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ADOPTION OF MOBILE COMMERCE IN HIMACHAL PRADESH

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ABSTRACT

E-commerce Industry is growing in India at a rapid pace and mobile commerce is following its lead. Almost every online company has been developing special mobile websites and apps shows that they realise the prominence of m-commerce. This paper identifies the key factors that influence customers intention regarding use of mobile commerce in Himachal Pradesh, which leads to acceptance of mobile commerce. Data was collected from a sample of 220 respondents through a well structured questionnaire. The data was collected by asking open ended and close ended questions in 5- point likert scale. For analysing and interpreting data in the present study, basic statistical tools, factor analysis and regression analysis was used with the help of SPSS 16.0 version. The findings of the study depicts three factors i.e., Convenience Factor, Trust factor and Personal Innovation Factor which influence mobile commerce. Further the study exhibited that Convenience Factor, Trust factor and Personal Innovation factor positively influence the acceptance of mobile commerce by customers.

KEYWORDS

Convenience, M-commerce, Personal Innovation, Mobile Commerce, Trust.

INTRODUCTION

Mobile commerce transactions continues to grow, and the term includes the purchase and sale of wide range of goods and services, online banking, bill payment, information delivery and so on. Mobile commerce is worth \$ 230 billion, with Asia representing almost half of the market, and has been forecast to reach US \$ 700 billion in 2017. Wal-Mart estimated that 40 percent of all visits to their internet shopping site in Dec., 2012 was from mobile device. Bank of America predicts US \$ 67.1 billion in purchases will be made from mobile devices by European and US shoppers in 2015. Mobile retailers in UK alone experienced increase in revenues upto 31 percent in financial year 2014. The Indian telecommunication Industry, one of the fastest growing and the second largest economies in the world. It has come a long way over the past decade and a half, with rapid technological developments. Buying and paying for goods or services via mobile phones is growing in India at a rapid pace. The value of such transactions leaped from Rs. 7800 crores to Rs. 36000 crores between financial year 2013 to financial year 2014. The pace of growth will continue (Forrester Research). "India adds 5 million new internet users a month and all are on mobile". There are 230 million internet users out of which 130 million are mobile users (Google India). After launching mobile application, India gets half its traffic from smart phones (Amazon India). Future of mobile commerce will be written in India (Flipkart.com). So it is clear that mobile commerce is emerging as game changer in the Indian market.

REVIEW OF LITERATURE

Bhatti (2007) concluded that personal innovativeness is expected to have a strong influence to adopt innovation such as mobile commerce. Evans and Wurster (1997) observed in their study that mobile internet revolution has changed the established paradigms, and has lead to a reconfiguration of value prepositions. Freestone and Mitchell (2004) observed that this generation is technology savvy and interested to adopt new technology. Haytko and Philips (2008) noted that issues relating to socialisation, feeling of accomplishment, and connectedness drove consumers to buy products and retail patronage. K.S., sanjay (2007) stated that mobile network is less costly and gives a better flexibility and effectiveness to its subscribers than landline phone. Kumar and Lim (2008) found that age affects mobile service perceptions and loyalty decisions. Li and Yeh (2010) found that design aesthetics, customisation, perceived usefulness and ease of use increased trust in mobile commerce. Mahatanankoon, Wen and Lim (2005) suggested that usage of mobile commerce applications mainly resolves around buying products, locating friends and family or receiving instant coupons. Manjoor Amir states that there are several benefits and advantages in adoption of e-commerce. It is helpful in doing transactions from home. It also gives universally accepted quality, security and reliability of product so that major part of share can be increased by particular website. Martin and Bush (2000) concluded that teenagers are trend setters for one another and the population at large. They usually received consumption influence from parents, peers, teachers and media. McKnight (2002) stated that trust is important because it helps consumers overcome perceptions of uncertainty and risk. Muller-Veese (2000) estimated that around 90 percent of current SMS volume is for person to person communication, with information services, e-mail notification, SMS chat and distribution of ring tones accounting for remaining 10 percent. Rousseou et al. (1998) stated that trust is defined as a psychological state comprising the intention to accept vulnerability based upon positive expectations of the intention or behaviour of users. Schejter, Serenko, Turel and Zafat (2010) stated that customers of mobile and wireline market represent two distinct groups who are driven by different values and behaviours and who exhibit dissimilar psychographic and demographic benefits. Sujata, P., Deshmukh, Prashant Deshmukh and G.T., Thampi stated that m-commerce is sub-set of e-commerce which includes e-commerce transactions carried out using a mobile device. India is a land of many languages, but only 2 percent of Indian population prefers reading in English. If the content is in local language, it will not only ensure quicker adoption by the users but also ensure instant success. Toh et al (2009) showed that perceived usefulness, social influence, perceived financial cost and trust were positively associated with customers intention to use mobile commerce. Wei et al., (2009) defined trust as an important construct which is affecting consumer behaviour and it determines the success of m-commerce. Although lot of studies has been conducted on m-commerce throughout the world, but there is a need of conducting research study related to factors affecting consumer behaviour regarding m-commerce in developing countries like India. Dewan and Kraemer (2000) highlighted that the results of research conducted in developed nations cannot be applied to developing countries. Increase in mobile telephony has increased the possibility of success of m-commerce in India, but a less number of research has not been conducted to determine the factor influencing buyer behaviour regarding online buying which leads to acceptance of online method of buying products. This study will help managers to develop appropriate marketing strategies for increasing sales of product through m-commerce.

OBJECTIVES OF THE STUDY

With the rapid increase in the number of companies offering products over the internet, the buying preference of Indian customers is changing. Mobile commerce has become very popular medium of commerce in Indian market. This research study is conducted in Himachal Pradesh and emphasises on exploring the factors which influence the intention of customers about online purchase of products via mobile phones in Himachal Pradesh. Moreover relationship between the extracted factors and acceptance regarding mobile commerce, is studied.

HYPOTHESIS FORMULATION

- H₁- Convenience factor and acceptance of mobile commerce are positively related.
 Ha₁- Convenience factor and acceptance of mobile commerce are negatively related.
 H₂- Trust factor and acceptance of mobile commerce are positively related.
 Ha₂- Trust factor and acceptance of mobile commerce are negatively related.
 H₃- Personal Innovation factor and acceptance of mobile commerce are positively related.
 Ha₃- Personal Innovation and acceptance of mobile commerce are negatively related.

RESEACRH METHODOLOGY

In this study, an exploratory research design and a quantitative research approach was adopted. Initially data was collected at pilot level to check the designed questionnaire's ability to attain the objectives of the study. Later some changes were made in questionnaire so that objective of the study is achieved. The questionnaire has two sections. First section consist of questions related to characteristics of respondents whereas second section consist of questions exploring the attitude of users towards m-commerce in Himachal Pradesh. A number of open ended as well as close ended questions in 5 point likert scale was incorporated in questionnaire. Survey was conducted in three divisions of Himachal Pradesh. Both primary and secondary data has been used in the present study. At macro level, the geographical area of this study has been limited to Himachal Pradesh. This area, at micro level has been divided into twelve districts. Data has been collected from three districts of Himachal Pradesh. At the first stage, this area is divided into three administrative divisions. First administrative division is Shimla in which districts Shimla, Solan, Sirmour and Kinnaur are included. In the second division Mandi, districts Mandi, Bilaspur, Kullu and Lahaul – Spiti are included. Third and last division is Dharamshala includes districts Una, Hamirpur, Kangra and Chamba. At the second stage, a sample of one district from each division has been selected, where population is maximum. Data has been collected from district headquarter of selected district of Himachal Pradesh. In order to collect the information, the respondents were selected by applying snow ball sampling method. Data was collected from users of smart phones in Shimla, Mandi and Dharamshala (Headquarter of District Kangra).

ANALYSIS AND INTERPRETATION

Table 1 presents the demographic characteristics of 220 respondents. 59.10 percent of respondents are males and 40.90 percent respondents are females. Out of the total sample size, 35.45 percent respondents live in shimla, 32.73 percent in Mandi, and 31.82 percent respondents in Dharamshala. The table shows that almost all respondents are below the age of 30 years followed by a small group of 9.09 percent respondents fall in the age group of 30-45 years and only 4.5 percent respondents are above 45 years of age. Majority of respondents i.e., 59.09 percent, are professionals and are earning an annual income between Rs. 2,00,000 -8,00,000.

TABLE 1: CLASSIFICATION OF RESPONDENTS ON THE BASIS OF DEMOGRAPHIC FACTORS

Demographic Variables	Catagories	No. of Respondents
Gender	Male	130 (59.10)
	Female	90 (40.90)
Place of Residence	Shimla	78 (35.45)
	Mandi	72 (32.73)
	Dharamshala	70 (31.82)
Age (in years)	Less than 30	190 (86.36)
	30-45	20 (9.09)
	Above 45	10 (04.55)
Qualification	Upto 10+2	20 (9.09)
	Graduation	30 (13.63)
	Post Graduation	40 (18.19)
	Professional	130 (59.09)
Annual Income (in Rupees)	Below 2 lakhs	30 (13.6)
	2 -5 lakhs	100 (45.5)
	5 -8 lakhs	80 (36.4)
	Above 8 lakhs	10 (4.5)

Source: Field Survey, 2014

In order to determine the factors influencing the adoption of mobile commerce in Himachal Pradesh, Factor analysis was performed with the help of SPSS version 16.0 and the following interpretation were concluded. According to the KMO and Bartlett's test shown in table 2, the Kaiser-Meyer-Olkin measure of sampling adequacy value of 0.727 which is greater than 0.50. This indicates that the sample was adequate to consider the data as normally distributed and the KMO test is highly significant. The Bartlett's test of Sphericity was tested through Chi-square which is found to have 3.345E3 at 91 degrees of freedom, which is significant at 0.000 percent level of significance, i.e., $p < 0.01$.

TABLE 2: KMO AND BARTLETT'S TEST

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.727
Bartlett's Test of Sphericity	Approx. Chi-Square	3.345E3
	df	91
	Sig.	.000

According to the Total variance Explained Table exhibited in table 3, component 1 explains 47.391 percent of the total variance among all the variables in the data set, component 2 explains 20.454 percent and component 3 explains 9.872 percent of the total variance among all the variable in the data set. Therefore three factors or component are reported based on the eigen values, they consist of all the variables. Those factors whose eigen values are more than 1 was considered. First 3 component explain 77.716 percent of the total variance.

TABLE 3: TOTAL VARIANCE EXPLAINED

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.635	47.391	47.391	6.635	47.391	47.391	4.208	30.056	30.056
2	2.864	20.454	67.844	2.864	20.454	67.844	3.806	27.183	57.239
3	1.382	9.872	77.716	1.382	9.872	77.716	2.867	20.478	77.716
4	.880	6.284	84.001						
5	.518	3.697	87.698						
6	.407	2.906	90.604						
7	.393	2.808	93.411						
8	.310	2.214	95.625						
9	.238	1.703	97.328						
10	.136	.971	98.299						
11	.085	.607	98.906						
12	.083	.592	99.498						
13	.044	.312	99.810						
14	.027	.190	100.000						
Extraction Method: Principal Component Analysis.									

According to the Rotated Component Matrix shown in table 4, easy of use and time saving feature of mobile commerce, 24X 7 and accessibility of mobile network from everywhere, low cost of transaction, less price of mobile phones and low internet charges on mobile phones are grouped under component 1 and named 'Convenience Factor'. Safe transaction through mobile phones, compatibility of mobile commerce in current technological era, no hidden cost involved in mobile commerce are grouped in component 2 and named 'Trust Factor'. Moreover users interest to experience technology, users courage of trying new technology and their attitude of exploring information about new products and services and grouped under component 3 and named 'Personal innovation Factor'.

TABLE 4: ROTATED COMPONENT MATRIX^a

	Component		
	Convenience Factor	Trust factor	Personal Innovation Factor
Mobile commerce is easy medium of commerce	.880		
Mobile commerce is time saving	.854		
Mobile commerce is accessible 24X7 and from everywhere (portable device)	.845		
Cost of transacting through mobile commerce is less	.830		
Prices of mobile phones is less than price of PCs and Laptops	.773		
Internet charges for mobile phones is less than internet charges for PCs/Laptops	.584		
It is safe to make purchase by mobile commerce (mobile phone is less prone to Virus)		.901	
It is more personalised form of commerce		.884	
Mobile commerce is compatible in the present technological environment		.850	
M- Shopping is entirely within users control		.788	
There is no hidden cost involved in mobile commerce		.532	
Users like to experience the new technology			.891
Users dare to try new technology			.884
Users seek out information about new technology goods/ services			.786
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.			
a. Rotation converged in 5 iterations.			

REGRESSION ANALYSIS

The regression analysis was conducted to reveal how different factors affect the use of mobile phones for shopping products. The overall model was statistically significant ($R^2=0.577$, $p<0.000$). The adjusted R square value is 0.571 which reveals that the model has accounted for 57.1 percent of the variance in the dependent variable. Here F value shown is 98.030, $p<0.000$, which is highly significant.

Table 5: MODEL SUMMARY^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.759 ^a	.577	.571	.43873	.577	98.030	3	216	.000	2.460

a. Predictors: (Constant), Convenience Factor, Trust Factor, Personal Innovation Factor

b. Dependent Variable: Adoption of m-commerce

TABLE 6: ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	56.606	3	18.869	98.030	.000 ^a
Residual	41.576	216	.192		
Total	98.182	219			

a. Predictors: (Constant), Convenience Factor, Trust Factor, Personal Innovation Factor

b. Dependent Variable: Adoption of m-commerce

Correlation analysis was used to study the relationship between independent factors and dependent factor and test formulated hypothesis in table 7. Out of these variables considered only 'Convenience factor' (t=13.766), p<0.000, 'Trust factor' (t=0.554) p<0.10 and Personal Innovation factor (t=10.211) p<0.000 are statistically significant. The results indicate that all the identified factors are positively correlated with the intention of using mobile phones for buying products and services. Here Convenience factor is vital most factor that influence adoption of m-commerce, followed by Personal Innovation factor and Trust factor respectively. Based on data analysis H1, H2 and H3 were supported statistically.

TABLE 7: COEFFICIENTS^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Null Hypothesis
	B	Std. Error	Beta			
1 (Constant)	4.091	.030		138.305	.000	
Convenience Factor	.408	.030	.610	13.766	.000	Accepted
Trust Factor	.016	.030	.025	.554	.580	Accepted
Personal Innovation Factor	.303	.030	.452	10.211	.000	Accepted

a. Dependent Variable: Adoption of m-commerce

FINDINGS

Mobile phone is one of the latest medium of buying products and services in India. This study helps to identify those factors which influence the users intention to buy products and services through mobile phones in Himachal Pradesh. First factor i.e convenience factor that was identified in the present study. User's found mobile commerce easy and time saving. It is accessible everywhere due to large network coverage area and mobile portability. Cost of buying products through mobile phone is less, prices of mobile phones and Internet charges on mobile phone is less in comparison to Personal Computers/Laptops.

The Trust factor is the second factor that influence users intention regarding mobile commerce. It is safe to make purchase through mobile phones. Shopping through mobile phones is personalised as mobile phones are used personally by users and not shared by anybody is most of the cases. Mobile commerce is compatible in the present technological environmental. It is further noted that users feel that mobile commerce is entirely within the control of users and there is no hidden cost involved in use of mobile commerce.

Personal innovation factor is the third and the last factor that was explored in the present study. User's like to experience new technology user's dare to try new products and or services and seek out information about new inventions. It is further explored in the present study that are three identified factors are positively related to acceptance of mobile commerce.

SUGGESTIONS

Mobile commerce is going to play a major role in conducting business in future. Mobile commerce is changing the ways and rules to do the transactions and business. Mobile commerce is not only providing timely services, convenience, personalization and ubiquity but on the whole it is offering value for money to the consumers. Recent trend of adoption of m-commerce show the huge acceptance and success of mobile commerce. Mobile payments are developed much to the user advantage and security and lot more change is expected in future. Mobile commerce is the next generation mode of business. Therefore vendors must put focus on improvement of attributes that influence users intension to use m-commerce. Trust building between the users and vendors should be another major concern for m-commerce retailers. Retailing companies must advertise about the ease and convenience of product & services bought through mobile commerce. Companies must take appropriate steps to counter the challenges related to the risk, perceived by users while using m-commerce. Companies must encourage users to use m-commerce and measures should be taken to increase the trust of users so that the rate of adoption of m-commerce is increased.

Proper training and guidance should be imparted so that users are aware about the latest in the field of M-commerce technology & Mobile services. Proper knowledge about the security aspects of M-commerce/mobile services should be ensured and training should be imparted in order to make customer fearless while availing these services. Awareness about keeping passwords confidential & using best encryption techniques (third party authentication mechanism) can ensure security at the maximum for the client while availing mobile services.

CONCLUSION

The purpose of this study is to identify the factors that affect the intension of mobile users to adopt mobile commerce. The results of the study depicts that Convenience factor, Trust factor and Personal Innovation factor are strong determinant of intension of mobile users to adopt m-commerce. The study also revealed that all these explored factors i.e., Convenience factor, Trust factor and Personal Innovation factor has a positive correlation with intension of adoption of m-commerce.

M-commerce is relatively at an early stage of introduction in India. Therefore, in order to attract more users and encourage them to use m-commerce. Convenience factor found to be one of the primary factor, on which vendors must emphasise on. Users observed that m-commerce is easy to use and time saving. It is accessible from everywhere, 24 hours and 7 days a week. Moreover the price of mobile phones are less than Personal computers and the cost of using internet is comparatively less than internet charges for Personal Computers. Besides, Convenience factor, Trust factor has also been explored in the present study. Without proper security and privacy protection, users will be reluctant to use m-commerce. So these elements should be taken care of. Users think m-commerce is compatible in this technological environment. The users have full control over m-commerce transactions and there is no hidden cost involved in using m-commerce. Third and last Personal Innovation factor has been identified in the present study. Users seek out information about new technological developments in the market. Moreover they like and dare to try new technology products and services. Further it is concluded that Convenience factor is identified as the most important factor that affect adoption of m-commerce followed by Personal Innovation factor and Trust factor respectively.

LIMITATIONS AND SCOPE OF FUTURE RESEARCH

Many limitations were faced while conducting this study in Himachal Pradesh. Firstly, the data was collected from the urban area in Himachal Pradesh. So the analysis of results may not represent the perception of consumers of the whole state. Secondly, money was also a constraint faced during the study. If the data was collected at a large scale, the expenses of conducting research study would have been also high. Therefore, with the limited resources the study was conducted. Thirdly, the data was collected from sample size of only 220 respondents, which is relatively small. Hence, queries about accuracy of results, could be raised.

A scope of further research, a more comprehensive research approach should be applied to study the online shopping behaviour of consumers in developing nations like India. In general more comprehensive research should be conducted to obtain more insights and information, which would be useful for framing proper marketing strategies for companies trading through mobile phone.

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