

## A QUALITATIVE STUDY OF CONSUMER'S SATISFACTION & TRUST FROM UTILIZATION OF MOBILE COMMERCE IN SURAT CITY

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### ABSTRACT

*Mobile commerce represents a significant development in e-commerce enhancing the capabilities, offering accessibility, ubiquity, mobility, personification and localization to users. In this study work, the object of the researcher has endeavored better fathoming towards m-consumer satisfaction and trust on mobile commerce. This study deals with the numerous pros and cons that have convincing effect on m-consumer trust and derived satisfaction from use of m-commerce. Further, the study covers responsible core elements and components providing better satisfaction and for building trust on m-commerce of m-consumer. The study has used interview method based on Value-Focused Thinking approach, 50 interviewee has been selected randomly and data were collected as well analysis for developing basic framework. At last study has drawn some of the recommendation and conclusion.*

**KEYWORDS:** *Mobile Commerce, e-Commerce, Ubiquity, Mobility, Personification, Localization.*

### Introduction

As mobile technology new in India by providing more focus and improvement in various aspects like speed, privacy, cost, security, preferable language, and easy follow ups will attract more customer to adopt mobile commerce. Moreover, study considering the various role played by the mobile vendor or seller as well various types of services could provided through the medium of m-commerce in different types of sphere. At the same time study has also given attention on further improvement in various provided service on mobile commerce including an essential part of App design, App quality, After sales service, Fast and efficient delivery, Attractive packaging, Being more informative, encryption, and many other driving substitute in this study.

### Literature Review

Mobile commerce is extending version of e-commerce. Following are some of the work has done by various researchers connecting m-commerce with consumer satisfaction as well trust.

**Dianne Cyr, Milena Head, & Alex Ivanov**, has found that customer loyalty in the context of mobile commerce to be influenced by service provider, visual design (aesthetic beauty of web), ease to use and enjoyment, all this factors create m-loyalty among consumer towards mobile commerce.

**Dr. K. Uma & G. Chandramowleeswaran**, has concluded that companies should customize their service to create direct impact on customer satisfaction and loyalty while service customization will made customer more loyal. Finally, study puts focus on adoption of cervices customization based approach.

**Hsin-Hui Lin & Yi-Shun Wang** concluded that perceived value, trust as well customer satisfaction have influenced by customer loyalty. The study has saying that customer satisfaction is playing crucial role for formulating relationship between perceived value and trust to loyalty.

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**Robert Blaise, Michael Halloran & Marc Muchnick**, concluded purchasing intension of m-commerce users have influenced by social impact, perceived risk, facilities and trust they have on m-vendors as well have significant association with m-commerce. Moreover the study has given practical suggestion that providing more efficient facilitating condition to motive our consumer associated with the purchasing intentions.

**Nadia Jimenez, Sonia San-Martin, & Jose Ignacio Azuela** has found after evaluation and analysis that raising consumer trust and satisfaction will increasing their loyalty in m-commerce directly thereby it will retain more consumer while study have also said that opportunism and propensity of using information and communication technology have indirect significance on consumer purchasing retention.

**Venkatesh Shankar, Amy K. Smith, & Arvind Rangaswamy**, The researcher has developed and applied three types of model Simultaneous equation model, Pooled model and Recursive model and conclude that there is multiplicative inverse relationship between gratification and loyalty where online customer are more satisfied and loyal than offline customers.

**Chihombori.R.Anna, Jordaan B.D,& M.Rosemary**, in their research work, customers satisfaction has a significant influences on customers loyalty, where there is a positive association between customer satisfaction and customer loyalty. A highly satisfied customer will not switched to their competitors and help in retaining to the customer which lead to customer become loyal for particular firm, brand, or product.

**Shintaro Okazaki**, came across to the conclusion that demographic data have significant effect on shopping decision via mobile by consumers as well as security, cross cultural issues in m-commerce should consider while adopting m-commerce.

**Yeong Gug Kim & Gang Li** concluded that there is inverse relationship between buying frequency and customer satisfaction while there is direct relationship between transaction cost and customer satisfaction. The study has also found that providing better personal security online will contribute towards reduction in transaction costs.

#### **Object of Study**

- To study the factors affecting M-consumer satisfaction.
- To discover various core elements & Trust building factors which builds trust among m-consumer.
- Determination of concrete Framework which grab the consumer into m-commerce.

#### **Scope of Study**

- Open new perspective towards m-consumer satisfaction and trust.
- Leads to all those business of mobile commerce in future for providing necessary improvements in m-commerce based various variable which are necessary to taken in consideration well, find to be ineffective now-a-days.
- With, it can possible to understand m-consumer needs, requirements and expectation which Provide more Simplification and services to the of m-consumer will lead more satisfaction and helps in gaining trust level through the more adoption.
- Open doors for the research in the field of m-marketing, m-investments, m-based healthcare and medicines, M-reservation for hotels, buses, trains, or air tickets, and m-Wallet, m-Share & stock market, m-banking and many others.

#### **Research Methodology**

In this study, Researcher has adopted Qualitative approach. So, the best method was interview of those who were utilizing mobile commerce, while, interviews were conducted to identifying the main variables which are most affecting to consumer satisfaction and consider to be significant to gain trust level on mobile commerce. Well, in this interview, keeney's Value Focused Thinking approach which is focus first on identifying alternatives rather than on articulating values has utilized as one of the efficient technique to solicit the factors where it gives clearer understanding of how each alternative contributors of the m-consumer satisfaction and pillars of trust, further, This approach can be used to uncover hidden objectives, to direct the collection of information, to improve communication, and to guide strategic thinking to the achievement of objectives. The process of Value-Focused Thinking involves three steps:

- Develop an initial list of objectives
- Express all objectives in a common form
- Determine objectives to identify the satisfaction given and trust building factors to them.
- **Develop an initial list of objectives and convert all objectives into a common form**

In order to, raising familiarity with various phenomenon's or to achieve new insights into it. (This objective study with a point of exploratory studies,) To portray accurately the features, characteristics, experiences, opinions of a particular individual, consumers, situation or a group (with this object in view are known as descriptive research studies); To test of a relationship between various factors or forces in connection affects to m-consumer satisfaction and trust.

- **To identify their relationships between objectives**

To establish the relationships between the objectives, being a researcher I have used a test called "Why Is This Significant?" For each identified objective, asking the question, "Why Is That Important?" yields two types of possible responses. One is that this objective is one of the essential reasons for discovering unfocused factors and forces. This is called a fundamental objective. The other answer is that an objective is important because one leads to *other* objectives. This is called a means objective. The 'other' objectives that are identified may not be within the current list. Therefore, this process can also create new objectives. By repeatedly asking the question, "Why Is That Important?" for each identified objective, the means objectives and ends objectives become apparent, and their means-ends relationships can be identified.

#### **Data Collection and Procedures**

Further, Fifty interviewee were interviewed using the Value-Focused Thinking approach. All these were selected simple randomly sampling method with equal probability of being select with only one condition to be fulfilled, choosing them based on the Requirement that they needed to have utilized and experience with mobile commerce Out of them 30 were male and 20 were female. The average age of all was approximately up to 30 and all of them had 2-3 years of experience using mobile commerce. The interviews were conducted face-to-face with each randomly selected interviewee individually where each interview lasted about a half hour.

The data collection processes are described as follows:

- **Step 1: Identify the Factors and Forces**

Considering mobile commerce new revolution in the commerce sphere and still in its progressive stage, I have asked a number of questions to them including, what factors and forces affects to them the most. later with expanding the list of all, accessibility, word of mouth, security and safety, product and service quality, cost and time effectiveness(less consumption), Flash sales and discounts, Alternative payment options all will affect to their satisfaction and reliability on technology as well mobile vendor, followed by trust level. After the interview, the list of the objectives identified during the interview was reviewed by the interviewees to make sure that no objectives were omitted, and the interviewer had not misinterpreted the objectives.

- **Step 2: Convert the Objectives into a Common Form**

Following the interviews, the responses combined for all objectives from all the participants. Moreover, objectives presented by the interviewees were in various forms, it was necessary to convert them into a common form. According to Keeney, an objective is characterized by three elements: i) A decision context, ii). An object, iii). A direction to preferences. For example, some respondents mentioned that ensuring the security of transactions had always been one of their concerns for both satisfaction and in trusting mobile commerce. So, this can be converted to a statement such as: 'Enhance security of wireless transaction will boost up them for adoption and utilization of mobile commerce'. In this objective, transaction is the decision context, and security is the object, and the preference is more security.

- **Step 3: Establishing Relationships between Objectives**

The output of the first two stages was a list of factors and forces to be consider. However, further refinement was needed to clarify the *structure* in the decision context. We identified relationships between objectives through the "Why Is That Important" test. As mentioned previously, there are possibly two kinds of answers to this question. One is, "It is important because it is just important". In this case, this objective is respondents for fundamental objectives. Alternatively, the answer could be, "It is important because it influences another objective". So, it was clear that this objective is a means objective.

This approach suggests the relationships between objectives as one depends on the other. As in this research, the independent variable is satisfaction which is affected by the security, discount, after sales services, time and cost effectiveness, mobility, accessibility, conveniences, word of mouth, effective delivery and attractive packaging, good product and services quality, as well as effective mobile app design and quality not the list but mobile vendor prestige and brand goodwill, affects to their level of satisfaction while, trust in this study is a dependent variable which depends on the satisfaction, if m-consumer gets high level of satisfaction their reliability will increase along with their trust will also gain, on the other side if m-consumer will not get satisfaction due to any of these factors their trust will go down and result into negative consequences.

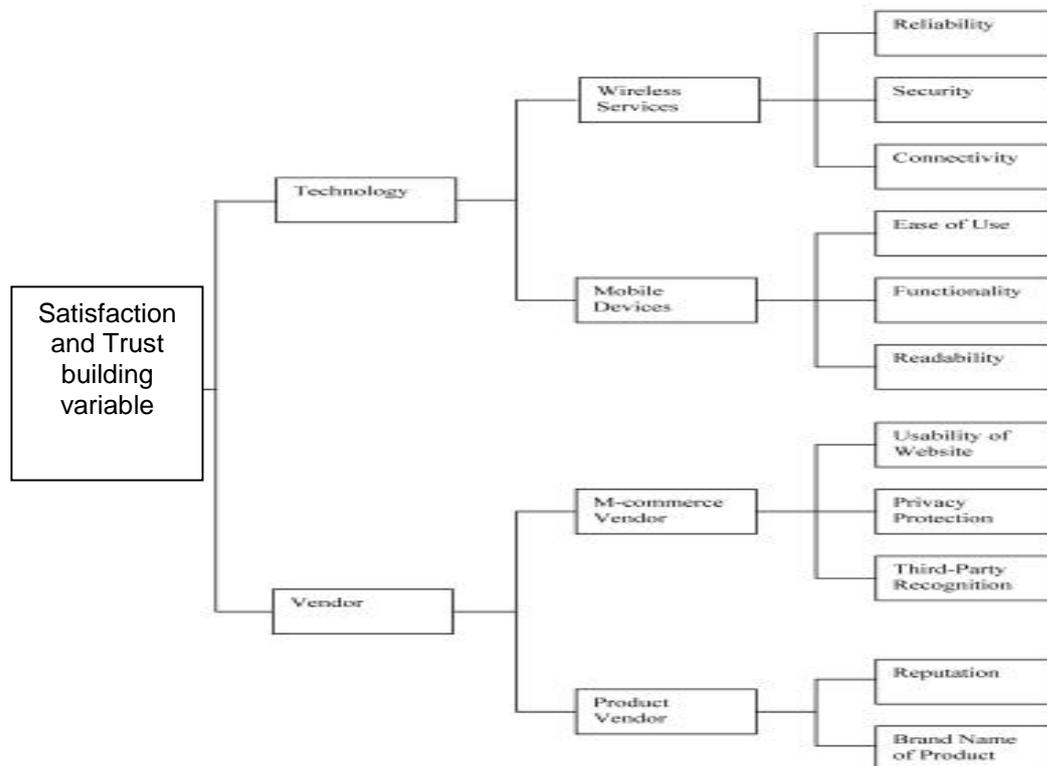
In this way, one can easily say that satisfaction level will also affect to the trust level of m-consumer while utilizing mobile commerce.

- **Step 4: Build framework increasing satisfaction and gain trust in mobile commerce**

Once we have a list of objectives relating satisfaction and to trust in mobile commerce, we analyse the relationships between them based on responses of interviews.

### Result

A few steps were taken in order to ensure reliability and to confirm accuracy of the results. First, for maintaining reliability, a 'split-half' procedure first time was adopted to validate the framework. In this procedure, twenty interview records were randomly selected and a framework was created based on the information derived from these interviews. Another framework was created based on the information from the rest of the interviews. Then, the two frameworks were compared and found to be similar to each other. This is not surprising, as the data collection is comprehensive. Well most of respondents had similar and very limited exposure to mobile commerce and, therefore, it had roughly the same ideas on the factors and other variables that were important from their point of view of satisfaction as well as building trust in mobile commerce. Moreover, the framework was shown in the study. Besides, the respondents were asked to validate and comment on the framework. This validation process resulted in only minor changes. The final framework is shown below:



### Conclusion & Recommendation

At last through this entire procedure following are some of the suggestion has been derived from this study should taken in consideration for raising consumer satisfaction along with should construct strong base for gaining consumer trust on mobile commerce, which will result in expanding the boundaries of commercial business as well opens door for new opportunities of business at national and global level. Moreover, Concrete steps must be taken to assure consumers personal and financial data **safety and security** through authentication of procedures or encryption so that we can give them privacy guarantee. Mobile commerce providers should devote more effort not only to improve the security of data transactions, but also to enhance user interface of mobile devices by ensuring ease of use, functionality, and readability, well should develops more attractive, simple and quality mobile commerce based app. The framework we developed categories for satisfaction and gaining trust, into two main components – trust in technology and trust in vendor – and provides detailed factors related to each component which will contribute through satisfaction followed by reliability. It can serve as a 'blueprint' for practitioners to increase consumers' trust in mobile commerce.

Last but not least, the findings in this research can be used to help practitioners formulate their mobile commerce strategies to enhance consumers' satisfaction through providing better quality product and services, delivery, packaging, large variety of brands and their products at reasonable prices, will ultimately builds strong base for building of trust in mobile commerce which increasing adoption and utilization of mobile commerce. Well more initiative taken towards these, will help in building strong connection and bonding with the m-consumer on m-commerce.

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