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

**LIST OF ABBREVIATIONS**

| | |
|---|---|
| AD | : Adoption Intention |
| AI | : Artificial Intelligence |
| AISAS | : Attention, Interest, Search, Action, and Share |
| AMOS | : Analysis of Moment Structures |
| ANN | : Artificial Neural Network |
| AR | : Augmented Reality |
| ASSOCHAM | : Associated Chambers of Commerce and Industry of India |
| ATT | : Attitude |
| ATM | : Automated Teller Machine |
| ATU | : Attitude Toward Use |
| BNPL | : Buy Now, Pay Later |
| B2B | : Business-to-Business |
| B2C | : Businesses to Consumers |
| B2E | : Business-To-Employee |
| BI | : Behavioural Intention |
| BPO | : Business Process Outsourcing |
| BSNL | : Bharat Sanchar Nigam Limited |
| C2C | : Consumer-To-Consumer |
| C2B | : Consumer To Business |
| CBMC | : Cross-border m-commerce |
| D2C | : Direct-to-Consumer |
| DoT | : Department of Telecommunications |
| DPIT | : Department for Promotion of Industry and Internal Trade |
| DOI | : Diffusion of Innovation Theory |
| EMR | : Electronic Medical Records |
| EB | : Exabyte |
| EC | : Electronic commerce/ e-Commerce |

| | |
|---|---|
| FDI | : Foreign Direct Investment |
| 4G | : Fourth Generation mobile network technology |
| 5G | : Fifth Generation mobile network technology |
| GDP | : Gross Domestic Product |
| GAMEX | : Gamified Advertising |
| Gbps | : Gigabits per second |
| GSMA | : Global System for Mobile Communications Association |
| GPS | : Global Positioning System |
| IBB | : Impulse buying behaviour |
| IBEF | : India Brand Equity Foundation |
| ICT | : Information and Communication Technology |
| ICRIER | : Indian Council for Research on International Economic Relations |
| IMPS | : Immediate Payment Service |
| IoMT | : Internet of Medical Things |
| IRCTC | : Indian Railway Catering and Tourism Corporation |
| ISS Model | : Information Systems Success model |
| IQ | : Intelligence Quotient |
| IRT | : Innovation Resistance Theory |
| IS | : Information system |
| IT | : Information Technology |
| IoT | : Internet of Things |
| ITES | : Information Technology Enabled Services |
| IAMAI | : Internet and Mobile Association of India |
| LTE | : Long Term Evolution |
| LMS | : Learning Management Systems |
| ML | : Machine Learning |
| MOU | : Memorandum of Understanding |
| MNP | : Mobile Number Portability |
| MTNL | : Mahanagar Telephone Nigam Limited |

| MC | : Mobile commerce /m-Commerce |
|---|---|
| Mbps | : Megabits per second |
| MFS | : Mobile Financial Services |
| MPS | : Mobile payment service |
| MMID | : Mobile Money Identifier |
| MTS | : Mobile Tourism Shopping |
| NS | : Not Significant |
| NEFT | : National Electronic Funds Transfer |
| NFC | : Near Field Communication |
| NWOM | : Negative Word-of-Mouth |
| NHS | : National Health Stack |
| NBM | : National Broadband Mission |
| NRHM | : National Rural Health Management |
| NPTEL | : National Program on Technology Enhanced Learning |
| NMP | : National Manufacturing Policy |
| NDCP | : National Digital Communications Policy |
| NASSCOM | : National Association of Software and Services Companies |
| OTT | : Over-the-Top |
| PCs | : Personal Computers |
| PLS | : Partial least squares |
| PBC/BC | : Perceived behavioural control |
| PDA | : Personal Digital Assistant. |
| PLI Scheme | : Production-linked Incentive Scheme |
| PMKVY | : Pradhan Mantri Kaushal Vikas Yojana |
| PWA | : Progressive Web Apps |
| PWOM | : Positive Word-of-Mouth. |
| PEOU/EOU | : Perceived Ease of Use |
| PC | : Perceived Cost |
| PERS | : Personalisation |
| PRY | : Privacy |

| | |
|---|---|
| PT | : Perceived Trust |
| ROI | : Return-on-Investment |
| R&D | : Research &Development |
| RTGS | : Real Time Gross Settlement |
| SMS | : Short Message Service |
| SMAC | : social, mobile, analytics, and cloud |
| SOR | : stimulus-organism-response |
| SEM | : Structural Equation Modelling |
| SPSS | : Statistical Package for the Social Sciences |
| S | : Significant |
| SERVQUAL | : service quality |
| SN | : social norms |
| SRT | : Smart Retail Technology |
| TTF | : Task-Technology Fit |
| 3PL | : Third-party logistics |
| TR | : Trust |
| TCE | : Transaction Cost Economics theory |
| TAM | : Technology Acceptance Model |
| TRA | : Theory of Reasoned Action |
| TPB | : Theory of Planned Behaviour |
| TRAI | : Telecom Regulatory Authority of India |
| UPI | : Unified Payments Interface |
| USSD | : Unstructured Supplementary Service Data |
| UTS | : Unreserved Ticketing System |
| UTAUT | : Unified Theory of Acceptance and Use of Technology |
| UGT | : Use and Gratification Theory |
| VoD | : Video-on-Demand |
| VR | : Virtual Reality |