



# M-COMMERCE AND CONSUMER BEHAVIOUR: WITH SPECIAL REFERENCE TO AJMER DIVISION

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## **INTRODUCTION:**

Trade is integral to the development of human civilization. Trade reflects a country's economic progress. This trade, which began as barter in prehistoric times, has evolved into digital trade today. From prehistoric times to the present, numerous changes have occurred in distance, currency, transportation technology, and other technologies, which have fostered economic development. Currently, the term m-commerce, or mobile commerce, is prevalent in India. It has emerged as a new technological form of commerce. The term mobile commerce was originally coined by Kevin Duffy in 1997. Gradually, mobile commerce has become popular in India. Mobile commerce began in India in the 2000s, and currently, more than 80% of online shopping in India is done through mobile apps. The benefits of 3G and financial technology play a significant role in this revolution of mobile commerce.

Mobile commerce has transformed Indian consumer behavior. From a time when Indian consumers were reluctant to shop online, India is now among the top five countries in the world that shop online. This research paper shows the relationship between M commerce and consumer behavior

Mobile commerce i.e. M commerce means buying goods and services through internet using wireless devices like smartphones and tablets, making election payments or doing banking, all these are included in mobile commerce. Mobile commerce includes mobile markets like Amazon, Flipkart etc. where consumers buy and sell goods and services through wireless devices.

## **Review of Literature:**

As mentioned earlier, trade has been organizing economic and social relations between countries since prehistoric times. Fred Davis (1989) introduced the Technology Acceptance Model, which states that if a technology is easy to use, it impacts the consumer and is quickly adopted by consumers. Venkatesh also developed a study called the Unified Theory of Acceptance and Use of Technology in 2003, and while understanding the performance, effort, and social influence of mobile commerce, he stated that accessibility has a greater impact on consumer behavior. Similarly, in another study (2003), Geffen David found that consumers trust mobile commerce only when they feel financial transactions are secure. If a mobile commerce platform assures consumers of security, consumers are more attracted to it. Similarly, Clark in 2001 considered anytime, anywhere accessibility as the foundation of mobile commerce. Thus, various studies have shown that availability and financial security have a greater impact on consumer trust in mobile commerce.

## **Objective of the Study:**

The primary objective of this research paper is to understand consumer behavior toward mobile commerce, the impact of mobile commerce on financial security and trust in other countries, and its impact on domestic businesses, retailers, wholesalers, and offline businesses.

## Hypothesis

Ho1. Mobile commerce affects consumer behavior.

Ha1. Mobile commerce does not affect consumer behavior.

Ho2. Financial security affects the effectiveness of mobile commerce.

Ha2 financial security does not affects the effectiveness of mobile commerce.

Ho3: M-commerce impacts retail trade

Ha3: M-commerce does not affect retail trade.

## Research methodology :

To meet the research objectives, data were collected from 840 respondents from the Ajmer division.

When selecting respondents from the Ajmer division, it was ensured that they were between 18 and 45 years of age. Their income ranged from a minimum of ₹10,000 to ₹80,000. Data collection was based on random sampling. The respondents' work areas were rural and urban.

To meet the research objectives, respondents were asked questions based on a Likert scale. Responses included agree, strongly agree, neutral, disagree, and strongly disagree.

Respondents were asked questions about their convenience, speed, personal experience, etc.

To complete this research, two variables were considered: an independent variable and a dependent variable. The independent variables included age, gender, income approach, and convenience, while the dependent variables included trust, financial risk, and purchase frequency.

## STATISTICAL TOOLS :

To test the validity of the research hypotheses, we first used statistical tools like normal distribution, regression, correlation and Anova. Regression is a statistical method that uses a dependent variable and an independent variable. Anova, an important statistical tool, compares the mean of two or more groups.

Ho1. M- commerce does not affect consumer behavior.

Ha1. M-commerce affects consumer behavior .

ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	32178.075	1	32178.075	114.375	.000 <sup>b</sup>
1 Residual	235760.739	838	281.337		
Total	267938.814	839			

a. Dependent Variable: SUM

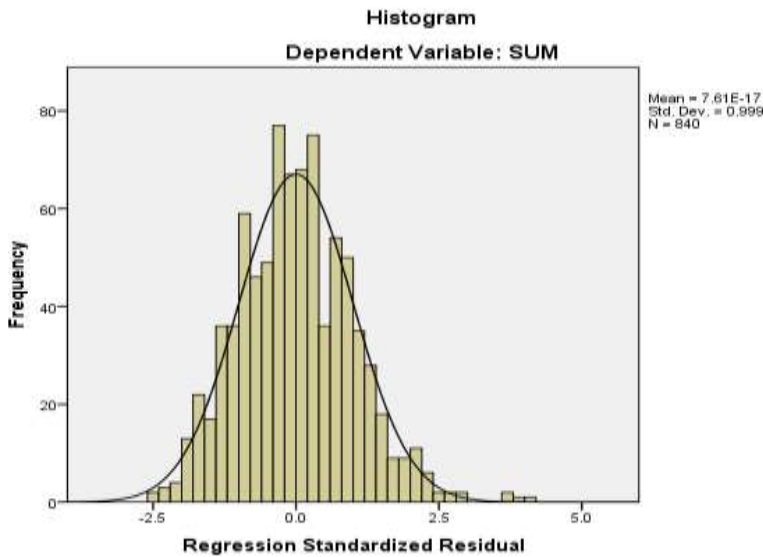
b. Predictors: (Constant)

## Interpretation:

If p-value < 0.05, reject H0

Indicates significant differences between groups

At 5% level of significance, the calculated F value is greater than the table value. Hence, the null hypothesis is rejected. Therefore, there is a significant difference among the groups." If p-value < 0.05, reject H0 and Ha1 accepted. It is clear that M-commerce affects the consumer behaviour. 60% respondents are strongly agree about that.



Ho2: financial security does not affects the effectiveness of mobile commerce.

Ha2 : Financial security affects the effectiveness of mobile commerce.

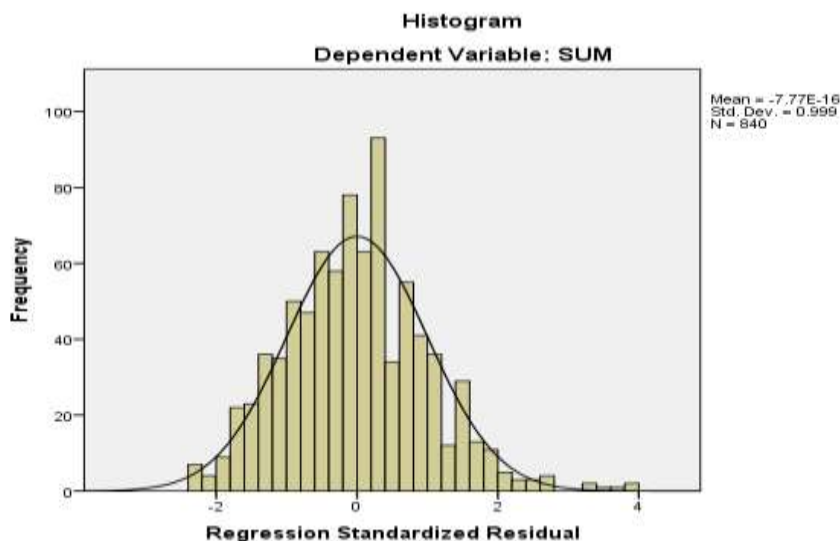
ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	9996.640	1	9996.640	32.477	.000 <sup>b</sup>
Residual	257942.174	838	307.807		
Total	267938.814	839			

a. Dependent Variable: SUM

b. Predictors: (Constant),

At 5% level of significance, the calculated F value is greater than the table value. Hence, the null hypothesis is rejected. Therefore, there is a significant difference among the groups.” If p-value < 0.05, reject H02 and Ha2 accepted. It is clear that Financial security affects the effectiveness of mobile commerce. 80 % respondents are strongly agree about it.



Ho3: M-commerce does not affect retail trade.

Ha3: M-commerce impacts retail trade

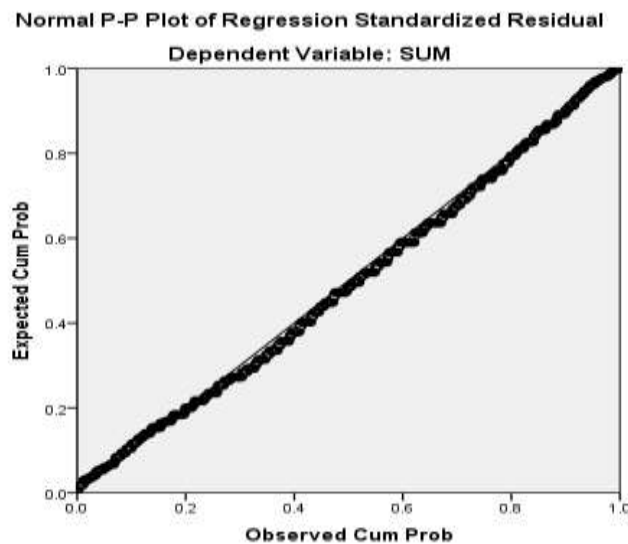
ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	30537.579	1	30537.579	107.794	.000 <sup>b</sup>
	Residual	237401.235	838	283.295		
	Total	267938.814	839			

a. Dependent Variable: SUM

b. Predictors: (Constant)

At 5% level of significance, the calculated F value is greater than the table value. Hence, the null hypothesis is rejected. Therefore, there is a significant difference among the groups.” If p-value < 0.05, reject H02 and Ha2 accepted. It is clear that -commerce impacts retail trade. And the retail business is gradually going down. 70% of respondents strongly agree that commerce impacts retail trade.



## CONCLUSION :

Research results indicate that M-Commerce has a significant impact on consumer behavior. Using the statistical tool ANOVA, it is revealed that M-Commerce currently has a significant impact on consumer buying and selling habits. M-commerce platforms such as Amazon, Flipkart, Google Pay and PhonePe are engaging consumers. Consumer confidence in m-commerce platforms has increased, leading to a surge in online business. This has directly impacted our retailers. Retailers have seen a decline in business. M-commerce has also given consumers access to goods not available in local markets. Despite the financial risk associated with some fraudulent platforms, consumers are increasingly turning to m-commerce markets.

## Limitations:

Data has been collected from 840 respondents related to the Ajmer division for the research work. Since the scope of M-commerce is very high, the research area may be limited. While doing the research work, the data obtained from the respondents may be biased. Research is based on primary data. Consumer behavior in m-commerce changes rapidly due to technological advancements and trends. The study reflects behavior only during the specific time period in which data was collected. Limited variables have been taken for research work.

## FUTURE OF THE STUDY:

This research will prove beneficial in understanding consumers' behavior toward M-commerce in the future. This research paper contributes to the field of how retailers can grow their business. This research paper highlights the consumer finance risks to all entities involved in m-commerce.

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