



Study On Consumer perception towards Mcommerce

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Abstract:

The purpose of this research paper is to analyze the many growth of Mobile commerce in India. Ecommerce refer to all or any sort of commercial transactions that involve individuals and organizations supported the electronic processing of knowledge whereas Mobile commerce is that the buying and selling of products and services using mobile phones. M-commerce is at emerging level in India. The research investigates that factors took into study are Perceived Risk, Trust, Liberty, Ease of use, Privacy influence the customer perception. To know which factor has influenced the most in the consumer perception of mobile commerce to know which factor has loaded more. A structured questionnaire was prepared to collect the data and 250 responses were collected. The techniques used were descriptive statistics, reliability analysis and factor analysis.

Keywords: Perceived Risk, Trust, Liberty, Ease of use, Privacy mobile commerce

I. INTRODUCTION:

COMMERCE

Commerce deals with exchange of products and services of value between producer and consumer. With invention of latest technologies and methods, commerce has taken many forms. The way of dealing, exchanging of products and services has undergone massive changes with days passed on. With competition emerging, consumers becoming more aware and having more choice, marketers checking out innovative way to deal with customer to be in forefront to interrupt the competition.

E-COMMERCE

In last 20 years, the electronic commerce has made tremendous changes within the businessmen and industry. E-commerce is Online business it is purchasing and selling of items, benefits by business and shoppers through an electronic medium, without utilizing any paper documents. E-business, represents electronic trade, on the web, it is seen in their office or home and blessing it to somebody sitting miles separated just by a snap of a mouse. It offers a safe and vast advantage to

organizations like effectively getting to a fast developing on the web network pertains to an internet site, which sells products or services directly from the location employing a handcart or basket system and allows payments through cards, e-banking, cash on delivery. Customers can buy anything by sitting products and services, merging the worldwide geographical and zone boundaries and helping to succeed in national and global markets at low operating costs. Ease of internet access and navigation are the critical factors which will end in rapid adoption of E-commerce. Safe and secure payment modes are essential to popularize E-commerce in India. Though it offers many benefits to users, there are many reasons for not shopping online like a lack of trust, security concerns, uncertainty about product and repair quality, delay or non-delivery of products, and lack of touch-and-feel shopping experience.

M-COMMERCE

M-Commerce are wont to buy and sell goods by using the wireless devices like cell phones, personal digital assistants and other hand-



held devices that have operated with Internet access. By using M-Commerce we will access advanced mobile applications and high-speed services and we can use this device remotely, anywhere, at any time. We will use an equivalent hand-held device for both Telecommunications and for bill payment and account evaluation. M-commerce may be a subset of E-commerce. The event in wireless and mobile technologies, Mobile Commerce (m-commerce) is predicted to form comparable, if not even larger, impact on the business landscape. Today, the amount of mobile subscribers is surpassing the amount of internet users in several countries, consequently telecommunications companies have recognized the vast growth potential of m-commerce and made significant investment in its development. Keeping in mind subscriber numbers and recognition of mobile phones in India, it's considered the fastest growing telecommunication market. Mobile commerce is sort of prevalent in many developed countries but in India it's nascent stage and yet to require consistent with Technavio's analyst's the Mobile Commerce market in India is predicted to grow at a CAGR of 71.06 percent over the amount. At the present, Indian users enjoy mobile purchases for low value transactions like entertainment services, games, and music downloads. In India, there's significant increase in numbers of the mobile users in last decade as a result analyst expects potential for mobile-commerce.

The reach and penetration of mobile phones is a major feature to deliver a sizeable amount of services in a fast, cost-effective and seamless manner. Mobile cellular market is that the fastest growing telecommunication market in terms of subscriber numbers and recognition in India. Computing-people are often contacted anywhere and at any time. It's also convenient and provides instant connectivity. Usability-information are often accessed easily and during a real-time environment. Localization of products and services-knowing where the user is found at any given time. Very Personal-Device owner has an exclusive access to the content's services and therefore the service providers keep the identity of the owner.

“Internet+Wireless+E-Commerce=M-Commerce”

II. Research Methodology

Literature Review:

1. Patricia Harris, Ruth Rettie. (2018) has done study with the title “Adoption and usage of m-commerce: a cross-cultural comparison of Hong Kong and the United Kingdom.” In this study data

was collected through using a Primary research using a quantitative survey was chosen as the data collection method given the need to take measurements of a range of m-commerce variables. Sample size of 100 respondents. Statistical tests been applied for analysis are mean, standard deviation. From this study we found out that the adoption of m-commerce across the world and the search for a single, global killer application is perhaps misguided. A comprehension of the social components of a market can help advertisers hugely in creating fitting m-business administrations, showing these suitably and in setting sensible appropriation targets.

2. Jing Sun & Ting Chi (2017) has done study with the title “Key factors influencing the adoption of apparel mobile commerce: an empirical study of Chinese consumers” The primary data was collected by an online survey of Chinese consumers sample size of 287 respondents. Statistical tests been applied for analysis are correlation, exploratory factor analysis (EFA) using varimax rotation method was utilized to reduce a larger number of measurement items to a smaller number of factors. Measurement items with low factor loadings from this study we found out that all these factors have an impact on Intention to use apparel m-commerce, Perceived usefulness, Perceived ease-of-use, Personal innovativeness trait, Trust, Compatibility, Security and privacy concerns. As one of the initial efforts made to understand the apparel m-commerce phenomenon in China, this study empirically determined the key factors that influence the Chinese consumer's intention to use apparel m-commerce

3. Asghar Afshar Jahanshahi, Alireza Mirzaie (2017) has done study with the title “Mobile commerce beyond electronic commerce: issue and challenges” In this study data was collected through using historical data analysis, company case studies, and sector reports, we gained much valuable information pertaining to our research. We used secondary sources of data collection such as the Internet, websites, books and magazines etc. From this study we found out that the Both the telecommunications industry and the business world are starting to see m-commerce as a major focus for the future. As M-commerce applications and wireless devices are evolving rapidly.

Need for the study:

To know which factors, influence towards M-Commerce. To know which factor has



highly influenced the consumer perception towards adoption of m-commerce.

Statement of the problem:

The adoption of M-commerce style of living adoption is typically more complex, as it initiates along-term relationship between the consumer and m-commerce services. There is a lot at stake for consumers as they contemplate entering into a m-commerce relationship with distant, faceless m-commerce services.

M-commerce will reduce both psychic and mental energy. It is that the use of smartphones and tablets, rather than desktop and laptop computers. With M-commerce, consumers needn't visit the shop to shop for their needs, instead they will purchase their products online. One of the facts that more and more people having now own smartphones and tablets with web access.

Objective of the study:

- The main objective of the study is to find out how these factors are influencing the consumers the adoption of m-commerce.
- To know which factor has highly influenced the consumer towards the perception or adoption of m-commerce.
- To determine which factor has been loaded with highest and lowest significance in view of the consumers perception towards m-commerce.
- To know how demographic factors have influenced the consumer towards the perception of m-commerce.

Limitations of the study:

- This study is confined to limited geographical area.
- The data which provided by the respondents may be subjected to personal bias.
- Can be used more tools for further study
- Data collected in different time frames

Hypothesis

- H1: Adoption of m-commerce towards Perceived Risk has influenced consumer.
- H2: Adoption of m-commerce towards Trust has influenced consumer.
- H3: Adoption of m-commerce towards Liberty has influenced consumer.
- H4: Adoption of m-commerce towards Ease of Use has

influenced consumer.

- H5: Adoption of m-commerce towards Privacy has influenced consumer.



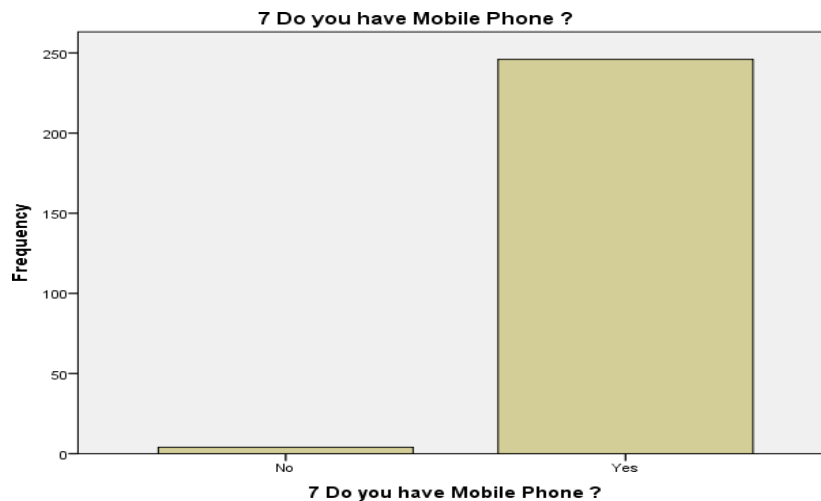
III. DATA ANALYSIS & INTERPRETATION

Do you have mobile phone of Respondents

Table:
7 Do you have Mobile Phone?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	4	1.6	1.6	1.6
Yes	246	98.4	98.4	100.0
Total	250	100.0	100.0	

Chart:



Interpretation:

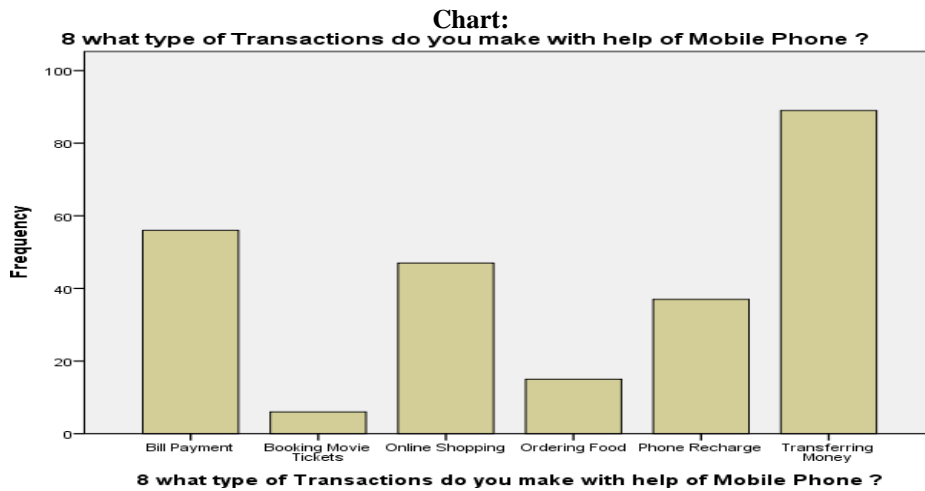
From the above data we can observe that the highest number of respondents are mobile users with a percentage of 98.4%. Remaining respondents are non-users of mobiles with a percentage of 1.6%.

What type of transactions do you make with help of Mobile Phone of Respondents

Table:

8 What type of Transactions do you make with help of Mobile Phone?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Bill Payment	56	22.4	22.4	22.4
Booking Movie Tickets	6	2.4	2.4	24.8
Online Shopping	47	18.8	18.8	43.6
Ordering Food	15	6.0	6.0	49.6
Phone Recharge	37	14.8	14.8	64.4
Transferring Money	89	35.6	35.6	100.0
Total	250	100.0	100.0	



Interpretation:

From the above table we observed that the majority of the people are the using mobile phone for the Transferring money with a percentage of 35.6%. next

following are using for bill payment with 22.4%. next following are using mobile for online shopping with a percentage of 18.8%. and remaining are using for the phone recharges with a percentage of 14.8.

Are you Satisfied with the services offered of Respondents?

Table:

9 Are you Satisfied with the services offered?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	18	7.2	7.2	7.2
Yes	232	92.8	92.8	100.0
Total	250	100.0	100.0	

Chart:





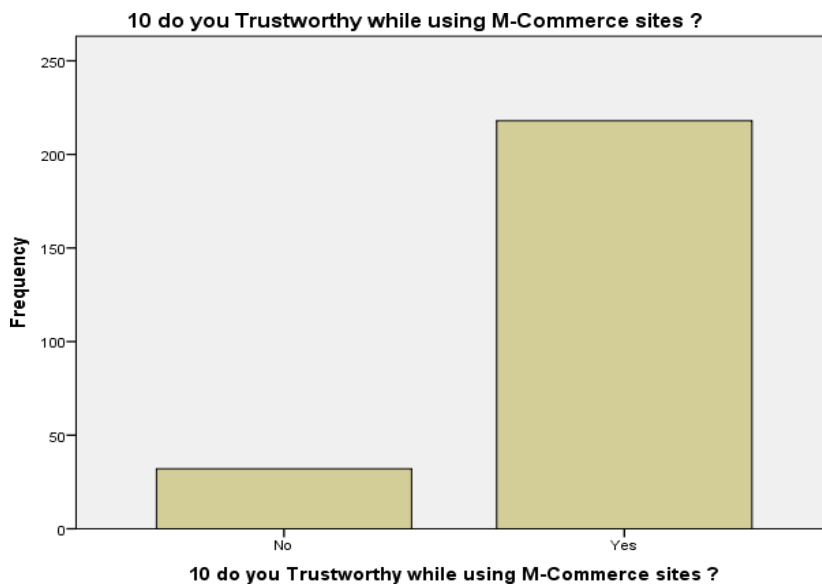
Interpretation:

From the above table and chart, we can analyze that many respondents are satisfied with services offered by mobile phones are with a percentage of 92.8%. and remaining respondents are not satisfied with mobile services with a percentage of 7.2%.

**Do you trust worthy while using M-Commerce sites of Respondents Table:
 10 do you Trustworthy while using M-Commerce sites?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	32	12.8	12.8	12.8
Yes	218	87.2	87.2	100.0
Total	250	100.0	100.0	

Chart:



Interpretation:

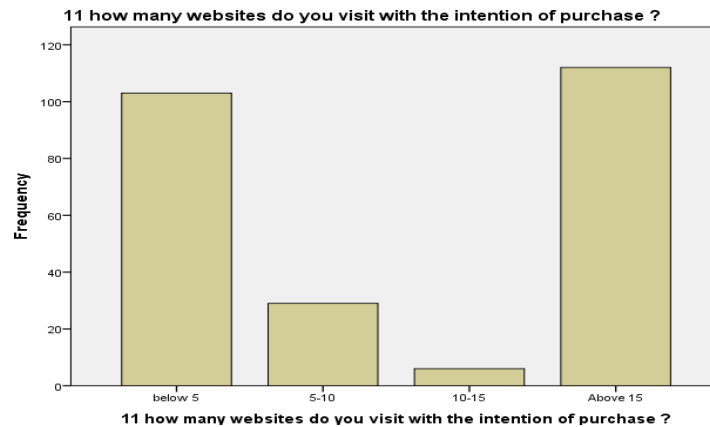
From the above table and chart, we can analyze that many respondents are trust worthy while using M-Commerce sites with a percentage of 87.2%. and remaining respondents are un-trustworthy while using M-Commerce sites with a percentage of 12.8%.

**How many websites do you visit with the intention of purchase of Respondents Table:
 11 how many websites do you visit with the intention of purchase?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid below5	103	41.2	41.2	41.2
5-10	29	11.6	11.6	52.8
10-15	6	2.4	2.4	55.2
Above15	112	44.8	44.8	100.0
Total	250	100.0	100.0	



Chart:



Interpretation:

From the above table and chart, we can analyze that many respondents are visit to websites with the intention of purchase is above 15 sites with a percentage of 44.8%. next with below 5 websites with a percentage of 41.2%. and next with 5-10 websites with a percentage of 11.6%. and remaining are 10-15 websites with a percentage of 2.4%.

Reliability Statistics:

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No of Items
.764	.741	13

Cronbach's alpha is the most common measure of internal consistency. It is most commonly used when we have multiple Likert questions in a survey.

Interpretation:

Here, the Cronbach's Alpha is 0.764 which is greater than 0.7. Hence we can say that there is consistency between the variables. Now we can go for factor analysis for these variables.

Observations:

- In this study it was found that majority of the people who are using mobile commerce apps come in the age group of 21 yr–30 yr with 50.4%.
- Here this study found that 40.8% of respondents are having education qualification of Postgraduate and 39.6% respondents are having education qualification of Under Graduates who are using mobile commerce apps.
- With the study it came to know in the occupation of respondents that 61.6 % of the respondents are students and next with 21.6%

employees, same with 12% business people are using mobile commerce apps.

- When it comes to monthly income of respondent's this study clearly show that 58% respondents are fall under the income of less than Rs.10000 and 17.6% respondents are having income range of Rs.10000-Rs20000.
- From the study we found that many of are using mobile for the purpose of transferring money with 35.6%.
- The KMO value is found to be 0.821 which is acceptable, and the significance is 0.000
- By this study it was found that Perceived Risk factor has high influence on customer intention with significance of 0.912.
- By this study it was found that Privacy factor has less influence on customer intention with significance of 0.610.
- From the study we found that majority they are using google pay for money transferring it has around sixty percentage of market share.
- From the study we found that very few



are using BHIM app for money transferring it has only two percent of markets here

Recommendations:

- Majority of people who are using mobile commerce apps are in the range of 21-30 yrs. Concentration on other age groups is also very much necessary for the growth of mobile commerce apps adoption. Males are in majority as compared to Female in the adoption of M-commerce.
- Most of the people who are using Mobile commerce Apps are having education of Postgraduate or Under Graduates. But we can also easily expand mobile commerce apps adoption in lower education by telling them how easy to use, time saving and safety also.
- Here more people who are adopting mobile commerce apps are having the income less than Rs.10000 because of most of the respondents are students as they are well aware of these m-commerce apps and we also need to concentrate on other areas so that they can easily adopt m-commerce. Which in turn will reduce their work and can save time.
- As it can be noticed that Perceived Risk and trust are highly influencing individuals to adopt the mobile commerce apps. As this is a rural area and semi urban area other factors are having proper influence but if we create more technological awareness it can easily make more progress in the adoption of mobile commerce apps.
- In this study we have done only few analyses to check how mobile commerce apps are influencing the customers and we have got minimum and accurate results and if we do many other analyses, we can get better and accurate results.
- The present study clearly shows that majority of people who are using google pay for money transferring. Instead of using only this app they can also use other apps which will reduce the app traffic and awareness should be given about other apps too.

IV. CONCLUSION:

The objective of the study is to find out that which factors that are Perceived Risk, Trust, Liberty, Ease of use, Privacy. M-commerce offers a new business opportunity to enterprises and consumers, but before the opportunity becomes an actual business, some barriers need to be overcome. A set of factors can potentially positively affect the success of m-commerce and should be

considered by enterprises while adopting m-commerce. M-commerce in offering various types of M-transaction services & also due to the affordable price of transactions. Respondents in the urban region considered M-commerce to be more flexible. Below poverty line citizens and other deprived sections of the society should be given more facilities in order to increase their awareness about mobile services, helping them to uplift their standard of living. The Internet facilities need to be provided free of cost so that they could make use of various facilities such as Net-banking and Internet banking. Understand m-commerce from the point of view of customers, as well as to better design innovative and satisfying m-commerce applications for meeting customers' needs.