
A STUDY ON CONSUMER KNOWLEDGE AND AWARENESS RELATED TO M - COMMERCE SERVICES IN NAGPUR DISTRICT

Priyanka D. Mishra

Research Scholar

RTM Nagpur University, Nagpur

Prof. Dr. Milind D. Gulhane

Dept. of Commerce

Women's College of Arts & Commerce

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Abstract :

M-Commerce is abbreviation to Mobile Commerce. M Commerce is buying and selling goods and services on through Mobile and other handheld devices like Laptop, Tablet etc. Over the years the demand for Mobile Phones and Internet uses increased because of its usefulness to the consumers. People prefer online Shopping by using their mobile phones Laptops. M-business makes use of web-ready apps on mobile devices through connecting to the internet at any time or place. M-business is growing quickly since it is simple and useful for anyone. This study mainly focuses on finding awareness and understanding of consumers related to M-Commerce, its application. People using M-Commerce really understand M- Commerce services or its awareness.

Keywords : M- Commerce, Handheld devices, Internet, Online Shopping, Mobile devices

Introduction :

The term "m-commerce," sometimes known as "wireless technology," has drawn interest from academics, industry professionals, and financial investors. It also presents new business opportunities. Others assert that this new technology is opening up a number of opportunities for the country's economic growth. M-commerce presents new hurdles for investors while offering a variety of business possibilities. This new concept of online commerce, according to many experts, would fundamentally alter the nation's economic landscape. Online trading is seen as a subset of M-trade activities. These two forms of commerce are comparable in that they enable customers to use their mobile devices to obtain the services required to satisfy their needs.

Mobile phones have evolved into a necessary commodity for every single person in recent years thanks to the popularity of m-commerce in Indian markets. Today, one can go without food for short periods of time, but they cannot live without their smartphones, which have replaced other means of communication as the main source of entertainment, education, shopping, travel, payments, and real-time information that satisfies all needs. The wireless technology industry has expanded rapidly over the past few years, changing both working and living practices.



A few years ago, mobile commerce was just getting started, but it has now spread to every facet of purchasing and sales. People were less receptive to using the internet in the past. Both the number of cardholders and the penetration of computers and internet connections were relatively low in India. Due to the security risk of being tricked, people were also generally hesitant to use their credit cards online. In the 20th century, individuals started to have a lot of faith in using these services, and as a result, this situation has drastically altered over time. These services are now an integral part of daily life all over the world.

Mobile Commerce Services in India :

In India, the portable business is still in its infancy. M-business uses web-ready applications on mobile devices by connecting to the web, regardless of location or time. M-business is rapidly improving since it benefits everyone and is straightforward. A motivating factor in the growth of m-trade in India is the increase in flexibility and intensity of remote innovation. In India, there are currently about 371 million portable online users, and this number is rapidly rising across all social strata. M-commerce in India has the potential to be a huge success for the country's industry, but it is crucial that a coordinated effort be made with the objective of reaching all consumers.. M-business depends on a network that is accessible and offers many benefits, including universality, personalisation, adaptability, and circulation. M-business offers a network amongst diverse clients irrespective of their geographical locations, thus Indian consumers can benefit from it in a variety of ways. M-business relies on remote innovation, which employs smartphone technology effectively and whose management ensures adaptation, comfort, and utility.

Review of Literature :

Sharif et al., (2014) determined the psychological elements that affect the consumers' trust in adoption of m-commerce. Many researchers investigate the said factors in e-commerce and online retailing, m-commerce in broad sense resembles with e-commerce but since mobile device is smaller in size so the psychological factor specifically consumer trust becomes more critical. This study focusses on partition of psychological factors that revolve around three main categories, i.e., personality-based, internal perception-based and external perception-based factors. Data is collected from 222 university students having temptation and experience of m-commerce. Subsequently, regression analysis is made in order to test the hypothesis. The research carried out on the element of psychological factors of consumers in m-commerce, reveals that among the said categories while adopting m-commerce, internal perception-based factors are the key determinants of consumer trust.

Lu et al., (2015) adopted a new hybrid multiple attribute decision model (MADM) model to evaluate the implementation of business-to-business m-commerce by SMEs in Taiwan to enhance the thinking of management and improve decision gaps. In this study, the authors present the use of a new hybrid MADM combined with a decision-making trial and evaluation laboratory (DEMATEL) method to construct an influential network relationship map (INRM) and find the influential weights of DANP (DEMATEL-based ANP) in criteria from the influential relationship matrix, and the modified VIKOR method using influential weights to evaluate and integrate the criteria performance in the gaps and to analyze how to



reduce the gaps to evaluate the decision to implement business-to-business m-commerce by SMEs based on INRM.

Köster et al., (2016) analysed different combinations of mobile payment provider and online vendor reputations and finds that consumers attribute distinct trusting beliefs towards these two types of market players and that these substantially affect consumers' intentions to transact. While online vendors with low reputation can profit from embedding reputable mobile payment providers, reputable online vendors do not increase transaction likelihood by integrating reputable mobile payment providers compared with less reputable payment providers. For research, the results provide a novel understanding of the interaction of two market players in the m-commerce value chain subject to varying degrees of reputation. For online vendors, study results give direct guidance in the process of selecting external payment entities to establish consumer trust and facilitate transactions.

Liébana-Cabanillas et al., (2017) determined the key factors that influence consumers' adoption of mobile commerce. The extended model incorporates basic TAM predictors, such as perceived usefulness and perceived ease of use, but also several external variables, such as trust, mobility, customization and customer involvement. Data was collected from 224 m-commerce consumers. First, structural equation modeling (SEM) was used to determine which variables had significant influence on m-commerce adoption. In a second phase, the neural network model was used to rank the relative influence of significant predictors obtained from SEM. The results showed that customization and customer involvement are the strongest antecedents of the intention to use m-commerce. The study results will be useful for m-commerce providers in formulating optimal marketing strategies to attract new consumers.

Blaise et al., (2018) investigated m-commerce users' perceptions of performance and effort expectancies, social influence, and facilitating conditions of m-commerce trust and perceived risk. We also analyzed how these aspects affect m-commerce purchase intentions. To this end, a total of 165 adult American users of m-commerce were surveyed and their perceptions of performance and effort expectancies, social influence, facilitating conditions of m-commerce trust and perceived risk, as well as their m-commerce purchase intentions, were measured. Performance and effort expectancies, social influence, as well as the facilitating conditions of trust in the use of m-commerce, were found to significantly predict m-commerce purchase intentions.

Research Methodology :

Objectives :

- To study Awareness amongst the Consumer using M - Commerce Services.
- To learn about consumer knowledge regarding the utilization of mobile commerce services.

Delimitation of the Study :

- This study is delimited to Nagpur District
- The study is related mainly to use of M-Commerce services.

Collection of Data :



This study is a descriptive research and Data collected from Primary and secondary Source. The secondary data based on Journals, Research Papers, Books from Library, websites etc. The Primary data collected through Survey Method from 200 respondents in Nagpur District both Urban and Rural area. The Survey based on Questionnaire which contains Likert Scale Questionnaire for Understanding the awareness and understanding of consumers related to M Commerce Services amongst the consumer. A Simple Random sampling were used for selection of Sample.

Data Interpretation and Findings :

Data collected from 200 respondents from Nagpur District. Analysis of Data given below

Gender Wise Distribution of Respondents :

Gender	Frequency	Percentage
Male	116	58%
Female	84	42%
Total	200	100%

Findings : From Total 200 respondents 58% are Male and remaining 42% are Female.

Age wise Distribution of Respondents :

Age Group	Frequency	Percentage
Below 20	30	15%
20-30	50	25%
30-40	60	30%
40-50	32	16%
Above 50	28	14%
Total	200	100%

Findings : Out of Total Respondents the majority of them are between 30-40 years and



percentage was 60%% , Second Majority of respondents between age Group 20-30 years and percentage are 25%

Educational Qualification :

Information regarding educational qualification of users using mcommerce services in Nagpur District

Educational Qualification	Frequency	Percentage
Below 12th	60	40%
Graduate	70	35%
Post Graduate	36	18%
Professional	14	7%
Total	200	100%

Findings : Above table shows educational Qualification of Respondents. It is observed that,out of 200,Below 12 th educated Respondents are 40%,Users educated Graduate level are 35%,Post Graduated users are 18%,and 7% are educated as Professionals.

Statistical Analysis for Consumer Knowledge and Awareness of M- Commerce Services

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Sr. No.	Statement	N	Mean	Standard Deviations	Mini mum	Maxi mum
1	I am aware with the concept of mobile commerce, or M-Commerce	200	4.15	±0.7350	2	5
2	I am familiar with using mobile applications for payments and shopping	200	4.12	±0.7447	2	5
3	I am able to differentiate between M-commerce and E-commerce	200	4.09	±0.7686	2	5



4	Social media and advertisements are how I found commerce, or M-Commerce.	200	4.45	± 0.8375	2	5
5	I am familiar with using mobile applications for payments and shopping.	200	4.03	± 0.8735	2	5
6	I frequently look into new Mobile commerce application	200	4.02	± 0.7399	2	5
7	My understanding of M-Commerce is influenced by my educational background.	200	4.83	± 0.5439	2	5
8	I am aware of M-Commerce platforms' security and privacy standards.	200	4.59	± 0.9630	2	5
9	I am familiar with mobile payment platforms such as Paytm, Google Pay, UPI, and others.	200	4.30	± 0.5286	2	5

Above table provides information regarding Consumer Knowledge and Awareness related to M- Commerce Services in Nagpur district. Different questions were asked to respondents, on the basis of their response calculated mean Rank. Mean Rank provided by user that they are aware with the concept of mobile commerce, or M-Commerce was 4.15 ± 0.7350 . Mean Rank provided by users that they are familiar with using Mobile Application for payment and Shopping was 4.12 ± 0.7447 . Mean Rank for Consumers able to differentiate between M- Commerce and E- Commerce 4.09 ± 0.7686 . Mean Rank Provided for social media promotion for Commerce and M- Commerce 4.45 ± 0.8375 . Mean Rank for Consumers frequently used Mobile Commerce for payment and Shopping was 4.03 ± 0.8735 . Mean Rank for consumer frequently look into new Mobile Commerce application was 4.02 ± 0.7399 . Mean Rank for Consumers understanding influenced by educational background was 4.83 ± 0.5439 . Mean Rank for users aware of M-Commerce platforms' security and privacy standards was 4.59 ± 0.9630 , and Means Rank for they are familiar with mobile payment platform such as Paytm, Google pay, UPI and Others was 4.30 ± 0.5286 . So it clarify that Consumers understand M commerce services and they are aware related to its uses. Consumers Use M - Commerce services for online payment, Shopping, ticket booking and many other Things.



Conclusion :

Nowadays M-commerce services have become an important part of people's lives. Users agree that as they are aware of the M-Commerce concept and understand the various features, applications of M-commerce services. Consumers use M-commerce services. Users perceive that it is safe to shop. Educational background influences understanding of Consumers related to M-Commerce. Social media becomes one of the sources of awareness among the users. However, it is apparent that users agree with consumer knowledge and awareness of m-commerce services.

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