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Journal of Vibration Engineering

ISSN:1004-4523

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ASTUDYONLEVELOFPERCEPTIONMOBILECOMMERCETOWARDSONLINESHOPPINGIN COIMBATORE CITY

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abstract

Mobile commerce has been a huge success in terms of individuals' adoption in somemarketslikeJapan,while,surprisingly,notasflourishinginothers.Amorecompleteunderstanding 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 existingliteratureonindividuals'levelofperceptionofmobilecommerceservicestohighlighttheadequacy/inadequacy of previous studies' coverage of these three roles. *Conclude that* If yourbusiness is not utilizing the power of mobile commerce yet, it is time you bring the customerswho chose your competitors instead of you, back to your store. Check out Builder fly to get anamazingecommerceaswell asm-commercesolution andstayaheadof thetrendslikeapro

*Keywords:*Personalinnovativeness,Compatibility,Trustworthy,etc.,

INTRODUCTION

Mobile Commerce refers to wireless electronic commerce used for conducting commerce orbusiness through a handy device like a cellular phone or tablet. It is also said that it is the nextgeneration wireless e-commerce that needs no wire and plug-in devices. Mobile commerce isusually called 'm-Commerce' in which users can do any sort of transaction including buying andsellinggoods,askingforanyservices,transferringownershiporrights,transacting,andtransferring the money by accessing wireless internet service on the mobile handset itself. Thenext 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 aremakingWAP-enabledsmartphonesandprovidingthemaximumwirelessinternetandwebfacilitiescoveringpersonal, official,andcommercerequirementstopavethewayofm-commercethatwouldlaterbeveryfruitfulforthem.M-commercehasseveralmajoradvantages

over its fixed counterparts because of its specific inbuilt characteristics such as personalization,flexibility, and distribution. Mobile commerce promises exceptional business, market potentialandgreaterefficiency. M-commercecanbeahugesuccessfortheIndianmarketbutthisrequires a complete ecosystem, partners must be synchronized so that the best benefits go toconsumers and their confidence is assured. Although m-commerce market in India is in nascentstage, m-payment and m-banking segments have shown significant growth over the last fewyears.

Due to the sharp growth in the number of people using internet, online shopping in Indiaalsohastakenasharpshootwithincreasingtrend.Educatedpeopleespeciallywhoareworkingin the private sector and are time scarce and the teenagers &youngsters prefer to shop online forvarious reasons. A study conducted by BCG suggests that during the year 2013; out of 1220million Indians, 169 million Indians were active internet users. The study indicates that by the year2018thisfigureofinternetuserswillshootupandreachupto583million. The popularity of the onlineshopping trend gave an idea of undertaking this research work to know the preference of peopleof Ahmedabad to shop from the three popular shopping websites i.e. Amazon.com (GlobalCompany),Flipkart.com,Snapdeal.com (IndianCompanies)

Mobile commerce or m-commerce is defined as any direct or indirect transactionwith a potential monetary value conducted via wireless telecommunication networks [1]. Usingmobile services, users can send/receive emails, download music/graphics/animations, shop forgoodsandservices,playinteractiveonlinegames,tradestocks,booktickets,findfriends,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,mobilecommercehasbeenahugesuccessinsomemarketssuchasJapan.However,interesti ngly this innovation has not been as flourishing in other markets such as the USA andAustralia.

With the Reserve Bank of India doubling the cap on mobile transactions, mobilepaymentcompaniesarebullishontheprpspectsforM-Commerce-especiallyintheruralunbankedspace.TheRBIrecentlyincreasedthedailytransatctionlimitortransactio nsfrom

Rs.2,500 to 5000 and the daily transaction limitfor goods and services from Rs. 5,000 toRs.10,000.Companies reason thatasthe metropolitan users are equippedwith card-basedpayments and the internet, rural deployment becomes more significant for them.Over 30 percentofthenew mobilesubscriptionseverymonthcomefrom villages.

Mobile commerce users are more than just technology users. Two other roles make themunique compared to adopters of traditional technologies such as computers, fax machines andsoftware. 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 regardto different objects including service offers. People usually recommend good services to eachother 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 serviceinnot only aresultofamerepersonalevaluation, but is usuallyaffectedby others.

Second, in order to be able to use a mobile commerce service, an individual first needs tosubscribe to a mobile telephony service with a service provider. Only after becoming a mobilephone user, he/she canmake a decisionabout becoming or notbecoming anm-commerceadopter. Consequently, being a customer of a business in the first place raises the importance ofmany factors that can affect subsequent intentions and decisions to accept new service offers. Acustomer's evaluation of such factors can result in either positive or negative outcomes. In eithercase,this evaluationwould havean impacton his/herfutureserviceadoption decisions.

ONLINESHOPPING

On-line shopping is one of key business activities offered over the Internet. Internet usersattitudes about online shopping are not entirely consistent. They are willing to shop onlinebecause it is convenient and a time -saver, but they also do not like sending personal or creditcard information over the internet. Knowledge of the buyers, their buying motives and buyinghabitsisafundamentalnecessityforthemarketingman.Suchanunderstandingofbuyerbehaviour works to the mutual advantage of the consumer and marketer allowing the marketer tobecome better equipped to satisfy the consumer's need efficiently and to establish a loyal groupof customers with positive attitude towards the company's products. The study of consumerbehaviour istheunderstandingofhow individualsororganisationsbehave inthepurchasesituation. It is really psychology applied to marketing, specifically to the buy decision.

Tounderstandthebuyerandtocreateacustomerthroughthisunderstandingisthemainpurposeof

buyerbehaviour studies. For marketing to be successful, it is not only sufficient to merelydiscover what customers require, but also find out why it is required, only by gaining a deep andcomprehensiveunderstanding ofbuyerbehaviour can marketersgoals berealized.

STATEMENTOFTHEPROBLEM

First, mobile technologies and services can be used in many different contexts such asBusiness to Business (B2B), Business to Consumer (B2C) and social contexts. Since each ofthese contexts has distinct implications on the kind of theories and concepts used by relevantstudies,a decisionhadtobe made on whichcontextthisreview concentrates on. Second,because research on mobile commerce is very wide and dramatically expanding, it was importantto decide on whichbranch of m-commerce research this study focuses. Third, the nature ofmobile 'services' (such as mobile internet) has many unique implications on adoption researchthat 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 ofmobile services or mobile technologies. Fourth, some mobile services are tailored for individualsuse while others are targeted towards businesses and organizations needs and use. Studyingindividuals' adoption of m-commerce is different than investigating its adoption by businesses interms of the theories, concepts, and perspectives that have to be considered. Hundreds of studiesexist on each of these two lines and, therefore, a choice had to be made about which one thisreview focuses on. Finally, past adoption research made a clear distinction between voluntaryadoptionand compulsoryadoption.

OBJECTIVESOF THE STUDY

To analyse factors influencingon consumer with respect to the M-Commerce towards onlineshoppingin selectedrespondent in Studyarea

To offer the suitable suggestion for improvement of the level of perception on M-Commercetowardsonlineshoppingconsumer.

RESEARCHMETHODOLOGY

Primary data as well as secondary data were used in this study. Primary data collectedthrough interview schedule.175respondents were used in this study. Convenience samplingtechniquewereadoptedinthisstudy.Onlym-commerceusedpersonsareallowedinthisstudy.

Today majority of the educated respondents purchased products from online. Study conductedonlyinCoimbatoreCity.Reliabilityanalysiswereusedinthisstudy.StudyperiodwasfromJune2022to December 2022.

ANALYSISANDINTERPRETATION

TABLE1
RELIABILITYOFSCALESANDITEM-CONSTRUCTLOADINGS-LEVELOFPERCEPTIONONCONSUMERWITHRESPECTTOTHEM-COMMERCETOWARDSONLINE SHOPPING

S.NO.	ITEMSMEASURINGPERCEPTIONONM-COMMERCE	SCALE MEANI FITEM DELETED	CRONBACH'SALPHA IF ITEMDELETED
1	Usefulness,performanceexpectancies	62.64	0.790
2	Enjoyment,playfulness	62.46	0.781
3	Expressiveness,image,lifestyleenhancement	62.34	0.792
4	Usersatisfaction(withusingtheserviceitself)	61.82	0.776
5	Relativeadvantageandperceivedvalue	61.90	0.785
6	TechnicalIssuessuchasconnectionspeed,servicespeed, bandwidth, devicelimitations, etc	62.06	0.777
7	Contentsandfunctions availabilityand quality	62.00	0.783
8	Personalinnovativeness	62.06	0.782
9	Behavioural Control (self-efficacy, facilitatingconditions,etc)	62.18	0.783
10	Compatibility, prior experience, relevant pastknowledge	62.18	0.780
11	Easeofuse,complexity,effortexpectancies	62.18	0.781
12	Servicecost,price,fee,perceivedfinancialcost,perceivedfinancial resources	62.24	0.788
13	Trust,Risk,Security,perceivedcredibility,privacyissuesassociated with usingaservice	62.36	0.794
14	Subjectivenorm(peerinfluence,externalinfluences,normativebeliefs,others recommendations)	62.62	0.792
15	Triability,exposuretoservicethroughmarketing	62.54	0.785
	MEAN	**64.60**	
	STD.DEVIATION	**11.37**	
	VARIANCE	**129.35**	
	NOOFITEMS	**15**	
	CRONBACH'SALPHA	**0.789**	

Fromthetable,4.21,thereliabilityofscalesusedinthisstudywascalculatedbyCronbach's coefficient alpha. Cronbach's alpha reliability coefficient normally ranges between 0and 1. However, there is actually no lower limit to the coefficient. The closer Cronbach's alphacoefficient is to 1.0 the greater the internal consistency of the items in the scale. Based upon theformula _ = rk / [1 + (k -1) r] where k is the number of items considered and r is the mean of theinter-item correlations the size of alpha is determined by both the number of items in the scaleandthemeaninter-itemcorrelations.Thecoefficientalphavaluesexceededtheminimumstandard of 0.70. It's provided good estimates of internal consistency reliability. As shown inTable 1, coefficient alpha values ranged from .773 to .794 for all the constructs. All constructsobtained an acceptable level of a coefficient alpha above 0.70, indicating that the scales used inthis 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 shouldalso be notedthat an alpha of0.789 isprobably areasonablegoal.It should also benoted that while a high value for Cronbach's alpha indicates good internal consistency of theitemsinthescale,itdoesnotmeanthatthescaleisunidimensional.Factoranalysisisamethodto determine the dimensionality of a scale. The fair high internal consistency indicates that theabovemeasurement scale is reliablefor furtheranalysis.

TABLE -1

KMO AND BARTLETT'S TEST FOR FACTORS RELATED TOLEVELOFPERCEPTIONONCONSUMERWITHRESPECTTOTHEM-COMMERCETOWARDSONLINESHOPPING

KMOandBartlett'sTest		
Kaiser-Meyer-OlkinMeasureofSamplingAdequacy.		.735
Bartlett'sTest ofSphericity	Approx.Chi-Square	740.096
	df	105
	Sig.	.000

**p<0.01 S-Significant

Fromtheabovetable,twotests,namelyKaiser-Meyer-OlkinMeasureofSamplingAdequacy(KMO)andBartlett'sTestofSphericityhavebeenappliedtotestwhethertherelationshipamongthevariableshasbeensignificantornot.TheKaiser-Meyer-OlkinMeasureof sampling adequacy shows that the value of test statistics is 0.735, which means the factoranalysis for the selected variable is found to be appropriate or good to the data. Bartlett's test ofsphericity is used to test whether the data are statistically significant or not with the value of teststatistics and the associated significance level. It shows that there exists a high relationshipamongvariables.

Table–2
EIGEN VALUES AND PROPORTION OF TOTAL VARIANCE OF EACHUNDERLYING LEVEL OF PERCEPTION ON CONSUMER WITH RESPECT TO THEM-COMMERCETOWARDS ONLIENE SHOPPING

	InitialEigenvalues			Extraction Sums of SquaredLoadings			Rotation Sums of SquaredLoadings		
Component	Total	% ofVariance	Cumulative %	Total	% ofVariance	Cumulative %	Total	% ofVariance	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:PrimaryData.

The results of the factor analysis presented in the table – 4.4.1.2 regarding factors relatedto influence level of perception on consumerwith respect to theM.Commerce, haverevealedthat there are 15factors that had Eigen value exceeding "one". Among those three factors, thefirst factor accounted for 19.83 percent of the variance, the second 16.85 percent, the third 7.76per cent, 4th factor 7.25 andthe last factor 6.81 percent of the variance in the data set. The firstfour factors are the final factors solution and they all together represent 58.59 percent of the totalvarianceinthescaleitemsmeasuringthefactorsrelatedtoinfluence inchoosinglevelofperception of m.commerce**.** Hence from the above results, it is certain these are the factors thatarerelatedtolevelof perceptiononconsumer withrespect totheM.Commerce.

TABLENO.3

FACTOR1-FACTORS RELATEDTOTECHNICAL ISSUESONM.COMMERCE

Bestpaymentsoptionsforallproducts x9	49.030	TECHNICALISSUES ONM.COMMERCE
Widerangeofproducts x5	46.289	
Productdeliveryservices x10	40.309	
Bestqualityproducts x7	39.793	
Best returnpolicyx6	31.531	

Source:PrimaryData

The above table represents the Rotated Component Matrix, which is an important outputof principal component analysis. The coefficients are the factor loadings which represent thecorrelation between the factors and the fifteenvariables ($X_1$to X_{15}). From the above factormatrixit is foundthat coefficients forfactor-Ihavehigh absolutecorrelations with variable Best payments options for all products, wide range of products, product delivery services, best quality products, bestreturn policy thatis 49.03 percent, 46.289 per cent, 40.309 per cent, 39.79 per cent, 31.53 per centrespectively.

TABLENO.4

FACTOR2TRUSTANDENJOYMENTOFM.COMMERCE

Honestandethical,x8	48.214	TRUST ANDENJOYMENTOFM.COMMERCE
BestFilters x2	46.289	
Best andethical x4	61.774	
Varietyofproductsx13	51.472	
Bestcustomercareservices x3	45.031	
Widevarietyofbrandsx12	42.857	

From the above factor matrix it is found that coefficients for factor-2 have high absolutecorrelations with variablepersonal innovativeness, enjoyment, playfulness, user satisfaction,trust, risk , security, perceived crediability,privacy issues associated with using a service, honestand ethical, best filter, best and ethical, variety of products, best customer care services and widevarietyofbrandsthatis48.21percent,46.28,percent,61.77percent,51.47percent,45.032percent,and 42.85percentrespectively.

TABLENO.5

FACTOR3-USEFULOFM.COMMERCE

Bestwebsiteappealing orgraphics		x11	57.723	USEFULOFM.COMMERCE
Bestbrandimage	x1		21.625	

From the above factor matrix it is found that coefficients for factor-3have high absolutecorrelations with variable best website appealing or graphics ,and best brand images that is 57 ,72 percentand21.62 percent respectively.

TABLENO.6

FACTOR4TERMSANDCONDITIONSOFM.COMMERCE

Subjective norm (peer influence, external influences, normative beliefs,othersrecommendations) 14	68.764	TERMS ANDCONDITIONS

From the above factor matrix it is found that coefficients for factor-4have high absolutecorrelationswith variable Subjectivenorm(peerinfluence,externalinfluences,normativebeliefs,othersrecommendations)14 that is68.74percentrespectively.

TABLE

NO.7FACTOR5EXPOSUREOFM.COMMERCE

Triability,exposuretoservicethroughmarketingx15	65.211	EXPOSURE

From the above factor matrix it is found that coefficients for factor-4have high absolutecorrelationswithvariableTriability,exposuretoservicethroughmarketingx15thatis65.21percentrespectively.

TABLENO.8

ComponentTransformationMatrix					
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
.					

Theabovetablerevealsthefactorcorrelationmatrix.Ifthefactorsareuncorrelatedamong themselves, then in the factor correlation matrix, the diagonal elements will be 1's and offdiagonal elements will be 0's. Since matrix was rotated with Varimax, barring some variables allothervariablesarefoundtohave,even ifnotzerocorrelationsbutfairly,lowcorrelation

SUGGESTIONSOFTHESTUDY

Based on the preceding discussion, it can be seen that there is a lack of a completeunderstanding of the three roles that mobile commerce consumers play. Such understanding willallowresearchersandpractitionerstogainbetterinsightsonthefactorsthatinfluencem-commerce consumer's intentions. While the current literature has given a lot of attention tofactors affecting consumers given their role as technology users, less has been given to thenetworkmemberrole.

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

For greater insights, interested researchers from various countries should work together onvalidating and testing existing and new models in their respective cultures. Such comparativestudieswouldhighlyhelpanddeveloptheresearchareaaswellasassistnationalandmultinational corporations inthemarketto bettercustomizetheir effortsand strategies.

Earlier, m-commerce was conceived as a risky idea due to the limitations ofsmartphones and technologies back then. However, as time and the features of smartphones andtechnology evolved, all the problems faced were gradually solved with the internet connectionsbecoming widespread and the smartphones becoming bigger and clearer. Today, the scope andbenefits 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 mobilecommerce for their businesses. Advancing with the best m-commerce solutions is synonymouswith evolving with the current market requirements. If your business is not utilizing the power ofmobile commerce yet, it is time you bring the customers who chose your competitors instead ofyou, back to your store. Check out Builder fly to get an amazing ecommerce as well as m-commercesolution and stayahead of thetrends likeapro.

CONCLUSION

One of the prime concerns of the online market is the availability of the space for theretailing to India. The availability of the prime space world definitely enable the online marketto deliver better quality products and services to the online consumers, resulting increase inoperational efficiencies and decline in costs for the supply chain.And this new area will offerIndia people numbers of new jobs, high salaries, better living conditions world quality productsandservicesauniqueonlineshoppingexperienceandmoresocialactivitiesandthehugebusiness opportunity to the world retail players. Online markets have become the battlegroundswhere the brands, small, medium and big, the known, the not–so–well–known and the wannabeones, fight it out for theonline consumer's attention. And theonline consumer is 'loving it' andaskingformore. This isoneculturethat onlineconsumersarehappy about.

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