

## M-CONSUMER'S SATISFACTION AND TRUST ON MOBILE COMMERCE IN SURAT CITY

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### ABSTRACT

*Consumer satisfaction can be considered as a crucial component and one of the important factors for preparing a successful business strategy. Due to various benefits of M-Commerce are Ubiquity, Accessibility, and ease of use, various discount and payment offers, Localization, Cost and time effective and privacy it has been adopting by large number of consumer in market. The purpose of the study is to determine satisfaction of M-consumer from utilization of M-commerce and on the bases trust on M-commerce based application in Surat city. The researcher has collected primary data using online questionnaire where 266 respondents has filled up questionnaire out of 250 responses has consider, the various statistical tool has applied for analysis data are regression test, Skewness and Kurtosis test, and factor analysis. Further, the study has shown that technological factors has positive relation and direct effect on M-consumer satisfaction while M-consumer satisfaction leads in building Trust level of M-consumer on M-Commerce. At last, the study has suggested that number efforts yet to be left for improving and adopting efficient mobile commerce technology, improving creditability of m-vendor, providing better product and service quality, and adopt international market standard.*

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**Keywords:** M-consumer, M-commerce, Satisfaction and Trust, Skewness, Kurtosis Test.

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### Introduction

In a general words market is consider as a physical place where people use to go to purchase or buy products, goods or services or for the smallholder, this is a local gathering where periodically they sell their products to others. In the mainstream of commerce, this concept of a market is kind of structure that allows or permits all types of buyers, or purchasers, vendors to exchange any type of goods, products or services and information. Today, new emerging market is Internet markets or online markets which are taking place of physical market, further, an online market is a virtual place and a subset of e-commerce website where product or services buys or sells by multiple third parties for the purpose of trading, well, trading in products or services using mobile networks, such as the Internet through wireless devices through mobile based application is called mobile commerce. Besides, an online marketplace is a new branch of e-commerce site which will connects and brings sellers and buyers together where; such various websites and transaction are managed by website owners or companies. Mobile commerce has developed as a sub branch of e-commerce can be referred as a purchasing and selling of products, goods or services or transferring ownership or rights 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. After the introduction of internet services first time in India in 1995 by VSNL, it had taken time period of more than two decade to became second largest internet market in all over the world after china. The development of lower valued or low cost of mobile phones or smart phones with lower charges or rate traffic has boosted tremendous growth in mobile internet subscriber or users which helped in more

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adoption of mobile commerce based commercial activity particularly, it has shown the drastic growth in the number of mobile internet users has increased after launching of digital India and rising of Reliance's Jio, large part of Indian population has adopted internet subscription which result in increasing of mobile commerce based activity of purchasing and selling. Further, taking in consideration m-commerce based trading activity; the study is basically deals with consumer who are using m-commerce application for the purpose of buying or selling products, goods or services called them M-consumer.

Following literature review is presented next section helps in find out various factors affecting to m-consumer satisfaction and trust.

### Literature Review

**Ike-Elechi Ogba** on, "Service quality, customer satisfaction and loyalty in automobile repair services sector," the aim of the study is to set about all the elements and components which contribute towards enhance the quality of services in the context of non-western service setting thereby raising customer satisfaction in automobile repair services sector. The primary data were collecting with the sample size 256 respondents through the questionnaire based on seven scale Likert rating followed by random sampling technique from the Abakaliki urban area, a south-eastern Nigerian city particularly from mechanic village. The researcher has applied SEQURAL model with five crucial elements of good quality services are reliable, tangible, response, representation and confidence. The research is based upon evaluation has shown the result of the study which disclose an another significant effective dimension to customer satisfaction that is commitment along with other five dimension of service quality as study has found all this elements unsatisfactory by customer in automobile repair sector. The study has also suggested that automobile repair sector should adopt customer based approach and provide commitment to customer for better .a quality services.

**Anifowose, Oladotun Larry and Olaleye, Oyinlola Olabisi** have undertaken a study on, "Assessment of Customers' Satisfaction on Service Quality of Fast Food Restaurant in Akure Metropolis," to identify and evaluate customer satisfaction from the services quality provided by different fast food restaurants as well as determining factors responsible for lowering customer's satisfaction level and raising their satisfaction level. This study has applied SERVQUAL model, an elaborated concept first introduce by Parasuraman to measure an open or empty space between actual delivery of services and customer's expectation of delivering services taking in consideration five key factors are credibility, tangibility, reactivity, pledge, and empathy to ensure customer's satisfaction, Purposeful sampling was applied for selecting FFRs, where researchers has also used disconfirmation theory, 144 questionnaire were analyzed distributing structured questionnaire. The results of study has revealed as per the pearson correlation co-efficiency test there is a positive relation between the services quality and customer satisfaction, better services quality will lead towards better satisfaction which will retain the customer again over which ultimately direct to customer in developing a good amount of loyalty also it will found to be helpful for recognizing strengthen and weakness of various services provided lead further for better improvement.

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. A sample of 1053 respondents has considered who were using m-commerce in Mexico using structural equation analysis. The study 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.

**Farheen Javed** studied on "**Customer Satisfaction and Customer Perceived Value and Its Impact on Customer Loyalty: The Mediatonal Role of Customer Relationship Management,**" with objective to analyzed the impact of customer perceived value on customers satisfaction and loyalty through the mediating role of Customer Relationship Management as well as discover those key drivers which enhance the customer loyalty in services sector. The research work is descriptive and quantitative in nature. Random sampling were selected, primary data was collected followed by convince sampling method of data collection. Total 250 questionnaires were collected; using five likert scale was used to analyze the data. The study has revealed that customer loyalty will enhance through the raising their satisfaction level, providing better customer perceived values and by developing a healthy relationship with the customer as well as trust and commitment factors will lead towards improving these level in future.

**Daniel Waari, Ronald Bonuke, David Kosgei** said on, "Loyalty Programs Benefits and Customer Loyalty: The Mediating Role of Customer Satisfaction," with the purpose of analyze the mediating role of customer satisfaction as well as probing the direct consequence of customer loyalty programs fruitfulness on customer loyalty in hospitality industry. The study has undertaken random sampling, has selected 384 respondent from 112 star rated hotels. Taking multidimensional concept for customer loyalty including interrogatory, monetary, social, entertainment, and acknowledgment, the research has tested hypothesis, which reveals the result of the study that there is insignificant relationship between customer loyalty program benefits and customer loyalty while enhancing customer satisfaction through providing better services and establishing other factor which create indirect influences has playing significant role for building customer loyalty and to retain customer.

**W. P. W. Anjalika, and H. M. S. Priyanath** have done an empirical study entitled, "Effect of Service Quality on Customer Satisfaction: An Empirical Study of Customers who have Bank Accounts in both Public and Private Banks in Sri Lanka," with the objective of delivery good or superior quality services in banking sector to attract and retain highly satisfied customer as well as filled the gap between customer expectation and actual delivery of services through the rendering better quality services. The primary data has collected by convenient sampling method through the structured questionnaire. The study has concluded that customer of public bank are highly satisfied than the customer of private bank followed by reliability factor. Also the study has suggested that banks should understand the perception and expectation of customer from services and should render services accordingly will lead towards more satisfied customer.

In order to know the role of consumer satisfaction in purchasing decision a study has explored on, "Mobile Commerce Website Success: Antecedents of Consumer Satisfaction and Purchase Intention," by **Ting Chi**. The main aim of study is to examine and analyze the influence of mobile commerce related website on consumer for using mobile based website to purchase and sell of apparel. The significance of the study is to improving further mobile commerce website to attract more consumer as well as making mobile commerce further more satisfactory to the consumer as well deploy purchase intention based consumer satisfaction model depending on self-regulatory process. 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. It concluded that taking in consideration six variables are apparel visual appeal, website visual attractiveness, website information system, brand reliability, website time taken and 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. Further the study has given suggestion for creating more attractive visual website as well providing protection from online fraud to consumer through the effective security system will enhance higher retention of consumer.

Mayanka Singh Chhonker, Deepak Verma, Arpan Kumar Kar, and Purva Grover have done a study entitled, "m-commerce technology adoption: Thematic and citation analysis of scholarly research during (2008-2017)," with the main purpose of considering different developing aspect of mobile commerce from 2008 to 2017 in the consolidated form for making this are to be collaboratively productive. The study has concluded after making analysis and survey that adoption as well application of technology acceptance model and unified theory in mobile commerce will make even fruitful further, also study has been given signification to pay attention on consumer's behavioral as well attitudinal intention, and facilitating better condition of purchasing on mobile commerce. It suggest for practical implementation that m-commerce providers should strengthen understanding with m-consumer through providing ease of use, better convenience along with create social impact on m-consumers.

**Dr.K.Prince Paul Antony and D.V.Padmaja** on, "Customer Preference and Satisfaction towards M-Commerce with Reference to Coimbatore," with the goal of discovering all problems creating forces to customer while using m-commerce along with evaluating influencing factors to the customer's preference towards m-commerce adoption in consideration of Coimbatore. The study has given suggestion that make easy to choose through providing more simplification, brand categories, product and shipping information provide clearly, make home page attractive, easy to use, maintain privacy through not asking private details of payments, promoting offers to customer on mobile commerce.

Robert Blaise, Michael Halloran and Marc Muchnick on, "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 given practical suggestion that providing more efficient facilitating condition to motive our consumer associated with the purchasing intentions.

**A.Ahmad, A. Mohammad, A. Khaled, M. A. Yajid and A. Khatibl** have undertaken a study entitled, "Service Quality and Customer Satisfaction: The case of Star Cruise Libra, Penang." The main objective of study is providing a comprehensive study of service provided by star cruise and level of customer satisfaction who take advantages of the services in Malaysia. The result of study has revealed that for maintain present customer satisfaction and to attract new customer cruises need to capitalize the quality of the services which they provide through adopting improvement based policy and better amenities.

**Classification of factors affecting to M-consumer**

	Technological Factors	Market/Consumer Factors
M-Consumer Satisfaction	<ul style="list-style-type: none"> <li>• Web and system quality,</li> <li>• Information quality</li> <li>• Availability of language option and personalization,</li> <li>• Payment system, customized products and variety of products,</li> <li>• Ease of use,</li> <li>• Accessibility and Transparency</li> <li>• Ubiquity,</li> <li>• delivery facility,</li> <li>• after sales service,</li> <li>• contact interactivity.</li> </ul>	<ul style="list-style-type: none"> <li>• Less time consumptive,</li> <li>• perceived product and services quality, and economical or reasonable cost,</li> <li>• perceived usefulness</li> </ul>
M-consumer Trust	<ul style="list-style-type: none"> <li>• Security and Confidentiality of information and financial matter,</li> <li>• consumer complain redresses facility and consumer feedback and follow up facility, -Money back warranty,</li> </ul>	<ul style="list-style-type: none"> <li>• Reliability of system, vendors and software, - Responsiveness,</li> <li>• Integrity.</li> </ul>

**Object of the Study**

Principle objectives of this research paper are as follows:

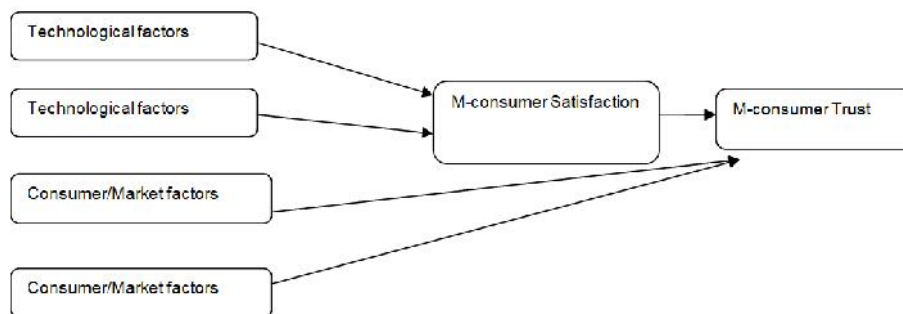
- To study the factors affecting to preferences of consumer for adopting M-Commerce.
- To analyses the satisfaction level of M-consumer
- To investigate relationship between satisfaction and trust m-consumer.

**Scope of the Study**

- Open new perspective towards m-consumer satisfaction and trust
- It can possible to understand m-consumer needs requirements and expectation which helps in gaining M-consumer satisfaction and trust level.
- It will provide strong profound and base for conducting further study on m-consumer across the various states considering various sphere.
- 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 order to accomplish the above objective of the research work, two types of data have used are primary data and secondary data. The secondary data has used for preparing firm theoretical ground and primary data have been collected using structured close ended questionnaire using five scale likert. Based on the above classification the following chart has prepared-



The following hypotheses has determined on the basis of above framework for this study:

- H<sub>1</sub>:** The technological factors are positively related to m-consumer satisfaction.  
**H<sub>2</sub>:** The Consumer factors are positively affects to m-consumer satisfaction.  
**H<sub>3</sub>:** The technological factors are positively related to m-consumer trust.  
**H<sub>4</sub>:** The consumer factors are positively affects to m-consumer trust.  
**H<sub>5</sub>:** M-consumer satisfaction is positively related to M-consumer Trust.

#### Data Collection

In research work, has consider all those consumer who are using mobile commerce based application for the purpose of buying or selling of products, goods or services or who are online shoppers. The all the respondents has selected randomly and were asked to fill out prepared form of questionnaires on the bases of their experience regarding M-commerce. The questionnaire were distributed using internet through e-mails and other social media platforms, where total number of respondents was 266, from 16 filled out questionnaire were not consider due to incomplete details or same response for all questions. The final number of accepted response was 250 in the survey, in which 131 participants were male and 119 were female participants, from total survey, 28% participants aged between 29 to 30, 46% between 30 to 40 and 26% were between 40 to 50 years old, among 40.4 % were undergraduate, 30.3% were master students, 29.3% had doctorate degrees. All of the respondents have been using M-commerce 3 to 4 times per month.

#### Data Analysis

In this research work nominal, scale and ordinal type of data has used, where distribution and number of dependent and independent variables are determined for proper selection of statistical test. Well, for testing normal distribution of data Standard error of skewness and Standard error of kurtosis test has applied. All measurements have been between -2 to +2 which indicates normal distribution of data. Further for reliability which indicates the stability of measure over the diversity of situation, the cronbach's alpha test has used to measures amount of inaccuracy inter-item scores and overall measures, Brown's propose minimum value of 0.8 for tests will measures values. Further, Nunnally clams acceptable level of exploratory study is 0.7 or above. All cronbach's alpha measure suffice for both Nunnally standard and close to Brown;s theories thereby, reliability of measures is concluded to be satisfactory. For data suitability the Kaiser Meyer Olkin measure of sampling adequacy test has used which gives outcomes in all constructs were more than 0.5. At last regression analysis has applied for factors which are technological and consumer factors based on the classification with m-consumer satisfaction and trust. The following table shows that technological factors have most effect on m-consumer satisfaction formation and M-consumer satisfaction has more effect on trust formation in m-commerce.

Hypotheses	Relationship	R	Conclusion
H1	Technological factors → M-consumer satisfaction	0.827	Supported
H2	Consumer factors → M-consumer satisfaction	0.816	Supported
H3	Technological factors → M-consumer trust	0.548	Supported
H4	Consumer factors → M-consumer trust	0.727	Supported
H5	M-consumer satisfaction → M-consumer trust	0.601	Supported

#### Conclusion and Suggestion

With the development of various mobile commerce based application along with lowering charges rate for internet, has expand the number of consumer who adopted Mobile based buying and selling by attracting to its various advantages are Accessibility, ease to use, ubiquity, various discount offers, variety of products[, goods and brand, benefit of buying and selling at international market and many more. Although there are various consult has been related with M-consumer in relation of online Security and safety of information, product and service quality, reliability of mobile application and other system, M-vendor creditability. It has overcome all this hurdles at some point by providing better product and services, adopting encryption system, establishing new standards and norms. Further the study has also suggested that M-consumer satisfaction can be improved through increasing efficiency of mobile commerce based app, providing better product and service quality, increasing m-vendor credibility and app based reliability, adopting better system for maintaining m-consumer security which will ultimately leads towards building up high level trust among m-commerce users which will further encourage for more utilization and adoption of mobile commerce based activity, which open up new opportunity for commercial activity.

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