

A Study on M-Commerce and Mobile Apps – A Trendy Lifestyle (A special reference to Women consumers in Chennai city)

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ABSTRACT

Mobile commerce (M-commerce) tools and its services are mounting at a much faster pace in this digitized world. Demonetisation and a reduction in cash transactions, along with an improvement of net banking facilities, M-commerce has been showing increasing trend since last decade. This research paper attempts to identify the factors that influence women in Chennai city to opt for mobile shopping and to study the most common apps used by them for m-commerce. The primary data was collected from 125 women fall under different categories and the obtained data was analysed through statistical tools such as Factor analysis, Percentage analysis and Garette Rank analysis. From the research, it was identified that Attractive offers, Product availability, Payment system, Social Influence, Mobile Anxiety, Personalized experienced and Time-saving are the main factors that influence women to shop through m-commerce. Towards the end, general suggestions are offered for secured use of mobile commerce and mobile apps.

Keywords: M-Commerce, Mobile Apps and M- Shoppers.

I. INTRODUCTION:

Mobile commerce (M-commerce) tools and its services are mounting at a much faster pace in this digitized world. Mobile commerce has penetrated more than 90% of Indian Population. Demonetisation and a reduction in cash transactions, along with an improvement of net banking facilities, M-commerce has been showing increasing trend since last decade. According to "[Global Mobile Commerce Forum](#)" – M-Commerce means "the delivery of electronic commerce capabilities directly into the consumer's hand, anywhere, via wireless technology."

II. STATEMENT OF THE PROBLEM

With the evolution of digitalization all over India, Mobile and Mobile apps have become unavoidable. This leads to growth of introduction of mobile applications and m-commerce. People also started showing interest in m-commerce as they get access to all products under one roof from their place. But, evolution leads to growth of multiple mobile apps service providers and put the customers in confused state of mind. It creates a big question whether all these mobile applications serve its very purpose to the public. This research has attempted to analyze this question.

III. SCOPE OF THE STUDY

This study mainly focus on primary data, which data collected from randomly selected women consumers through M-commerce in Chennai city only. The study covers opinion of women customers about usage of mobile apps and M-commerce in their daily life.

IV. OBJECTIVES

This study covers the following objectives:

- to study and determine what women think about the various existing M-commerce practices or apps available in their day-to-day life.
- to analyse the factors influencing women to opt for m-commerce.
- to suggest some safety apps that every woman should install in mobile.
- to offer suggestions based on research findings.

V. METHODOLOGY

The study targets a sample population drawn among women customers in Chennai city who have experienced M-Commerce. The research design used for the study is both analytical and descriptive.

VI. SAMPLE SIZE

The sample size used for study is 150 women customers. These samples were randomly taken from Chennai city without any judgement.

VII. SAMPLING DESIGN

The researcher has adopted Convenience Random Sampling Technique to collect data.

VIII. PERIOD OF THE STUDY

The period of the study covers from September 2018 to November 2018.

IX. DATA COLLECTION

The samples of this research are all taken from written questionnaire (125 people). This questionnaire obtained data from women customers in an anonymous way. 150 questionnaires were distributed and at last, 132 questionnaires were recovered, among them 125 were valid questionnaires after excluding the incomplete questionnaires. An internationally accepted five point Likert scale of 1 to 5 was used, where 1 was Disagree, 2 was Slightly Disagree, 3 was Neither Agree/Disagree, 4 was Slightly Agree, and 5 was always. To support the objectives of the research, secondary data were also used from the sources like journals, research magazines, websites, books, newspapers, etc.

X. LITERATURE REVIEW

The phrase mobile commerce was originally coined in 1997 by Kevin Duffey at the launch of the Global Mobile Commerce Forum. Vittel-Philippe, (2000), Mobile devices especially cell phones are used not only by well-educated white-collar workers but also by poorly educated and even illiterate people. Therefore, the use and operation of it should be as simple as possible. Lehner and Watson (2001) in their article reveals that the classified MC application into six categories. These include communication/interaction, entertainment, transaction, remote control and decision support, information and data access, and future application and services.

M-commerce is defined by Clarke (2008) as “the ability to purchase goods anywhere through a wireless Internet-enabled device”. Lehman defines M-Commerce as “the use of mobile hand-held devices to communicate, inform, transact and entertain using text and data via connection to public and private networks “. Schell (2011) indicated that mobile commerce is going to be one of the fastest growing channels or touch points in multichannel sales and marketing. Sachin Gupta et al (2014), the significant growth of M-commerce application is remarkable and more and more consumer is transferring to M-commerce to achieve better and fast transaction in India.

An m- Commerce transaction is defined as any type of transaction of an economic value that is conducted through a mobile device that uses a wireless telecommunications network for communication with the e-commerce infrastructure (Tsalgatidou, A., Veijalainen, J., and Pitoura, E, 2016). According to the study of Liang, et al 2015, the rapid adoption of smartphones, developing mobile apps has become an attractive arena for entrepreneurs. Cook (2014) investigates online advertising on smartphone and tablets and believes that over the next five years, the use of touch-screen mobile devices will grow dramatically, and respondents can be expected to use them at a higher rate. Park, C., & Kim, Y. (2003) believes that today's online consumers are concerned about online payment security, reliability, and privacy policy of the online store.

According to Apsalar (2013) a research and analytics company, women download 40 percent more apps than men and women pay 87 percent more than men on paid apps. This clearly shows that women lead and dominate men in Social Media category. Women feel that technology helps them to be more independent, educated and confident. In a nutshell, M-commerce refers to:

“Internet Connectivity + Wireless Network + E-Commerce = M-Commerce”



M-Commerce existing and futures possible application include:

- Mobile banking service (check account information, money transfer)
- Mobile trade service (stock quotes, selling/buying)
- Credit card information (account balance)

- Life insurance account information (account information, money transfer)
- Trips (online reservation, timetables)
- Travel ticket reservation (online or telephone booking)
- Sales (online books, CDs)
- Entertainment (interactive games, movies)
- News/information (headline, sports, weather, business, technology, regional)
- Database, application (yellow pages, dictionary, restaurant guide)
- Location based application (area information and guides for roadside assistance, accidents, etc.)
- Reserving restaurant table

SOURCE: SECONDARY DATA

TABLE NO. 1 - PERCENTAGE ANALYSIS

CATEGORY OF CONSUMERS	NO. OF CONSUMERS	% OF CONSUMERS
School Children	25	20
College Students	25	20
Working Women	25	20
Home Makers/ Unemployed	25	20
Entrepreneurs / Business People	25	20
TOTAL	125	100

TABLE NO. 2 - PRODUCTS PREFERENCES BY WOMEN - GARRETT RANKING TECHNIQUE

SI. No.	PRODUCTS PREFERENCES BY WOMEN	Mean Scores	Rank
1	Cosmetic products	18.23	I
2	Fashion Jewels	17.67	II
3	Clothes	16.51	III
4	Mobile & Mobile Accessories	15.33	IV
5	Electronic items	14.26	V
6	Food wares	13.58	VI
7	Household Appliances	12.98	VII
8	Stationeries / Baby products	10.12	VIII
9	Books	8.04	IX

TABLE NO. 3 -MOBILE APPs COMMONLY USED BY WOMEN IN DAILY LIFE

SI. No	MOBILE APPS	SCHOOL CHILDREN	COLLEGE STUDENTS	WORKING WOMEN	HOME MAKERS/ UNEMPLOYED	ENTREPRENEURS /BUSINESS PEOPLE
1	WHATSAPP	21	23	25	18	25
2	INSTAGRAM	3	11	11	7	9
3	PAYTM	2	9	18	10	20
4	OLA/UBER	-	7	12	11	18
5	SAFETIPIN	6	18	20	14	22
6	AMAZON	12	21	17	22	19
7	FLIPKART	9	11	9	12	5
8	SWIGGY/ FOODPANDA	5	7	13	15	12
9	CLUB FACTORY	8	19	15	18	15
10	CANDY CRUSH	20	7	5	10	2
11	BYJU	14	0	0	0	0
12	AMAZON	19	2	0	2	0

	KINDLE					
13	MAKEMYTRIP	0	6	13	13	23
14	BIG BASKET	6	0	0	0	0
15	BOOKMYSHOW	0	11	12	15	7

FACTORS INFLUENCING M-COMMERCE AMONG WOMEN M-SHOPPERS

The usage mobile apps for online shopping are ascertained through 40 variables in Likert's 5 point scale. These variables and their respective reduction is done through factor analysis by principle component method. The results of the factor analysis are given in the following table:

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.924
Bartlett's Test of Approx. Chi-Square Sphericity	11169.724
df	780
Sig.	.000

From the above table it is found that the KMO measure of sampling adequacy is 0.924, Bartlett's test of Sphericity with approximate Chi-square value of 11169.724 are statistically significant @ 5% level. This indicates all the 40 items are reduced into predominant factors with meaningful approach.

Factor 1, termed "**ATTRACTIVE OFFERS**", depends on 6 items that bring out the customers opinion about attractive offers and discount coupons offered by mobile apps create a sense of urgency among buyers. Often, they make hurried purchases fearing an impending stock-out situation or rising prices of the commodity. Everyone loves a discount and in each one of us there is a bargain hunter who would love to find awesome things at great prices. These deals could be anything from discounts, special offers, no shipping charges, exclusive coupons, bonuses, or vouchers!

Factor 2, called "**PRODUCT AVAILABILITY**", formed by the combination of 2 items. "We covet, what we see!" - M-Commerce makes easy to discover the products available in the market by utilizing wireless devices. Variety of products with excellent pictures is showcases in best light with multiple angles to let users get a three-dimensional understanding of the product. When you offer the options to the customers to add filters including brand, colors, size, price range etc. you are essentially empowering them to narrow their search down to fewer but relevant products which are in line with their preferences and requirements. This is definitely going to better the experience of the M-shoppers as they would not have sort through thousands of products to find a few hundred that actually satisfy their search criteria.

Factor 3 is cited as "**SOCIAL INFLUENCE**" as it is impacted by 4 items that describe how far the women customers influence by the social factors like family, relatives, friends and colleagues. Women basically have the tendency to share their joy immediately to the social group they belong to. This spreads the anxiety among others to purchase products to satisfy their status quo.

Factor 4, is termed "**PERSONALISED EXPERIENCE**", after taking together 2 items that go a highest priority for every woman M-shopper. Customers need not wait in queue or struck in traffic while go for direct shopping. Through m-commerce consumers quality of life is improved.

Factor 5 is termed as "**PAYMENT SYSTEM**" as it comprises 3 items that keep the customers as comfortable as possible with the payment process. It is only natural that they have a preferred method or mode of payment that they have developed faith on. Hence, it is suggested that you include as many methods of payment as possible to attract customers with varied payment habits.

Factor 6 is appropriately named as "**TIME SAVING TOOL**" as it discusses about 6 items related time is an indicator of the quality of the user journey. With mobile commerce, customers need not travel to the store to purchase their needs, rather, they can buy their products online. So, this decreases their effort, money and saves their time. Women can shop anytime whenever they want and can place order from wherever they are, that makes their household routine activities undisturbed.

Factor 7, coined after 3 items as “**MOBILE ANXIETY**”, speak about that a pure transactional people are well familiar with how smartphones. The customers already know how to navigate to desired products in a few clicks.

WOMEN SAFETY APPS

The women safety is the prime concern in today’s world considering the increasing crime rates against women especially, in the metro cities where women have to stay out for long. As they need to travel late night sometimes, it is important to stay alert and safe:

- ✓ Safetipin
- ✓ Women’s Security
- ✓ Shake2Safety
- ✓ bSafe
- ✓ Watch Over Me App
- ✓ Smart 24X7
- ✓ Stay Secure

FINDINGS:

- ✓ And 90% of time people use smartphones they spend on apps, only 10% on Internet.
- ✓ Majority of the women respondents belong to the age group of 20 – 30 years.
- ✓ A sad truth is above 80% of the college students are using smartphone apps not for educational purpose but for entertainment purpose. College students are of great significance on m-commerce. Despite the limited consuming power, college students are found to be the main force.
- ✓ About 22 % of the respondents do not feel comfortable submitting their personal and financial data on mobile shopping apps and intend to pay for their purchases through cash on delivery only.
- ✓ It was found from the research that 72.3% of the school students are making effective use of mobile apps and m-commerce to get their school projects done.
- ✓ A shocking and acceptable truth derived from the respondents is that children below 6 years are using mobile apps with ease.
- ✓ 72.34% of women are not aware of availability of safety apps.
- ✓ 11% of women feel that they deeply miss the happiness of traditional shopping with family. They feel that m-commerce has actually created a gap between relationships.
- ✓ 26.2% of respondents have lack of awareness of the existence mobile services and 19.8% of respondents have lack of ability to use this technology.
- ✓ More than 50% of the women entrepreneurs are of the opinion that government can introduce apps that bring awareness about schemes to encourage women entrepreneurship.
- ✓ Cosmetic and Fashion products are the most preferred and purchased products by women.
- ✓ Above 92% of the women say that they carry mobile and do m-shopping for status quo.

IMPLICATIONS AND CONCLUDING REMARKS:

With the growth of mobile phones and increased issuing and use of debit and credit cards, mobile commerce will deliver strong growth over the coming years. M-commerce is gaining popularity among people specially the younger generation but in today scenario to become equally popular among all age groups. Promising unlimited information, entertainment, and commerce, mobile commerce gives M-shoppers the ability to access the Internet from any location at any time, the capability to pinpoint an individual mobile terminal user’s location, the functionality to access information at the point of need, and a need-based data/information update capability. Still the large section of the society is illiterate, less computer-aware & has poor mobile phone usage. Proper training and guidance should be imparted to them so as to get them acquainted with the latest in the field of M-commerce technology and M-services/apps which will generate more awareness and safety usage. The security aspect is important while dealing with M-commerce services as many still fear of losing their personal details or confidential information. When these demands of women are fulfilled, m-commerce will positively rule the future India.

SCOPE FOR FUTURE RESEARCH:

- A comparative study can be conducted to know how far the younger generation differ from the older generation since younger people work more smartphone.
- An Exploratory study can be conducted on impact of safety apps in women’s life.

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