

INFLUENCES OF VARIOUS FACTORS ON M-CONSUMER'S SATISFACTION AND TRUST ON M-COMMERCE

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ABSTRACT

This study is basically deals with the theatrical part which is exploratory and descriptive in nature with objective of finding various factors which has influences on satisfaction level of m-consumer gained from utilization of M-Commerce (online m-shopping). The study has use secondary data in research methodology, well; the features of m-shopping as a part of m-commerce are mobile applications, performances of mobile websites, service and product quality, m-vendor, safety and security of personal and financial details are key factors influencing m-consumer's satisfaction level. Further study also promotes m-shopping as a part of m-commerce among m-consumer. The conclusions explain the factors influencing satisfaction and trust, provide recommendations and suggestion for mobile vendor, mobile application encryption and service providers, and other m-commerce participants to increase number of m-consumers and their satisfaction level.

KEYWORDS: *M-Commerce, m-Consumer, Exploratory, Mobile Websites, m-Shopping.*

Introduction

Mobile commerce which is m-commerce has developed as a sub branch of e-commerce can define as a purchasing or buying and selling of products, goods or services or transferring ownership or rights from one person to another using wireless electronic based technology through cellular phone, tablets, mobile phones or smart phones.

India has shown rapid growth in this new emerging era in business and commercial landscape by opening new door for m-commerce. Basically, after the introduction of internet services for the first time in India in 1995 by the BSNL, it had taken time period of more than two decade to became second largest internet market in all over the world after china. Further, the growth and development of lower valued charges, or low cost of smart phones with lower rate of traffic has boosted tremendous growth in users of mobile internet and subscriber which helped in further adoption of m-commerce based other commercial activities. With the larger number of people using mobile phones, India has became the third country with largest number of Smartphone users in 2013 with 117 million users with annual growth rate of 45% according to data determined on filpkart online selling annual report, besides, filpkart was consider the first which has launched its android app on Google play- store considering being an e-commerce pioneer after eBay, which was introduced by the open handset alliance in 2007 followed in the rest of year. In India, filpkart has considered one of the leading online sellers followed by Myntra, Snapdeal, nykaa, firstcry and others.

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Consumer satisfaction is playing vital and significant role in today's competitive environment for every kind of business, brand, or company without which none of them will be able to stand in the market. Considering both the point of theoretical and empirical perspective, consumer satisfaction is core and primary essential for success of business. In fact, consumer satisfaction is pivotal key for not only retaining consumer in market but also building consumer loyalty and trust towards products, goods or services thereby can gain profit through good image and goodwill in market like Raymond, Titan, Mercedes, Royal ranges, Infosys, Tata group, etc. Consumer can be defined as a person in act of self-consumption. Consumer satisfaction can be defined as the process of evaluation of consumer's post consumption experience with their perception, more elaborating, is the process of comparison done by consumer between pre-consumption expectation and post consumption experiences that product, goods or services is capable of fulfilling their needs, wants or expectation or not. While this concept was supported by many of researchers are Vavra, Woodruff and Gardian, Hunt, Tse and Wilton, Schiffman and Kanuk and many others. There are many responsible drivers of m-consumer are Content reliability, privacy, security, trust, quality of application and attractive design, visibility, perceived value or price, perceived expectation, functionality of mobile app, post purchasing services, return option and product return policy, payment options and discounts, etc. all have bear significant effect on the level of m-consumer satisfaction.

Literature Review

Norazah Mohd Suki has undertaken a study entitled, "A structural model of customer satisfaction and trust in vendors involved in mobile commerce," aim of explaining of all variables and forces which affects to customer satisfaction and trust in m-commerce. The study has considered trust as an important factor affects to customer's decision of purchasing using mobile based application of commerce. A sample of 200 respondents has undertaken, has applied chi-square test, confirmatory factor analysis and employing structural equation model and measurement model. The study has found that vendor's brand image, benevolence, services honesty, responsiveness, and customization does have strong influences on customer satisfaction followed by customer's trust on m-vendor.

Avdesh Gupta, Dr. Pankaj Madan, and Shalini Gupta, "Factors Influencing B2C M-Commerce Satisfaction and Trust towards M-Commerce Service Providers," with the purpose of investigate and analyze factors affects to m-commerce operation in the context of B2C business involving m-commerce services providers' as well exploring trust building factors towards m-commerce. The study has concluded that customer satisfaction can be enhanced through providing ease-of-use, better respond system and through building better brand image in market by m-vendor about their products and business in B2C operation using mobile commerce.

Rahim Ajao Ganiyu, Ignatius Ikechukwu Uche, and Adeoti Olusola Elizabeth have made a qualitative research study entitled, "Is Customer Satisfaction an Indicator of Customer Loyalty?" with the aim of examining customer satisfaction is indicating fruitful loyalty. The study has applied co-relational research method for discovering as well establishing relationship between customer satisfaction and loyalty. The study has given result that winning customer loyalty will arise win-win situation in favor of a company which helps to them to establish long term strong bonding with their customer as well company can cope up very easily against tough competition in the market. Further the study has suggested for adopting minimum efficient costing system for providing better service to customer at efficient as well economical cost which gain customer trust through the delivery of superior value.

Rajesh Kumar, Rahul Rishi, and Mukesh Kumar have undertaken a study entitled, "Impact of Mobile Commerce and Its Application with Security in Indian Context," with the main objective of analyze the impact of adoption m-commerce by different consumer and various types of security issues involved in utilization of mobile commerce in the context of India as well introduce an effective successful m-payments system through the study. The study has consider various elements to be significant form-payment are protected truncation, reliable information, integrated infrastructure, managing risk and monitoring fraud as well detection. The study gave result that mobile operators should create new wireless and mobile networks based trade model which offers more application in m-commerce will generates avenues growth in m-com. Further the study said, potential risk in m-commerce should reduce through protection based system.

Ruidong Zhang, Jim Q. Chen and Ca Jaejung Lee has made a comparative study on, "Mobile Commerce and Consumer Privacy Concerns," with the aim of exploring new various unique feature of mobile commerce in the consent of consumer's demographical difference with the reference of their

concerns for information privacy (CIFP) in m-com. This study has applied Antecedents-Privacy Concerns-Outcomes (APCO) model for the research. A sample size of 278 respondents was adopted U.S. The testing of hypothesis revealed, different demographical factor has different degree of influence on different consumer in the consent of information privacy in m-com. Study has given practical implication that m-commerce companies should adopt guaranteed security policy to ensure healthy growth in m-commerce as well develops healthy long relationship with consumer online as well m-commerce retailers have to adopt consumer relation maintain policy through higher protection of security on consumer information which will build up consumer trust.

Prof. Dr. Suleyman, Ali Alper, and Hicran Utkun, "An Assessment of M-Customer Satisfaction Drivers and Levels From M-Shopping Applications with Kano's Model," the main objective of the study is to build up regulatory framework that will determine key forces of m-commerce satisfaction enable to measure satisfaction level from shopping application considering current scenario in Turkey. The study has consider various essential forces or factors which are serviceability, convenience, reciprocal, vision, attractiveness, approachability, fundamental interaction, surety, secrecy, faithfulness, mobility, quality, perceived value, perceived price, and customization using Kano model. The study also consider further voice call search of products, navigation system for tracking purpose, video chat for negotiation, as well customer needs and expectation should give significance for making m-customer more loyal through the higher satisfaction using Kano one dimensional model according to m-stores requirements.

Nadia Jimenez, Sonia San-Martin, and Jose Ignacio Azuela have made an analytical study on, "Trust and satisfaction: the keys to client loyalty in mobile commerce," with the objectives of analyze four variable which found to be significant for building satisfaction and trust in mobile commerce are propensity of applying information and communication technology, opportunism, trust followed by satisfaction from utilization. The study has found 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.

Ting chi studied on, "Mobile Commerce Website Success: Antecedents of Consumer Satisfaction and Purchase Intention," The main aim of study is to examine and analyze the influence of m-commerce related website on consumer for using mobile based website to purchase and sell of apparel. A systematic technique of sampling has applied for selecting a sample of 293 respondents which were collected through the online survey and tested hypothesis though the application of multiple regression analysis. The study has concluded that taking in consideration six variables are apparel visual appeal, website visual attractiveness, website information system, brand reliability, security, where, variable like information providing quality of website, visual appeal, and website security will have significant influence on consumer purchasing decision followed by consumer satisfaction.

Robert Blaise, Michael Halloran and Marc Muchnick, "Mobile Commerce Competitive Advantage: A Quantitative Study of Variables that Predict M-Commerce Purchase Intentions," with the purpose of examine m-commerce user's performance expectation, perceptions, social impact and trust including perceived risk. The study has 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 and has given practical suggestion that providing more efficient facilitating condition to motive our consumer associated with the purchasing intentions.

Research Objectives

- To find out various factors has influences on M-consumer's satisfaction level.
- To study various core and primary elements which will helpful for gaining satisfaction and trust level of m-consumer from m-commerce.
- To investigate various components this will improve m-commerce related services.

Area of Research

The main area of the research is the satisfaction and trust on m-commerce, m-consumer who are using mobile based application for buying and selling different products online through the smart phones or mobile phones.

Research Methodology

Emerging of M-Commerce

The term m-commerce was originally coined in 1997 by Kevin Duffey at the launch of the Global M-Commerce Forum, which means "the delivery of e-commerce capabilities directly into the consumer's

hand, anywhere, via wireless technology." M-Com. gets actual platform in 1999, where M-Com. was initiated by a one of the Japanese Company knew as an I-Mode. This I-Mode was similar to the T-Mobile's wbb2go interface browsing, that will permits to the M-consumer to suffering from any place any websites, or access any interest based services. Moreover, In India Airtel was first Indian telecom services provider which introduces 4G services in 2012 through dongles and using modems with the help of application of TD-LTE technology with providing faster speed, better signal and wider coverage, launched first in Kolkata, followed by Bangalore, Pune, Chandigarh and many others. According to the Lehman Brothers, defines-"As the application of mobile devices which will make it possible to communicate, to inform to transact and entertain using text and data via a connection to public and private networks." Well in the words of Durlacher, "M-Commerce refers to any type of transaction which will conduct in monetary value will take place via a mobile telecommunications network."

- **Mobile Based Instruments**

M-Commerce is indicating use of mobile phones which includes utilization of the various types of mobile devices are as below:

- Smart Phones(E.g. iPhones)
- Laptop
- Personal Digital Assistant(PDAs)
- Mobile Phones (E.g. Samsung, Vivo, Oppo etc.)
- Tablets and IPads etc.

- **Features / Fruitful Merits of Mobile Commerce**

There are some special features in m- commerce which as m-consumer we are enjoying from the application which are as below:

- **Ubiquity:** It is the state of being everywhere. The users will enable to do purchasing and selling of any products, goods, or services ("indicates anywhere features.") independently without considering geographical boundaries.
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- **Localization:** with the help of global positioning System, will allow companies and to the consumer or users to assess current location. In fact, knowing where the user is located and match the services to their location helps in providing better services to the m-consumer.
- **Personalization:** Give one personal touch to the users will also enable to give as well creating services that customize the end-user experiences.
- **Flexible Accessibility:** It indicates to contact anywhere at any time. This feature will allows accessing any mobile based application at any time for any purpose of purchasing or selling.
- **Cost and Time Effective:** It will provide the merit; m-consumer will make purchasing or selling at economic price which saves a lot of time and money, from spending time to going at the particular place or shop/retailer as well spending more amount of finance.
- **Flash Sales and Discounts:** Various m-commerce sites gives large amount of discount during particular period/season like august discount, wedding sales, end of season sale etc, which will attract to more m-consumer for adoption and use of m-commerce.
- **Alternative Payment Options:** M-consumer can use various mode of making payments online i.e. paytm, cash on delivery, credit cards, debit cards, many more. Even on utilization of the debit cards or credit cards they will provides further discount, recharge, cash back for movie tickets/paying electricity bills etc. whichever option can adopt by the m-consumer as per their own convenience.
- **Discretion/privacy:** This is most precise merit with which mass group of m-consumer can relate, Privacy is an important matter for the m-consumer in this mobile based commercial environment. From the theoretical perception, mobile carriers can rebuild step by step the daily activity of an individual. The reconstruction of this path is still underdeveloped but essential feature to be develop. Still, if the users' trust in the way their personal information

is managed by the mobile carriers is not exaggerated and will not going to be misused or cheated will build trust among m-consumer; m-vendors have to be more cautious when it comes to entrusting personal data as well financial information of m-consumer. The practical approach of the m-vendor regarding security system, to opening the way to mobile communities, at the same time offering clear explanations regarding the way in which the consumer can give the services.

Further, consumer satisfaction can be considered as a crucial component and one of the important factors for preparing a successful business strategy. On the basis of Consumer's satisfaction we can consider it as barometer that helpful for measuring and for making predictions about the future consumer behavior pattern which is subject of changing. Well, in this competitive era every business to run with two objectives are profit as well wealth maximization well; for that one requires satisfied consumer. From the commercial point of view "consumer satisfaction" encompasses to all business and organization to earn revenues.

Howard and sheth (1969), "consumer satisfaction is kind of rewards adequately or inadequately for all those sacrifices made by buyer in terms of finance and non-finance indicates cognitive state of buyer's have made." well; Cardozo (1965) said consumer satisfaction derived from the application and use of products, goods or services most leads towards repeated purchasing and advertising through the positive word-of-mouth indicates significance of word-of-mouth for raising number of satisfied consumer. According the opinion of Schiffman and Kanuk (2004), consumer satisfaction explained as, "Consumer's perception regarding performance of goods, products or services they have brought in the association of their expectation. Further, "Consumer satisfaction is a metric used to quantify the degree to which a consumer/customer is happy with a product, services, or experience.

- **The relationship between consumer expectation and consumer satisfaction**

Consumer expectation can be define as a belief, confidence or expectation, from outcomes which earns from the utilization as post purchasing consumption. Gradually sometimes consumer expectation can built up on a certain platforms from brand, goodwill or reputation. "Consumer expectation refers to the perceived value or kind of advantages that generally consumer seeking when they have made purchasing a goods or availing a services."

There are four level of consumer expectation are as below:

- Expectation at the general level: At this level consumer expects to have good quality, durability, reliability, style, fashionable etc.
- Expectation at the category level: Consumer's expectation is built upon certain or a particular product category.
- Expectation at the brand level: Consumer will made expectation on the basis of their knowledge and information about the expertise, reputation of organization.
- Expectation at the transactional level: Consumer will make an expectation at the time of a transaction taking the place.

- **Consumer perceived value and consumer satisfaction**

The concept of perceived value includes both tangible and intangible parts where the perceived value is blend of quality, price, delivery time, innovations, ease of use, security, responsiveness, integrity, consumer expectation etc. ultimately it will combination of tangible value and intangible perception about any products, goods, or services which will shows perceived value imprinted in the minds of consumers.

Following points are found as determinants of consumer perceived value:

- Personal Benefits: Number of advantages will going to enjoy by consumer when they make use of the mobile commerce such as more variety available in products, better convenience in purchasing and delivery, better price and easy price comparisons, no crowds, no sales pressure, and privacy for discrete purchases and many more. All this benefits will go to earn by the m-consumer.
- Services Benefits: Consumer will enjoy low services charges benefits. Besides on making purchasing of products beyond particular financial amount they will get free cost of delivery or delivery at zero cost.

- **Product Benefits:** Consumer will not only enjoy branded products or goods at reasonable price but they will get better quality product at convenient packaging. Better quality of products or goods, better delivery of products attributes to the users directly in the form of functional, physical or tangible characteristics will capable of fulfilling consumer requirements which help in making our users more satisfied.
- **Image Benefits:** Being a trusted brand adds value to the products, goods, or services.
- **Monetary Cost:** The financial amount or liquid funds involve in purchasing of a product or services costs to consumer will consider as a monetary cost. The monetary price of a goods, products or services might include the cash needed to buy it, and risk taken in spending money to receive the anticipated advantages from their available features.
- **Time Cost:** An amount that has to be paid or given up in order to get something for a particular period of time such as a five or three years services.
- **Energy Cost:** Monetary and Non-Monetary costs associated with the products, goods or services purchasing, and selling indicates consumption of the energy.
- **Psychological Cost:** It involves feeling of satisfaction or dissatisfaction, to be happy from the purchasing or not satisfied with any of products function or features, as well all this indicates the emotional state of m- consumer.

• **Factors affecting to m-consumer satisfaction**

Consumer behavior is subject of change. With the changes in many other factors consumer's behavior will also tends to change.

Following are the main two types of factors can be classified are:

▪ **Demographical Factors**

- **Cultural forces:** Each culture has their own identity and is very crucial because one individual will born and brought up with that particular value, perception and will learn from their culture on which they will carried out their whole life. Here, cultural forces will represent Norms, learned values, ancient perception which will define as will also give shape to consumer wants and behaviors.
- **Social Forces:** An individual's behavior or decision will influenced from the opinions, suggestion, advices, or from the experience of their friends, relatives, social networks and by many more to whom they are surrounded.
- **Personal Forces:** Our consumer groups differ in their requirement from the products and their utilization. There are various demographical factors which affects to the consumer behavior following are variables.

Variables	Typical Break-Up
Age	Teenagers,Youngsters, Adults,Middle aged,etc.
Gender	Male, Female
Family Size	2-4Members, 4-6Members, Joint family.
Family Life cycle	Young, married, unmarried etc
Income	Below 10,000, 10,000-50,000 etc
Occupation	Professional, Businessmen,Retried,etc.
Education	SSC,HSC,UG,PG, Doctoral and above
Religion	Hindu, Muslim, Parsi, Sikh, Christian, others.

- **Psychological Forces:** The perceptions, learning, attitudes as well beliefs will also bring positive or negative impact on consumer's behavior and purchasing decision. Consumer's buying decision will affects from their past experiences similarly their personality and personal perception about products or other things will influence the m-consumer buying decision which may vary from individual to individual.

All these force will brings influence on consumer's buying decision as well on behavior of consumer which directly or indirectly affects the consumer level of satisfaction. But keeping in mind these forces can be made favorable by firm or company or by vendor to achieve consumer satisfaction in market which is the gateway of success in the market.

- **M-commerce Related Factors affecting m-consumer's satisfaction:**

Following are the various factors which will affect or has impact on m-consumer satisfaction:

- **Websites:** The online store represents the essence of the m-com. It has a different charm altogether helps in attracting more M-consumer towards utilization. Indeed, well designed websites are the perceived as an extension of the physical stores.
- **Tracking:** Providing to the consumer tracking facilities will also makes consumer to know about delivery status of their purchasing. Naturally there is time gap between the payments and getting product is an impatient thing for a consumer. Integrate a good tracking system with the proactively updates to consumer on the location of his package will give them satisfied with the available services and make them relies that they have made good choices.
- **Word-of-mouth:** This is one of the powerful tools in the digital world as it was in the pre internet days. Spoken communication as a means of transmitting information person to person. WOM is the collection of the informal conversation about the products, their merits or demerits, uses etc will have both either positive or negative impact.
- **Packaging:** The packaging is a great way to make an instantly amazing impression. Moreover, split down packaging into three parts. First, the functionality, which is that the parcels with the products, or goods, reach its destination totally safely without any damage. Other two, the sensory and emotional part of the packaging is where the whole ballgame is, companies like organic India, or forests essentials are investing in making their delivered packages personalized, ecological. Sustainable, quirky, minimalistic.
- **Authentication:** The process of recognizing an individual or the operator generally based on a username as well password. In the security systems, authentication is a distinct from the authorization, which is the process of applying users to access the system and system based objects on their identity. This will verifies and enforce that only authorized person or only the user one can allowed to log to their internet banking account with the maintain security without asking any confidential information.
- **Security & Privacy:** Security and privacy both are the essential elements affect to consumer the most; thereby we require giving more attention towards these two factors. Providing mobile station security that are personal and financial data confidentiality, wired equivalent privacy for protection and integrity will help in instill good amount of faith in m-consumer for adoption of m-commerce.
- **Ease of Use:** This term shows the use of technology with the minimal efforts.
- **Mobile Application Quality:** Providing better quality of mobile application will helpful for further adoption.
- **Simplification:** M-com is new key driver of engagement, sales and income so ensure better apps, simple responsive version of their online commerce portals, appropriate design for various categories for mobile users including swipes and searchers, and always incorporate new variants to simplifying m-commerce.
- **Feedback & Responsiveness:** Feedback is our user's response; which make it enables to evaluate the effectiveness of services.
- **Encryption:** This is the most effective way for providing security of data. This term can define as process of converting data to an unrecognizable or "encrypted" form. It is generally used to protect sensitive information so that only authorized parties can view it which also include files and storage devices as well data transferred through wireless networks and the internet.

- **Determinants of m-consumer satisfaction and trust**

- **Product Quality:** In easy words "product quality is assessment of the present expenses paid by the m-consumer for better performance of goods or product." While further can be express as "quality accepted by the consumer, offer to the consumer which contains a positive and fruitful outcome from the utilization of the product." This will evaluate the customization and consistency from the product or goods provided by the m-vendor to the consumer where customization is the measurement scale of fulfilling all the requirement

and needs of consumer while consistency will offer by the firm or vendor which indicate that product is free from the deficiency, consist offer for satisfaction.

- **Services Quality:** This can be define as a, “The total sum of the features or characteristics to satisfied consumer needs or expectation.” According to the SERVQUAL service quality model, which utilized in many research, service quality define as a comparison between two factor which are consumer’s expectation from the service and actual execution of the services, the evaluation of two factor will gives better or worst service level. So, models have been developed by considering many significant factor for providing better quality services is, proposed by the Parasuraman, Zeithaml and Berry, (1988), where they have applied five dimension of better service quality, are as below:
 - **Tangibility:** In this perspective of the service quality, it can be describe as a “the services or appearance of staff, equipment and the other facilities.”
 - **Reliability:** “It indicates delivery of standard quality services to m-consumer.”
 - **Responsiveness:** “The willingness to resolve various problems related to product or services based on feedback and provide accurate response to consumer on their inconvenience as well provide prompt and fast services.
 - **Assurance:** “The capability of ingrain good amount of reliability and trust in m-consumer.”
 - **Empathy:** “The competencies to understand and empathize with the m-consumer.”
- **Scope of the Research**
 - With the help of this research work, other researcher can able to understand m-consumer needs, requirements and perceived expectation which will helpful for Providing Simplification in services which will lead more adoption.
 - This research will provide helpful for building strong base for undertaking future study on m-consumer and m-commerce across the different states.
 - Open doors for the research in the various fields as a part of m-commerce are m-marketing, m-investments, m-based healthcare and medicines, M-reservation for hotels, buses, trains, or air tickets, m-Wallet, m-Share & stock market, m-banking and many others.

Findings and Conclusion

Finally through this whole method following are a portion of the idea has been gotten from this review should taken in thought for raising buyer fulfillment alongside should develop solid base for acquiring m-consumer satisfaction on versatile trade, which will bring about growing the limits of business too opens entryway for new chances of business at public and worldwide level. Additionally, Concrete advances should be taken to guarantee purchasers individual and monetary information wellbeing and security through confirmation of systems or encryption with the goal that we can give them protection ensure. Versatile business suppliers ought to give more exertion not exclusively to work on the security of information exchanges, yet additionally to improve UI of cell phones by guaranteeing usability, usefulness, and intelligibility, well ought to grows more alluring, basic and quality portable trade based application. It can fill in as a 'plan' for specialists to build shoppers' confidence in portable business.

To wrap things up, the discoveries in this exploration can be utilized to assist professionals with defining their portable business systems to upgrade buyers' fulfillment through giving better quality item and administrations, conveyance, bundling, huge assortment of brands and their items at sensible costs, will at last forms solid base for working of confidence in versatile trade which expanding reception and usage of portable business. Well more drive taken towards these, will help in building solid association and holding with the m-consumer on m-commerce.

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