A STUDY ON LEVEL OF PERCEPTION MOBILE COMMERCE TOWARDS ONLINE SHOPPING IN COIMBATORE CITY

Ms. Usha. K. , Ph.D., Research Scholar, (Full time Commerce), Sree Narayana Guru College, Coimbatore.

Dr.P.Sekar, Associate Professor & Head, Department of Commerce, Sree Narayana Guru College, Coimbatore.

abstract

Mobile commerce has been a huge success in terms of individuals' adoption in some markets like Japan, while, surprisingly, not as flourishing in others. A more complete understanding of the issue requires the need to integrate three roles that m-commerce users play: as technology users, network members and as consumers. In this study, we review existing literature on individuals 'level of perception of mobile commerce services to highlight the adequacy/inadequacy of previous studies' coverage of these three roles. *Conclude that* If your business is not utilizing the power of mobile commerce yet, it is time you bring the customers who chose your competitors instead of you, back to your store. Check out Builder fly to get an amazing ecommerce as well as m-commerce solution and stay ahead of the trends like a pro

Keywords: Personal innovativeness, Compatibility, Trust worthy, etc.,

INTRODUCTION

Mobile Commerce refers to wireless electronic commerce used for conducting commerce or business through a handy device like a cellular phone or tablet. It is also said that it is the next generation wireless e-commerce that needs no wire and plug-in devices. Mobile commerce is usually called 'm-Commerce' in which users can do any sort of transaction including buying and selling goods, asking for any services, transferring ownership or rights, transacting, and transferring the money by accessing wireless internet service on the mobile handset itself. The next generation of e-commerce would most probably be mobile commerce or m-commerce. Presuming its wide potential to reach all major mobile handset manufacturing companies are making WAP-enabled smartphones and providing the maximum wireless internet and web facilities covering personal, official, and commerce requirements to pave the way of m-commerce that would later be very fruitful for them. M-commerce has several major advantages

over its fixed counterparts because of its specific inbuilt characteristics such as personalization, flexibility, and distribution. Mobile commerce promises exceptional business, market potential and greater efficiency.   M-commerce can be a huge success for the Indian market but this requires a complete ecosystem, partners must be synchronized so that the best benefits go to consumers and their confidence is assured. Although m-commerce market in India is in nascent stage, m-payment and m-banking segments have shown significant growth over the last few years.

Due to the sharp growth in the number of people using internet, online shopping in India also has taken a sharp shoot with increasing trend. Educated people especially who are working in the private sector and are time scarce and the teenagers &youngsters prefer to shop online for various reasons. A study conducted by BCG suggests that during the year 2013; out of 1220 million Indians, 169 million Indians were active internet users. The study indicates that by the year 2018 this figure of internet users will shoot up and reach up to 583 million. The popularity of the online shopping trend gave an idea of undertaking this research work to know the preference of people of Ahmedabad to shop from the three popular shopping websites i.e. Amazon.com (Global Company), Flipkart.com, Snapdeal.com (Indian Companies)

Mobile commerce or m-commerce is defined as any direct or indirect transaction with a potential monetary value conducted via wireless telecommunication networks [1]. Using mobile services, users can send/receive emails, download music/graphics/animations, shop for goods and services, play interactive online games, trade stocks, book tickets, find friends, conduct financial and banking transactions and so on. One of the main benefits of using m-commerce services is the ability to carry out tasks anywhere, anytime. Given such uniqueness, mobile commerce has been a huge success in some markets such as Japan. However, interestingly this innovation has not been as flourishing in other markets such as the USA and Australia.

With the Reserve Bank of India doubling the cap on mobile transactions, mobile payment companies are bullish on the prpspects for M-Commerce-especially in the rural unbanked space. The RBI recently increased the daily transatction limit or transactions from

Rs.2,500 to 5000 and the daily transaction limit for goods and services from Rs. 5,000 to Rs.10,000. Companies reason that as the metropolitan users are equipped with card-based payments and the internet, rural deployment becomes more significant for them. Over 30 per cent of the new mobile subscriptions every month come from villages.

Mobile commerce users are more than just technology users. Two other roles make them unique compared to adopters of traditional technologies such as computers, fax machines and software. First, they are usually part of a social network of people such as friends and family. This network would usually influence an individual's perceptions, opinions and actions in regard to different objects including service offers. People usually recommend good services to each other and equally they oppose and discourage unfavourable services to each other. Therefore, depending on the level of interaction with others, the decision to adopt or reject a certain service in not only a result of a mere personal evaluation, but is usually affected by others.

Second, in order to be able to use a mobile commerce service, an individual first needs to subscribe to a mobile telephony service with a service provider. Only after becoming a mobile phone user, he/she can make a decision about becoming or not becoming an m-commerce adopter. Consequently, being a customer of a business in the first place raises the importance of many factors that can affect subsequent intentions and decisions to accept new service offers. A customer's evaluation of such factors can result in either positive or negative outcomes. In either case, this evaluation would have an impact on his/her future service adoption decisions.

ONLINE SHOPPING

On-line shopping is one of key business activities offered over the Internet. Internet users attitudes about online shopping are not entirely consistent. They are willing to shop online because it is convenient and a time -saver, but they also do not like sending personal or credit card information over the internet. Knowledge of the buyers, their buying motives and buying habits is a fundamental necessity for the marketing man. Such an understanding of buyer behaviour works to the mutual advantage of the consumer and marketer allowing the marketer to become better equipped to satisfy the consumer's need efficiently and to establish a loyal group of customers with positive attitude towards the company's products. The study of consumer behaviour is the understanding of how individuals or organisations behave in the purchase situation. It is really psychology applied to marketing, specifically to the buy decision. To understand the buyer and to create a customer through this understanding is the main purpose of

buyer behaviour studies. For marketing to be successful, it is not only sufficient to merely discover what customers require, but also find out why it is required, only by gaining a deep and comprehensive understanding of buyer behaviour can marketers goals be realized.

STATEMENT OF THE PROBLEM

First, mobile technologies and services can be used in many different contexts such as Business to Business (B2B), Business to Consumer (B2C) and social contexts. Since each of these contexts has distinct implications on the kind of theories and concepts used by relevant studies, a decision had to be made on which context this review concentrates on. Second, because research on mobile commerce is very wide and dramatically expanding, it was important to decide on which branch of m-commerce research this study focuses. Third, the nature of mobile 'services' (such as mobile internet) has many unique implications on adoption research that might not be of the same significance when studying the adoption of mobile 'technologies' (such as cell phones). Therefore, it had to be decided if this review investigates the adoption of mobile services or mobile technologies. Fourth, some mobile services are tailored for individuals use while others are targeted towards businesses and organizations needs and use. Studying individuals' adoption of m-commerce is different than investigating its adoption by businesses in terms of the theories, concepts, and perspectives that have to be considered. Hundreds of studies exist on each of these two lines and, therefore, a choice had to be made about which one this review focuses on. Finally, past adoption research made a clear distinction between voluntary adoption and compulsory adoption.

OBJECTIVES OF THE STUDY

To analyse factors influencing on consumer with respect to the M-Commerce towards online shopping in selected respondent in Study area

To offer the suitable suggestion for improvement of the level of perception on M-Commerce towards online shopping consumer.

RESEARCH METHODOLOGY

Primary data as well as secondary data were used in this study. Primary data collected through interview schedule. 175 respondents were used in this study. Convenience sampling technique were adopted in this study. Only m-commerce used persons are allowed in this study.

Today majority of the educated respondents purchased products from online. Study conducted only in Coimbatore City. Reliability analysis were used in this study. Study period was from June 2022 to December 2022.

ANALYSIS AND INTERPRETATION

TABLE 1
RELIABILITY OF SCALES AND ITEM-CONSTRUCT LOADINGS- LEVEL OF PERCEPTION ON CONSUMER WITH RESPECT TO THE M-COMMERCE TOWARDS ONLINE SHOPPING

S.NO.	ITEMS MEASURING PERCEPTION ON M-COMMERCE	SCALE MEAN IF ITEM DELETED	CRONBACH'S ALPHA IF ITEM DELETED
1	Usefulness, performance expectancies	62.64	0.790
2	Enjoyment, playfulness	62.46	0.781
3	Expressiveness, image, lifestyle enhancement	62.34	0.792
4	User satisfaction (with using the service itself)	61.82	0.776
5	Relative advantage and perceived value	61.90	0.785
6	Technical Issues such as connection speed, service speed, bandwidth, device limitations, etc	62.06	0.777
7	Contents and functions availability and quality	62.00	0.783
8	Personal innovativeness	62.06	0.782
9	Behavioural Control (self-efficacy, facilitating conditions, etc)	62.18	0.783
10	Compatibility, prior experience, relevant past knowledge	62.18	0.780
11	Ease of use, complexity, effort expectancies	62.18	0.781
12	Service cost, price, fee, perceived financial cost, perceived financial resources	62.24	0.788
13	Trust, Risk, Security, perceived credibility, privacy issues associated with using a service	62.36	0.794
14	Subjective norm (peer influence, external influences, normative beliefs, others recommendations)	62.62	0.792
15	Triability, exposure to service through marketing	62.54	0.785
	MEAN	**64.60**	
	STD.DEVIATION	**11.37**	
	VARIANCE	**129.35**	
	NO OF ITEMS	**15**	
	CRONBACH'S ALPHA	**0.789**	

From the table, 4.21, the reliability of scales used in this study was calculated by Cronbach's coefficient alpha. Cronbach's alpha reliability coefficient normally ranges between 0 and 1. However, there is actually no lower limit to the coefficient. The closer Cronbach's alpha coefficient is to 1.0 the greater the internal consistency of the items in the scale. Based upon the formula _ = rk / [1 + (k -1) r] where k is the number of items considered and r is the mean of the inter-item correlations the size of alpha is determined by both the number of items in the scale and the mean inter-item correlations. The coefficient alpha values exceeded the minimum standard of 0.70. It's provided good estimates of internal consistency reliability. As shown in Table 1, coefficient alpha values ranged from .773 to .794 for all the constructs. All constructs obtained an acceptable level of a coefficient alpha above 0.70, indicating that the scales used in this study were reliable. It provides the following rules of thumb: "_ > .9 – Excellent, _ > .8 – Good, _ > .7 – Acceptable, _ > .6 – Questionable, _ > .5 – Poor and _ < .5 – Unacceptable". While increasing the value of alpha is partially dependent upon the number of items in the scale, it should be noted thatthis has diminishing returns. It should also be noted that an alpha of0.789 is probably a reasonable goal. It should also be noted that while a high value for Cronbach's alpha indicates good internal consistency of the items in the scale, it does not mean that the scale is unidimensional. Factor analysis is a method to determine the dimensionality of a scale. The fair high internal consistency indicates that the above measurement scale is reliable for further analysis.

TABLE - 1

KMO AND BARTLETT'S TEST FOR FACTORS RELATED TO LEVEL OF PERCEPTION ON CONSUMER WITH RESPECT TO THE M-COMMERCE TOWARDS ONLINE SHOPPING

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.735
Bartlett's Test of Sphericity	Approx. Chi-Square	740.096
	df	105
	Sig.	.000

**p<0.01   S-Significant

From the above table, two tests, namely Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) and Bartlett's Test of Sphericity have been applied to test whether the relationship among the variables has been significant or not. The Kaiser-Meyer-Olkin Measure of sampling adequacy shows that the value of test statistics is 0.735, which means the factor analysis for the selected variable is found to be appropriate or good to the data. Bartlett's test of sphericity is used to test whether the data are statistically significant or not with the value of test statistics and the associated significance level. It shows that there exists a high relationship among variables.

Table –2

EIGEN VALUES AND PROPORTION OF TOTAL VARIANCE OF EACH UNDERLYING LEVEL OF PERCEPTION ON CONSUMER WITH RESPECT TO THE M-COMMERCE TOWARDS ONLIENE SHOPPING

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.97	19.83	19.83	2.97	19.83	19.83	2.76	18.43	18.43
2	2.53	16.85	36.68	2.53	16.85	36.68	2.58	17.23	35.67
3	1.16	7.76	44.43	1.16	7.76	44.43	1.20	7.97	43.63
4	1.09	7.25	51.68	1.09	7.25	51.68	1.17	7.83	51.46
5	1.02	6.81	58.49	1.02	6.81	58.49	1.05	7.02	58.49

Source:Primary Data.

The results of the factor analysis presented in the table – 4.4.1.2 regarding factors related to influence level of perception on consumer with respect to the M.Commerce, have revealed that there are 15 factors that had Eigen value exceeding "one". Among those three factors, the first factor accounted for 19.83 percent of the variance, the second 16.85 percent, the third 7.76 per cent, 4th factor 7.25 and the last factor 6.81 percent of the variance in the data set. The first four factors are the final factors solution and they all together represent 58.59 percent of the total variance in the scale items measuring the factors related to influence in choosing level of perception of m.commerce. Hence from the above results, it is certain these are the factors that are related to level of perception on consumer with respect to the M.Commerce.

TABLE NO.3

FACTOR 1- FACTORS RELATED TO TECHNICAL ISSUES ON M.COMMERCE

Best payments options for all products x9	49.030	
Wide range of products x5	46.289	
Product delivery services x10	40.309	TECHNICAL ISSUES ON M.COMMERCE
Best quality products x7	39.793	
Best return policy x6	31.531	

Source : Primary Data

The above table represents the Rotated Component Matrix, which is an important output of principal component analysis. The coefficients are the factor loadings which represent the correlation between the factors and the fifteen variables (X_1 to X_{15}). From the above factor matrix it is found that coefficients for factor-I have high absolute correlations with variable

Best payments options for all products, wide range of products, product delivery services, best quality products, best return policy that is 49.03 percent, 46.289 per cent, 40.309 per cent, 39.79 per cent, 31.53 per cent respectively.

TABLE NO.4

FACTOR 2 TRUST AND ENJOYMENT OF M.COMMERCE

Honest and ethical, x8	48.214	
Best Filters x2	46.289	
Best and ethical x4	61.774	TRUST AND ENJOYMENT OF M.COMMERCE
Variety of products x13	51.472	
Best customer care services x3	45.031	
Wide variety of brands x12	42.857	

From the above factor matrix it is found that coefficients for factor-2 have high absolute correlations with variable personal innovativeness, enjoyment, playfulness, user satisfaction, trust, risk , security, perceived crediability,privacy issues associated with using a service, honest and ethical, best filter, best and ethical, variety of products, best customer care services and wide variety of brands that is 48.21 per cent, 46.28,per cent, 61.77 per cent, 51.47 per cent, 45.032 per cent, and 42.85 per cent respectively.

TABLE NO.5

FACTOR 3 - USEFUL OF M.COMMERCE

| Best website appealing or graphics | x11 | 57.723 | USEFUL OF |
| Best brand image | x1 | 21.625 | M.COMMERCE |

From the above factor matrix it is found that coefficients for factor-3 have high absolute correlations with variable best website appealing or graphics ,and best brand images that is 57 ,72 per cent and 21.62 per cent respectively.

TABLE NO.6

FACTOR 4 TERMS AND CONDITIONS OF M.COMMERCE

| Subjective norm (peer influence, external influences, normative beliefs, others recommendations) 14 | 68.764 | TERMS AND CONDITIONS |

From the above factor matrix it is found that coefficients for factor-4 have high absolute correlations with variable Subjective norm (peer influence, external influences, normative beliefs, others recommendations) 14 that is 68.74 per cent respectively.

TABLE NO.7

FACTOR 5 EXPOSURE OF M.COMMERCE

| Triability, exposure to service through marketing x15 | 65.211 | EXPOSURE |

From the above factor matrix it is found that coefficients for factor-4 have high absolute correlations with variable Triability, exposure to service through marketing x15 that is 65.21 per cent respectively.

TABLE NO.8

Component Transformation Matrix					
Component	1	2	3	4	5
1	.803	-.563	-.044	-.171	.080
2	.563	.790	.240	-.012	.010
3	.193	.040	-.532	.757	-.325
4	.004	-.238	.809	.465	-.270

5	-.007	-.016	.052	.427	.903
.					

The above table reveals the factor correlation matrix. If the factors are uncorrelated among themselves, then in the factor correlation matrix, the diagonal elements will be 1's and off diagonal elements will be 0's. Since matrix was rotated with Varimax, barring some variables all other variables are found to have, even if not zero correlations but fairly, low correlation

SUGGESTIONS OF THE STUDY

Based on the preceding discussion, it can be seen that there is a lack of a complete understanding of the three roles that mobile commerce consumers play. Such understanding will allow researchers and practitioners to gain better insights on the factors that influence m-commerce consumer's intentions. While the current literature has given a lot of attention to factors affecting consumers given their role as technology users, less has been given to the network member role.

Second, it has been highlighted that the beginning of any new technology passes through three stages: substitution (people use it only as a substitute of similar innovations), adaptation (people discover new ways of using the innovation), and revolution (people actually start to use the innovation in new ways). This concept applies to m-commerce services because most mobile services either substitute another innovation or replace a manual way of prefer a task. For example, mobile Internet could substitute many aspects of traditional wired internet, mobile banking could substitute physical and wired internet banking, and mobile chat could also substitute its PC-based counterparts. Given this, researchers of m-commerce adoption have to understand the requirements of each applicable stage and how these requirements impact the attitudes, intentions and decisions of potential adopters. For example, a focus on the substitution stage shows the importance of comparative studies with similar or related technologies such as electronic commerce.

For greater insights, interested researchers from various countries should work together on validating and testing existing and new models in their respective cultures. Such comparative studies would highly help and develop the research area as well as assist national and multinational corporations in the market to better customize their efforts and strategies.

Earlier, m-commerce was conceived as a risky idea due to the limitations of smartphones and technologies back then. However, as time and the features of smartphones and technology evolved, all the problems faced were gradually solved with the internet connections becoming widespread and the smartphones becoming bigger and clearer. Today, the scope and benefits of m-commerce offer endless benefits as well as opportunities to businesses of all kinds. Every entrepreneur has to make sure that they do not overlook the potential held by mobile commerce for their businesses. Advancing with the best m-commerce solutions is synonymous with evolving with the current market requirements. If your business is not utilizing the power of mobile commerce yet, it is time you bring the customers who chose your competitors instead of you, back to your store. Check out Builder fly to get an amazing ecommerce as well as m-commerce solution and stay ahead of the trends like a pro.

CONCLUSION

One of the prime concerns of the online market is the availability of the space for the retailing to India. The availability of the prime space world definitely enable the online market to deliver better quality products and services to the online consumers, resulting increase in operational efficiencies and decline in costs for the supply chain. And this new area will offer India people numbers of new jobs, high salaries, better living conditions world quality products and services a unique online shopping experience and more social activities and the huge business opportunity to the world retail players. Online markets have become the battlegrounds where the brands, small, medium and big, the known, the not–so–well–known and the wannabe ones, fight it out for the online consumer's attention. And the online consumer is 'loving it' and asking for more. This is one culture that online consumers are happy about.

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