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A STUDY ON CONSUMERS ATTITUDE AND SATISFACTION FACTORS TOWARDS MOBILE COMMERCE IN THANJAVUR AND TIRUCHIRAPPALLI DISTRICT

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Abstract:

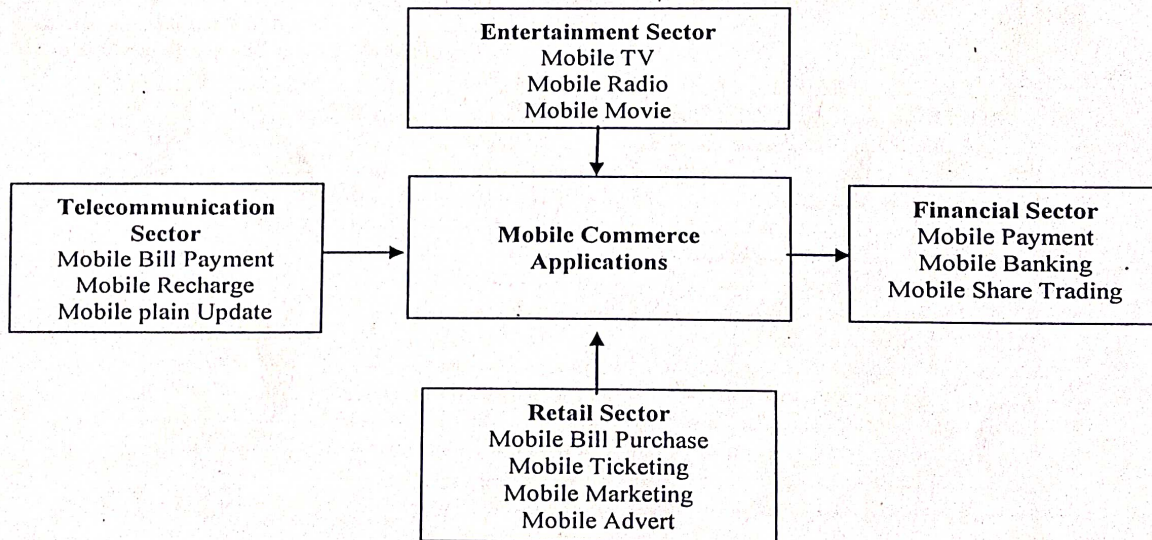
Mobile commerce is no more a future trend, rather a revolution, which is changing the way e-commerce business. M-Commerce is known as the next generation e-commerce. In this paper, an attempt has been made to find consumers level of attitude and satisfaction towards M-Commerce. A sample of 100 respondents was conveniently selected from Thanjavur and Tiruchirappalli District. Simple Percentage, Chi-square and Friedman Ranking test are used to analyses the data. The study concludes that anytime, anywhere processes quick process and low cost are the important factors that influence the attitude towards M-Commerce.

Key Words: M-Commerce, Payments, Online, Electronic, Transaction & Business

Introduction:

Mobile Commerce is described as business transactions that are made through a mobile device. The business transaction may range from buying and selling goods, making mobile payments, downloading audio /video contents, playing online games, using software applications and getting online tickets. The mobile devices include smart phones, personal digital assistances, cell phones, laptops, and tablet or portable computers. Mobile commerce is based on wireless communication technology. It is one of the most important attractions of mobile commerce towards the corporate world and as well as the consumers.

Mobile Commerce Applications-Sector Wise:



Advantages of Mobile Commerce:

- ✓ **Cover Wide Distance:** Mobile is the only technology which becomes necessary for any person in social and business life than computers. So, it is easy to reach users through mobile commerce.
- ✓ **Consumer Deals:** As more people use mobile commerce, there are lots of companies uses the mobile Commerce site to reach them by giving different and better deals in comparison to their competitor.
- ✓ **Savings:** Companies try to reach to the consumer directly through mobile commerce, so users have no need to go far to the store physically and at the end, it saves user's time and money.
- ✓ **Easy to Use:** Consumer need not require any specialized skill and hence buyers have choice of thousands items on their cell phones and there is no need for online checkout process.

Disadvantages of Mobile Commerce:

- ✓ **Smartphone Limitation:** Mobile has no big screen like desktop or laptops, so sometimes users tired to navigate more and more to choose just one item from thousands and affect shopping rates.

- ✓ **Habituate:** Mobile commerce is a new application, so sometimes people avoid changing which are rapidly changing. It will take some time to capture the whole market. They are habituated to buy products from e-commerce.
- ✓ **Risk Factor:** Mobile commerce is the growing field and a lot of investment in this field is needed and becomes risky, because technology changes day by day. Even though there are much security, some less security in the wireless network, so in data transfer hacking chances are more.
- ✓ **Connectivity:** M-Commerce is used by the users mainly for their quick access and it needs high-speed connectivity of 3G. Otherwise, it becomes hectic for the user to go through entire product purchase process.

Objectives of the Study:

- ✓ To identify the relationship exist between demographic profile and level of satisfaction towards M-commerce.
- ✓ To determine the consumer's attitude towards Mobile Commerce in Thanjavur and Tiruchirappalli District

Research Methodology:

Thanjavur and Tiruchirappalli District is the study area selected for this research. Primary data is collected through well-structured questionnaire. A sample of 100 respondents in Thanjavur and Tiruchirappalli District has been selected by using convenient sampling method. The collected information was reviewed and consolidated into a master table. For the purpose of analysis, the data were further processed by using statistical tools. The statistical tools are

- ✓ Simple Percentage
- ✓ Chi-Square Test
- ✓ Friedman Ranking Test

Limitations of the Study:

- ✓ The study is restricted to the selected sample of Thanjavur and Tiruchirappalli District and hence the result of the study cannot be generalized.
- ✓ The statistical methods used to analyze the data have their own limitation.
- ✓ All the limitations of primary data are applicable to this study.

Analysis and Interpretation:

Demographic Profile of the Respondents:

Table 1: Demographic Profile of the Respondents

Factors	Number of Respondents N=100	Percentage
Gender		
Male	63	63
Female	37	37
Age (Years)		
Up to 25	29	29
26 to 50	57	57
Above 50	14	14
Educational Qualification		
Up to School Level	11	11
UG	68	68
PG	21	21
Occupation		
Employee	24	24
Business	42	42
House Wife/Students	34	34
Annual Income		
Up to Rs.1,00,000	24	24
Rs.1,00,001 to Rs.2,50,000	34	34
Above Rs.2,50,000	42	42
Sources of Knowledge		
Friends	48	48
Mass Media	40	40
Relatives	12	12

Source: Primary Data, Values are calculated using SPSS.

Table 1 describes the demographic profile of the consumers for the study. Out of 100 respondents who were taken for the study: it has been identified that most (63%) of the respondent are male, (57%) whose age group is under 26 to 50 years, most (68%) of the respondents are graduates, (42%) of the respondents

occupation are mostly employees, the Annual Income of (42%) respondents is above Rs.2,50,000, and (48%) of the respondents came to know about the M-Commerce through friends.

Relationship between the Demographic Profile and level of satisfaction towards M-Commerce:

Table 2 depicts the relationship between selected demographic factors and Level of the Satisfaction of the respondents. It is clear that, the calculated Chi-square value is less than the table value at five percent level, there does not exist any significant association between gender and annual income and their level of satisfaction towards M-Commerce. Thus the null hypothesis is accepted. It is clear that, the calculated Chi-square value is greater than the table value at five percent level; there exist a significant association between age, educational qualification, occupation, source of knowledge about M-Commerce and their level of satisfaction towards M-Commerce. Thus the null hypothesis is rejected.

Table 2: Relationship between the Demographic Profile and Level of Satisfaction towards M-Commerce

Factors	Level of Satisfaction			Total	χ^2 Value	Table Value	Remarks
	Low	Moderate	High				
Gender							
Male	13	22	28	63	7.634	5.991	S
Female	8	13	16	37			
Age (Years)							
Up to 25	12	5	12	29	12.499	9.488	S
26 to 50	17	26	14	57			
Above 50	4	5	5	14			
Educational Qualification							
Up to School Level	4	3	4	11	16.178	9.488	S
UG	26	20	22	68			
PG	5	12	4	21			
Occupation							
Employee	5	12	7	24	10.675	9.488	S
Business	14	16	12	42			
House Wife/Students	11	13	10	34			
Annual Income							
Up to Rs.1,00,000	11	7	6	24	17.863	9.488	S
Rs.1,00,001 to Rs.2,50,000	9	19	6	34			
Above Rs.2,50,000	14	18	10	42			
Sources of Knowledge							
Friends/ Relatives	11	13	24	48	14.862	9.488	S
Mass Media	12	16	12	40			
Officers	4	5	3	12			

*significant at 5% percent level

Table 3: Attitude of consumers towards M-Commerce – Friedman Ranking Test

Factors	Average Rank	Rank
Low Cost	3.4	3
Quick Process	2.1	2
Anytime, anywhere Process	1.2	1
Wide Choice	5.6	6
Simple	4.3	4
Save Time	4.8	5
Security	8.3	8
Trust	7.2	7
Privacy	9.5	9
Technology Innovation	10.8	10

Table 3 shows about the Friedman Rank Test for the perception of consumers towards mobile commerce where the level of significance is at 0.5 which shows that there is a relationship between the ranks given. It shows that anytime, anywhere process was the first perception factor of the consumers towards M-Commerce. Quick Process was ranked as the second factor to choose the M-Commerce, Low cost was ranked as the third factor, simple was ranked as fourth factor, Save time was the fifth factor, Wide Choice was the sixth factor, Trust was the seventh factor, Security was the eighth factor, Privacy was the ninth factor and technology innovation was the tenth factor which was the Attitude of the consumers towards M-Commerce.

Findings and Suggestions:

Study reveals that there is no significant association between gender and annual income and their level of satisfaction towards M-Commerce. It shows that anytime, anywhere process was the first Attitude factor of the consumers towards M-Commerce. Quick Process was ranked as the second factor to choose the M-Commerce.

Conclusion:

In today's competitive world Mobile Commerce is one of the most important, widely accepted, highly appreciated business transaction among the corporate as well as the common people. M-Commerce is best suited where the consumer has a sense of urgency when they are required to have their goods or services immediately for upcoming functions and events. Even though many people use mobile commerce is reached among many people but some people are lacking behind it because of many fraudulent activities. This can be overcome through mobile education process by providing educational services through mobile devices. Success of Mobile commerce activity is largely dependent on its ability to gain consumers attention, interest and acceptance

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