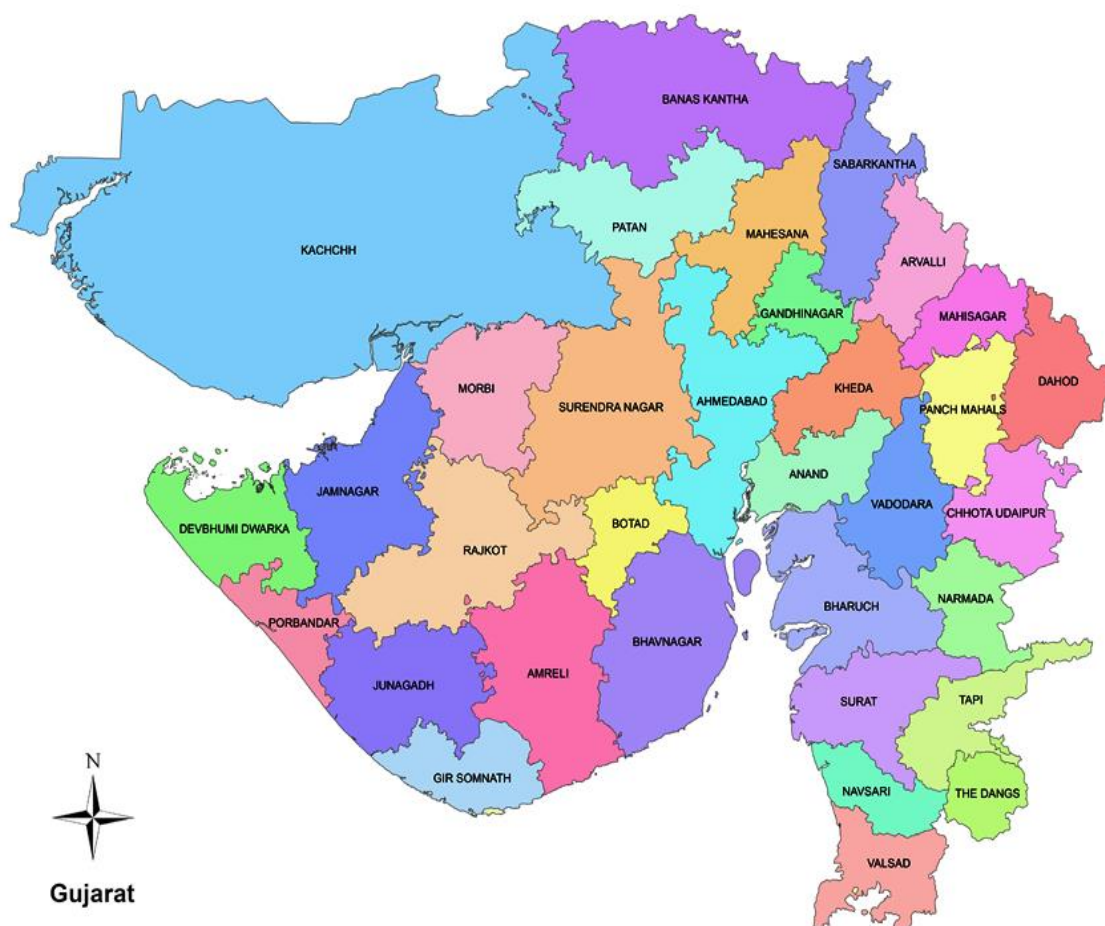# APPENDICES

ANNEXURE:1:

MAP OF GUJARAT STATE

ANNEXURE- 2

ANNEXURE NUMBER 2.1:

SUMMARY OF REVIEW OF LITERATURE ON MOBILE COMMERCE – ADOPTION OF MOBILE COMMERCE:

SR. NO.	Author(s), (Year)	Title	Key Findings
1	Rajabion, Lila (2015)	"Critical factors for adoption of mobile commerce services"	Lila Rajabion (2015) say that entertainment, marketing, banking, ticketing, and retail were most driving factors among mobile shoppers adopting mobile commerce services.
2	John J. Morga (2016)	A mobile commerce adoption in older adults: A quantitative study	Mobile commerce was considered online purchasing that leverages the ubiquitous existence of mobile computing devices. Future success in mobile commerce adoption would be further enhanced by understanding the factors that were of primary concern to older adults. One particular area of growing concern among older adults involves consumer trust of online retailers, cybersecurity, and the protection of personal information.
3	Vandana Ahuja, Deepak Khazanchi, (2016)	"Creation of conceptual model for adoption of mobile apps for shopping from e-commerce sites - An Indian context"	Using mobile apps gives mobile shoppers the feeling of adventure, new experience, and sat was faction in curiosity. It also opens the door to explore the new world. It creates pleasure or fun derived out of using new technology. Since the mobile phone was a handheld device, a consumer starts to navigate the app and goes with the flow which in turn leads into enjoyment.
4	Phillip E. Copeland (2016)	"An investigation about the small business adoption of mobile commerce"	Author analyzes M-commerce and mobile commercial apps usage
5	Swati Jain, (2015)	A Review of SWOT Analysis of M-Commerce in India	This study was intended to study the practical realities that were feasible in adopting m-commerce. It also briefly analyzed the strength, possible opportunities in the future, and growth prospectus of m-commerce. It had covered not only the strength, but also the weakness or any threats that were posed on m-commerce.

SR. NO.	Author(s), (Year)	Title	Key Findings
6	"Felix T.S. Chan and Alain Yee-Loong Chong (2013)"	"Analysis of the determinants of consumers' m-commerce usage activities"	The author had researched on security perceptions, motivation and different demographic variables had unique co-relation pertaining to the type of m-commerce activities involved in it.
7	Dr. Jay P. Trivedi and Dr. Sunil Kumar (2014)	"Determinants of Mobile Commerce Acceptance amongst Gen Y"	Authors stated that "perceived trust and self-efficacy had a direct influence on behavioural intention to adopt m-commerce"
8	"Zoran Kalinic and Veljko Marinkovic (2016)"	"Determinants of users' intention to adopt m-commerce: an empirical analysis"	The research had been done on the factors of individual mobility, customization, personal innovativeness, and social influence. Their empirical outcomes showed that customization and social influence considerably impact "perceived usefulness", "personal innovativeness", mobility and customized services would affect the mobile shoppers' intention to continuance shopping.
9	Gupta, Sachin Vyas, Anand (2014)	"International Journal of Advanced Research in Computer and Communication Engineering"	India had a lot of challenges in the adoption of mobile commerce like low internet speed and mobile shoppers' lack of fluency in English in which most mobile commerce apps were available.
10	"Sonia San Martın, Lopez-Catalan and Marıa A. Ramon-Jeronimo (2012)"	"Factors determining firms' perceived performance of mobile commerce"	The research study had outcomings about the companies adaptability to the mobile commerce considering the nature of the business, technical involvements and the value created for the mobile shopper through the m-commerce activities.
11	"Mohini S. Samudra and Miling Phadtare,(2012)"	"Factors influencing the adoption of mobile banking with special reference to Pune city"	M-commerce was characterized by its novel features like localization, personalization, convenience, ubiquity, and accessibility. It had some added benefits than the conventional forms of commercial transactions, including e-commerce.

SR. NO.	Author(s), (Year)	Title	Key Findings
12	"Sonia San Martín, Blanca López-Catalán, and María A. Ramón-Jerónimo (2012)"	"Factors determining firms' perceived performance of mobile commerce"	The researcher had pointed out few determinants that would influence the successful entry of m-commerce into firms. The companies that planned to incorporate m-commerce into their business activities need to clarify the reasons why they would adopt m-commerce and introduce their client to the new channel of the business (i.e. m-commerce)
13	Dr. Priyanka Khurana (2016)	M-Commerce: A Necessity for Future India	Author says Indians would do online banking, online shopping, online payments, and e-ticketing using the mobile internet
14	K. A. Shreenivasan and P. Vaijayanthi (2016)	M-Tailing – The New Buzz Word in Retailing	The paper reasons with what the expected model should be and how retailers should outline and develop their contribution to the future in the retailing business.
15	"Tarandeep Kaur (2015)"	"Transformation from e-commerce to m-commerce in India"	The author had listed down few of the successful factors that would help to implement m-commerce business activities. The author's suggestions were innovativeness in the business approach, personalized services as per the shopper, well defined guidelines, and right approach would lead the organization into successful adaptation of m-commerce.
16	Mr. Vivek B. Patil and Mr.Deepak G. Awate (2017)	"Protocols in Mobile Electronic Commerce"	The authors analyzed the basic attributes along with characteristics of e-commerce converting into m-commerce. They suggested protocols used at various stages in e-commerce. Along with the aforesaid discussion, this paper also studies fair exchange, secure payment, and automatic dispute resolving.
17	John Matthew, Suprateek Sarker, and Upkar Varshney (2018)	M-Commerce Services: Promises and Challenges	This research paper had given insight on removing the hurdles in moving into the m-commerce business activities. The primary area in which authors done their study was removing all place related constraints in mobile commerce. They had suggested that significant improvements in the wireless technologies, strong network connectivity would help to support any type emerging businesses coming into m-commerce arena. Since wireless way of living getting embedded into the life a shopper, applications with context-sensitive capabilities must be developed.

SR. NO.	Author(s), (Year)	Title	Key Findings
18	Anubhuti Sharma (2016)	M-Commerce: A Revolution in India	Security, language barrier, lack of awareness, data transmission rate, lack of network coverage, and low graphical resolution were the limitations in m-commerce.
19	Prof. Amarjyoti (2017)	M-Commerce and Its Importance	The author describes the advantages of m-commerce such as fast processing, reduced business cost, convenience, flexible accessibilities, easy connectivity, personalization, time-efficient and little need for maintenance.
20	P.P. Parameswari (2015)	M-Commerce in Apps and its security issues	The author suggests that M-Commerce needs some development in secured transactions and better shopping experiences.
21	Archana M. Naware (2016)	M-Commerce in India	Features of flexibility, mobility, ubiquity, and reachability in M-Commerce had raised mobile users and mobile internet subscribers in India. The author says despite having a lot of advantages, mobile commerce had some limitations such as a tiny screen of the device, poor resolutions, poor data entry, weak processors, limited memory, insufficient services in WAP technology, costly data connectivity, and bandwidth that was very weak.
22	Sandeep Gupta (2016)	M-Commerce: Challenges	Security concern was the biggest issue in m-commerce.
23	"Mark N. Frolick and Lei-da Chen (2004)"	"Assessing m-commerce opportunities"	The objective of this article was to encourage organizations to obtain an understanding on to know whether m-commerce was worth to explore as a solution to business problems.

SR. NO.	Author(s), (Year)	Title	Key Findings
24	"Anurag Mishra, Sanjay Medhavi, Khan Shah Mohd, and P.C. Mishra (2016)"	"Scope and Adoption of M-Commerce in India"	The authors recommended ideas to the firm on retaining the m-shoppers. The had suggested that the companies should invest in developing their technology of m-commerce so numerous mobile shoppers would be able access service at the same time. Companies needed to study the lifestyle, and shoppers' experience in mobile shopping.
25	Priyanka Soni (2016)	Role of M-Commerce in present era	In m-commerce, mobile shoppers were getting exposed to sophisticated mobile applications and faster customer services at anytime and anywhere. Author suggested that not get mixed up with the thoughts e-commerce with m-commerce because they both operate in a different platform. Nevertheless, the author had stated that m-commerce could be identified with e-commerce but with different capabilities.
26	Akanksha Srivastav and Ajeet Bhartee (2016)	"M-Commerce: risks, security, and Mobile Banking Payment Methods Akanksha"	M-commerce was having proactive functionality, instant connectivity, ubiquity, immediacy, and localization. M-banking was significant mobile commerce application.
27	Chai - lee (2016)	"Special Issue: E-commerce trends and future of E-commerce M-Commerce: Perception of Consumers in Malaysia"	The author had pointed out that mobile shopper's intention to adopt m-shopping would be significant factor motivational factor to the m-commerce to grow.
28	HabibullahKhan, FaisalTalib, Mohd.NishatFaisal (2015)	"An analysis of the barriers to the proliferation of M-commerce in Qatar"	The authors had analyzed the barriers in shifting to m-commerce business environments and the practical challenges in the migration. They had suggested that a strategic approach would require to grab the attention of both m-shoppers and m-marketers.

SR. NO.	Author(s), (Year)	Title	Key Findings
29	A. Ant Ozok·June Wei (2010)	"An empirical comparison of consumer usability preferences in online shopping using stationary and mobile devices: results from a college student population"	The study had been conducted on comparison among factors such as human and service with the aspects related to interface features and product.
30	Y.V. Sunil Subramanyam, Y.S. Srivatsav (2015)	A review on growing m-commerce in India	Authors say lack of internet connectivity and awerness would be big challenge for mobile commerce in India
31	Gupta, Sachin Vyas, Anand (2014)	Benefits and Drawbacks of M-Commerce in India: A Review	As per the author, feeble internet connectivity and lack of English were the major constraints in the development of m-commerce opportunities in India.
32	Vivek Rajbahadur Singh (2014)	"An overview of mobile commerce in India"	Author had given definition of M-commerce and the revolution of mobile commerce in India.
33	Upkar Varshney (2005)	Vehicular mobile commerce: Applications, challneges, and researh problems.	With a whooping number of automobiles equipped with communicative devices and effective computing systems, many digital applications such as entertainment content's broadcast, highway management, vehicular internet hot-spots, digital, intelligent transportation, and systems applications would become possible.
34	"Shengnan Han, Ville Harkke, Par Landor, and Ruggero Rossi de Mio (2002)"	"A foresight framework for understanding the future of mobile commerce"	To survive in the mobile commerce identity, marketers should adopt the foresight based approach

SR. NO.	Author(s), (Year)	Title	Key Findings
35	"Tao Zhou (2014)"	"Understanding the determinants of mobile payment continuance usage"	The author suggested that the marketer should provide good utilities and convincing exposure to the mobile shoppers to retain them within their business environment.
36	Dr. S. Shrilatha and Ms. M.D. Lalith Priya (2017)	Ubiquitous Commerce: An Upgradation Technology of E-Commerce and M-Commerce	Authors had analyzed the aspects of ubiquity, uniqueness, universalities, and unison.
37	"Holtjona Galanxhi-Janaqi and Fiona Fui-Hoon Nah (2004)"	"U-commerce: Emerging trends and research issues"	U-commerce developed a sustainable business situation that were more user friendly, flexible, fluid, resilient along with efficiency.
38	David Martin-Consuegra, Mar Gomez and Arturo Molina (2015)	Consumer sensitivity analysis in mobile commerce advertising	mobile shoppers renounce m-commerce in order to guard their privacy when agreeing to m-commerce advertising.

ANNEXURE NUMBER 2.2:

**SUMMARY OF REVIEW OF LITERATURE ON MOBILE COMMERCE –
ADVANTAGES OF MOBILE COMMERCE**

Sl. No.	Author(s), (Year)	Title	Findings
1	Suleyman Barutcu (2007)	"Attitudes towards mobile marketing tools: A study of Turkish mobile shoppers"	mobile shoppers had positive mindset towards "mobile marketing tools" such as" mobile banking", "mobile internet", location-based "mobile services", "mobile entertainment", "mobile advertising", and mobile discount coupons.
2	Constantinos coursaris and Khaled Hassanein (2002)	Understanding M-Commerce Customer Centric model	Both e-commerce and m-commerce had many similarities in terms of communication protocol, communication mode, development languages and internet access devices.
3	Felix T.S. Chan and Alain Yee-Loong Chong (2013)	"Analysis of the determinants of consumers' m-commerce usage activities"	The author had researched on different security perceptions variables, motivation and demographic had unique connection with the kind of activities involved in m-commerce.
4	"Xuefeng Zhao, Qing Tang, Shan Liu, & Fen Liu , (2016)"	"Social capital, motivations, and mobile coupon sharing"	Perceived similarities, trust, and social ties were certainly linked to "m-coupon sharing intention and socializing", assuredly impacted the "sense of self-worth which had significant positive effects on m-coupon sharing intention and mediate the relationships between sharing intention and social capital factors."
5	Antonio Ghezzi, Filippo Renga, Raffaello Balocco and Paolo Pescetto (2010)	"Mobile payment applications: offer state of the art in the Italian market"	Customers were not willing to put efforts into a service they might use only once. Vital inhibitory reasons and hesitant in accepting constraints were still restraining user acceptance, notwithstanding the numerous advantages pertained to these facilities.

SR. NO.	Author(s), (Year)	Title	Key Findings
6	Cristian Toma (2012)	M - payment issues and concepts	The author suggests m-payment should be of simplicity & usability, universality, interoperability, Security, Privacy & Trust, cost-effective, speed, and cross border payments.
7	"Mutaz M. Al-Debei, Mamoun N. Akroush, and Mohamed Ibrahiem Ashouri (2015)"	"Consumer attitudes towards online shopping perceived web quality"	The experiential research study had outcomes that indicated that perceived benefits and trust that influence customers' attitudes about shopping online.
8	Myung Ja Kim, Namho Chung, Choong Ki Lee and Michael W. Preis (2006)	"Motivations and Use Context in Mobile Tourism Shopping: Applying Contingency and Task-Technology Fit Theories"	The result showed that value and enjoyment had essential effects on satisfaction.
9	Hsiang-Ming Lee and Tsai Chen (2014)	"Perceived quality as a key antecedent in continuance intention on mobile"	Authors proposed "a four-dimensional mobile service quality specification consisting of context quality, interaction, connection, and content".
10	"Abdul R. Ashraf, Narongsak (Tek) Thongapani, Bulent Menguc and Gavin Northey, (2017)"	"The role of m-commerce readiness in emerging and developed markets"	The proliferation of mobile devices had shaped up an opportunity to e-commerce convert into m-commerce. Researchers had distinguished four scopes that drove the m-commerce expansion, i.e. personalization, localization, ubiquity, and convenience.
11	"S.Muthukumar and Dr.N.Muthu (2015)"	"The Indian kaleidoscope: emerging trends in M-Commerce"	Authors say the Indian e-commerce market was distinct that it had a largely illiterate population, risk-averse consumer behavior and difficulty in tracing postal addresses that hurdle delivery system, especially in rural areas and semi-urban

ANNEXURE NUMBER 2.3:

SUMMARY OF REVIEW OF LITERATURE ON MOBILE COMMERCE – MOBILE SHOPPING APP

SR. No.	Author(s), (Year)	Title	Findings
1	Thamaraiselvan Natarajan, Senthil Arasu Balasubramanian, Dharun Lingam Kasilingam, (2017)	"Understanding the intention to use mobile shopping applications and its influence on price sensitivity"	Overall, downloading mobile shopping apps gives customers a personalized experience than shopping on mobile phones through browsers. Mobile shopping application users were likely to return to purchase the product twice within 30 days compared to the normal shoppers on browsing
2	"Ting-Peng Liang and Chih-Ping Wei (2018)"	"Introduction to the Special Issue: Mobile Commerce Applications"	M-commerce field needed strong theoretical Background to develop.
3	Charles Zhechao Liu, Yoris A. Au, And Hoon Seok Choi (2014)	"Effects of Freemium Strategy in the Mobile App Market: An Empirical Study of Google"	Quality of free apps would affect the mobile shoppers buying decision
4	Hammad Khalid (2014)	"On The Link Between Mobile App Quality And User Reviews"	Reviews strongly impact organizations and individual developers and since "poor ranking adversely reflect on the quality of their apps, and thus affect the app's popularity and eventually their revenues".
5	Anshul Malika, S.Suresha, Swati Sharmab, (2017)	"Factors influencing consumer's attitude towards adoption and continuous use of mobile applications: a conceptual model."	Any promotional offers, discount coupons or any benefit in financial terms can be considered as incentives. Indians being price sensitive, any incentive can boost up the app adoption. It was noticed that most mobile apps were being downloaded considering the discounts or offer given for downloading the mobile shopping apps. Due to ubiquitous nature of the smartphone, it had made life easy for the mobile shoppers by reaching out to the information at anytime, search for a product, book a ticket or make a purchase anytime provided that they had a good mobile device with internet access.

SR. NO.	Author(s), (Year)	Title	Key Findings
6	"Kun Xu, Weidong Zhang, Zheng Yan, April (2018)"	"A privacy-preserving mobile application recommender system based on trust evaluation"	Study evaluates the quality of the mobile app and recommending an application was based on the trust and functional behavior of the application
7	Ion Ivam and Ivan Zamfiroiu (2011)	Quality Analysis of Mobile Applications	According to their studies reliability, accuracy, friendly interface of the application, continuity, portability, and security play a significant role in the quality of smartphone applications.
8	Chen et al. (2012)	"Understanding information systems continuance for information-oriented mobile applications"	The author stated that "information quality significantly influences perceived usefulness (related to performance anticipation) of mobile applications."
9	Condos et al. (2002)	"Ten Usability Principles for the Development of Effective WAP and Mcommerce Services"	Condos et al. (2002) illustrated that "M-commerce connects the benefits of mobile communication with existing Electronic Commerce applications to allow mobile shoppers to shop for goods and services practically from anywhere". The mobile environment still could "empower people, providing them with real-time wireless applications that would make their lives more comfortable and business more productive and efficient".
10	Priyanka Soni (2016)	Role of M-Commerce in present era	As per Priyanka Soni (2016) with the help of M-commerce, mobile shoppers could "access advanced mobile applications and high-speed services, and they could utilize these devices anywhere at any time". New agreements being passed between vendors, operators and application developers to develop better content for the mobile shoppers.

SR. NO.	Author(s), (Year)	Title	Key Findings
11	"Khalifa, M., Cheng, S. K. N., & Shen, K. N. (2012)"	"Adoption of mobile commerce: A confidence model"	Khalifa et al. (2012) also pointed out the direct correlation between mobile commerce growth and the growing popularity of mobile shoppers with smart mobile devices such as tablets and smartphones. The intensity of competition among retailers had also increased as retailer mobile applications, and online services continue to add more functionality and convenience in the retail mobile channel.
12	Gunwoong Lee and T.S. Raghu (2014)	"Determinants of Mobile Apps"	The authors had found giving free accessibility to applications, "higher initial reputation, investment in less-popular categories, constant updates on app characteristics and price, and higher user feedback on apps were positively linked with sales performance".
13	Mayanka Singh Chhonker, Deepak verma, and Arpan Kumar Kar (2017)	"Review of Technology Adoption frameworks in Mobile Commerce"	Authors had discussed the definition of mobile commerce and the growth of it
14	Benou, Poulcheria Vassilakis, Costas (2010)	"The conceptual model of context for mobile commerce applications"	Developing mobile application was more complicated than the other apps.

ANNEXURE NUMBER 2.4:

SUMMARY OF REVIEW OF LITERATURE ON MOBILE COMMERCE – SMART PHONE ATTRIBUTES

SR. No.	Author(s), (Year)	Title	Findings
1	Parisa aliniaye lakanie and Nahid Mojarrad (2015)	"The antecedents and concequence of brand prestige in smartphone industry in Iran"	Brand name would have strong impact when it comes to selecting a smartphone.
2	S Lakshmi and V Kavida (2018)	"Factors Contributing to Brand Positioning of Smartphones Among College Students in Chennai: A Study"	As per their study, factors that affect the mobile shoppers buying decisions were mobile storage facility, more applications, and faster processing
3	"Brian I. Spaid and Daniel J. Flint, (2014)"	"The MeanIng of ShoppIng experIences augmented by mobile internet devices"	Authors discussed "the experiences of shoppers who combined mobile internet devices into shopping activities". "Shoppers that used (mobile internet device) MIDs as tools to support with shopping and social management behaviours, which consolidated to provide hedonic shopping experiences with emotional advantage to the shopper".
4	Zhang, Tao Rau, Pei-Luen Zhou, Jia (2010)	Consumer Perception of Mobile Phone Attributes	Essential factors, such as standard functions and appearance, were recognised in this study. "Since people used mobile phones for day to day communications, they emphasized the importance of phonebook and SMS functions". "Ease of use of input methods also affects their perception of standard functions".
5	Dong-Hee Shin (2015)	"Quality of experience: Beyond the user experience of smart services"	The author said the quality factors of smartphones could be described in system quality, content quality, and service quality.

SR. NO.	Author(s), (Year)	Title	Key Findings
6	Orose Leelakulthanit and Boonchai Hongcharu (2016)	Factors Influencing Smartphone Repurchase	The research study concluded in "economic value or fair price, the beauty of the design, aesthetic value and brand reputation were positively associated with the repurchase of smartphones, whereas getting to know about new technologies such as smartphones was negatively connected with the repurchasing intention of smartphones".
7	Ki Joon Kim and S. Shyam Sundar (2014)	"Does Screen Size Matterfor smartphones? tilitarian and Hedonic Effects of Screen Size on Smartphone Adoption"	The study resulted that the big screen had a higher smartphone adoption and improving both the hedonic qualities and utilitarian value of smartphones.
8	Gianluca Lax and Giuseppe M.L. Sarné (2008)	CellTrust: a reputation model for C2C commerce	The author identified that users could not rely on unstable connections; it assumes a great relevance on how to trust the counterpart in a transaction and how to evade disconnection.
9	Yoonsun Oh and Jungsuk Oh (2016)	"A critical incident approach to consumer response in the smartphone market: product, service and contents"	"Customers were more likely to be captured by optimistic aspects of the product compared to the negative characteristics".
10	Gotz, Friedrich M. Stieger, Stefan Reips, Ulf Dietrich (2017)	"Users of the main smartphone operating systems (iOS, Android) differ only little in personality"	Authors said Android and iOS users were different systematically regarding fundamental psychological aspects.
11	"Vaidya, Dr. Alpana Pathak, Vinayak Vaidya, Ajay (2016)"	Mobile Phone Usage among Youth	"Based on obtained results most college students were using smartphones without any gender difference". Also, "students favored prepaid card than postpaid card". "Regarding gender differences on the use of the mobile phone for internet use, no difference was found". Above all, it was found that desire to get connected was a significanta significant factor in mobile phone usage, which was reflected in a preference for social networking sights. The primary reason for using mobile phone was to connect with people that reflected in social network too. "Younger generation preferred 3G or advanced phones". The "android operating system" was prevalent among the students. Samsung was the most widespread brand among college students.

SR. NO.	Author(s), (Year)	Title	Key Findings
12	"Cliquet, Gérard Picot-Coupey, Karine Huré, Elodie Gahinet, Marie-Christine" (2014)	"Shopping with a Smartphone: A French-Japanese Perspective"	Smartphone helps mobile shoppers to integrate the shopping activities in all the stages of pre and post shopping.
13	Iosif Androulidakis, Vitaly Levashenko and Elena Zaitseva (2015)	"An emprical study on green practices of mobile phone users"	The researchers considered battery life of a smartphone was significantly weak and argue mobile shoppers buy new smartphones primarliy for enjoying new features added up to the new mobile devices.
14	Merennie Tan Yee Thour, Barathy Doraisamy and Santhi Appanan (2014)	An Investigation of the Factors Affecting Consumer Decision Making of Smartphone in Kedah, Malaysia	According to the authors colour display, screen resolution, weights, resolution of a digital camera, standby time, types of messaging, MP3, talk time, Java applications, available "memory, WAP, Read-Only Memory (ROM), availability of expansion slot, Infrared, Bluetooth, WiFi, and GPRS", were the main features of the smartphones. Throughout the analysis, the study reveals factor that price was the main factor that influences decision making and follows by quality, application, feature and brand.
15	"Ki Joon Kim, Dong-Hee Shin and Eunil Park (2015)"	"Can Coolness Predict Technology Adoption? Effects of Perceived Coolness on User Acceptance of Smartphones with Curved Screens"	Attractiveness, originality, and subcultural appeal were found to have positive effects on user attitude, ultimately leading to greater acceptance of the smartphones

ANNEXURE NUMBER 2.5:

**SUMMARY OF REVIEW OF LITERATURE ON MOBILE COMMERCE –
SECURITY AND TRUST**

SR. No.	Author(s), (Year)	Title	Findings
1	"Maurizio Cavallari and Francesco Tornieri" (2017)	"Vulnerabilities of Smartphones Payment Apps: The Relevance in Developing Countries"	"Payment clearing companies were incompetent of shielding endpoints, their advancement and implementation of payment solutions based on (Host Card Emulation) HCE architectures would improve the risk of illegal transactions".
2	Ali Mirarab and AbdolReza Rasouli kenari (2014)	Study of secure m-commerce, challenges and solutions	M-commerce security can be improved by "using external security key and specified policies, including user data integrity, confidentiality, and mutual authentication".
3	"Ion Ivan, Daniel Milodin, and Alin Zamfiroiu (2013)"	"Security of M-Commerce transactions"	"Mobile services to confirm access to the e-commerce options must take into consideration the security of these services, so the transfer of data with personal character and especially of bank accounts accessing data on was to be achieved only by people legal owner"
4	Krishna Prakash and Balachandra (2015)	"Security issues and challenges in mobile computing and m-commerce"	Authors recommended "online transactions using mobile devices must assure high security for user credentials, and there should not be any chance for misuse".
5	"Amit Das and Habib Ullah Khan" (2016)	"Security behaviors of smartphone users"	The "common level of security behaviors was low". "Regression coefficients showed that the ability of security measures and the cost of choosing them were the main factors affecting smartphone security behaviors". "Currently, smartphone users were more concerned about malware and data leakage than targeted data theft".

SR. NO.	Author(s), (Year)	Title	Key Findings
6	"Fang –Yie Leu, Yi Li Huang, Sheng Mao Wang" (2015)	"A secure m-commerce system based on credit card transaction"	Secure M Commerce system (SMCS) for safe credit card transaction by co-ordinating among sellers, bank and mobile shoppers
7	"Serena Hillman and Carman Neustaedter" (2017)	"Trust and mobile commerce in North America"	Participants felt that m-commerce poses little risk. However, they had more trust in the apps that were endorsed by larger companies.
8	"Yung Shao Yeh and Yung-Ming Li" (2009)	"Building trust in m-commerce: contributions from quality and satisfaction"	The results depicted that "despite customization, brand image and satisfaction were all directly affecting customer trust towards the vendor in m-commerce, and trust formation". Not only that, "interactivity and responsiveness had no direct impact but had an indirect impact via satisfaction on trust towards the vendor"
9	"Anthony vance, Christophe elie-dit-cosaque, and detmar W. straubwas" (2008)	"Examining Trust in Information Technology Artifacts: The Effects of System Quality and Culture"	The researcher explained that "trust issues were on the top when users adopted new technologies or participated in new methods of commerce, such as e-commerce". "These features were equally valid of m-commerce portals, Web- or client-server-based storefronts sketched to make e-commerce services accessible for mobile devices".
10	"Martín-Consuegra, David Gómez, Mar Molina, Arturo" (2015)	"Consumer Sensitivity Analysis in Mobile Commerce Advertising"	Mobile advertisers should thoughtfully choose information requests to ensure ethical behaviour concerning customers and to preserve the effectiveness of mobile publicity. The authors argue that mobile shoppers were concerned about the illegal use of their personal data.
11	"Toh Tsu Wei, Govindan Marthandan, Alain Yee-Loong Chong, Keng-Boon Ooi, Seetharam Arumugam" (2009)	"What drives Malaysian m-commerce adoption? An empirical analysis"	The findings showed that "perceived usefulness, trust, SI, and perceived financial cost were positively connected with consumer IU m-commerce in Malaysia". Besides, trust and "PEOU were found to have an insignificant impact on consumer IU m-commerce in Malaysia".

SR. NO.	Author(s), (Year)	Title	Key Findings
12	"Muhammad Suhail Sharif, Bingjia Shao, Feng Xiao & Muhammad Kashif Saif" (2014)	"The Impact of Psychological Factors on Consumers Trust in Adoption of M-Commerce"	The authors concluded that "internal perception-based determinants were the leading cause of mobile shoppers' trust in the adoption of m-commerce". "Perceived ease of use (PEOU) and Perceived usefulness (PU) were used as perception-based factors". They explained "external perception-based factors such as social influence, perceived cost and perceived risk did not prove any impact on consumer trust in the adoption of m-commerce".
13	KhurramNaim Shamsi and Dr.Mohammad Mazhar Afzal (2017)	Security Threats to M-Commerce: Indian Perspective KhurramNaim	The authors considered the cost of wireless connection, frequent disconnects and slow transmission speed, unaffordable rate of mobile data, and lack of penetration of advanced mobile device were the major threats of m-commerce development in India.
14	"Brian P. Cozzarin and Stanko Dimitrov" (2016)	"Mobile commerce and device specific perceived risk"	The authors were stating that "perceived risk impacted purchase decisions for mobile users more than PC users". The mobile shoppers with risk tolerance likey to conduct more transactions, and the m-tailers should focus.

ANNEXURE NUMBER 2.6:

SUMMARY OF REVIEW OF LITERATURE ON MOBILE COMMERCE – MOBILE SHOPPERS' BEHAVIOUR

SR. No.	Author(s), (Year)	Title	Findings
1	"Lucy Gitau and Dr. David Nzuki" (2014)	"Analysis of Determinants of M-Commerce Adoption by Online Consumers"	The study provided the "theoretical underpinning for various interventions to increase M-Commerce adoption" that would guide businesses "that offer MCommerce related products in the selection of digital products and pursuance of future commercial possibilities". The outcome of this study suggested that "the government should set up legislation that would guarantee customer security in order to improve the trust that would lead to the adoption of M-Commerce".
2	Mokhalles Mohammad Mehdi (2015)	Buying behavioural Pattern regarding smarthones users	Smartphone vendors should focus on buying criteria of youth groups because two-third of the users of smartphone belongs to user groups of 15 – 25 years, Smartphone vendors should incorporate the social networking features in their all devices due to consumer buying criteria, and Smartphone vendors had to give importance to all income groups of mobile shoppers. Key rationality behind that is income and smartphone ownership do not have any relationship,
3	Woo Jin Choi (2012)	Essays on mobile shoppers ' goal orientation and price sensitivity	The mobile shoppers who were promotion oriented would be more likely to choose the more costly smartphone than would those who were prevention-oriented.
4	Asim Iqbal, Imran Qadir, and Yaser Zaman (2016)	Determinants of Customer Loyalty for Smartphone Brands in Pakistan	According to the authors, five preceding factors influence customers' loyalty in term of non-monetary cost, monetary cost, functional benefit, hedonic benefit, and alternative attractiveness.
5	"Chao-Min Chiu and Chen-Chi Chang, Hsiang-Lan Cheng, Yu-Hui Fang (2009)"	"Determinants of customer repurchase intention in online shopping"	The study showed that enjoyment, trust, "perceived usefulness and perceived ease of use were important positive predictors of repurchase intentions of mobile shoppers".

SR. NO.	Author(s), (Year)	Title	Key Findings
6	"Hsi-Peng Lu and Philip Yu-Jen Su" (2009)	"Factors affecting purchase intention on mobile shopping web sites"	"Consumer's self-perception of mobile skillfulness significantly influences usefulness, anxiety, and enjoyment". Moreover, compatibility, enjoyment, along with usefulness influence a customer's behavioral intentions.
7	"Hsin-Hui Lin" (2012)	"The effect of multi-channel service quality on mobile customer loyalty in an online-and-mobile retail context"	"Empathy, reliability, tangibility, assurance, and responsiveness in the e-service channel undeniably affect their associated m-service counterparts". It meant that "within an online-and-mobile retail context, customers who perceive a service quality dimension from a retailer's e-service portal as high were more likely to accept that the retailer's m-service channel could also contribute high service quality for that dimension than those who perceived the same stimulus as low".
8	June Lu (2014)	"Are personal innovativeness and social influence critical to continue with mobile commerce?"	The author had suggested "M-commerce players should give sufficient attention to personal innovativeness since it impacted mobile user willingness and capability to welcome and accommodate to new features and services".
9	Sari, Arif Bayram, Pelin (2015)	"Challenges of Internal and External Variables of Consumer Behavior towards Mobile Commerce"	The authors had findings to say that "mobile shoppers perceptions differ and behavior may vary depending on the place, time, and corresponding actions".
10	Saleh, Zakaria I. And Mashhour, Ahmad (2014)	"Consumer Attitude towards M-Commerce: The Perceived Level of Security and the Role of Trust"	"Previous internet shopping experience linked with frequency and extent of mobile users had a significant impact on trusting M-commerce and the desire to use it".

SR. NO.	Author(s), (Year)	Title	Key Findings
11	"Tsang, Melody M Ho, Shu-chun Liang, Ting-peng" International, Source Commerce, Electronic Commerce, Mobile Spring, Applications (2015)	Consumer Attitudes toward Mobile Advertising : An Empirical Study	According to the authors said that mobile shoppers had a negative feeling and opinion about mobile advertising.
12	"Khansa, Lara Zobel, Christopher W. Goicochea, Guillermo" (2012)	"Creating a Taxonomy for Mobile Commerce Innovations Using Social Network and Cluster Analyses"	In this research study, the authors had stated that mobile shoppers' empowerment and co-creation were critical elements in m-commerce innovations.
13	PANKAJ YADAV (2015)	ADOPTION OF MOBILE COMMERCE IN HIMACHAL PRADESH	The author had stated that trust, convenience and personal innovations were the major factors compared to the other factors influencing mobile shoppers buying behaviour in m-commerce
14	"Siau, Keng Shen, Zixing (2003)"	"Building customer trust in mobile commerce"	In this research study, the authors had found that m - tailors should increase the trust among the mobile shoppers to continue to enjoy the patronage of the mobile shoppers
15	"Tao Zhou (2011)"	"Examining the critical success factors of mobile website adoption"	The study resulted in the indication of the "system quality was the main factor affecting the perceived ease of use". On the other hand, "quality of the information was the main factor affecting perceived usefulness". "Service quality had a noteworthy effect on perceived ease of use and trust". "Trust, perceived usefulness, perceived ease of use determined the satisfaction of users".

SR. NO.	Author(s), (Year)	Title	Key Findings
16	Chen-Ying Lee, Chih-Hsuan Tsao, and Wan-Chuan Chang (2015)	"The relationship between attitude toward using and customer satisfaction with mobile application services: An empirical study from the life insurance industry "	As per the study, indicators of all variables considerably and positively influenced usage attitude. Amongst them, "compatibility had the most notable influence". Besides, "mobile shoppers' perceived ease of use and perceived usefulness positively influenced customer satisfaction". Furthermore, "the analysis results showed that usage attitude was the most important factor for consumer satisfaction, and the second-most important factor was the cognition of compatibility's indirect influence on usage attitude".
17	"Yi-Shun Wang, Hsin-Hui Lin & Pin Luarn" (2006)	"Predicting consumer intention to use mobile service"	Authors state that the mobile shoppers' main reasons for choosing m-services stay unclear. However, a buyer intends to use m-service might increase by adding self-efficacy and perceived credibility.
18	Ulas Akkucuk and Javad Esmaeili (2016)	The impact on brands on buying behaviour: An empirical study on smartphone buyers	Outcome of the study showed that a majority of the smartphone buyers' decisions were largely influenced by brand awareness and brand loyalty.
19	"Eunju Ko, Eun Young Kim, Eun Kyung Lee" (2009)	"Modeling Consumer Adoption of Mobile Shopping for Fashion Products in Korea"	Researchers said "usefulness had powerful effects on purchaser perceived value and the intention to adopt".
20	"Min Li and Z.Y. Dong, Xi Chen" (2011)	"Factors influencing consumption experience of mobile commerce A study from experiential view"	The outcome of this research indicated that emotion played an important role in the experience of "mobile consumption"; hedonic determinants had a positive impact on the usage. "The utilitarian factors had an undesirable impact on the consumption experience of buyers". "The experimental study also showed that media richness was as crucial as subjective norms and very critical than other factors".
21	"Felix T.S. Chan and Alain Yee-Loong Chong"	"Analysis of the determinants of consumers' m-commerce usage activities"	The authors had researched on "motivation, different demographic, and security perceptions variables had a different relationship with the types of m-commerce usage activities".

SR. NO.	Author(s), (Year)	Title	Key Findings
22	"Fransico Liebana Cabanillas, Veljko Marinkovic, Zoran Kalinic"(2017)	"A SEM neural network approach for predicting antecedents of m-commerce acceptance"	As per the study, determining key determinants that would influence the consumer's choice to adopt mobile commerce. Customisation and customer involvement were essential factors in the adoption of m-commerce.
23	Daskshata Argade and Hariram Chavan, (2015)	"Improve accuracy of prediction of User's Future M-Commerce Behaviour"	As per the authors both the GPS and transaction tracking system can help in prediction of mobile shoppers' future purchase intention.
24	"Aldás-Manzano, Joaquín Ruiz-Mafé, Carla Sanz-Blas, Silvia" (2009)	"Exploring individual personality factors as drivers of M-shopping acceptance"	The researchers had tried to assess "the relative importance of critical individual personality variables that had explicitly been removed in integrative TAMs such as UTAUT". "Personality variables (affinity to innovativeness, mobile telephones, and compatibilities) had a positive and direct influence on the desire to engage in M-shopping".
25	"June Lu" (2014)	"Are personal innovativeness and social influence critical to continue with mobile commerce?"	The study resulted that "among well-educated m-commerce users, user personal innovativeness as measured by (personal innovativeness in information technology) PIIT and perceived usefulness, the determinants of initial adoption, stayed as vital factors of user continuance intention". "PIIT also played as the forerunner of perceived ease of use". "The social influence had changed the pattern of impact on continuance intention". "M-commerce providers should give adequate attention to personal innovativeness since it influences mobile users' capability and willingness and capability to embrace and accommodate to new services and features". "They should make use of social channels to collect feedback, to distribute new changes or features, and to have a positive impact."

NON-DISGUISED QUESTIONNAIR

<u>**WELCOME TO QUESTIONNAIRE**</u>

Sir/Madam,

I, <u>Shri. Amirtharaj Paulraj</u>, am a Research Scholar in the department of Commerce and Business Management, Faculty of Commerce, The M.S University of Baroda, pursuing my doctoral research study on the topic entitled "**AN EXPLORATORY STUDY OF THE INFLUENCES OF MOBILE APPLICATIONS' QUALITY AND SMARTPHONES' ATTRIBUTES ON SELECTED MOBILE SHOPPERS' SHOPPING intention IN SELECTED CITIES OF GUJARAT**". As a part of this, I need to conduct a survey, so I request you to spare your valuable time and fill up this questionnaire. I assure you that it is purely an academic exercise and the information provided by you would be kept strictly confidential.

Thanking you, I remain.

(Shri Amirtharaj Paulraj)

Please put a Tick Mark (√) on the appropriate box as per your experience.

(Q.1) Your Age-Group (In Years): 16 to 40Years ☐ 40 to 59 Years ☐ Above 60 Years ☐

(Q.2) Gender: Male ☐ Female ☐

(Q.3) Marital Status: Unmarried ☐ Married ☐

(Q.4) Annual Income: Less than 4 Lakh☐ 4 to 8 Lakh ☐ 8 to 12 Lakh☐ More than 12 Lakh☐

(Q.5) Educational Qualification: Undergraduate☐ Graduate ☐ Post Graduate☐ Professional☐

(Q.6) Type of Your Family: Joint☐ Nuclear ☐

(Q.7) Name of the Smartphone?

USING	USED

(Q.8) To buy a Smartphone, I would like to spend (in Rs.)?

4000-8000☐ 8000-12000☐ 12000-15000☐ 15000 to 30,000☐ 30,000and Above☐

(Q.9) Rank the features of preference while selecting smartphone as 1[highly important]; 2[less important], and 3,4 so on…

Brand☐ Looks and Feel☐ Functionality☐ Security & Privacy☐

(Q.10) Rank the user-friendliness' of operating system of Smartphone as 1[highly important]; 2[less important], and 3,4 so on…

Android☐   iOS☐   Windows ☐   Others ☐ not available in Chapter 4 Data analysis

(Q.11) How frequently do you shop using your Smartphone?

Uncertain☐   Once in a Month☐   Once in fortnight☐ Once a week☐ Many times a week☐

(Q.12) Your preferred place of shopping using Smartphone?

Work place ☐   Home☐

(Q.13) Your preferred time of shopping using Smartphone?

Morning ☐   Afternoon ☐   Evening ☐   Late evening☐

(Q.14) Average Time That I Spend Each Time while searching & shopping :

Less than 30 minutes ☐   less than 60 minutes☐   More than 60 minutes☐

(Q.15) I get information for Shopping online from

Ad in Newspapers/TV	Hoardings	Family Members	Friends	Colleagues	E-mail	SMS

(Q.16) Reason for downloading a mobile shopping app?

To avail discount		easy purchase& Tracking		Easy refund		user friendly	

(Q.17) Number of shopping apps have you downloaded in your mobile

1 to 3		4 to 5		Five and above	

(Q.18) Minimum how many images of the product you prefer while selecting a product?

2		4		6		More than 6	

(Q.19) I use smartphone for shopping: [please tick as many as you online shop]

Mobile, Computers	Cloths	Footwear	Fashion Accessories	Flowers & Gifts	Home Appliances	Furniture	Electronic items
Bags, luggage	Travel Tickets	Movie Tickets	Hotel booking	Education	Trading	Fund Transfer	Groceries
Baby products	Gas bill	Electricity bill	Phone bill	Books	Industrial goods	Health & Fitness	Games & sports Pdt

(Q.20) Following are the list of shopping apps. Please tick them as per your usage

App Name	Aware	Downloaded	Used	App Name	Aware	Downloaded	Used
Amazon				Dominos			
Flipkart				Foodpanda			
Shopclues				Zomato			
Paytm				Delfoo			
Snapdeal				Club Factory			
eBay				Aliexpress			
Ajio				Jabong			
HomeShop 18				Voonik			
TaTaCLiq				Lifestyle			
ShopMagic				Ferns & Petals			
Getit				Zivame			
Myntra				Shopping Assistant			
Yebhi				Bookmyshow			
Jungle				Makemytrip			
Grofers				Trivago			
Big basket				IRCTC			
Natures Basket				OYO			

(Q.21) **Your experience on problems being faced while shopping on Smartphone:**

Sr. No.	Problem	Sometimes	Always	Never
a.	Problem of disconnection/slow connectivity			
b.	Smartphone get hang up Frequently			
c.	Problem of downloading images			
d.	Return of Products is not user friendly			
e.	In place of Return only exchange is option			
f.	Price changes as soon as order is placed			
g.	Information on websites are not updated			
h.	Problems faced due to advertisement in between			
i.	Delivery is not on time			
j.	Cash on Delivery is not available			
k.	Tracking of consignment is not possible			
l.	Order once placed is not easy to cancel			

(Q.22) I always keep my shopping app logged in.

Yes		No	

(Q.23) Please put a Tick (√) on ANY ONE of the following scales for EXPECTATION defined as: 1= Least Important, 2= Unimportant, 3=No Opinion, 4=Less important and 5= Most Important and for EXPERIENCE defined as: 1=Highly dissatisfied, 2=Dissatisfied, 3=No opinion,4=Satisfied, 5=Highly Satisfied.

Sr. No.	Selected Items	Expectation					Experience				
		1	2	3	4	5	1	2	3	4	5
1.	Smartphone is useful for anytime shopping										
2.	Screen size of Smartphone affects online shopping										
3.	Zooming feature helps to know the product well										
4.	Smartphone displays natural colour of the product										
5.	Smartphone batteries give enough time to do online shopping										
6.	Size of shopping apps consume lot of memory space in smartphone										
7.	Smartphone has the safety facilities on it										
8.	Brightness of the smartphone affects the outdoor mobile shopping										

Sr. No.	Selected Items	Expectation					Experience				
		1	2	3	4	5	1	2	3	4	5
9.	Smartphone reduces the physical search to collect product information										
10.	Price of the phone decides the Quality of the smartphone										
11.	Downloading the app provides better shopping experience										
12.	Payment option is easy in mobile apps										
13.	Wish list helps to do the shopping later										
14.	Mobile apps have barrier to Indian languages										
15.	Unclear image affects the shopping decision										
16.	Playing video of the product available in the app is useful to know all features of product										
17.	Paid apps are better than free apps										
18.	I will wait for the special offers and special discounts to shop online										
19.	Mobile app is useful in saving shopping time										
20.	Product suggestion in mobile app is useful in selection of the products										
21.	Shoppers feel proud in mobile shopping										
22.	Shoppers enjoy shopping on the Smartphone										
23.	Shoppers enjoy the convenience of shopping on mobile apps										
24.	Shoppers enjoy the product description available in the App										
25.	Shoppers enjoy comparing the products online										
26.	Attractive appearance/layout of the mobile shopping app involves shoppers										
27.	Mobile Applications are Compatible to the smart phone										
28.	Sellers are approachable through application										

Sr. No.	Selected Items	Expectation					Experience				
		1	2	3	4	5	1	2	3	4	5
29.	Similar products should be displayed on the mobile shopping app along with the main search										
30.	Mobile shopping apps are easy in navigating from one search to another										
31.	Tracking of delivery in shopping app gives accurate information										
32.	Information on stock availability while looking for a product influence the shopping decision										
33.	In case of non-availability of product, option of sending information, as soon as it becomes available influence shopping decision										
34.	Shoppers become more inclined to do shopping when the shopping app is installed on the smartphone										
35.	Try-it-On facility increases the chance to buy more from that app										
36.	Mobile shopping apps are trustworthy										
37.	Customer review in shopping app affects shopping decision										
38.	FAQs available on the shopping apps help in shopping										
39.	Downloading mobile app gives first time benefits										
40.	Shoppers prefer test product or free samples										
41.	A shopper would like to connect with other shoppers through online chat forums										
42.	Quick response of m-tailors on FAQ affects affect shopping decision										
43.	Sellers accept exchanges products returned by shoppers										
44.	Easy refund of Price encourages online shopping										
45.	Online sellers refund price of products as soon as they receive product back										

Sr. No.	Selected Items	Expectation					Experience				
		1	2	3	4	5	1	2	3	4	5
46.	Availability of EMI options on shopping apps affect the shopping decision										
47.	Shoppers check the information about the sellers in application										
48.	Phone number of delivery agent provided in message helps a lot										
49.	Product delivered differ as it appears online										
50.	Delivery cost of a product will affect the shoppers shopping decision										
51.	Customer service of m-tailor will influence repurchasing										
52.	There is a possibility of wrong item getting dispatched& delivered										
53.	Online Products are slightly high priced										
54.	Online Products have hidden cost										
55.	Downloading a mobile shopping app can steal the personal information from phone										
56.	Downloading mobile app can cause malicious virus installed on the mobile device										
57.	Online retailers monitor the activities of the shoppers on the Smartphone										
58.	Frauds may take place in mobile shopping										
59.	Shoppers prefer shopping products via shopping apps, that are reputed and well known										
60.	It is necessary to use high security payment gateway like retina scanner, finger print, or OTP										

(Q.24) I have used following mode of payment while shopping on applications:

Cash☐ Credit Card ☐ Debit Card☐ M-Wallets ☐ Paytm☐ Rupay☐

Any Other (Please Specify) _____

(Q.25) Your overall experience in meeting of expectations of Mobile Shopping Apps:

Highly Dissatisfied ☐   Dissatisfied ☐   No Opinion ☐   Satisfied ☐   Highly Satisfied ☐

(Q.26) Your overall experience in meeting of expectations of Smartphone attribute:

Highly Dissatisfied ☐   Dissatisfied ☐   No Opinion ☐   Satisfied ☐   Highly Satisfied ☐

(Q.27) Your overall satisfaction as a mobile shopper:

Highly Dissatisfied ☐   Dissatisfied ☐   No Opinion ☐   Satisfied ☐   Highly Satisfied ☐

(Q.28) Please choose an appropriate option which reflects your intentional Intentions for Shopping using mobile apps defined as: 1= Strongly Disagree, 2= Disagree, 3=No Opinion, 4=Agree and 5=Strongly Agree [Please put Tick Mark √]

Sr. No.	List of Selected Criteria	Your Score				
1	I would continue to shop more from the app	1	2	3	4	5
2	I would recommend shopping on mobile applications, to others	1	2	3	4	5
3	I am satisfied with the shopping experience using Smartphone	1	2	3	4	5

ANNEXURE 4:

DETAILS OF RESPONSES AND PERCENTAGES

Tables For Selected Mobile Shoppers' Expectations and Experiences for Smartphone Attributes, Mobile Application Quality, Perceived Usefulness, Convenience, Trust, Price Sensitivity and Behavioural Intention

Table Number: 4.12: Selected M-Shoppers' City-wise Responses on Use of M-Shopping Applications														
M-Shopping App	**Vadodara**			**Ahmedabad**			**Surat**			**Rajkot**			**Gujarat State**		
	A	**D**	**U**	**A**	**D**	**U**	**A**	**D**	**U**	**A**	**D**	**U**	**A**	**D**	**U**
(Number and Percentages of Selected M-Shoppers)														
Amazon	132 (44.1)	56 (18.7)	111 (37.1)	155 (31.0)	177 (35.4)	168 (33.63)	171 (40.1)	148 (34.7)	107 (25.1)	92 (34.8)	84 (31.8)	88 (33.3)	550 (36.9)	465 (31.2)	474 (31.8)
Flipkart	93 (31.1)	71 (23.7)	135 (45.2)	160 (32.0)	185 (37.0)	155 (31.0)	170 (39.9)	156 (36.6)	100 (23.5)	97 (36.7)	92 (34.8)	75 (28.4)	520 (34.9)	504 (33.8)	465 (31.2)
Shop clues	196 (65.6)	47 (15.7)	56 (18.7)	358 (71.6)	63 (12.6)	79 (15.8)	343 (80.5)	47 (11.0)	36 (08.5)	215 (81.4)	24 (09.1)	25 (09.5)	1112 (74.7)	181 (12.2)	196 (13.2)
Paytm	58 (19.4)	42 (14.0)	199 (66.6)	202 (26.0)	130 (26.0)	168 (33.6)	181 (42.5)	114 (26.8)	131 (30.8)	114 (43.2)	66 (25.0)	84 (31.8)	555 (37.3)	352 (23.6)	582 (39.1)
Snapdeal	178 (59.5)	70 (23.4)	51 (17.1)	286 (57.2)	114 (22.8)	100 (20.0)	256 (60.1)	94 (22.1)	76 (17.8)	147 (55.7)	58 (22.0)	50 (22.3)	867 (58.2)	336 (22.6)	286 (19.2)
eBay	161 (53.8)	72 (24.1)	66 (22.1)	278 (55.6)	102 (20.4)	120 (24.0)	246 (57.7)	88 (20.7)	92 (21.6)	135 (51.1)	52 (19.7)	77 (29.2)	820 (55.1)	314 (21.1)	355 (23.8)
Ajio	276 (92.3)	12 (04.0)	11 (03.7)	420 (84.0)	41 (08.2)	39 (07.8)	364 (85.4)	33 (07.7)	29 (06.8)	225 (85.2)	23 (08.7)	16 (06.1)	1285 (86.3)	109 (07.3)	95 (06.4)
HomeShop 18	236 (78.9)	32 (10.7)	31 (10.4)	454 (90.8)	27 (05.4)	19 (03.8)	388 (91.1)	21 (04.9)	17 (04.0)	240 (90.9)	13 (04.9)	11 (04.2)	1318 (88.5)	93 (06.2)	78 (05.2)

M-Shopping Applications	Vadodara			Ahmedabad			Surat			Rajkot			Gujarat State		
	A	**D**	**U**	**A**	**D**	**U**	**A**	**D**	**U**	**A**	**D**	**U**	**A**	**D**	**U**
	(Number and Percentages of Selected M-Shoppers)														
Amazon	132 (44.1)	56 (18.7)	111 (37.1)	155 (31.0)	177 (35.4)	168 (33.63)	171 (40.1)	148 (34.7)	107 (25.1)	92 (34.8)	84 (31.8)	88 (33.3)	550 (36.9)	465 (31.2)	474 (31.8)
Flipkart	93 (31.1)	71 (23.7)	135 (45.2)	160 (32.0)	185 (37.0)	155 (31.0)	170 (39.9)	156 (36.6)	100 (23.5)	97 (36.7)	92 (34.8)	75 (28.4)	520 (34.9)	504 (33.8)	465 (31.2)
Shop clues	196 (65.6)	47 (15.7)	56 (18.7)	358 (71.6)	63 (12.6)	79 (15.8)	343 (80.5)	47 (11.0)	36 (08.5)	215 (81.4)	24 (09.1)	25 (09.5)	1112 (74.7)	181 (12.2)	196 (13.2)
Paytm	58 (19.4)	42 (14.0)	199 (66.6)	202 (26.0)	130 (26.0)	168 (33.6)	181 (42.5)	114 (26.8)	131 (30.8)	114 (43.2)	66 (25.0)	84 (31.8)	555 (37.3)	352 (23.6)	582 (39.1)
Snapdeal	178 (59.5)	70 (23.4)	51 (17.1)	286 (57.2)	114 (22.8)	100 (20.0)	256 (60.1)	94 (22.1)	76 (17.8)	147 (55.7)	58 (22.0)	50 (22.3)	867 (58.2)	336 (22.6)	286 (19.2)
eBay	161 (53.8)	72 (24.1)	66 (22.1)	278 (55.6)	102 (20.4)	120 (24.0)	246 (57.7)	88 (20.7)	92 (21.6)	135 (51.1)	52 (19.7)	77 (29.2)	820 (55.1)	314 (21.1)	355 (23.8)
Ajio	276 (92.3)	12 (04.0)	11 (03.7)	420 (84.0)	41 (08.2)	39 (07.8)	364 (85.4)	33 (07.7)	29 (06.8)	225 (85.2)	23 (08.7)	16 (06.1)	1285 (86.3)	109 (07.3)	95 (06.4)
HomeShop 18	236 (78.9)	32 (10.7)	31 (10.4)	454 (90.8)	27 (05.4)	19 (03.8)	388 (91.1)	21 (04.9)	17 (04.0)	240 (90.9)	13 (04.9)	11 (04.2)	1318 (88.5)	93 (06.2)	78 (05.2)
TaTaCLiq	270 (90.3)	15 (05.0)	14 (04.7)	425 (85.0)	53 (10.6)	22 (04.4)	359 (84.3)	48 (11.3)	19 (04.5)	227 (86.0)	25 (09.5)	12 (04.5)	1281 (86.0)	141 (09.5)	67 (04.5)
ShopMagic	283 (94.6)	07 (02.3)	09 (03.0)	479 (95.8)	15 (03.0)	06 (01.2)	406 (95.3)	15 (03.5)	05 (01.2)	251 (95.1)	09 (03.4)	04 (01.5)	1419 (95.3)	46 (03.1)	24 (01.6)

M-Shopping Applications	Vadodara			Ahmedabad			Surat			Rajkot			Gujarat State		
	A	**D**	**U**	**A**	**D**	**U**	**A**	**D**	**U**	**A**	**D**	**U**	**A**	**D**	**U**
	(Number and Percentages of Selected M-Shoppers)														
Getit	291 (97.3)	05 (01.7)	03 (01.0)	478 (95.6)	14 (02.8)	08 (01.6)	409 (96.0)	13 (03.1)	04 (09.0)	249 (94.3)	10 (03.8)	05 (01.9)	1427 (95.8)	42 (02.8)	20 (01.3)
Myntra	198 (66.2)	46 (15.4)	55 (18.4)	275 (55.0)	110 (22.0)	115 (23.0)	258 (60.6)	97 (22.8)	07 (16.7)	165 (62.5)	56 (21.2)	43 (16.3)	896 (60.2)	309 (20.8)	284 (19.1)
Yebhi	273 (91.3)	10 (03.3)	16 (05.4)	450 (90.0)	11 (02.2)	39 (07.8)	400 (93.9)	11 (02.6)	15 (03.5)	252 (95.5)	06 (02.3)	06 (02.3)	1375 (92.3)	38 (02.6)	76 (05.1)
Jungle	286 (95.7)	09 (03.0)	04 (01.3)	477 (95.4)	14 (02.8)	09 (01.9)	408 (95.8)	12 (02.8)	06 (01.4)	250 (94.7)	08 (03.0)	06 (02.3)	1421 (95.4)	43 (02.9)	25 (01.7)
Grofers	267 (89.3)	20 (06.7)	12 (04.0)	408 (81.6)	48 (09.6)	44 (08.8)	354 (83.1)	36 (08.5)	36 (08.5)	220 (83.3)	20 (07.6)	24 (09.1)	1249 (83.9)	124 (83.9)	116 (07.8)
Big basket	261 (87.3)	19 (06.4)	19 (06.4)	383 (76.6)	52 (10.4)	65 (13.0)	343 (80.5)	43 (10.1)	40 (09.4)	214 (81.1)	28 (10.6)	22 (08.3)	1201 (80.7)	142 (09.5)	146 (09.8)
Natures Basket	280 (93.6)	09 (03.0)	10 (03.3)	473 (94.6)	15 (03.0)	12 (02.4)	408 (95.8)	14 (03.3)	04 (0.9)	250 (94.7)	09 (03.4)	05 (01.9)	1411 (94.8)	47 (03.2)	31 (02.1)
Dominos	255 (85.3)	20 (06.7)	24 (08.0)	403 (80.6)	57 (11.4)	40 (08.0)	345 (81.0)	50 (11.7)	31 (07.3)	217 (82.2)	29 (11.0)	18 (06.8)	1220 (81.9)	156 (10.5)	113 (07.6)
Foodpanda	269 (90.0)	11 (03.7)	19 (06.4)	421 (84.2)	52 (10.4)	27 (05.4)	364 (85.4)	42 (09.9)	20 (04.7)	226 (85.6)	24 (09.1)	14 (05.3)	1280 (86.0)	129 (08.7)	80 (05.4)
Zomato	216 (72.2)	32 (10.7)	51 (17.1)	263 (52.6)	121 (24.2)	116 (23.2)	230 (54.0)	98 (23.0)	98 (23.0)	149 (50.4)	59 (22.3)	56 (21.2)	858 (57.6)	310 (20.8)	321 (21.6)
TaTaCLiq	270 (90.3)	15 (05.0)	14 (04.7)	425 (85.0)	53 (10.6)	22 (04.4)	359 (84.3)	48 (11.3)	19 (04.5)	227 (86.0)	25 (09.5)	12 (04.5)	1281 (86.0)	141 (09.5)	67 (04.5)
ShopMagic	283 (94.6)	07 (02.3)	09 (03.0)	479 (95.8)	15 (03.0)	06 (01.2)	406 (95.3)	15 (03.5)	05 (01.2)	251 (95.1)	09 (03.4)	04 (01.5)	1419 (95.3)	46 (03.1)	24 (01.6)
Delfoo	282 (94.3)	12 (04.0)	05 (01.7)	486 (97.2)	09 (01.8)	05 (01.0)'	416 (97.7)	06 (01.4)	04 (0.9)	260 (98.5)	04 (01.5)	00 (0.0)	1444 (97.0)	31 (02.1)	14 (0.9)
Club Factory	242 (80.9)	33 (11.0)	24 (08.0)	280 (56.0)	122 (24.4)	98 (19.6)	252 (59.2)	100 (23.5)	74 (17.4)	147 (55.7)	71 (26.9)	46 (17.4)	921 (61.9)	326 (21.9)	242 (16.3)

M-Shopping Applications	Vadodara			Ahmedabad			Surat			Rajkot			Gujarat State		
	A	D	U	A	D	U	A	D	U	A	D	U	A	D	U
	(Number and Percentages of Selected M-Shoppers)														
Aliexpress	239 (79.9)	35 (11.7)	25 (08.4)	239 (47.8)	183 (36.6)	78 (15.6)	202 (47.4)	146 (34.3)	78 (18.3)	102 (38.6)	91 (34.5)	71 (26.9)	782 (52.5)	455 (30.6)	252 (16.9)
Jabong	269 (90.0)	16 (05.4)	14 (04.7)	402 (80.4)	57 (11.4)	41 (08.2)	344 (80.8)	48 (11.3)	34 (08.0)	204 (77.3)	39 (14.8)	21 (08.0)	1219 (81.9)	160 (10.7)	110 (07.4)
Voonik	268 (89.6)	13 (04.3)	18 (06.0)	427 (85.4)	50 (10.0)	23 (04.6)	358 (84.0)	46 (10.8)	22 (05.2)	235 (89.0)	18 (06.8)	11 (04.2)	1288 (89.5)	127 (08.5)	74 (05.0)
Lifestyle	273 (91.3)	12 (04.0)	14 (04.7)	447 (89.4)	30 (06.0)	23 (04.6)	388 (91.1)	26 (06.1)	12 (02.8)	239 (90.5)	16 (06.1)	09 (03.4)	1347 (90.5)	84 (05.6)	58 (03.9)
Ferns & Petals	277 (92.6)	11 (03.7)	11 (03.7)	438 (87.6)	19 (03.8)	43 (08.6)	394 (92.5)	18 (04.2)	14 (03.3)	245 (92.8)	08 (03.0)	11 (04.2)	1354 (90.9)	56 (03.8)	79 (05.3)
Zivame	277 (92.6)	12 (04.0)	10 (03.3)	456 (91.2)	32 (06.4)	12 (02.4)	383 (89.9)	31 (07.3)	12 (02.8)	241 (91.3)	11 (04.2)	12 (04.5)	1357 (91.1)	86 (05.8)	46 (03.1)
Shopping Assistant	289 (96.7)	05 (01.7)	05 (01.7)	481 (96.2)	13 (02.6)	06 (01.2)	410 (96.2)	10 (02.3)	06 (01.4)	253 (95.8)	08 (03.0)	03 (01.1)	1433 (96.2)	36 (02.4)	20 (01.3)
Bookmyshow	203 (67.9)	30 (10.0)	66 (22.1)	270 (54.0)	111 (22.2)	119 (23.8)	246 (57.7)	104 (24.4)	76 (17.8)	147 (55.7)	69 (26.1)	48 (18.2)	866 (58.2)	31.4 (21.1)	309 (20.8)
Makemytrip	228 (76.3)	30 (10.0)	41 (13.7)	290 (58.0)	110 (22.0)	100 (20.0)	252 (59.2)	94 (22.1)	80 (18.8)	154 (58.3)	65 (24.6)	45 (17.0)	924 (62.1)	299 (20.1)	266 (17.9)
Trivago	260 (87.0)	07 (02.3)	32 (10.7)	450 (90.0)	00 (00.0)	50 (10.0)	358 (84.0)	00 (00.0)	68 (16.0)	242 (91.7)	00 (00.0)	22 (08.3)	1310 (88.0)	07 (0.5)	172 (11.6)
IRCTC	239 (79.9)	22 ((07.4)	38 (12.7)	303 (60.6)	104 (20.8)	93 (18.6)	261 (61.3)	84 (19.7)	81 (19.0)	166 (62.9)	53 (20.1)	45 (17.0)	969 (65.1)	263 (17.7)	257 (17.3)
OYO	265 (88.6)	17 (05.7)	17 (05.7)	407 (81.4)	52 (10.4)	41 (08.2)	327 (76.8)	46 (10.8)	53 (12.4)	209 (79.2)	29 (11.0)	26 (09.8)	1208 (81.1)	144 (09.7)	137 (09.2)

A-Aware, D-Downloaded, U-Used

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Table Number: 4.13:

Selected M-Shoppers' Experience on Problems being faced in M-Shopping Using Smartphones

Selected Statements	Vadodara			Ahmedabad			Surat			Rajkot			Gujarat State		
	S	A	N	S	A	N	S	A	N	S	A	N	S	A	N
	(Number and Percentages of Selected M-Shoppers)														
Problem of disconnection/slow connectivity	154 (51.5)	24 (08.0)	121 (40.5)	265 (53.0)	41 (08.2)	194 (38.8)	228 (53.5)	32 (07.5)	166 (39.0)	133 (50.4)	20 (07.6)	111 (42.0)	780 (52.4)	117 (07.9)	592 (39.8)
Smartphone get hang up Frequently	127 (42.5)	26 (08.7)	146 (48.8)	234 (46.8)	54 (10.8)	212 (42.4)	206 (48.4)	44 (10.3)	176 (41.3)	115 (43.6)	31 (11.7)	118 (44.7)	682 (45.8)	155 (10.4)	652 (43.8)
Problem of downloading images	169 (56.5)	20 (06.7)	110 (36.8)	258 (51.6)	41 (08.2)	201 (40.2)	222 (52.2)	31 (07.3)	173 (40.6)	106 (40.2)	29 (11.0)	129 (48.9)	755 (50.7)	121 (08.1)	613 (41.2)
Return of Products is not user friendly	164 (54.8)	20 (06.7)	115 (38.5)	228 (45.6)	25 (05.0)	247 (49.4)	196 (46.0)	19 (04.5)	211 (49.5)	112 (42.4)	12 (04.5)	140 (53.0)	700 (47.0)	76 (05.21)	713 (47.9)
In place of Return only exchange is option	168 (56.2)	22 (07.4)	109 (36.5)	318 (63.6)	20 (04.0)	162 (32.4)	272 (63.8)	16 (03.8)	138 (32.4)	165 (62.5)	06 (02.3)	93 (35.2)	923 (62.0)	64 (04.3)	502 (33.7)
Price changes as soon as order is placed	150 (50.2)	32 (10.7)	117 (39.1)	282 (56.4)	22 (04.4)	196 (39.2)	238 (55.9)	20 (04.7)	168 (39.4)	143 (54.2)	10 (03.8)	111 (42.0)	813 (54.6)	84 (05.6)	592 (39.8)
Information on websites are not updated	139 (46.5)	39 (13.0)	121 (40.5)	276 (55.2)	14 (02.8)	210 (42.0)	235 (55.2)	09 (02.1)	182 (42.7)	140 (53.0)	05 (01.9)	119 (45.1)	790 (53.1)	67 (04.5)	632 (42.4)
Problems faced due to advertisement in between	150 (50.2)	39 (13.0)	110 (36.8)	329 (65.8)	09 (01.8)	162 (32.4)	279 (65.5)	09 (02.1)	138 (32.4)	173 (65.5)	04 (01.5)	87 (33.0)	931 (62.5)	61 (04.1)	497 (33.4)
Delivery is not on time	124 (41.5)	36 (12.0)	139 (46.5)	231 (46.2)	45 (09.0)	224 (44.8)	199 (46.7)	35 (08.2)	192 (45.1)	120 (45.5)	22 (08.3)	122 (46.2)	674 (45.3)	138 (09.3)	677 (45.5)
Cash on Delivery is not available	152 (50.8)	28 (09.4)	119 (39.8)	349 (69.8)	09 (01.8)	142 (28.4)	296 (69.5)	08 (01.9)	122 (28.6)	172 (65.2)	06 (02.3)	86 (32.6)	969 (65.1)	51 (03.4)	469 (31.5)
Tracking of consignment is not possible	156 (52.2)	34 (11.4)	109 (36.5)	310 (62.0)	11 (02.2)	179 (35.8)	261 (61.3)	12 (02.8)	153 (35.9)	143 (54.2)	22 (08.3)	99 (38.5)	870 (58.4)	79 (05.3)	640 (36.3)
Order once placed is not easy to cancel	157 (52.5)	27 (09.0)	115 (38.5)	307 (61.4)	13 (02.6)	180 (36.0)	271 (63.6)	08 (01.9)	147 (34.5)	161 (61.0)	07 (02.7)	96 (36.4)	896 (60.2)	55 (03.7)	538 (36.1)

Selected Statements	Vadodara			Ahmedabad			Surat			Rajkot		
	UI	N	I	UI	N	I	UI	N	I	UI	N	I
	(Number and Percentages of Selected M-Shoppers)											
Smartphone is useful for anytime shopping	1 (0.3)	71 (23.7)	227 (75.9)	0	163 (32.6)	337 (67.40)	0	139 (32.6)	287 (67.40)	0	90 (34.10)	174 (65.90)
Easy payment options in mobile shopping applications	0	75 (25.1)	224 (74.9)	0	94 (18.8)	406 (81.2)	0	78 (18.3)	348 (81.7)	0	49 (18.6)	215 (81.4)
Wishlist helping to do the shopping later	0	90 (30.1)	209 (69.9)	0	122 (24.4)	378 (75.6)	0	104 (24.4)	322 (75.6)	0	68 (25.8)	196 (74.2)
Mobile shopping applications have barrier to Indian languages	1 (0.3)	101 (33.8)	197 (65.9)	0	83 (16.6)	417 (83.4)	0	68 (16)	358 (84)	0	39 (14.8)	225 (85.2)
Unclear image affects the shopping decision	4 (1.3)	75 (25.1)	220 (73.6)	0	109 (21.8)	391 (78.2)	0	95 (22.3)	331 (77.7)	0	49 (18.6)	215 (81.4)
Video is helpful in knowing the features of the products	3 (1)	74 (24.7)	222 (74.2)	0	93 (18.6)	407 (81.4)	0	75 (17.6)	351 (82.4)	0	45 (17)	219 (83)
Paid applications are better than free shopping applications	7 (2.3)	88 (29.4)	204 (68.2)	0	100 (20)	400 (80)	0	87 (20.4)	339 (79.6)	0	48 (18.2)	216 (81.8)

Table Number 4.21:

Selected M-Shoppers' Expectations on Perceived Usefulness Vis-A-Vis Quality of Mobile Applications (MAQ) in Mobile Shopping

Selected Statements	Vadodara			Ahmedabad			Surat			Rajkot		
	UI	N	I	UI	N	I	UI	N	I	UI	N	I
Mobile shopping applications are useful in saving shopping time	0	70 (23.4)	229 (76.6)	0	42 (8.4)	458 (91.6)	0	38 (8.9)	388 (91.1)	0	17 (6.4)	247 (93.6)
Suggestion is useful in selection of the products	0	80 (26.8)	219 (73.2)	0	94 (18.8)	406 (81.2)	0	80 (18.8)	346 (81.2)	0	45 (17)	219 (83)

Table Number 4.21:

Selected M-Shoppers' Expectations on Perceived Usefulness   Vis-A-Vis   Quality of Mobile Applications (MAQ) in Mobile Shopping

Selected Statements	Vadodara			Ahmedabad			Surat			Rajkot		
	UI	N	I	UI	N	I	UI	N	I	UI	N	I
Sellers are approachable through mobile shopping applications	5 (1.7)	69 (23.1)	225 (75.3)	4 (.8)	100 (20)	396 (79.2)	1 (.2)	93 (21.8)	332 (77.9)	1(.4)	59 (22.3)	204 (77.3)
Similar product should display on application along main search	0	78 (26.1)	221 (73.9)	0	90 (18)	410 (82)	0	79 (18.5)	347 (81.5)	0	46 (17.4)	218 (82.6)
Applications are easy navigating from one search to another	8 (2.7)	70 (23.4)	221 (73.9)	6 (1.2)	88 (17.6)	406 (81.2)	3 (.7)	81 (19)	342 (80.3)	1 (.4)	49 (18.6)	214 (81.1)
Tracking delivery in mobile shopping applications gives accurate information	0	102 (34.1)	197 (65.9)	0	138 (27.6)	362 (72.4)	0	120 (28.2)	306 (71.8)	0	66 (25)	198 (75)
Stock availability influence shopping decision	0	74 (24.7)	225 (75.3)	0	116 (23.2)	384 (76.8)	0	98 (23)	328 (77)	0	60 (22.7)	204 (77.3)

Table Number 4.21: Selected M-Shoppers' Expectations on Perceived Usefulness   Vis-A-Vis   Quality of Mobile Applications (MAQ) in Mobile Shopping

Table Number 4.21: Selected M-Shoppers' Expectations on Perceived Usefulness Vis-A-Vis Quality of Mobile Applications (MAQ) in Mobile Shopping

Selected Statements	Vadodara			Ahmedabad			Surat			Rajkot		
	UI	N	I	UI	N	I	UI	N	I	UI	N	I
Information of availability of the product influence	0	70 (23.4)	229 (76.6)	0	68 (13.6)	432 (86.4)	0	59 (13.8)	367 (86.2)	0	30 (11.4)	234 (88.6)
Installed mobile shopping applications incline shopping	0	72 (24.1)	227 (75.9)	0	54 (10.8)	446 (89.2)	0	46 (10.8)	380 (89.2)	0	23 (8.7)	241 (91.3)
Downloading mobile shopping applications gives first time benefits	0	95 (31.8)	204 (68.2)	0	142 (28.4)	358 (71.6)	0	119 (27.9)	307 (72.1)	0	77 (29.2)	187 (70.8)

Selected Statements	Vadodara			Ahmedabad			Surat			Rajkot		
	UI	N	I	UI	N	I	UI	N	I	UI	N	I
Quick response of m-tailors affects shopping decision	0	81 (27.1)	218 (72.9)	0	120 (24)	380 (76)	0	106 (24.9)	320 (75.1)	0	57 (21.6)	207 (78.4)
Sellers accept product returned by shoppers	1 (0.3)	89 (29.8)	209 (69.9)	0	113 (22.6)	387 (77.4)	0	98 (23)	328 (77)	0	53 (20.1)	211 (79.9)
Easy refund of price encourages online shopping	0	78 (26.1)	221 (73.9)	0	85 (17)	415 (83)	0	73 (17.1)	353 (82.9)	0	44 (16.7)	220 (83.3)
Sellers refund price as they receive product back	0	83 (27.8)	216 (72.2)	0	95 (19)	405 (81)	0	82 (19.2)	344 (80.8)	0	45 (17)	219 (83)
EMI options affect shopping decision	0	74 (24.7)	225 (75.3)	0	73 (14.6)	427 (85.4)	0	63 (14.8)	363 (85.2)	0	40 (15.2)	224 (84.8)
Shoppers check information on sellers in mobile shopping applications	0	86 (28.8)	213 (71.2)	0	127 (25.4)	373 (74.6)	0	106 (24.9)	320 (75.1)	0	66 (25)	198 (75)
Phone number of delivery agent provided helpful	0	77 (25.8)	222 (74.2)	0	109 (21.8)	391 (78.2)	0	91 (21.4)	335 (78.6)	0	62 (23.5)	202 (76.5)
Total Number of M-Shoppers	N=299			N=500			N=426			N=264		

	Vadodara			Ahmedabad			Surat			Rajkot		
Selected Statements	**UI**	**N**	**I**	**UI**	**N**	**I**	**UI**	**N**	**I**	**UI**	**N**	**I**
					(Number and Percentages of Selected M-Shoppers)							
Downloading shopping applications provides better shopping experience	0	70 (23.4)	229 (76.6)	0	122 (24.4)	378 (75.6)	0	103 (24.2)	323 (75.8)	0	69 (26.1)	195 (73.9)
Waiting for special offers and discounts to shop online	3 (1)	80 (26.8)	216 (72.2)	0	113 (22.6)	387 (77.4)	0	96 (22.5)	330 (77.5)	0	51 (19.3)	213 (80.7)
Shoppers feeling proud in mobile shopping	0	88 (29.4)	211 (70.6)	0	123 (24.6)	377 (75.4)	0	105 (24.6)	321 (75.4)	0	64 (24.2)	200 (75.8)
Shoppers enjoy shopping on the smartphone	1 (0.3)	69 (23.1)	229 (76.6)	0	83 (16.6)	417 (83.4)	0	72 (16.9)	354 (83.1)	0	39 (14.8)	225 (85.2)
Shoppers enjoy the convenience of shopping on mobile applications	1 (0.3)	64 (21.4)	234 (78.3)	0	121 (24.2)	379 (75.8)	0	107 (25.1)	319 (74.9)	0	61 (23.1)	203 (76.9)
Shoppers enjoy the product description available in mobile applications	0	78 (26.1)	221 (73.9)	0	110 (22)	390 (78)	0	97 (22.8)	329 (77.2)	0	60 (22.7)	204 (77.3)
Shoppers enjoy comparing the products online	0	121 (40.5)	178 (59.5)	0	94 (18.8)	406 (81.2)	0	81 (19)	345 (81)	0	44 (16.7)	220 (83.3)

Table Number 4.22:

Selected M-Shoppers' Expectations on Perceived Ease of Use Vis-A-Vis Quality of Mobile Applications (MAQ) in Mobile Shopping

	Table Number 4.22:											
Selected M-Shoppers' Expectations on Perceived Ease of Use Vis-A-Vis Quality of Mobile Applications (MAQ) in Mobile Shopping												
Selected Statements	**Vadodara**			**Ahmedabad**			**Surat**			**Rajkot**		
	UI	**N**	**I**	**UI**	**N**	**I**	**UI**	**N**	**I**	**UI**	**N**	**I**
Attractive layout of mobile applications involves shoppers	0	75 (25.1)	224 (74.9)	0	102 (20.4)	398 (79.6)	0	86 (20.2)	340 (79.8)	0	50 (18.9)	214 (81.1)
Try it on facility increases chance to buy	0	73 (24.4)	226 (75.6)	0	110 (22)	390 (78)	0	96 (22.5)	330 (77.5)	0	60 (22.7)	204 (77.3)
Shoppers prefer testing product or free samples	1 (0.3)	69 (23.1)	229 (76.6)	0	116 (23.2)	384 (76.8)	0	100 (23.5)	326 (76.5)	0	59 (22.3)	205 (77.7)
Shoppers connect with other shoppers through chat	1 (0.3)	84 (28.1)	214 (71.6)	0	92 (18.4)	408 (81.6)	0	78 (18.3)	348 (81.7)	0	46 (17.4)	218 (82.6)
Total Number of M-Shoppers'	N=299			N=500			N=426			N=264		
	UI= Unimportant; N= Neutral; I = Important											

Selected Statements	Vadodara			Ahmedabad			Surat			Rajkot		
	UI	N	I	UI	N	I	UI	N	I	UI	N	I
	(Number and Percentages of Selected M-Shoppers)											
Mobile shopping application are trustworthy	0	93 (31.1)	206 (68.9)	0	114 (22.8)	386 (77.2)	0	98 (23)	328 (77)	0	53 (20.1)	211 (79.9)
Customer review in mobile shopping applications affects shopping decision	02 (0.7)	74 (24.7)	223 (74.6)	0	119 (23.8)	381 (76.2)	0	100 (23.5)	326 (76.5)	0	47 (17.8)	217 (82.2)
FAQs available on mobile shopping applications help in shopping	0	79 (26.4)	220 (73.6)	0	129 (25.8)	371 (74.2)	0	110 (25.8)	316 (74.2)	0	71 (26.9)	193 (73.1)
Product delivered differ as it appears online	0	77 (25.8)	222 (74.2)	0	91(18.2)	409 (81.8)	0	77 (18.1)	349 (81.9)	0	51 (19.3)	213 (80.7)
Customer service will influence repurchasing	0	86 (28.8)	213 (71.2)	0	105 (21)	395 (79)	0	94 (22.1)	332 (77.9)	0	54 (20.5)	210 (79.5)
Possibility of wrong item dispatched	0	74 (24.7)	225 (75.3)	0	82 (16.4)	418 (83.6)	0	73 (17.1)	353 (82.9)	0	45 (17)	219 (83)
Downloading mobile shopping applications can steal personal information	01(0.3)	66 (22.1)	232 (77.6)	0	10 (2)	490 (98)	0	10 (2.3)	416 (97.7)	0	01 (0.4)	263 (99.6)

Table Number 4.23:

Selected M-Shoppers' Expectations on Trust Vis-A-Vis   Quality of Mobile Applications (MAQ)   in Mobile Shopping

Selected Statements	Vadodara			Ahmedabad			Surat			Rajkot		
Table Number 4.23: Selected M-Shoppers' Expectations on Trust Vis-A-Vis Quality of Mobile Applications (MAQ) in Mobile Shopping												
	UI	N	I	UI	N	I	UI	N	I	UI	N	I
	(Number and Percentages of Selected M-Shoppers)											
Downloading mobile shopping applications cause malicious virus installed	01 (0.3)	57 (19.1)	241 (80.6)	0	9 (1.8)	491 (98.2)	0	9 (2.1)	417 (97.9)	0	01 (0.4)	263 (99.6)
Online retailers monitor activities of shoppers	01(0.3)	69 (23.1)	229 (76.6)	0	10 (2)	490 (98)	0	10 (2.3)	416 (97.7)	0	01 (0.4)	263 (99.6)
Frauds may take place in mobile shopping	0	60 (20.1)	239 (79.9)	0	11 (2.2)	489 (97.8)	0	11 (2.6)	415 (97.4)	0	001 (0.4)	263 (99.6)
Shoppers prefer shopping product in reputed mobile shopping applications	01 (0.3)	73 (24.4)	225 (75.3)	0	12 (2.4)	488 (97.6)	0	12 (2.8)	414 (97.2)	1 (.4)	01 (0.4)	262 (99.2)
Necessary to use high security payment gateway	0 (0.3)	70 (23.4)	228 (76.3)	0	11 (2.2)	489 (97.8)	0	11 (2.6)	415 (97.4)	0	01 (0.4)	263 (99.6)
Total Number of M-Shoppers	**N=299**			**N=500**			N=426			**N=264**		
	UI= Unimportant; N= Neutral; I = Important											

Table Number 4.24: Selected M-Shoppers' Expectations on Price of Smartphones Vis-A-Vis Quality of Mobile Applications (MAQ) in Mobile Shopping												
Selected Statements	**Vadodara**			**Ahmedabad**			**Surat**			**Rajkot**		
	UI	N	I	UI	N	I	UI	N	I	UI	N	I
	(Number and Percentages of Selected M-Shoppers)											
Delivery cost will affect shopping decision	0	87 (29.1)	212 (70.9)	0	127 (25.4)	373 (74.6)	0	107 (25.1)	319 (74.9)	0	69 (26.1)	195 (73.9)
Online products are high priced	0	73 (24.4)	226 (75.6)	0	11 (2.2)	489 (97.8)	0	11 (2.6)	415 (97.4)	0	1 (0.4)	263 (99.6)
Online product has hidden cost	0	56 (18.7)	243 (81.3)	0	10 (2)	490 (98)	0	10 (2.3)	416 (97.7)	0	0	264 (100)
Total Number of M-Shoppers	N=299			N=500			N=426			N=264		
	UI= Unimportant; N= Neutral; I = Important											

Selected Statements	Vadodara			Ahmedabad			Surat			Rajkot		
Table Number 4.25: Selected M-Shoppers' Expectations on Perceived Usefulness (PU) Vis-A-Vis Mobile Attributes of Smartphones in Mobile Shopping												
	UI	N	I	UI	N	I	UI	N	I	UI	N	I
	(Number and Percentages of Selected M-Shoppers)											
Smartphone displays natural colour of the product	0	81 (27)	239 (73)	0	150 (30)	350 (70)	0	63 (14.8)	363 (85.2)	0	39 (14.8)	225 (85.2)
Smartphone batteries give enough time online shopping	0	57 (19.1)	242 (80.9)	0	48 (9.6)	452 (90.4)	0	46 (10.8)	380 (89.2)	0	18 (6.8)	246 (93.2)
Size of shopping applications consumes more memory space in smartphone	02 (0.7)	65 (21.7)	232 (77.6)	02 (0.4)	85 (17)	413 (82.6)	01 (0.2)	74 (17.4)	351 (82.4)	01 (0.4)	40 (15.2)	223 (84.5)
Smartphone has the safety facilities on it	0	81 (27.1)	218 (72.9)	0	62 (12.4)	438 (87.6)	0	52 (12.2)	374 (87.8)	0	33 (12.5)	231 (87.5)
Brightness of Smartphone affects outdoor m-shopping	07 (2.3)	81 (27.1)	211 (70.6)	06 (1.2)	90 (18)	404 (80.8)	05 (1.2)	77 (18.1)	344 (80.8)	04 (1.5)	45 (17)	215 (81.4)
Smartphone reducing the physical search of collecting product information	0	52 (17.4)	247 (82.6)	0	64 (12.8)	436 (87.2)	0	56 (13.1)	370 (86.9)	01 (0.4)	28 (10.6)	235 (89)
Applications are compatible to the smartphone	0	87 (29.1)	212 (70.9)	0	94 (18.8)	406 (81.2)	0	76 (17.8)	350 (82.2)	0	43 (16.3)	221 (83.7)
Total Number of M-Shoppers	N=299			N=500			N=426			N=264		

UI= Unimportant; N= Neutral; I = Important

Selected Statements	Vadodara			Ahmedabad			Surat			Rajkot		
Table Number 4.26: **Selected M-Shoppers' Expectations on Perceived Enjoyment (PE) Vis-A-Vis Mobile Attributes of Smartphones in Mobile Shopping**												
	UI	N	I	UI	N	I	UI	N	I	UI	N	I
	(Number and Percentages of Selected M-Shoppers)											
Screen size of Smartphone affects online shopping	04 (1.3)	89 (29.8)	206 (68.9)	0	124 (24.8)	368 (73.6)	05 (1.2)	105 (24.6)	316 (74.2)	05 (1.9)	71 (26.9)	188 (71.2)
Zooming feature helps to know the product well	0	69 (23.1)	230 (76.9)	0	61 (12.2)	439 (87.8)	0	51 (12)	375 (88)	0	31 (11.7)	233 (88.3)
Shoppers feel proud in shopping with costly mobile	0	88 (29.4)	211 (70.6)	0	123 (24.6)	377 (75.4)	0	105 (24.6)	321 (75.4)	0	64 (24.2)	200 (75.8)
Shoppers enjoy shopping on the smartphone	01 (0.3)	69 (23.1)	229 (76.6)	0	83 (16.6)	417 (83.4)	0	72 (16.9)	354 (83.1)	0	39 (14.8)	225 (85.2)
Total Number of M-Shoppers	**N=299**			**N=500**			**N=426**			**N=264**		
	UI= Unimportant; N= Neutral; I = Important											

Selected Statements	Vadodara			Ahmedabad			Surat			Rajkot		
Table Number 4.27: **Selected M-Shoppers' Expectations on Trust (TR) Vis-A-Vis Mobile Attributes of Smartphones in Mobile Shopping**												
	UI	N	I	UI	N	I	UI	N	I	UI	N	I
	(Number and Percentages of Selected M-Shoppers)											
Smartphone has the safety facilities on it	0	81 (27.1)	218 (72.9)	0	62 (12.4)	438 (87.6)		52 (12.2)	374 (87.8)	0	33 (12.5)	231 (87.5)
Smartphone has its own antivirus	0	93 (31.1)	206 (68.9)	0	114 (22.8)	386 (77.2)		98 (23)	328 (77)	0	53 (20.1)	211 (79.9)
High security payment gateway compatibility with mobile phone	1 (0.3)	70 (23.4)	228 (76.3)	0	11 (2.2)	489 (97.8)	0	11 (2.6)	415(97.4)	0	1 (0.4)	263 (99.6)
Total Number of M-Shoppers	N=299			N=500			N=426			N=264		
	UI= Unimportant; N= Neutral; I = Important											

Selected Statements	Table Number 4.28: Selected M-Shoppers' Expectations on Price (PR) Vis-A-Vis Mobile Attributes of Smartphones in Mobile Shopping											
	Vadodara			Ahmedabad			Surat			Rajkot		
	UI	N	I	UI	N	I	UI	N	I	UI	N	I
	(Number and Percentages of Selected M-Shoppers)											
Price of smartphone determines the quality	0	68 (22.7)	231 (77.3)	0	103 (20.6)	397 (79.4)	0	88 (20.7)	338 (79.3)	0	53 (20.1)	211 (79.9)
Accessories to better hold the phone affect shopping decision	66 (22)	54 (18)	179 (60)	140 (28)	75 (15)	285 (57)	64 (15)	43 (10)	319 (75)	34 (13)	48 (18)	182 (69)
Cost affects the speed of shopping transactions	54 (18)	57 (19)	188 (63)	90 (18)	95 (19)	315 (63)	85 (20)	94 (22)	247 (58)	45 (17)	40 (15)	180 (68)
Price of phone affect the display of product	0	56 (18.7)	243 (81.3)	0	10 (2)	490 (98)	0	10 (2.3)	416 (97.7)	0	0	264 (100)
Total Number of M-Shoppers	N=299			N=500			N=426			N=264		
	UI= Unimportant; N= Neutral; I = Important											

	Vadodara			Ahmedabad			Surat			Rajkot		

Table Number 4.29:

Selected M-Shoppers' Experiences on Perceived Usefulness Vis-A-Vis Quality of Mobile Applications in Mobile Shopping

Selected Statements	Vadodara			Ahmedabad			Surat			Rajkot		
	Poor	Fair	Good	Poor	Fair	Good	Poor	Fair	Good	Poor	Fair	Good
	(Number and Percentages of Selected M-Shoppers)											
Smartphone is useful for anytime shopping	46 (15.4)	136 (45.5)	117 (39.1)	48 (9.6)	42 (8.4)	410 (82)	39 (9.2)	31 (7.3)	356 (83.6)	24 (9.1)	15 (5.7)	225 (85.2)
Easy payment options in mobile shopping applications	88 (29.4)	111 (37.2)	100 (33.4)	70 (14)	48 (9.6)	382 (76.4)	58 (13.6)	41 (9.6)	327 (76.8)	40 (15.2)	25 (9.5)	199 (75.4)
Wishlist helping to do the shopping later	84 (28.1)	115 (38.5)	100 (33.4)	16 (3.2)	90 (18)	394 (78.8)	13 (3.1)	78 (18.3)	335 (78.6)	12 (4.5)	54 (20.5)	198 (75)
Mobile shopping applications have barrier to Indian languages	98 (32.8)	132 (44.1)	69 (23.1)	202 (40.4)	54 (10.8)	244 (48.8)	171 (40.1)	45 (10.6)	210 (49.3)	101 (38.3)	30 (11.4)	133 (50.4)
Unclear image affects the shopping decision	50 (16.7)	123 (41.1)	126 (42.1)	107 (21.4)	44 (8.8)	349 (69.8)	89 (20.9)	38 (8.9)	299 (70.2)	56 (21.2)	15 (5.7)	193 (73.1)
Video is helpful in knowing the features of the products	81 (27.1)	136 (45.5)	82 (27.4)	121 (24.2)	70 (14)	309 (61.8)	102 (23.9)	58 (13.6)	266 (62.4)	62 (23.5)	36 (13.6)	166 (62.9)
Paid applications are better than free shopping applications	90 (30.1)	151 (50.5)	58 (19.4)	105 (21)	247 (49.4)	148 (29.6)	90 (21.1)	209 (49.1)	127 (29.8)	62 (23.5)	128 (48.5)	74 (28)

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Selected Statements	Vadodara			Ahmedabad			Surat			Rajkot		
	Poor	**Fair**	**Good**	**Poor**	**Fair**	**Good**	**Poor**	**Fair**	**Good**	**Poor**	**Fair**	**Good**
	(Number and Percentages of Selected M-Shoppers)											
Mobile shopping applications are useful in saving shopping time	28 (9.4)	154 (51.5)	117 (39.1)	73 (14.6)	160 (32)	267 (53.4)	61 (14.3)	137 (32.2)	228 (53.5)	40 (15.2)	84 (31.8)	140 (53)
Suggestion is useful in selection of the products	77 (25.8)	132 (44.1)	90 (30.1)	66 (13.2)	102 (20.4)	332 (66.4)	54 (12.7)	91 (21.4)	281 (66)	37 (14)	62 (23.5)	165 (62.5)
Sellers are approachable through mobile shopping applications	45 (15.1)	135 (45.2)	119 (39.8)	76 (15.2)	23 (4.6)	401 (80.2)	63 (14.8)	18 (4.2)	345 (81)	41 (15.5)	6 (2.3)	217 (82.2)
Similar product should display on application along main search	80 (26.8)	124 (41.5)	95 (31.8)	52 (10.4)	57 (11.4)	391 (78.2)	45 (10.6)	48 (11.3)	333 (78.2)	27 (10.2)	27 (10.2)	210 (79.5)
Applications are easy navigating from one search to another	63 (21.1)	151 (50.5)	85 (28.4)	93 (18.6)	52 (10.4)	355 (71)	80 (18.8)	44 (10.3)	302 (70.9)	48 (18.2)	30 (11.4)	186 (70.5)
Tracking delivery in mobile shopping applications gives accurate information	43 (14.4)	159 (53.2)	97 (32.4)	65 (13)	86 (17.2)	349 (69.8)	52 (12.2)	80 (18.8)	294 (69)	37 (14)	51 (19.3)	176 (66.7)
Stock availability influence shopping decision	50 (16.7)	148 (49.5)	101 (33.8)	86 (17.2)	31 (6.2)	383 (76.6)	75 (17.6)	27 (6.3)	324 (76.1)	54 (20.5)	16 (6.1)	194 (73.5)

Table Number 4.29:

Selected M-Shoppers' Experiences on Perceived Usefulness   Vis-A-Vis   Quality of Mobile Applications in Mobile Shopping

Table Number 4.29:												
Selected M-Shoppers' Experiences on Perceived Usefulness Vis-A-Vis Quality of Mobile Applications in Mobile Shopping												
Selected Statements	**Vadodara**			**Ahmedabad**			**Surat**			**Rajkot**		
	Poor	**Fair**	**Good**	**Poor**	**Fair**	**Good**	**Poor**	**Fair**	**Good**	**Poor**	**Fair**	**Good**
	(Number and Percentages of Selected M-Shoppers)											
Information of availability of the product influence	83 (27.8)	140 (46.8)	76 (25.4)	121 (24.2)	16 (3.2)	363 (72.6)	102 (23.9)	16 (3.8)	308 (72.3)	62 (23.5)	10 (3.8)	192 (72.7)
Installed mobile shopping applications incline shopping	66 (22.1)	150 (50.2)	83 (27.8)	92 (18.4)	66 (13.2)	342 (68.4)	77 (18.1)	58 (13.6)	291 (68.3)	51 (19.3)	38 (14.4)	175 (66.3)
Downloading mobile shopping applications gives first time benefits	59 (19.7)	152 (50.8)	88 (29.4)	103 (20.6)	60 (12)	337 (67.4)	86 (20.2)	52 (12.2)	288 (67.6)	51 (19.3)	34 (12.9)	179 (67.8)
Quick response of m-tailors affects shopping decision	42 (14)	174 (58.2)	83 (27.8)	48 (9.6)	97 (19.4)	355 (71)	44 (10.3)	84 (19.7)	298 (70)	31 (11.7)	54 (20.5)	179 (67.8)
Sellers accept product returned by shoppers	66 (22.1)	157 (52.5)	76 (25.4)	197 (39.4)	57 (11.4)	246 (49.2)	171 (40.1)	51 (12)	204 (47.9)	101 (38.3)	32 (12.1)	131 (49.6)
Easy refund of price encourages online shopping	86 (28.8)	165 (55.2)	48 (16.1)	202 (40.4)	102 (20.4)	196 (39.2)	177 (41.5)	88 (20.7)	161 (37.8)	105 (39.8)	62 (23.5)	97 (36.7)

	Table Number 4.30:											
	Selected M-Shoppers' Experiences on Perceived Enjoyment (PE) Vis-A-Vis Quality of Mobile Applications (MAQ) in Mobile Shopping											
	Vadodara			Ahmedabad			Surat			Rajkot		
	Poor	Fair	Good	Poor	Fair	Good	Poor	Fair	Good	Poor	Fair	Good
Selected Statements	(Number and Percentages of Selected M-Shoppers)											
Downloading shopping applications provides better shopping experience	65 (21.7)	121 (40.5)	113 (37.8)	90 (18.0)	65 (13.0)	345 (69.0)	72 (16.9)	60 (14.1)	294 (69.0)	44 (16.7)	32 (12.1)	188 (71.2)
Waiting for special offers and discounts to shop online	62 (20.7)	128 (42.8)	109 (36.5)	26 (5.2)	70 (14.0)	404 (80.8)	24 (5.6t)	58 (13.6)	344 (80.0)	18 (6.8)	28 (10.6)	218 (82.6)
Shoppers feeling proud in mobile shopping	49 (16.4)	112 (37.5)	138 (46.2)	50 (10)	22 (4.4)	428 (85.6)	41 (9.6)	17 (4.0)	368 (86.4)	23 (8.7)	08 (3.0)	233 (88.3)
Shoppers enjoy shopping on the smartphone	41 (13.7)	122 (40.8)	136 (45.5)	80 (16)	18 (3.6)	402 (80.4)	62 (14.6)	17 (4.0)	347 (81.5)	36 (13.6)	08 (3.0)	220 (83.3)

Selected Statements	Vadodara			Ahmedabad			Surat			Rajkot		
	Poor	Fair	Good	Poor	Fair	Good	Poor	Fair	Good	Poor	Fair	Good
(Number and Percentages of Selected M-Shoppers)												
Shoppers enjoy the convenience of shopping on mobile applications	45 (15.1)	120 (40.1)	134 (44.8)	71 (14.2)	69 (13.8)	360 (72.0)	58 (13.6)	59 (13.8)	309 (72.5)	37 (14)	38 (14.4)	189 (71.6)
Shoppers enjoy the product description available in mobile applications	52 (17.4)	123 (41.1)	124 (41.5)	62 (12.4)	48 (9.6))	390 (78.0)	50 (11.7)	37 (8.7)	339 (79.6)	36 (13.6)	26 (9.8)	202 (76.5)
Shoppers enjoy comparing the products online	21 (7)	100 (33.4)	178 (59.5)	52 (10.4)	91 (18.2)	357 (71.4)	45 (10.6)	79 (18.5)	302 (70.9)	27 (10.2)	52 (19.7)	185 (70.1)
Attractive layout of mobile applications involves shoppers	61 (20.4)	128 (72.8)	110 (36.8)	93 (18.6)	72 (14.4)	335 (67)	80 (18.8)	62 (14.6)	284 (66.7)	48 (18.2)	36 (13.6)	180 (68.2)

Table Number 4.30:

Selected M-Shoppers' Experiences on   Perceived Enjoyment (PE) Vis-A-Vis   Quality of Mobile Applications (MAQ) in Mobile Shopping

Selected Statements	Vadodara			Ahmedabad			Surat			Rajkot		
	Poor	**Fair**	**Good**	**Poor**	**Fair**	**Good**	**Poor**	**Fair**	**Good**	**Poor**	**Fair**	**Good**
	(Number and Percentages of Selected M-Shoppers)											
Try it on facility increases chance to buy	46 (15.4)	173 (57.9)	80 (26.8)	83 (16.6)	74 (14.8)	343 (68.6)	71 (16.7)	7 (16.4)	285 (66.9)	45 (17)	48 (18.2)	171 (64.8)
Shoppers prefer testing product or free samples	59 (19.7)	153 (51.2)	87 (29.1)	103 (20.6)	81 (16.2)	316 (63.2)	86 (20.2)	72 (16.9)	268 (62.9)	51 (19.3)	48 (18.2)	165 (62.5)
Shoppers connect with other shoppers through chat	37 (12.4)	131 (43.8)	131 (43.8)	97 (19.4)	90 (18)	313 (62.6)	75 (17.6)	79 (18.5)	272 (63.8)	39 (14.8)	54 (20.5)	171 (64.8)
Total Number of M-Shoppers	**N=299**			**N=500**			**N=426**			**N=264**		

Table Number 4.30:

Selected M-Shoppers' Experiences on   Perceived Enjoyment (PE) Vis-A-Vis   Quality of Mobile Applications (MAQ) in Mobile Shopping

Table Number 4.31: Selected M-Shoppers' Experiences Trust (TR) Vis-A-Vis Quality of Mobile Applications (MAQ) in Mobile Shopping												
Experience	**Vadodara**			**Ahmedabad**			**Surat**			**Rajkot**		
	Poor	**Fair**	**Good**	**Poor**	**Fair**	**Good**	**Poor**	**Fair**	**Good**	**Poor**	**Fair**	**Good**
Selected Statements	**(Number and Percentages of Selected M-Shoppers)**											
Mobile shopping application are trustworthy	105 (35.1)	113 (37.8)	81 (27.1)	100 (20)	60 (12)	340 (68)	79 (18.5)	54 (12.7)	293 (68.8)	49 (18.6)	34 (12.9)	181 (68.6)
Customer review in mobile shopping applications affects shopping decision	75 (25.1)	146 (48.8)	78 (26.1)	97 (19.4)	94 (18.8)	309 (61.8)	75 (17.6)	85 (20)	266 (62.4)	39 (14.8)	48 (18.2)	177 (67)
FAQs available on mobile shopping applications help in shopping	66 (22.1)	155 (51.8)	78 (26.1)	107 (21.4)	76 (15.2)	317 (63.4)	91 (21.4)	68 (16)	267 (62.7)	55 (20.8)	43 (16.3)	166 (62.9)
Product delivered differ as it appears online	53 (17.7)	152 (50.8)	94 (31.4)	122 (24.4)	91 (18.2)	287 (57.4)	97 (22.8)	85 (20)	244 (57.3)	51 (19.3)	64 (24.2)	149 (56.4)
Customer service will influence repurchasing	52 (17.4)	154 (51.5)	93 (31.1)	48 (9.6)	92 (18.4)	360 (72)	44 (10.3)	80 (18.8)	302 (70.9)	31 (11.7)	47 (17.8)	186 (70.5)
Possibility of wrong item dispatched	34 (11.4)	153 (51.2)	112 (37.5)	104 (20.8)	103 (20.6)	293 (58.6)	82 (19.2)	99 (23.2)	245 (57.5)	45 (17)	70 (26.5)	149 (56.4)

Table Number 4.31: Selected M-Shoppers' Experiences Trust (TR) Vis-A-Vis Quality of Mobile Applications (MAQ) in Mobile Shopping												
Experience	**Vadodara**			**Ahmedabad**			**Surat**			**Rajkot**		
	Poor	**Fair**	**Good**	**Poor**	**Fair**	**Good**	**Poor**	**Fair**	**Good**	**Poor**	**Fair**	**Good**
Selected Statements	(Number and Percentages of Selected M-Shoppers)											
Downloading mobile shopping applications can steal personal information	36 (12)	148 (49.5)	115 (38.5)	66 (13.2)	40 (8)	394 (78.8)	52 (12.2)	32 (7.5)	342 (80.3)	37 (14)	17 (6.4)	210 (79.5)
Downloading mobile shopping applications because malicious virus installed	46 (15.4)	139 (46.5)	114 (38.1)	66 (13.2)	35 (7)	399 (79.8)	52 (12.2)	30 (7)	344 (80.8)	37 (14)	15 (5.7)	212 (80.3)
Online retailers monitor activities of shoppers	43 (14.4)	147 (49.2)	109 (36.5)	66 (13.2)	78 (15.6)	356 (71.2)	52 (12.2)	68 (16)	306 (71.8)	37 (14)	39 (14.8)	188 (71.2)
Frauds may take place in mobile shopping	39 (13)	121 (40.5)	139 (46.5)	95 (19)	95 (19)	310 (62)	75 (17.6)	89 (20.9)	262 (61.5)	45 (17)	50 (18.9)	169 (64)
Shoppers prefer shopping product in reputed mobile shopping applications	64 (21.4)	115 (38.5)	120 (40.1)	106 (21.2)	40 (8)	354 (70.8)	91 (21.4)	38 (8.9)	297 (69.7)	62 (23.5)	27 (10.2)	175 (66.3)
Necessary to use high security payment gateway	54 (18.1)	119 (39.8)	126 (42.1)	64 (12.8)	71 (14.2)	365 (73)	50 (11.7)	62 (14.6)	314 (73.7)	35 (13.3)	39 (14.8)	190 (72)
Total Number of M-Shoppers	**N=299**			**N=500**			**N=426**			**N=264**		

Selected Statements	Vadodara			Ahmedabad			Surat			Rajkot		
Table Number 4.32: **Selected M-Shoppers' Experiences Price (PR) Vis-A-Vis Quality of Mobile Applications (MAQ) in Mobile Shopping**												
	Poor	**Fair**	**Good**	**Poor**	**Fair**	**Good**	**Poor**	**Fair**	**Good**	**Poor**	**Fair**	**Good**
	(Number and Percentages of Selected M-Shoppers)											
Delivery cost will affect shopping decision	86 (28.8)	148(49.5)	65 (21.7)	140 (28)	88 (17.6)	272 (54.4)	116 (27.2)	79 (18.5)	231 (54.2)	71 (26.9)	52 (19.7)	141 (53.4)
Online products are high priced	30 (10)	148 (49.5)	121 (40.5)	46 (9.2)	91 (18.2)	363 (72.6)	38 (8.9)	81 (19)	307 (72.1)	21 (8.0)	60 (22.7)	183 (69.3)
Online product has hidden cost	22 (7.4)	155 (51.8)	122 (40.8)	46 (9.2)	53 (10.6)	401 (80.2)	38 (8.9)	43 (10.1)	345 (81)	21 (8.0)	26 (9.8)	217 (82.2)
Total Number of M-Shoppers	**N=299**			**N=500**			**N=426**			**N=264**		

Table Number 4.33:

Selected M-Shoppers' Experiences on Perceived Usefulness (PU) Vis-à-vis Mobile Attributes of Smartphones in Mobile Shopping

Selected Statements	Vadodara			Ahmedabad			Surat			Rajkot		
	Poor	Fair	Good	Poor	Fair	Good	Poor	Fair	Good	Poor	Fair	Good
	(Number and Percentages of Selected M-Shoppers)											
Smartphone displays natural colour of the product	62 (20.7)	126 (42.1)	111 (37.1)	91 (18.2)	67 (13.4)	342 (68.4)	75 (17.6)	62 (14.6)	289 (67.8)	46 (17.4)	35 (13.3)	183 (69.3)
Smartphone batteries give enough time online shopping	52 (17.4)	152 (50.8)	95 (31.8)	33 (6.6)	90 (18)	377 (75.4)	27 (6.3)	75 (17.6)	324 (76.1)	18 (6.8)	46 (17.4)	200 (75.8)
Size of shopping applications consumes more memory space in smartphone	68 (22.7)	127 (42.5)	104 (34.8)	118 (23.6)	72 (14.4)	310 (62)	93 (21.8)	69 (16.2)	264 (62)	52 (19.7)	48 (18.2)	164 (62.1)
Smartphone has the safety facilities on it	58 (19.4)	132 (44.1)	109 (36.5)	62 (12.4)	97 (19.4)	341 (68.2)	50 (11.7)	85 (20)	291 (68.3)	26 (9.8)	48 (18.2)	190 (72)
Applications are compatible to the smartphone	69 (23.1)	110 (36.8)	120 (40.1)	91 (18.2)	72 (14.4)	337 (67.4)	73 (17.1)	70 (16.4)	283 (66.4)	38 (14.4)	57 (21.6)	169 (64)
Total Number of M-Shoppers	**N=299**			**N=500**			**N=426**			**N=264**		

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Table Number 4.33:

Selected M-Shoppers' Experiences on Perceived Usefulness (PU) Vis-à-vis Mobile Attributes of Smartphones in Mobile Shopping

Selected Statements	Vadodara			Ahmedabad			Surat			Rajkot		
	Poor	**Fair**	**Good**	**Poor**	**Fair**	**Good**	**Poor**	**Fair**	**Good**	**Poor**	**Fair**	**Good**
	(Number and Percentages of Selected M-Shoppers)											
Smartphone has the safety facilities on it	58 (19.4)	132 (44.1)	109 (36.5)	62 (12.4)	97 (19.4)	341 (68.2)	50 (11.7)	85 (20)	291 (68.3)	26 (9.8)	48 (18.2)	190 (72)
Brightness of Smartphone affects outdoor m-shopping	69 (23.1)	117 (39.1)	113 (37.8)	106 (21.2)	66 (13.2)	328 (65.6)	86 (20.2)	58 (13.6)	282 (66.2)	52 (19.7)	38 (14.4)	174 (65.9)
Smartphone reducing the physical search of collecting product information	110(36.8)	115 (38.5)	74 (24.7)	109 (21.8)	57 (11.4)	334 (66.8)	92 (21.6)	49 (11.5)	285 (66.9)	59 (22.3)	29 (11)	176 (66.7)
Applications are compatible to the smartphone	69 (23.1)	110 (36.8)	120 (40.1)	91 (18.2)	72 (14.4)	337 (67.4)	73 (17.1)	70 (16.4)	283 (66.4)	38 (14.4)	57 (21.6)	169 (64)
Total Number of M-Shoppers	**N=299**			**N=500**			**N=426**			**N=264**		

Table Number 4.34:

Selected M-Shoppers' Experiences on Perceived Enjoyment (PE) Vis-A-Vis   Mobile Attributes of Smartphones in Mobile Shopping

Selected Statements	Vadodara			Ahmedabad			Surat			Rajkot		
	Poor	Fair	Good	Poor	Fair	Good	Poor	Fair	Good	Poor	Fair	Good
	(Number and Percentages of Selected M-Shoppers)											
Screen size of Smartphone affects online shopping	62 (20.7)	126 (42.1)	111 (37.1)	91 (18.2)	67 (13.4)	342 (68.4)	75 (17.6)	62 (14.6)	289 (67.8)	46 (17.4)	35 (13.3)	183 (69.3)
Zooming feature helps to know the product well	52 (17.4)	152 (50.8)	95 (31.8)	33 (6.6)	90 (18)	377 (75.4)	27 (6.3)	75 (17.6)	324 (76.1)	18 (6.8)	46 (17.4)	200 (75.8)
Shoppers feel proud in shopping with costly mobile	65 (21.7)	121 (40.5)	113 (37.8)	90 (18)	65 (13)	345 (69)	72 (16.9)	60 (14.1)	294 (69)	44 (16.7)	32 (12.1)	188 (71.2)
Total Number of M-Shoppers	N=299			N=500			N=426			N=264		

Table Number 4.35:

Selected M-Shoppers' Experiences on Trust (TR) Vis-A-Vis   Mobile Attributes of Smartphones in Mobile Shopping

Selected Statements	Vadodara			Ahmedabad			Surat			Rajkot		
	Poor	Fair	Good	Poor	Fair	Good	Poor	Fair	Good	Poor	Fair	Good
	(Number and Percentages of Selected M-Shoppers)											
Smartphone has the safety facilities on it	110 (36.8)	115 (38.5)	74 (24.7)	109 (21.8)	57 (11.4)	334 (66.8)	92 (21.6)	49 (11.5)	285 (66.9)	59 (22.3)	29 (11)	176 (66.7)
Smartphone has its own antivirus	105 (35.1)	113 (37.8)	81 (27.1)	100 (20)	60 (12)	340 (68)	79 (18.5)	54 (12.7)	293 (68.8)	49 (18.6)	34 (12.9)	181 (68.6)
High security payment gateway compatibility with mobile phone	75 (25.1)	146 (48.8)	78 (26.1)	97 (19.4)	94 (18.8)	309 (61.8)	75 (17.6)	85 (20)	266 (62.4)	39 (14.8)	48 (18.2)	177 (67)
Total Number of M-Shoppers	**N=299**			**N=500**			**N=426**			**N=264**		

	Table Number 4.36:

Selected M-Shoppers' Experiences on Price (PR) Vis-A-Vis   Mobile Attributes of Smartphones in Mobile Shopping

Selected Statements	Vadodara			Ahmedabad			Surat			Rajkot		
	Poor	Fair	Good	Poor	Fair	Good	Poor	Fair	Good	Poor	Fair	Good
	(Number and Percentages of Selected M-Shoppers)											
Price of smartphone determines the quality	85 (28.4)	119 (39.8)	95 (31.8)	89 (17.8)	71 (14.2)	340 (68)	74 (17.4)	56 (13.1)	296 (69.5)	44 (16.7)	41 (15.5)	179 (67.8)
Accessories to better hold the phone affect shopping decision	86 (28.8)	148 (49.5)	65 (21.7)	140 (28)	88 (17.6)	272 (54.4)	116 (27.2)	79 (18.5)	231 (54.2)	71 (26.9)	52 (19.7)	141 (53.4)
Cost affects the speed of shopping transactions	30 (10)	148 (49.5)	121 (40.5)	46 (9.2)	91 (18.2)	363 (72.6)	38 (8.9)	81 (19)	307 (72.1)	21 (8)	60 (22.7)	183 (69.3)
Price of phone affect the display of product	22 (7.4)	155 (51.8)	122 (40.8)	46 (9.2)	53 (10.6)	401 (80.2)	38 (8.9)	43 (10.1)	345 (81)	21 (8)	26 (9.8)	217 (82.2)
Total Number of M-Shoppers'	N=299			N=500			N=426			N=264		