A STUDY ON MOBILE COMMERCE USAGE AND SATISFACTION OF CUSTOMERS – A SPECIAL REFERENCE TO MADURAI DISTRICT

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Abstract
The concept of anytime and anywhere internet facility with an inexpensive and comparatively smaller computing infrastructure is the driving force towards mobile commerce. With the advancements in the Wireless communication, mobile commerce has become a new paradigm for personal communication without any constraints in location. Starting from the teenagers to the retirees, everyone is depending on mobile devices. Mobile Commerce has a great impact on business services and applications .They use computers and the internet to purchase products, send and receive e-mail and play games online. M-commerce is currently experience some growing pains. While its gift of mobility offers new-found freedom for some, others are wary that this freedom comes at a price too great to pay. Their privacy is threatened and their trust is at stake. This study is usage of mobile commerce and satisfaction of customers with Madurai district. Finally, this study suggested that create an awareness and easily purchase goods in through for mobile commerce.

Keywords: Mobile Commerce, Usage And Satisfaction, M-Commerce Applications And M-Commerce Services.

Introduction
Mobile phones are connecting people more than ever before and becoming new glue holding together social interactions and relationships. A mobile phone makes us available to others, be they businesses or individuals, 24 hours a day, 7 days a week. This is an enormous break with the past, when we needed to know where a person was in order to contact them. It gives enormous opportunities for businesses to really connect with and understand consumers and for consumers to have more meaningful relationships with businesses.

The future Mobile commerce is the next logical step for Indian merchants. With the growth of mobile phones and increased issuing and use of debit and credit cards, mobile commerce will deliver strong growth over the coming years. Mobile technology gives us the edge over our competitors. First Data's mobile commerce solutions can help businesses meet the growing demands of the mobile and social media revolution. Social media networks such as Facebook are likely to increasingly become channels for sales and consumer engagement.

This virtual wallet is changing the face of commerce by enabling customers to simply make "tap and go" payments with their mobile devices, while increasing loyalty at merchant locations. Although m-commerce market in India is still in its initial phase, India is getting richer and phones are getting cheaper.

Review of literature
Subhadip Roy et al (2017), The purpose of this study is to draw concepts from marketing and information systems research and integrate them in the context of M-commerce. The authors develop a

conceptual model of technology readiness (TR) affecting perceived ubiquity (PQ) (of smartphones) and PQ affecting M - commerce adoption (MA) incorporating the moderating effect of privacy concerns (PC) on the relation between PQ and MA along with the constructs perceived usefulness (PU) and perceived ease of use (PEU). The conceptual model was formulated using a set of qualitative research procedures (four focus group discussions) and tested using two questionnaire-based surveys (with 372 and 431 respondents each) in India. Exploratory and confirmatory factor analyses were conducted followed by structural equation modeling for the quantitative data. Results from the quantitative study indicate a significant effect of TR on PQ, PU and PEU. All three latter constructs had a significant effect on MA. A significant moderating effect of PC on the relation between PQ and MA was also observed. The study findings enhance the literature on the antecedents of successful adoption of M -commerce and establish the role of PQ as a significant influencer of MA. The study findings would enable service providers with a new and relevant model of M-commerce adoption. The major contribution of the study is the development and validation of a model tha t has attitudinal variables related to technology usage and their relations to M - commerce adoption.

Ge Zhu et al (2017), This paper aims to investigate what motivates consumers to adopt one of the emerging mobile applications of the sharing economy, ridesharing application. Using social cognitive theory as the theoretical framework, this study develops a value adoption model to illustrate important factors that influence adoption of ridesharing applications. Based on prior literature, a quantitative methodology was adopted using a survey questionnaire that allows for the measurement of the nine constructs contained in the hypothesized theoretical model. Data collected from a sample of 314 respondents in Beijing, China provided the foundation for the examination of the proposed relationships in the model. First, the results indicate that self-efficacy is a fundamental factor that has a direct effect on consumers' perceptions of value and an indirect effect on behavioural intentions. Second, the study demonstrates that functional value, emotional value and social value are critical antecedents of overall perceived value of ridesharing applications. On the other hand, learning effort and risk perception are not significant perceived costs for consumers in adopting ridesharing applications. Although typical adopters of internet applications constitute a significant portion of younger consumers, the use of a college student sample in this study may affect the generalizability of the results. The findings provide critical insight into consumer motivations behind adoption of ridesharing applications specifically, and for sharing economy platforms in general. This study provides important theoretical implications for innovation adoption research through an empirical examination of the relationship between personal, environmental and behavioral factors in a framework of social cognitive theory.

Objectives of the study
  ✓ To study the level of awareness of mobile commerce among consumers.
  ✓ To analyse the usage and satisfaction of mobile commerce service and its applications.
  ✓ To find out the problems facing by consumer in mobile commerce activities.

Research methodology
This research was based on data collected from both primary and secondary sources. Primary data were collected from his 100 customers at mobile commerce users an interview plan. A convenient sampling was chosen for the selection of respondents. Collected data were processed using appropriate statistical tools. Statistical tools are used based on the purpose of the study and the types of data included in the analysis. Secondary data were collected from official bank websites, magazines and online journals.

Data analysis and Interpretation
Gender wise classification of the respondents

Table 1

S .No	Gender	No. of respondents	% of respondents
1.	Male	60	60
2.	Female	40	40
	Total	100	100

Source: Primary Data

That in the gender category, among total (100) respondents, 60 of the respondents are male and 40 of the respondents are female. In other words, 60% of the respondents are male and the rest of the respondents (40%) are female.

Therefore it can be concluded that the majority of the respondents (60%) are male.

Age wise classification of the respondents

Table 2

S .No	Age group	No. of respondents	% of respondents
1.	18-28	40	40
2.	29-39	24	24
3.	40-50	11	11
4.	51-60	15	15
5.	Above 60	10	10
	Total	100	100

Source: Primary Data

The inferred that 40 of the respondents belong to the age group of '18-28, 24 of the respondents belong to 29-39, 11of the respondents belong to 40-50, 15 of the respondents belong to 51-60 and 10 of the respondents belong to above 60 years of age.

In other words, 40% of the respondents belong to the age group of '18-28, 24% belong to 29-39, 11% belong to 40-50, 15% belong to 51-60 and 10% belong to above 60 years of age Thus the majority of the respondents 40% are aged between18-28.

Occupation of the respondents

Table 3

S .No	Occupation	No. of respondents	% of respondents
1.	Student	24	24
2.	Businessman	16	16
3.	Government employee	12	12
4.	Professional	11	11
5.	private employee	29	29
6.	Others	8	8
	Total	100	100

Source: Primary Data

Table 3 evident that 24 of the respondents are student, 16 of the respondents are businessman, 12of the respondents are government employees, 11 of the respondents are professionals, 29 of the respondents private employees, 8 of the respondents are others. In other words, 24% of the respondents are student, 16% are businessman, 12% are government employees, 11% are professionals, 29% private employees, 8% are others.

Therefore the majority of the respondents 29% are private employee.

Table 4: Awareness of the various purpose of mobile phone

S. No	Purpose of mobile Phone	No. of respondents	% of respondents
1.	Banking	15	15
2.	Entertainment	7	7
3.	Information services	2	2
4.	Shopping	2	2
5.	All of them	36	36
6.	Above few	38	38
	Total	100	100

Source: Primary Data

From Table 4 it is found that 15 of the respondents are aware of the purpose of banking, 7 of the respondents are aware of entertainment, 2 of the respondents are aware of information services, 2 of the respondents are aware of shopping, 36 of the respondents are aware of all of them and 38 of the respondents are aware of above few.

In other words, 15% of the respondents are aware of the purpose of banking, 7% of the respondents are aware of entertainment, 2% of the respondents are aware of information services, 2% of the respondents are aware of shopping, 36% of the respondents are aware of all of them and 38% of the respondents are aware of above few.

Therefore it can be concluded that most of the respondents38% are aware of the above few purpose of the mobile phones.

Shopping apps preferred by the respondents

Table 5

S .No	Shopping apps	No. of respondents	% of respondents
1.	Amazon	30	30
2.	Flipkart	35	35
3.	Snapdeal	7	7
4.	Mynthra	10	8
5.	Ebay	8	10
6.	All of them	10	10
	Total	100	100

Source: Primary Data

In Table 5 it is found that 30 of the respondents prefer 'amazon', 35 of the respondents prefer 'flipkart', 7 of the respondents prefer 'snapdeal', 10 of the respondents prefer 'mynthra', 8 of the respondents prefer 'ebay' and 10 of the respondents prefer all of them. In other words, 30% of the respondents prefer 'amazon', 35% of the respondents prefer 'flipkart', 7% of the respondents prefer 'snapdeal', 10% of the respondents prefer 'mynthra', 8% of the respondents prefer 'ebay' and 10% of the respondents prefer all of them.

Therefore the most preferred shopping apps by the respondent 35% is 'flipkart.

Level of benefits of using mobile commerce
Weighted average

Table 6

S .No	Benefits	Frequency					Weighted score	Rank
		Very high	**High**	**Average**	**Low**	**Very low**		
1.	Cost saving	125	176	48	18	6	3.73	3
2.	Time saving	220	132	39	8	6	4.05	1
3.	24 hrs access	175	136	57	18	3	3.89	2
4.	Physical security	110	64	138	30	1	3.43	4
5.	Others	70	44	99	48	18	2.79	5

Sources: Primary Data

Table 6 states that time saving has been given the first place by the respondents for the benefits they have obtained with the average score of 4. 05 which is followed by 24 hours access with the weighted score of 3.89 has been given the second place, cost saving with weighted score of 3.73 has been given the third place, physical security with weighted score of 3.43 has been given the fourth place and the least weighted score has been given to other benefits.

Therefore it's concluded that the majority of the respondents has obtained the benefit of time saving.

Level of satisfaction of using mobile commerce

Table 7

S. No	Satisfaction	Frequency					Weighted score	Rank
		Highly satisfied	**Satisfied**	**Neutral**	**Dissatisfied**	**Highly dissatisfied**		
1.	Availability of network	220	168	15	-	9	4.12	1
2.	Security	130	176	57	22	-	3.85	3
3.	Easy to access	170	144	69	12	1	3.96	2
4.	Service	90	92	78	52	7	3.19	5

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	charges						
5.	Time consuming	175	84	48	26	15	3.48	4

Sources: Primary Data

Table 7 states that Availability of network has been given the first place by the respondents for their satisfaction they have obtained with the weighted score of 4. 12 which is followed by Easy to access with the weighted score of 3.96 has been given the second place, Security with weighted score of 3.85has been given the third place, Time consuming with weighted score of 3.48 has been given the fourth place and the least weighted score has been given to Service charges.

Therefore it's concluded that the majority of the respondents are highly satisfied with availability of network.

Findings and suggestions
- The majority of the respondents 60% are male.
- The majority of the respondents 40% are aged between18-28.
- The majority of the respondents 29% are private employee.
- That most of the respondents38% are aware of the above few purpose of the mobile phones.
- The most preferred shopping apps by the respondent 35% is 'flipkart.
- The majority of the respondents has obtained the benefit of time saving.
- The majority of the respondents are highly satisfied with availability of network.

Suggestion
- Offering more facilities and benefits to the mobile users so that all age group of respondents will use their mobile phone for their shopping purpose.
- Encourage the government employee in terms of offering training facility, disseminating the government policies and regulations through social network. So that they will be induced to use the mobile phone for their professional and commercial purposes.
- Create more awareness on the unique features of various mobile apps so that many people get information especially the purpose of mobile phones.
- Offer special discounts and use sales improvement techniques through mobile phone so that people will get interest to use mobile phone for their shopping.

Conclusion
Mobile commerce play important role infecting human life. Mobile Commerce's future seems to be extremely safe. In the previous few years it has been seen that the potential of M-commerce has paved a way to new emerging practices for businesses in today's world and India is also showing the positive prints of adaptation of M-commerce platform for the same. The increasing demand of M-commerce applications in India shows that it has penetrated the Indian market but still M-commerce is at nascent stage in India and is evolving every passing day.

But from now the mobile commerce technology will become more secured as the M-commerce service providers are spending more to protect their customer's security and privacy from intrusions and hacking.

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