accelerating purchase decisions (Nayal & Pandey, 2021; Wu et al., 2021). Studies have found that scarcity can affect factors such as perceived economic benefit and coupon proneness, particularly in situations like university students' intention to use digital takeaway coupons (Guo, Li, & Zheng, 2019). In scenarios where a promotion code is absent, scarcity can have strong negative effects on perceptions of price fairness, customer satisfaction, and purchase completion, while it can have positive effects when the promotion code is present (Oliver & Shor, 2003).

However, scarcity effects may vary depending on consumer motivations and contexts, with some evidence of an inverted U-shaped relationship, where excessive scarcity undermines trust and satisfaction (Wang et al., 2023). Thus, while scarcity can stimulate coupon redemption, its effectiveness may be conditional on other psychological factors, including perceived credibility.

2.2 Perceived Credibility and Attitude

Perceived credibility refers to consumers' belief that a digital coupon is trustworthy, secure, and authentic (Jayasingh & Eze, 2009). Research consistently demonstrates that credibility enhances positive consumer attitudes toward promotions (Soesilo et al., 2018). Attitudes are shaped by credibility cues such as expertise, trustworthiness, and perceived authenticity (Ismagilova et al., 2020). When consumers trust that a coupon is legitimate and risk-free, they are more likely to view it favorably, increasing the likelihood of adoption. Thus, we hypothesize:

H1: Perceived credibility positively influences attitudes toward scarcity-based digital coupons.

2.3 Perceived Credibility and Purchase Intention

The Theory of Reasoned Action (Fishbein & Ajzen, 1975) posits that beliefs about an object shape attitudes, which in turn drive behavioral intentions. Applying TRA, perceived credibility functions as a belief that informs consumer evaluations and ultimately influences purchase intentions. Prior studies confirm this relationship in mobile couponing (Jayasingh, 2009) and online reviews (Majali, 2022). In recent studies, Majali (2022) revealed that the quality of arguments and peripheral cues exert a notable impact on the credibility of digital reviews, subsequently shaping consumers' buying intentions. Building on this, Jayasingh (2009) expanded the technology acceptance model to incorporate perceived credibility as a determinant of the intention to use mobile coupons.

H2: Perceived credibility positively influences purchase intention.

2.4 Attitude and Purchase Intention

Consistent with TRA, attitudes directly predict intentions to act. In coupon contexts, favorable attitudes toward scarcity-based offers encourage consumers to redeem them (Ku, 2012; Han, 2019). Scarcity cues strengthen this link by heightening perceived competition and urgency (Broeder & Wentink, 2022). Han (2019) further explored this, discovering that the type of scarcity message (quantity limit vs. time limit) and price discount policy (discount vs. non-discount) affected promotion attitude and purchase intention. So, the following hypothesis can be proposed-

H3: Attitudes toward scarcity-based digital coupons positively influence purchase intention.

2.5 Attitude as a Mediator

Attitudes may also mediate the effect of credibility on intentions. Studies in influencer marketing and advertising show that credibility influences attitudes, which in turn shape purchase intention (Magano et al., 2022; Lukito & Yustini, 2019). Extending this reasoning:

H4: Attitudes toward scarcity-based digital coupons mediate the relationship between perceived credibility and purchase intention.

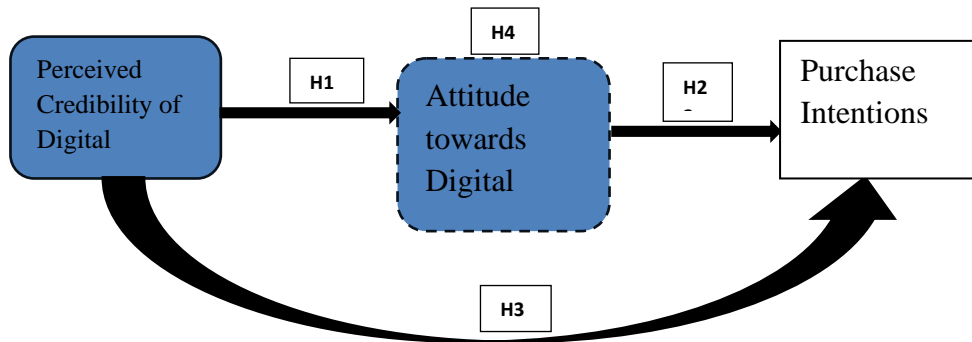


Figure 1- Conceptual framework

The research objective of this study is to examine the influence of perceived credibility on attitudes toward scarcity-based digital coupons and purchase intentions as shown in Figure 1.

This study makes three distinct contributions to the literature on digital marketing and consumer behavior:

1. *Extension of Theory of Reasoned Action (TRA)*: By applying TRA to scarcity-based digital coupons, the study clarifies how beliefs about credibility translate into attitudes and intentions. While TRA has been widely used in online trust and technology adoption studies, its application to scarcity-driven promotions provides a novel extension.
2. *Focus on Credibility within Scarcity Contexts*: Previous research has largely emphasized urgency and exclusivity in scarcity promotions. This study demonstrates that even when scarcity cues are strong, perceived credibility remains pivotal — highlighting that persuasive tactics without trust risk undermining consumer engagement.
3. *Contextual Contribution (India's Digital Marketplace)*: By examining coupon users in the Indian market, the research offers insights into a rapidly digitizing economy where consumers are tech-savvy yet cautious about trust. This adds cultural and market-specific evidence to global coupon literature.

III. RESEARCH DESIGN

This study adopted a **quantitative survey-based design** to examine the relationships among perceived credibility, consumer attitudes, and purchase intentions in the context of scarcity-based digital coupons. The research model was grounded in the Theory of Reasoned Action, positioning credibility as a belief influencing attitudes and subsequent intentions.

Sampling and Data Collection

Data were collected from **304 respondents** with prior experience using digital coupons. A **convenience sampling method** was employed, which is commonly used in exploratory consumer behavior research. While this approach limits generalizability, efforts were made to capture diversity across age, gender, education, and income groups. Participants were recruited online through social media and consumer networks, and surveys were administered via Google Forms.

The study measured three constructs: **Perceived Credibility, Attitude, and Purchase Intention.**

- Items were adapted from validated scales (e.g., Palau-Saumell et al., 2019; Bacile & Goldsmith, 2011; Achadinha et al., 2014).
- Responses used a **five-point Likert scale** (1 = strongly disagree, 5 = strongly agree).
- A pre-test with 20 participants ensured clarity and reliability before full distribution.

Table 1:
Constructs and items

CONSTRUCT	ITEMS	SOURCE
Perceived Credibility of Digital Coupons	When utilizing scarcity-based digital coupons on my smartphone, I trust that my information remains confidential.	(Palau-Saumell et al., 2019)
	I have confidence that my privacy will remain intact when using scarcity-based digital coupons.	(Palau-Saumell et al., 2019)
	I feel assured that the environment is secure when engaging with scarcity-based digital coupons.	(Palau-Saumell et al., 2019)
	I have faith that my searches are protected when using scarcity-based digital coupons.	(Palau-Saumell et al., 2019)
Attitude towards Scarcity based digital coupons	I have a preference for scarcity-based digital coupons.	(Bacile & Goldsmith, 2011)
	I respond positively to scarcity-based digital coupons.	(Bacile & Goldsmith, 2011)
	Scarcity-based digital coupons are appealing to me.	(Bacile & Goldsmith, 2011)
	I hold a favorable attitude towards scarcity-based digital coupons.	(Bacile & Goldsmith, 2011)
Purchase Intentions	I intend to purchase online using scarcity-based digital coupons in the future.	(Achadinha et al., 2014)
	I would use scarcity-based digital coupons in the future.	(Achadinha et al., 2014)
	I am inclined to use scarcity-based digital coupons in the future.	(Achadinha et al., 2014)

Demographics

The sample consisted of **57.9% female** and **42.1% male** respondents, predominantly young adults (83% between 18–34 years). A majority (60.5%) reported monthly incomes above INR 100,000, reflecting a digitally literate and financially active group likely to engage with online promotions.

Data Analysis

Data were analyzed using **Partial Least Squares Structural Equation Modeling (PLS-SEM)** with Smart PLS v4.

This method was chosen for its suitability in exploratory models and predictive research.

- *Reliability and Validity:* Cronbach's alpha and Composite Reliability (CR) exceeded 0.70, confirming internal consistency. Average Variance Extracted (AVE) exceeded 0.50, confirming convergent validity. The Fornell-Larcker criterion established discriminant validity.
- *Structural Model:* Path coefficients, R^2 values, and mediation analysis were tested using bootstrapping with 5,000 re samples to assess significance.

Table 2
Summary of measurement model

Constructs	Items	Loadings	Cr. Alpha	CR	AVE
Perceived Credibility (PC)	PC1	0.800	0.808	0.808	0.635
	PC2	0.819			
	PC3	0.811			
	PC4	0.756			
Purchase Intention (PI)	PI1	0.831	0.705	0.713	0.628
	PI2	0.763			
	PI3	0.781			
Attitude (ATT)	ATT1	0.764	0.776	0.777	0.598
	ATT2	0.737			
	ATT3	0.797			
	ATT4	0.795			

Table 2 provides guidelines for assessing the reliability and validity of the measurement model. According to Hair et al. (2019), factor loadings should ideally exceed 0.70 to be considered acceptable, while loadings below 0.40 are recommended for removal. Similarly, Hair et al. (2019) suggest thresholds of 0.70 for Composite Reliability (CR) and 0.50 for Average Variance Extracted (AVE), all of which are met in this study, affirming the acceptance of the measurement model and establishing convergent validity.

Furthermore, Cronbach's alpha, a widely used measure for assessing the reliability of multi-item scales introduced by Cronbach (1951), yielded values exceeding 0.7 for all constructs in this study, indicating satisfactory reliability across measurement constructs.

Table 3
Path analysis for hypothesis-testing using PLS-SEM.

H	Relationship	Result	R ²	Beta	T-value	P-value*
H1	PC→ATT	Supported	0.230	0.448	5.868	0.000
H2	PC→PI	Supported	-	0.277	3.314	0.001
H3	ATT→PI	Supported	-	0.244	3.382	0.001
H4	PC→ATT→PI (Mediation Effect)	Supported	0.212	0.119	2.531	0.011

*ATT= Attitude; PC= Perceived Credibility; PI= Purchase Intention; p<=0.05**

The analysis of the hypotheses yielded significant findings that provide valuable insights into the relationships between perceived credibility (PC), attitude (ATT), and purchase intention (PI) towards scarcity-based digital coupons as shown in Table 5 and Figure 2.

H1: The results indicate strong support for the hypothesis that perceived credibility positively influences attitudes toward scarcity-based digital coupons. The R-squared value of 0.230 suggests that 23.0% of the variance in attitude can be explained by perceived credibility. The Beta coefficient of 0.448 indicates a moderately strong positive relationship, with a significant T-value of 5.868 ($p < 0.001$).

H2: Similarly, the analysis supports the hypothesis that perceived credibility positively influences purchase intention. The Beta coefficient of 0.277 indicates a moderate positive relationship, with a significant T-value of 3.314 ($p = 0.001$).

H3: The results further confirm the relationship between attitude towards scarcity-based digital coupons and purchase intention, with a Beta coefficient of 0.244 indicating a moderate positive relationship, supported by a significant T-value of 3.382 ($p = 0.001$).

H4: The mediation effect of attitude between perceived credibility and purchase intention is also supported by the analysis. The R-squared value of 0.212 for the mediated relationship suggests that 21.2% of the variance in purchase intention can be explained by perceived credibility through attitude mediation. The Beta coefficient of 0.119 indicates a positive mediation effect, supported by a significant T-value of 2.531 ($p = 0.011$).

IV. RESULTS

The findings of this study provide new insights into how perceived credibility shapes consumer responses to scarcity-based digital coupons. Results confirm that credibility significantly influences both attitudes and purchase intentions, with attitudes also mediating this relationship. This highlights that while credibility directly encourages purchase intention, its influence is more fully realized when it fosters favorable consumer attitudes.

These findings extend the application of the **Theory of Reasoned Action** by clarifying how beliefs about coupon credibility translate into behavioral intentions via attitudes.

Unlike previous studies that examined credibility in general online contexts (e.g., reviews, e-commerce trust), this study situates credibility within scarcity-based digital promotions, a domain where urgency and exclusivity already heighten consumer responses. Our results demonstrate that credibility remains a critical determinant even when scarcity cues are present; suggesting that urgency alone is insufficient if the offer lacks authenticity.

Practically, marketers should recognize that designing effective scarcity-based digital coupons requires more than invoking fear of missing out. Ensuring credibility — through clear terms, secure platforms, and transparent communication — can strengthen consumer trust and enhance redemption rates. Moreover, by fostering favorable attitudes, credible coupons can build long-term engagement rather than just short-term conversions.

The demographic analysis of respondents offers insightful perspectives into the characteristics of this specific consumer group. Among these users, females represent a slightly higher participation rate, comprising 57.9% of the total, compared to 42.1% for males. In terms of age distribution, the majority of participants, accounting for 83.1%, fall within the younger age brackets of 18 to 34 years, with the highest proportion (43.4%) belonging to the 18-24 age group. Educational backgrounds among users vary, with postgraduates constituting the largest group at 36.2%, followed by those with intermediate education at 27.6%. Additionally, a significant portion of users (60.5%) reported a monthly income exceeding 100,000, indicating a notable presence of relatively higher-income individuals within this user base. These demographic insights provide valuable context for understanding the characteristics and preferences of users of scarcity-based digital coupons, which can inform marketing strategies and consumer engagement initiatives tailored to this specific demographic.

V. CONCLUSION

This study advances understanding of consumer behavior in digital promotions by examining the interplay of perceived credibility, attitudes, and purchase intentions toward scarcity-based digital coupons. Findings confirm that credibility is not only a direct predictor of purchase intention but also exerts indirect influence through consumer attitudes, underscoring the mediating role of attitudes in digital marketing contexts.

The contribution of this research lies in applying and extending the **Theory of Reasoned Action** to scarcity-based coupons in an emerging market context. By showing that credibility and attitude jointly determine coupon effectiveness, the study provides both theoretical clarity and actionable guidance for marketers.

For practitioners, the results stress the need to balance persuasive scarcity tactics with credible design and communication. Marketers who emphasize authenticity and trust alongside urgency can maximize both immediate redemption and lasting consumer confidence.

Future research could examine actual redemption behavior beyond intention, test cross-cultural differences in credibility perceptions, and explore additional mediators such as trust or perceived risk. By addressing these directions, subsequent studies can further refine strategies for effective digital couponing in competitive digital marketplaces.

VI. LIMITATIONS

The reliance on a convenience sample introduces potential bias and restricts generalizability. Further, the cross-sectional design captures intentions but not actual redemption behavior. Future research should employ probability sampling, track actual consumer behavior, and test across cultural contexts.

VII. THEORETICAL AND MANAGERIAL IMPLICATIONS

- Reinforces the **TRA framework**, showing that credibility acts as a belief construct that informs attitudes and intentions.
- Adds nuance by demonstrating **attitude's mediating role**, highlighting the psychological process through which credibility becomes actionable behavior.
- Positions credibility as a boundary condition for scarcity effects: urgency works, but only when consumers trust the offer.

VIII. MANAGERIAL IMPLICATIONS

- *Build Trust First:* Marketers should prioritize credibility cues — transparent conditions, secure platforms, verified issuers — before layering scarcity tactics.
- *Design for Attitude Formation:* Positive consumer attitudes can be cultivated through user-friendly design, clear benefit communication, and authentic messaging, ensuring longer-term engagement beyond single coupon use.

- *Strategic Balance:* Overemphasis on scarcity without credibility risks skepticism; balanced strategies create urgency while sustaining trust.
- *Segmentation Insight:* Younger, higher-income consumers in the sample indicate that digital coupon strategies may resonate best with digitally literate segments — marketers can tailor campaigns accordingly.

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