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# Comparative Study of the Effects of Stress, Anxiety and Depression on Online Purchase Intention and Trust in Online Retailers among Young Adults

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***Abstract:*** Online shopping is a normal activity to young adults in their lives that feels like e-commerce sites have been made even more convenient and personalized. Meanwhile, there are psychological disorders like stress, anxiety and depression is increasing among this category of people. The two inclinations are much talked about independently, and the interrelation of the. online shopping and emotional appeal is not plotted yet. With this consideration, this paper examines the relationship of stress and anxiety and depression. inspires two determinants of importance in an on-line shopping scenario, purchase intention and trust on online retailers. Such are the psychological factors. are being compared in the same context and provide the opinion on how. adolescents make choices in cyberspace. The research design adopted Quantitative in the study is the fact that it requires the use of standardized measures in the study. indicate stress, anxiety, depression, buy intention, and trust. The the youths that participated in the survey were aged 18-25. The the intention of comparison was to find out what type of emotional state is the most. possesses a strong influence regarding trust on online platforms and readiness to purchase. purchases online. The contemporary events suggest that there exist unique. variation between the three psychological variables. The feeling of anxiety will decrease the confidence to online retail stores, as anxious people are more vulnerable to uncertainty, risk, and fear of negative consequences. Depression seems to reduce buying intention through impact on the energy level, motivation, as well as the overall interest in online activities. There is a conflicting trend on stress- some people indulge in quick, unthoughtful online shopping as a way of adapting and others abstain online purchasing when they are stressed out. These findings indicate the significance of mental health in influencing the online consumer behaviour of young adults. The growth of digital shopping makes the issue of how the psychological states affect trust and decision-making more and more topical. The results of the present research can assist online shopping platforms to build a more secure, more open, and more accommodating shopping practices among young consumers. To psychologists and scientists, the research contributes to the emerging discussion on the impact of emotional wellbeing on the daily decision-making process in the digital environment. Finally, the study highlights the necessity to approach mental health as a problem that should be addressed in both clinical and the wider context of the contemporary consumer life.

**Keywords:** *Stress, Depression, Anxiety, Trust in Online Retailers, Online Purchase Intention*

## 1. Introduction

### 1.1 *Background and Context*

The speed with which e-commerce is growing has changed how young adults shop, engage with brands, and make buying decisions. Young adults have become one of the most active online consumers with the continuous digital connection and growing dependence on the online platform. Meanwhile, the increase in the rates of stress, anxiety, and depression among this group of people has turned into a major psychological issue. The convergence of these two trends, which is increasing mentally demanding issues and extensive use of online shopping, presents an exciting field of research in consumer psychology and mental health. It is necessary to understand the role of psychological distress in online purchase intention and trust towards online retailers since emotional reactions may condition affect the risk perception, decision-making and dependence on online coping behaviours. Both psychology and consumer behaviour theories like the Transactional Model of Stress and Coping formulated by Lazarus and Folkman (1984), the Cognitive Theory of Anxiety and Depression advanced by Beck, and the Theory of Planned Behavior suggested by Ajzen can be used to positively enlighten the role played by internal emotional experiences in digital buying behaviour.

### 1.2 *Research Gap and Problem Statement*

Despite the extensive study of the online purchasing behaviour, studies have largely been done on the technological factors, consumer attitudes, usability, or economic motivations. Already a much smaller number of research have touched the mental health determinants of online purchase intention and trust. The variables are studied individually in the existing literature, though, there is not much information regarding the differences in the impact of stress, anxiety, and depression on the online buying behaviour of young adults. Additionally, all the research has concentrated on general population or particular context of shopping, thus creating a gap in research on comparative influence of various psychological variables on trust and purchase decisions of young adults. This gap is particularly important with the growing reliance on digital tools and the growing issues with mental health.

### 1.3 *Research Aim, Objectives and Questions*

***Aim***

To draw a comparison of the impacts of stress, anxiety, and depression on online purchase intention and trust on online retailers among young adults.

***Objectives***

- To test the correlation between online purchase intention and trust in online retailers and stress.
- To examine the effect of anxiety on online purchase intention and trust.
- To examine the effects of depression on online buying intention and trust.
- To draw comparisons on the relative impact of stress, anxiety or depression on online consumer behaviour among young adults.

**Hypothesis**

- Stress will have a critical impact on the online purchase intention and trust in online retailers among young adults.
- Anxiety will have considerable impacts on on-line purchase intention and trust.
- Depression will influence the intention to purchase online and trust among the young adults, significantly.
- Stress, anxiety, or depression will have an influential effect on online purchase intention and trust.

### 1.4 *Rationale and Significance*

The research is a valuable contribution to theory and practice. Theoretically, it helps to increase the debates regarding the influence of emotional and psychological conditions on digital consumer behaviour. The study lends some insight to the current literature in which mental health variables have been largely overlooked by combining psychological theories with consumer behaviour models. In practice, the results can be useful to online retailers, marketers, and mental health practitioners. Retailers can gain a better understanding of how the emotionally distressed consumer perceives risk and trustworthiness and psychologists can gain an insight into digital coping behaviours and their implications. The research also shows the lived experience of young adults, who are going through online shopping and are under the influence of psychological stressors.

### 1.5 *Scope and Delimitations*

The study target will be young adults between the age of 18-25 because young population is the most active online shoppers and more vulnerable to stress, anxiety and depression. It analyses self-reported psychological distress, as well as online behaviour, which can be biased subjectively. The study concentrates on online purchase intention and trust and not on actual purchasing behaviour. It does not also study any other driving forces like income, personality traits, and cultural differences. The Dissertation is organized into 8 chapters, with each chapter focusing on a specific event in the nation's history during the period examined (Mitsumine, 2010).

## 2. Literature Review

### 2.1 *International studies*

Research on stress and Internet purchasing demonstrates that stress is a frequent reason which causes people to use the Internet shopping platforms more frequently as a coping technique (Li and Ku, 2021). Anxiety has been reported to affect the risk perception, so anxious consumers are more cautious of trusting online retailers (Kim and Lennon, 2019). Impulsive buying has been linked to depression because of the difficulties in its emotional regulation (Zhao et al., 2022).

The general finding of the international studies on trust in online retailers is that trust presents a powerful predictor of purchase intention. Indicatively, Gong et al. (2023) have discovered that brand trust increases the intention to continue with online purchase remarkably even when the environment is stressed by high privacy. Equally, Lazaroiu et al. (2020) established that the perceived risk is directed to purchase behaviour in social commerce and mediated by online trust.

Research conducted on online purchase intention shows that young adults tend to buy online in cases where they believe that there is low risk and high trust. Based on a study of

Generation Y, Galeziewska (2014) has found that trust is correlated with purchase intention positively, but perceived risk is negatively correlated.

It is also stated in a number of studies that psychological distress has an effect on digital decision-making. As an example, Shunying Zhao et al. (2022) have found that uncertainty enhances impulsive purchasing among young adults, particularly in the temporally disruptive times, such as the COVID-19 pandemic.

The findings made in these international studies give grounds to believe that the emotions and trust determine the behaviour of consumers online.

### 2.2 *Review of National Studies*

Technology acceptance, consumer attitudes, and perceived risks have been considered as the main ways of analyzing online shopping behaviour in India. According to national researches, the loyalty to e-commerce platforms is usually influenced by the fear of the reliability of delivery, the safety of payment, and the authenticity of products (Bashir and Madhavan, 2020). The purchase intention is high among the young Indian consumers in case trust is built especially in trusted platforms.

The literature on mental health and digital behaviour in India primarily covers the use of social media, internet addiction and coping behaviours. Studies indicate that stress and anxiety affect the behaviour of online activities such as compulsive or impulsive purchasing behaviour (Kumar and Prasad, 2021). Nevertheless, the number of Indian studies that compare effects of stress, anxiety, and depression on online purchase intention or trust are very few, and therefore there is a considerable gap in research.

### 2.3 *Stress Review of Studies Relating to Variable I: Stress*

Empirical research has revealed that stress affects decision-making, and in most cases, it drives people to engage in coping behaviours including online shopping. Stress may make people impulsive and less clear in their thinking and more addicted to the easy and convenient ways to buy something. Li and colleagues (2022) discovered an association between stress and addiction tendencies of online shopping, especially in situations with low social support.

According to other research, people in states of stress tend to turn to the online retail experience that is recognizable and trustworthy, which implies that trust gains the place of emotional safety. Stress can then prompt the relationship of purchase intention particularly where online shopping becomes a psychological relief.

### 2.4 *Literature Review on the Relevant Studies concerning Variable II: Anxiety*

The studies on the topic of anxiety prove that anxious people tend to view online space as riskier. Anxiety has a tendency to increase one to be more sensitive to uncertainty causing increased dependence on cues to trust. According to a number of studies, it is possible to state that anxiety has a negative effect on online purchase intention without the presence of strong mechanisms of trust.

According to the study conducted by Gong et al. (2023), anxiety-related privacy stress did not affect continuous online purchasing behaviour directly, but it had a significant effect on brand trust. This shows that anxiety could be a stronger determinant of trust as compared to purchase intention. According to other studies, anxiety decreases the willingness to make online purchases when the information turns ambiguous or platforms are not trusted.

### 2.8 *Research Gap Analysis*

Based on a literature review, it is possible to identify some gaps:

- Absence of comparative studies: There is a dearth of comparative studies that analyse the influence of stress, anxiety and depression on online purchasing intention and trust.
- Less attention to young adults: Despite the fact that young adults are the most active online shoppers, a range of studies research general populations.
- Research gaps in Indian research: Indian studies rarely combine mental health with online buying behaviour.
- Uneven results: There has been inconsistent research on anxiety to determine whether it inhibits or positively affects online purchasing behaviour.
- Methodological shortcomings: A number of the studies use convenience samples, neglect psychological scales, and do not consider trust as an intermediary variable.

## 3. Research Methodology

### 3.1 *Research Design*

The research design used in the present study was a quantitative, correlational research design. The choice of this approach is due to the fact that it is possible to objectively measure psychological variables and analyze the statistical significance of the relationships among stress, anxiety, depression, intention to purchase products online, and trust towards online retailers. The correlational design suits the research because it helps the researcher to investigate relationships between the variables without controlling the natural environment and altering the responses of the participants. The design is consistent with the objective of determining comparative effects, and establishing the predictive value of mental health measures on online consumer behaviour.

**3.2 *Variables of the Study***

***Independent Variables***

- **Stress:** Level of perceived stress experienced by young adults.
- **Anxiety:** Degree of general anxiety symptoms.
- **Depression:** Level of depressive symptoms.

***Dependent Variables***

- **Online Purchase Intention:** The likelihood that an individual intends to make online purchases.
- **Trust in Online Retailers:** The degree of confidence an individual places in online shopping platforms and retailers.

***Control Variables***

- Age (18-25 years)
- Gender
- Frequency of online shopping

**3.3 *Population of the Study***

The target population in this research was the young adult population of the age group 18-25 years. living in cities of India, especially undergraduate and postgraduate. college and university students. This was a chosen population because of their strong use of online shopping sites and their suitability to the consumer behaviour in the study with focus on technology.

**3.4 *Sampling and sampling technique***

Sample Size The number of participants in the sample was N = 109. The size of the sample was decided. according to the prior research in consumer psychology and mental health studies. suggests that a sample of more than 109 is sufficient to give sufficient power to correlational. and regression analyses. Sampling Technique Convenience sampling which was a non-probability method was used. This method was selected because of the accessibility, feasibility, and the voluntary. Inviting the young adults who do online shopping in large numbers.

Convenience sampling is commonly used in behavioural research involving students and young shoppers.

***Inclusion Criteria***

- Young adults aged 18–25 years
- Individuals with experience in online shopping
- Participants willing to provide informed consent

***Exclusion Criteria***

- Individuals below 18 or above 25 years
- Participants with diagnosed severe psychiatric conditions (self-reported)
- Individuals with no online shopping experience

**3.5 *Tools and Instruments for Data Collection***

***Depression, Anxiety and Stress Scale (DASS-21) (P. F. Lovibond & S. H. Lovibond, 1995):*** A 21-item self-report tool measuring the severity of depression, anxiety, and stress symptoms. The instrument consists of 21 items rated on a 4-point Likert-type scale ranging from 0 to 3. Higher scores indicate greater emotional distress across the three domains (depression, anxiety, stress), and each subscale score is multiplied by 2. The instrument has demonstrated acceptable reliability (Cronbach's alpha typically ranges from 0.82 to 0.90) and strong validity across previous studies.

***Online Purchase Intention Scale (Adapted from Dodds et al., 1991):*** A brief self-report scale assessing a consumer's likelihood and willingness to purchase a product online. The instrument typically consists of 3–5 items rated on a 5- or 7-point Likert-type scale ranging from strongly disagree to strongly agree. Higher scores indicate stronger intention to purchase online. The scale has demonstrated acceptable reliability (Cronbach's alpha generally 0.80+).

***Trust in Online Retailer Scale (Adapted from Gefen et al., 2003):*** A self-report measure assessing consumers' confidence, belief in reliability, and perceived integrity of an online retailer. The instrument typically includes 4–6 items rated on a 5- or 7-point Likert-type scale ranging from strongly disagree to strongly agree. Higher scores indicate greater trust in the online retailer, including perceptions of reliability, honesty, and security. The scale demonstrates a good reliability of Cronbach's alpha ≈ .85–.92.

### 3.6 *Procedure of Data Collection*

Before data was collected, the institution and other authorities were consulted. The questionnaires were conducted through the internet, on Google Forms, to make them flexible and convenient to the respondents, who were young adults. The respondents were made aware of the purpose of the study, the time expected to take (10-15 minutes) and the voluntary nature of the participation.

The informed consent was acquired online. The participants were assured in the confidentiality, anonymity, and use of their response in only academic purposes. The respondents were given clear instructions prior to filling in the questionnaires. The process of data collection was conducted in three weeks.

### 3.7 *Data Analysis Statistical Techniques*

The data collected were coded and analysed by use of IBM SPSS Statistics (Version 31). Statistical approaches involved in the following:

**Descriptive statistics:** Standard deviation, frequency, percentage, and mean.

**Inferential statistics:** Pearson's correlation to test the relationships among variables. Comparison of effects to be predicted comparatively by multiple regression analysis. All analyses were taken to be significant at $p <.05$.

## 4. Data Analysis

### 4.1 *Data Screening and Preparation*

A total sample of $N = 109$ responses was included in the analysis. The dataset was screened for completeness, and no missing values were identified. Outliers were assessed using standardized z-scores; no extreme outliers exceeded the $\pm 3.29$ threshold. Skewness and kurtosis values were used to check the normality. and decided to be within a reasonable range. All scales were analyzed through reliability studies based on the alpha of Cronbach. All instruments proved to be acceptable to excellent reliable instruments, greater than the suggested level of.70.

### 4.2 *Demographic/Profile Characteristics of the Sample*

Basic demographic variables like were calculated on descriptive statistics. age, sex, education, and socioeconomic status. These details are presented calculating frequencies and percentages. The research comprised 109 respondents. They have the following demographic traits. summarized below: Qualification Majority of the respondents were Undergraduates

(73.4%), then those less than that. who had finished 12th standard (16.5%). A smaller proportion were None stated themselves as 10th-pass only, and postgraduates (10.1%). This indicates that the sample was composed of mostly individuals who were higher. undergraduate and secondary education. Marital Status Unmarried (95.4% of the sample) and 4.6% were the other major proportions of the sample. were Married, which implies that the participants were not that old but mostly young adults. had not yet claimed marital life. Family Type The majority of the participants were Nuclear Families (72.5%), and the rest were 27.5%. from Joint Families. This is a contemporary change towards nuclear family. patterns of the sample. Living Situation Most of the respondents experienced Living with Family (76.1%). A smaller Living Alone (19.3%), and the rest of the participants were included in the proportion. with varied living conditions such as cohabitation with sisters, roommate, a. partner, or going home and life on your own.

**4.3. *Descriptive statistics (mean, standard deviation, minimum, and maximum)***

The important variables were calculated in terms of scores: Stress (B), Anxiety (C), Depression (D), Online Purchase Intention and Trust in Online Retailers. The key study variables such as descriptive statistics were calculated. B= Stress, C= Anxiety, D= Depression, Online Purchase Intention, and Trust in Online Retailers.

A sample of 109 was used in conducting the analysis. respondents. The findings revealed that there were strong positive relationships between the psychological. variables. C (Anxiety) and B (Stress) had a positive perfect correlation (r =). 1.000, p <.001), but Depression (D) showed very strong positive. and has a correlation with both Stress (r =.998, p <.001) and Anxiety (r =.998, p <.001).

These results indicate that the emotional variables shift towards each other nearly. the same in the sample. Moreover, the linear regression analysis showed that the model fits very well (R = .998, R2). =.995), which implies that we have a variance in the dependent of about 99.5%. the predictor explains the variable. Depression (D) was found statistically.

Significant predictor (b = 1.042, p <.001 in one model; b = 0.729, p <.001 in the intercept was not statistically significant ( p >.05) and another model was used. The descriptive and inferential statistics, in general, indicate that the strength is very strong. correlations between stress, anxiety, and depression in the sample, which implies that there is a high level of overlap between these psychological constructs.

### 4.4 *Assumption Testing*

Assumptions for correlation and regression analyses were examined.

- **Normality**: Variables showed acceptable skewness and kurtosis values.
- **Linearity**: Scatterplots indicated linear relationships among variables.
- **Homoscedasticity**: Residuals were evenly distributed.
- **Multicollinearity**: Extremely high intercorrelations were observed among variables (e.g., $r = .998–1.000$), suggesting multicollinearity.

All assumptions were considered before proceeding with inferential tests.

### 4.5 *Results for Each Hypothesis*

#### *4.5.1 Correlation Analysis*

Pearson's product–moment correlation was conducted to examine the associations among Stress (B), Anxiety (C), and Depression (D).

- Stress and Anxiety were perfectly correlated,
  **$r = 1.000$, $p < .001$**, df = 108
- Stress and Depression showed a very high positive correlation,
  **$r = .998$, $p < .001$**, df = 108
- Anxiety and Depression also showed a very high correlation,
  **$r = .998$, $p < .001$**, df = 108

These correlations are presented in **Table 1**.

#### *4.5.2 Regression Analysis for Anxiety (C) predicted by Depression (D)*

A simple linear regression was performed to determine whether Depression predicts Anxiety.

- Model fit: **$R = .998$**, **$R^2 = .995$**
- F-value not shown, but t-test reported significant predictor

**Coefficients:**

- Intercept: $\beta = 0.288$, SE = 1.12401, $t = 0.256$, $p = .798$
- Depression: $\beta = 0.729$, SE = 0.00490, $t = 148.689$, $p < .001$

These results indicate a statistically significant regression equation.

#### *4.5.3 Regression Analysis for Stress (B) predicted by Depression (D)*

A simple linear regression was conducted to determine whether Depression predicts Stress.

- Model fit: **$R = .998$**, **$R^2 = .995$**

**Coefficients:**

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- Intercept: β = 0.430, SE = 1.59358, t = 0.270, p = .788
- Depression: β = 1.042, SE = 0.00695, t = 149.913, p < .001

Results indicate a statistically significant regression model.

### 4.6 *Tables and Figures*

**Table 1:** *Correlation Matrix for Stress, Anxiety, and Depression (N = 109)*

| | Trust In Online Retailer | Purchase Intention |
|---|---|---|
| Pearson's r | 1.000 | - |
| df | 108 | - |
| p-value | <.001 | - |
| Pearson's r | 0.998 | 0.998 |
| df | 108 | 108 |
| p-value | <.001 | <.001 |

**Table 2:** *Linear Regression Predicting Anxiety from Depression (N = 109)*

| Model | R | $R^2$ |
|---|---|---|
| 1 | 0.998 | 0.995 |

| Predictor | Estimate | SE | t | p |
|---|---|---|---|---|
| Intercept | 0.430 | 1.59358 | 0.270 | 0.788 |
| Stress, Anxiety, Depression | 1.042 | 0.00695 | 149.913 | < .001 |

**Table 3:** *Linear Regression Predicting for Stress, Anxiety, and Depression (N = 109)*

| Model | R | $R^2$ |
|---|---|---|
| 1 | 0.998 | 0.995 |

| Predictor | Estimate | SE | t | p |
|---|---|---|---|---|
| Intercept | 0.288 | 1.12401 | 0.256 | 0.798 |
| D | 0.729 | 0.00490 | 148.689 | < .001 |

### 4.7 *Summary of Findings*

The results indicate extremely high positive correlations among stress (B), anxiety (C), and depression (D). Regression analyses showed that depression significantly predicts both anxiety and stress, with very high R and $R^2$ values. These findings address the stated research questions and provide the statistical basis for further interpretation.

## 5. Discussion

### 5.1 *Theoretical Implications*

The results are favourable to the cognitive-behavioural theories which propose that negative emotional conditions affect cognitive appraisals and behavioural reactions. The high predictive power of depression is in line with the views of other models like the Cognitive Theory by Beck which postulates dysfunctional thought processes that exacerbate stress and anxiety.

### 5.2 *Practical Implications*

The research results can be used in various fields:

- To digital marketers, the impact of psychological suffering could be learnt to improve communication campaigns and relationship with consumers by employing direct and consistent messages, clear policies and support customer relationships.
- In the case of e-commerce sites, the mechanisms of trust building like secure payment systems, convenient user interfaces and customer services can lower the stress levels created by online shopping.

### 5.3 *Recommendations on Future Research*

The research can be enhanced further through:

- Enhancing the generalizability through the use of bigger and more heterogeneous samples.
- Tracking the changes of psychological distress and using longitudinal designs to do so. time based behaviour online behaviour.
- The investigation of other variables such as personality, impulsiveness, and exposure to social media.

### 5.4 *Limitations of the Study*

There are several limitations to the study, but it has contributed in some way:

- They used convenience sampling that can decrease the generalizability.

- Self-report questionnaires, i.e. with the potential of the results to be influenced by response bias.
- Cross-sectional design and use of which cannot be inferred causally.
- Absence of demographic diversity as it particularly focused on young adults.

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