



**AN ABSTRACT OF THE THESIS ENTITLED
“THE CONSUMER STUDY OF DRIVERS FOR B2C M-COMMERCE ADOPTION IN
SELECTED CITIES IN THE STATE OF GUJARAT”**

SUBMITTED

To

THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA

for the Award of

DEGREE OF DOCTOR OF PHILOSOPHY [Ph.D.]

**[Under UGC Regulations, 2009 (Minimum Standards and Procedure
for Award of M.Phil./Ph.D. Degree)]**

Under

FACULTY OF COMMERCE

in the Subject of

‘COMMERCE AND BUSINESS MANAGEMENT’

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VADODARA-390 002

August-2022

“THE CONSUMER STUDY OF DRIVERS FOR B2C M-COMMERCE ADOPTION IN SELECTED CITIES IN THE STATE OF GUJARAT”

AN ABSTRACT OF THE PHD THESIS:

With the increasing shift towards m-commerce, consumers are becoming accustomed to growing issues concerning the adoption of this medium of commerce. Therefore, understanding m-commerce acceptance and usage among Indian consumers are the need of the hour. This study was an earnest attempt towards knowing the factors that draw people towards adopting m-commerce. The researcher has studied the effect of perceived cost, perceived usefulness, Personalisation, perceived ease of use, privacy, social norms, trust, perceived behavioural control and risk on attitude and how the attitude affects consumers' m-commerce adoption intention. The research study was undertaken in selected cities of Gujarat state, namely, Ahmedabad, Surat, Vadodara and Rajkot.

The research study has aimed to explore the drivers of consumers readiness for m-commerce adoption and also aims to closely examine the prospects of m-commerce and assess its future potential in the Indian context, a market with a strong telecommunication infrastructure and with policies that support technology, the results would be beneficial to m-commerce merchants to find the target group for marketing their products. It would also be beneficial to policy developers to focus on taking major policy decisions based on the findings revealed in this research study. In short, the research study has many managerial and business implications for m-commerce network developers as well as merchants for developing a strategy to improve the penetration of m-commerce.

1.0 Chapter Number I: ICT Sector in India: An Overview

The first chapter entitled “Information and Communication Technology Sector: An Overview”, has started with a brief introduction of the Information and Communication Sector (ICT sector) in India which is categorised into Information Technology (IT) Sector and Telecommunication sector. In the segment discussing the IT sector, the researcher has given an overview of the IT sector, discussed the market size and revenue of the IT-BPM (Business Process Management) sector in India, also discussed Industry 4.0 which is about digital transformation through state-of-the-art next-generation technology like Blockchain, Artificial intelligence (AI), Machine Learning, Cloud computing and robotics and the Government initiative to promote IT-BPM sector in India. In the Telecommunication sector, the researcher has discussed the Telecom market in India, which consists of wireline, wireless and broadband subscribers. The researcher has also discussed the Internet penetration in India and also discussed in detail mobile internet users in the country. Also discussed is the Government initiative to promote the Telecom market in India. A brief overview of The National Telecom Policy 2018 / National Digital Communications Policy 2018 was also mentioned in the chapter. The role of ICT in economic and social development is also discussed in detail. Challenges faced are also included in this chapter.

Application of ICT in different functional areas like Governance, Healthcare, Education, Agriculture, Manufacturing, Retailing, Banking, Finance and Insurance and in protecting the environment are elaborated with examples. The researcher has also discussed the Evolution of e-commerce due to the internet revolution in India, the market size of e-commerce companies, major players, e-commerce models, government initiatives, advantages, disadvantages, trends in e-commerce and the gradual shift from e-commerce to m-commerce are discussed in detail.

2.0 Chapter Number 2: M-commerce

The second chapter titled “mobile commerce” has given an overview of m-commerce.

The chapter started with a brief introduction followed by concept and attributes, history and growth of m-commerce was also discussed. The researcher has tried to differentiate the term m-commerce from e-commerce. Components of m-commerce, as well as m-commerce service classification, are also discussed in the unit. Application of m-commerce in different functional areas like banking, ticketing, advertising, payment, health, auction, entertainment and retailing are also discussed. The researcher has briefly discussed the m-commerce value chain, members involved in the value chain and their respective roles are also elaborated here. The researcher has also mentioned the role of mobile apps in promoting m-commerce and also discussed the essential features of m-commerce apps. The benefits and barriers of m-commerce were also discussed. The researcher has concluded the chapter by including the latest trends in m-commerce that have bolstered its dominance in the Indian market.

3.0 Chapter Number 3: Review of Literature:

The third unit titled “Review of Literature” has tried to give a concise Literature Review of the impact of selected drivers namely perceived cost, perceived usefulness, personalisation, perceived ease of use, privacy, perceived behavioural control, trust, Risk and social norms on attitude and the effect of attitude on purchase intention and a model was developed to know the drivers of m-commerce adoption. The unit has started with the theoretical foundation behind the adoption behaviour of information system (IS) research. The researcher has discussed widely used models of ICT adoption and also reviewed the literature available in the area of m-commerce concerning selected drivers of m-commerce VIZ., perceived cost, perceived usefulness, personalisation, perceived ease of use, privacy, perceived behavioural control, trust, social norms, Risk, attitude and adoption intention.

An attempt has been made to conceptualize the model of the research study through browsing, classifying, compiling, and critically reviewing earlier Ph.D. Theses; Dissertations as well as research articles; research papers; empirical studies; research reports, and also results of empirical field surveys that were conducted by other researchers in India and Worldwide. The researcher has made use of Reference Books and publication of the proceedings of the seminars, conferences, and workshops relating to the chosen area of the research study. Thus, the researcher had put efforts to identify the gaps with the help of an in-depth review of the literature to identify and select the objectives of this research study.

4.0: Chapter Number Four: Research Methodology:

Chapter number four of this research study titled “Research Methodology” has provided a detailed explanation of several procedures followed in the conduct of this research study. The researcher has employed efforts to outline in brief various methodological and procedural steps and conceptual aspects concerning the research methodology of this research study which has mainly included viz., the basic terms, rationale; scope and coverage; research design; objectives; hypotheses; model; sources of secondary data and sampling decisions. It has offered explanation methods of data collection and statistical tools and techniques applied for data analysis and interpretation.

5.0: Chapter Number Five: Data Analysis & Interpretation of The Research Study:

Chapter number five entitled ‘Data Analysis and Interpretation’ has provided results of the research study based on analysis and interpretation of the collected primary data from the selected m-commerce users from the selected four cities of the Gujarat State. It has provided factual data and its analysis on selected areas viz., Profile of selected m-commerce users, a response regarding friendliest mobile operating system, frequency of shopping by using mobile, preferred place of shopping using mobile phones, average time spent for shopping, source of information for online shopping and the kind of products they bought through of smart phone which would be beneficial to service providers in identifying the target market. The researcher has also investigated the reason for downloading mobile shopping Apps as well as the overall awareness, download and usage of m-commerce apps. m-commerce users’ observation regarding Perceived Cost, Personalisation, privacy, perceived trust, perceived risk, perceived usefulness and ease of use, social norms, perceived behavioural control, Attitude and Adoption Intention about m-commerce adoption. Selected respondents’ overall experience, as well as overall satisfaction from m-commerce, were also discussed. The results of data analysis have been presented in percentages, averages and frequency distribution supported with its graphical presentation. The researcher had carried out data analysis by using statistical software SPSS-25 version.

6.0: Chapter Number Six: Findings & Implications of The Research Study:

Chapter number Six named ‘Findings and Implications of the Research Study’ has presented results of Testing of Hypotheses with the help of the use of different statistical tools and techniques to bring out business and managerial strategic implications of this research study. The researcher had offered the findings and implications of the research study considering the inferences made based on the data analysis using Correlation; Chi-Square; T-Test; Kruskal-Wallis Test; Factor Analysis and Structural Equation Modelling (SEM) respectively.

7.0: Chapter Number Seven: Conclusions, Recommendations and Suggestions of the Research Study:

Chapter number seven offers an abridged form of the PhD Thesis. It has provided the recommendations, suggestions, limitations and future directions of the research study. It contains the researcher's annotations expressed in the form of conclusions, recommendations and suggestions. The researcher had also put forward her concluding remarks based on the results and findings from the primary data that were collected from a total number of 1480 m-commerce users conveniently drawn from the four selected cities of the Gujarat State viz., Ahmedabad, Surat, Vadodara, and Rajkot respectively.

An attempt has also been made to suggest some significant areas where improvement is expected from m-commerce system developers as well as from m-commerce merchants in terms of offering user-friendly value-added features as well as quality services to improve the adoption rate. Based on the researcher's learning, insight and empirical evidence systematically inferred through this research study has been offered as a set of recommendations supported with some valuable suggestions that have emerged during the conduct of this research study.

The diverse sources of secondary sources of data and information put to use in the conduct of this research study have been enlisted in the section of the 'Selected References' given at the end, and finally, the 'Appendix' offers supporting annexure.
