

Investigating Attitude to Use as a Driver of Buying Behaviour through M-Commerce among Higher Education Students - Evidence from Uttarakhand

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Abstract

The Indian Internet business industry has evolved into a wardrobe development, and the e-commerce market, which relies on leaving the United States to become the second largest online business destination on the planet by 2021, reached 7,722 in 2012. Hope so Online businesses in India are expected to reach 122 million and 222 million by 2022, with rupees (US \$ 2 billion) to Rs 20 billion (US \$ 20 billion) for growing businesses and web sites. The present study aims at assessing the M-Commerce adoption and buying behaviour of youngsters using Technology Acceptance Model (TAM). The study is an attempt to assess the association among attitude towards use, Intention to use and buying behaviour of youngsters of Uttarakhand region of India. Structural equation Modeling (SEM) is used to analyse the proposed model.

Key Words: M-Commerce, Attitude Towards Use, Intention to Use, Buying Behaviour.

INTRODUCTION

Many believed that the 1980s was the era of personal computers, the 1990s was the decade of internet and e-commerce and marked the beginning of the 21st century with the advent of mobile computing for mobile commerce (Qingfei 2008). Mobile commerce, also known as e-commerce, is essentially e-commerce (Sharma, 2009) and further e-commerce development (Wakefield and Witten, 2006) conducted in a wireless environment, especially over the Internet (Turban & King, 2003). Mobile commerce is the natural exchanger of e-commerce (Mahil, 2008 & Au, 2007). E-

commerce has become an important research topic in online shopping. Commerce-Commerce was designed to stand for mobile commerce, originally in 1997 by Kevin Duffy at the launch of the World Mobile Trade Forum, which means "delivering e-commerce / transaction capabilities directly to the customer, anytime, anywhere, through a wireless technology network." M-Commerce apps and services today that have been very helpful to us. Some are mobile banking, site map, variety of news, mobile shopping, cards and mobile file sharing (Ismail 2011).

Today, the number of mobile subscribers exceeds the number of Internet users in some countries, and telecom companies have realized the potential of e-commerce and invested heavily in its development. Mass market smartphones, fast connections, and rich applications with features increase the convenience and interaction of online commerce for the brick and mortar world. Customers can search for information on products and services, download and store coupons, search for merchants, explore, transport options, compare prices, buy tickets, buy products and order services, all on the go. Meanwhile, retailers, carriers, and other service providers are increasingly using cellular technology to enhance their customer experience, while cash flow from POS terminals no longer precludes service approval (The Mobile Economy 2015).

According to the International Telecommunications Union (ITU), a UN agency that provides information on ICT statistics, the use of mobile devices has increased at a staggering pace over the last ten years. With the development of current cellphone trends, it has become clear that mobile smartphones can no longer be ignored in marketing research initiatives.

Mobile apps are an important aspect of e-commerce, as Whitfield (2013) estimates that there were 1.2 billion people worldwide using mobile apps at the end of 2012, and if numbers continue to grow at a steady rate of 29.8 percent each year, there will be 4.4 billion users at the end of 2017. Mobile apps have a market Potentially huge, and Portio Research (2013) predicts there will be more than 200 billion app downloads per year at the end of 2017, with revenue of \$ 63.5 billion. We expect apps users in some countries to spend more time on calls from mobile web users, which include apps for electronic sewing companies like Amazon and eBay (Comscore, 2012). Furthermore, these electronic designers are finding that consumers are willing to use smart phone applications to enhance their shopping experience (Nielsen, 2012). Mobile applications have become a more popular way of managing mobile commerce than mobile sites (Compuware, 2013). The mobile application will have a huge impact on e-commerce.

India is a huge source of demand for applications. Although the prevalence of smartphones is only 10% of all mobile phone users, India faces 100 million downloads each month, making it the top five areas of Google Play, the official Android app store.

That's why international app stores are dominating the distribution of apps in India like Android on Google, Nokia's Ovi Store and Apple's app store. This is in sharp contrast to other Asian economies such as South Korea and China in which interior application stores play an equal, if not greater, role in distributing and pushing applications than their international counterparts (Salz p. 2014).

Another available factor is the ability to afford mobile data. According to the International Telecommunications Union (ITU), India is one of the cheapest countries with data plans. India is also an opportunity among Pyramid Bottom users because of the high demand for smartphones and apps at reasonable prices from this sector.

Statement of problem

Indian mobile users have a lot of revenue and young consumers known as Y Ball can mainly use the phone as they are experts in the technology field. Modern applications show great acceptance and success in mobile commerce among young people (Panneerselvam 2013). Cellular communication is continued by young people, often in a narrower group of young people, i.e. college students (Economics and Grossopolo, 2009; Capital, 2013). This begs the question, where did India put this position? With the rapid rise in smartphones, it is expected that average smartphone data consumption in India will grow five times, representing 99 percent of all mobile phone visits by 2021, and the number of smartphone registrations in the country has hit a big leap, touching 810 million to 202 users. 15-24 years, which has pushed the need to improve data speed and data coverage and have a higher tendency to pay more than that, "according to research by telecom maker Erickson Gere: This study examines adult consumer perception of Amaaan towards e-commerce applications commerce determines the impact on consumer intent Buyer behavior.

Jacob and Isaac (2008) note that university students are among the largest contributors to the increase in smartphone sales. So far, very little research has been done on the decisions of young consumers (ages 18 to 25) to adopt mobile phone trading in the Indian context. India's application economy has a promising future. India is the second largest telecom network in the world, with mobile data users in India under 25 (Nielsen Informate Mobile Insights 2013). This study also assesses students' reliance on M-Commerce applications and their impact on their purchasing behavior. The main aim of this study is to investigate the factors that influence the intention to adopt M-commerce applications among young consumers (users) in the Uttarakhand and Chandigarh region.

Theoretical foundation and hypothesis formulation

Fishby's, M.E. Ajzen, I. (1975) Background for understanding the relationship between attitudes, intentions, and behaviors. The TRA logical logic theory is based on the assumption that humans make rational decisions based on the information available to them, and that the best immediate determinant of a person's behavior is the intention, which is the cognitive representation of a willingness to perform specific behavior. (Ajzen and Fishbein 1980). According to the theory, a person's attitude to behavior includes: behavioral belief, behavioral outcomes assessment, subjective criteria, normative beliefs, and the drive to conform.

Davis (1986; 1989; 1993) introduced a new concept to the Model Acceptance Model (TAM). TAM is one of the most powerful models that demonstrate the acceptance and use of information technology. TAM has proven to be among the most effective models of information systems literature for predicting user behavior and their acceptability. Studies in psychology and TAM themselves show that the intention of users to use is the single best indicator of actual use of the system. Intention for use (BI) is determined by a single use approach. This position is determined by two specific perceptions of utility (U), the user's perception that the use of a particular system will improve its performance, and the perceived ease of use (EOU), the user's perception of how particular a system will be without effort.

Shin (2009) suggests that positive attitudes and intentions always lead to positive buying behaviors and the use of mobile wallets. With the ease of use of M-Shopping services / sites, the experienced user should have a positive approach to use and this will encourage him to adopt this technology to the fullest. Other important aspects of M shopping approval are positive attitudes, functional benefits, easy-to-use interface, convenience, availability, time, and general security of e-mail service providers (Grob, 2015). Singh (2018) offers e-commerce. Companies need to focus on improving their understanding of the online shopping experience for consumers, adding that e-shopping environments are beneficial, risky and global. It is perceived that perceived subjective ability, subjective attitudes, and laws are important factors in determining purchase intent that will ultimately result in actual buying behavior (Singh, S., & Srivastava, S. (2018)). Therefore, the following hypothesis was assumed.

Hypothesis

1. **H1:** Attitude towards use of m-commerce customers positively influences their intention to use the respective mobile app.
2. **H2:** Attitude towards use of m-commerce customers positively influences their buying Behaviour.

3. **H3:** Customer's intention to use the respective mobile app acts as mediator between Attitude towards use and buying behavior.

Research Method

Data Collection and Sampling

Self-administered questionnaire was used to collect the data. Questionnaire is considered as effective toll for collection of data for a variety of reasons:

(1) Data can be gathered from large population which ensure more generalization of data and more precise statistical analysis. (Rowley, J.(2014).

(2) The information collected from respondents is more real and honest, due to non-association of the researcher (Saunders et al.,2009).

(3) Respondents are open-minded and capable of providing significant research-related data.

The results of other studies, such as Turulja and Bajgoric (2018) and Cai et al. (2018) also show high associations between self-administered questionnaires and objective metrics.

The convenience sampling method was applied to choose responders. A Google form has been flooded with comments through emails and social networking sites such as Facebook, WhatsApp and LinkedIn. Respondents were assured that their personal responses would be kept confidential. The total response obtained was 597, out of which 488 were usable (81.74%), a number of other studies reported the similar response rates.

Respondents Details:

Table 1 Demographic profile of respondents

	Particular	Frequency
Gender	Male	301
	Female	187
Age	18 to 25 years	328
	26 to 40 years	102
	41 to 55 years	35
	56 to 70 years	23
Education	Under Graduate	247
	Post Graduate	129
	Professional	104
	Doctorate	8
	Total	488

Analytical approach

To verify that all items of these core structures were loaded in their respective constructs significantly, confirmatory factor analysis was applied to the measurement model (using AMOS 21). The measures used to judge the fit were Chi-square statistics, comparative fit index (CFI), standardized root mean square residual (SRMR), root mean square error of approximation (RMSEA) and, PClose (Hu and Bentler, 1999). As Ho and Bentler (1999) suggested for an excellent model fit, CMIN / DF has a value of more than 1; CFI value of 0.95 or higher; SRMR value of 0.08 or less; RMSEA value of 0.06 or less and PClose value greater than 0.05. The proposed hypothesis was tested using SPSS Process (Hayes, 2013).

Result:

4.1 Descriptive statistics

Table 2. shows the mean, standard deviation, and relationship between each measure. All scale factor ratios are important at < 0.1 , and all correlation coefficients are below the 0.7 threshold, so the probability of collinearity (Tabachnick& Fidel, 2007) is low. Moreover, the different inflation factor for all independent variables in the regression analysis is less than two, and therefore reverse cooking is not a problem in this study, and the indicators were appropriate for further analysis. The data in the study are inherently cross-sectional, so we do not examine the causal relationship of the variable. Hence the result of the study provides non-directional relationships between the variables. The diagonal values shown in Table 2 represent the Cronbach Alfa coefficient of construction factor. All values above 0.9 indicate excellent internal consistency of the scale.

Table 2

Descriptive Statistics					
	Mean	Std. Deviation	ITU	ATU	BB
ITU	3.094	1.027	0.952		
ATU	3.115	1.045	.619**	.982	
BB	3.149	1.081	.670**	.637**	0.962

Source: Calculated using SPSS 21

Confirmative Factor Analysis:

Excellent model fit was demonstrated by the CFA results used in the measurement model analysis. These are CMIN = 614.273, DF = 296, CMIN / DF = 2.075, CFI = 0.976, SRMR = 0.025, RMSEA = 0.9 PClose = 1.000. Table III describes that the factor loadings (a) of all items were greater than 0.70, confirming the reliability of all items. Structure reliability or complexity was between 0.883 (Perceived value) and 0.966 (Attitude to Use). The significant loads and high reliability of the structure confirmed the convergent validity of the hypothesis model. Furthermore, it was observed that the mean variance values extracted (AVE) for all variables were above 0.5; The construct reliability values for each of the variables were more than their AVE values. Therefore, convergent validity requirements are confirmed by the results indicating no convergent validity problems (Hair et al., 2010). CFA of measurement model is depicted in figure-1.

Figure-1 CFA of Measurement Model.

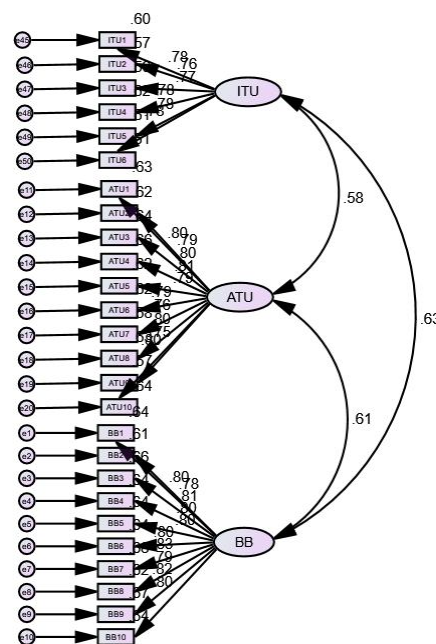


Table-3

Measure	Estimate	Threshold	Interpretation
CMIN	614.273	--	--
DF	296	--	--
CMIN/DF	2.075	Between 1 and 3	Excellent
CFI	0.976	>0.95	Excellent
SRMR	0.025	<0.08	Excellent
RMSEA	0.039	<0.06	Excellent
PClose	1.000	>0.05	Excellent

Source: Calculated using AMOS 21 Plugin

All elements were combined for the final study where it was found that each loading factor found 0.7 or higher (Comrey and Lee, 1992). As shown in Table II, this questionnaire (Total Elements = 26) is used to ensure that the conceptual model strongly supports validity and reliability.

Table II

Construct	Items	Factor Loading	t-Value	CR/ Cronbach Alpha	MSV	AVE
Attitude towards use	ATU1	0.877	27.810***	0.966/0.966	0.522	0.74
	ATU2	0.863	26.948***			
	ATU3	0.861	26.85***			
	ATU4	0.854	26.4***			
	ATU5	0.868	27.252***			

	ATU6	0.844	25.784***			
	ATU7	0.868	27.293***			
	ATU8	0.865	27.055***			
	ATU9	0.873	27.594***			
	ATU10	0.831	25.033***			
Buying Behaviour	BB1	0.857	25.610***	0.962/0.962	0.522	0.716
	BB2	0.86	25.505***			
	BB3	0.846	24.781***			
	BB4	0.853	25.114***			
	BB5	0.842	24.547***			
	BB6	0.846	24.753***			
	BB7	0.815	23.163***			
	BB8	0.847	24.787***			
	BB9	0.847	24.803***			
	BB10	0.851	25.003***			
ITU	ITU1	0.777	21.201***	0.900/0.900	0.392	0.601
	ITU2	0.757	21.238***			
	ITU3	0.77	21.644***			
	ITU4	0.785	22.153***			
	ITU5	0.783	22.099***			
	ITU6	0.779	21.95***			

Source: Calculated using AMOS 21 Plugin

To determine the degree of variation between test validity structures. Discriminant validity requirements are, AVE > MSV, AVE > ASV (Hair et al., 2010), and the AVE > Square Root Structural Correlations (Fornell and Larker, 1981). From Table III it can be clearly seen that all the AVEs are larger than MSV for the corresponding structure. Also, the AVE values for the matching structures are greater than ASV values. Furthermore, we note that the square root values of the AVEs (elements increased in Table 4) are greater than the correlation coefficients (the non-skewed elements in Table 4).

Table 4

	CR	AVE	MSV	MaxR(H)	BB	ATU	ITU
BB	0.948	0.644	0.392	0.948	0.802		
ATU	0.942	0.621	0.367	0.943	0.606***	0.788	
ITU	0.900	0.601	0.392	0.901	0.626***	0.577***	0.775

Source: Calculated using AMOS 21 Plugin

The common underlying factor method as suggested by Gaskin (2016) was used to test a common method bias. This is done by adding a latent factor called CLF to our measurement model that matches all the observed variables. The difference between the standard regression weights for the measurement model with and without calculating the slope factor appears to be less than 0.200. This indicates that there are no concerns about method bias in research (Gaskin, 2016).

Hypothesis Testing

4.3.1 Structural Model Fit

Given the metrics based on the minimum value of the fit function, we deduce typical indicators that are appropriate for our research work. The model gives χ^2 (chi-square) from 614.273 and higher CMIN points indicate stronger evidence against the NULL hypothesis; df = 296 and Pclose = 1.000 indicating that the model clearly fits the population. The value of chi-square is different with respect to sample size, so the recommendation is to examine other typical measurement metrics. Other model fit indices, in the same way, reflect the model fit to the data. $\chi^2 / df = 2.075$ offers acceptable compatibility between the default model and model data (Hu & Bentler, 1999).

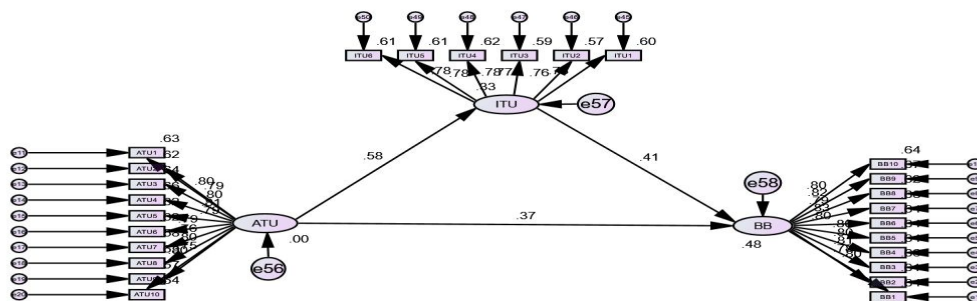
CFI = 0.976 shows good fit as value approaches 1. SRMR = 0.025, RMSEA = 0.039 also indicates close fit to model (Arbuckle, 2005) with respect to degree of freedom. Therefore, it can be concluded that the path model meets the criteria for analysing the fit of the model. Fig 2 represents the structural model.

Table-

Measure	Estimate	Threshold	Interpretation
CMIN	614.273	--	--
DF	296	--	--
CMIN/DF	2.075	Between 1 and 3	Excellent
CFI	0.976	>0.95	Excellent
SRMR	0.025	<0.08	Excellent
RMSEA	0.039	<0.06	Excellent
PClose	1.000	>0.05	Excellent

Source: Calculated using AMOS 21 Plugin

Figure-2 Structural Model



Source: Amos Output

Now we can test the hypothesis by interpreting the empirical values obtained for paths in the model. Refer to Tables 5 and 6.

Table-5

Hypothesis	Association of Variable	B value	t-value	Conclusion
H01	ATU---->BB	0.659	22.174***	Hypothesis accepted
H02	ATU--->ITU	0.609	21.782***	Hypothesis accepted

Source: Calculated using SPSS 21

Table 5 lists the results of path analysis to test the proposed Hypothesis. Hypothesis 1 proposed that ATU and BB have a significant positive relationship. The p-value < 0.001 and standard coefficient value of 0.659 specifies the strength of the effect of perceived trust and attitude to use. This supports Hypothesis1. Hypothesis 2 proposed that ATU and ITU have a significant positive relationship. The p-value < 0.001 and standard coefficient value of 0.609 specifies the strength of the effect of Ease of use and attitude to use. This supports Hypothesis2.

Table 5 demonstrates the results of the SPSS Process Macro performed for Hayes analysis (A. Hayes, 2013); This was to test Hypothesis 3 that reported that ITU mediated the relationship between ATU and BB.

The median is a variable that meets the following conditions:

(A) the change in the independent variable largely explains the change in the predicted median (i.e., path C),

(B) The change in median largely explains the change in the dependent variable (i.e., path B)

(C) The previous significant relationship between the dependent and independent variables does not remain significant when lanes a and b are controlled, and the flexible mediation model is when lane c is zero.

With regard to situation C, we may expect term. There is only one main argument when lane c is shrunk to zero. In contrast, if path c is non-zero, it refers to different operational mediators (Baron & Kenny, 1986).

ATU demonstrated a significant relationship with BB (lane c) and the relationship between ATU and BB (lane b) was found to be significant, which in turn controlled ATU that indirectly

influenced BB through the ITU effect. This indirect effect was found to be significant ($B = 0.246$, $P < 0.001$). In addition, the direct effect of ATU on BB (lane A) was also found to be significant ($B = 0.625$, $p < 0.001$). Thus, it was observed that ITU partially mediated the relationship between ATU and BB. Therefore, Hypothesis 3 is supported.

Hypothesis	Association of Variable	Direct Effect	Indirect Effect	Total Effect	Conclusion
H03	ATU---- >ITU ----→ BB	0.378***	0.246***	0.625***	Partial Mediation

Source: Calculated using SPSS Process Plugin

5. DISCUSSION

In the present study the factors which leads and create a positive Attitude towards the use of M-Commerce products and services among Youngsters in Uttarakhand State was investigated considering the three major constructs i.e. Attitude towards use, Intention to use and how they are related to M-Commerce buying behaviour. Three hypotheses were developed based on the literature related to concepts. All the hypotheses were found to be significant and in the hypothesized direction from H1 to H3. The first hypothesis exhibits that a significant role is being played by ATU which is positively and significantly associated with the attitude towards BB among youngsters. This is in line with the previous studies (Doney and Cannon, 1997; Gefen et al., 2003b; Suh and Han, 2002). The findings also strongly supports the first proposed Hypothesis in this study.

Second hypothesis was also found significant which proposes that ATU and significantly associated with the intention to use. We found in the study that ATU is a strong Indicator of ITU of M-Commerce services. Our findings on ATU is supported by the study of ((Barnes 2002; Wu & Wang 2005; Kim, Yoon & Han, 2014)) which concludes that Ease of use for first-time users, will be free of effort and it will make one feel that product or service which he or she is using is quite simple and easy to Handle and use.

The third hypothesis states that ATU having positive and significant association BB mediated positively by ITU. This hypothesis was also supported in our study where ATU was found strong predictor of ITU. This value can have different dimensions like Social, economic, functional, and emotional (Miladian & Sarvestani, 2012). The present study also found that the Attitude towards use is the most important indicator of M-Commerce buying Behaviour. The attitude has a strong influence on the intention to adopt M-Commerce, as confirmed in the literature on consumer behavior (Armitage and Conner, 2001) and is consistent with previous research in the field of information systems adoption (e.g. MC) (Pavlou and Feiggingon, 2006). The more positive the consumer attitude towards M-Commerce, the more likely they are to adopt it as a buying and buying channel. The results in this particular study has indicated that consumers' shopping intentions via M-commerce are positively influenced by attitude toward use of mobile commerce among Youngsters

6. Practical implications

The practical implications of the study can be summarized as follows: First, the results obtained in this study can be used to determine the marketing strategies used by organizations to improve the consumer's desire to participate in shopping through M-Commerce. Using the model in this study, the factors that young users consider important should be clearly identified. Second, it is important that marketers and service providers build a positive attitude toward the consumer toward mobile commerce, which can also enhance their positive buying behavior. In addition, institutions must target young people or early adopters of mobile commerce to promote new mobile commerce applications. The results obtained in this study can show interesting effects on e-commerce deployment and innovative practices of developers, marketers and sales personnel to teenage residents as their potential customers. Therefore, the organization must be prepared to make appropriate investments in the future to study the behavior of youth buying to adopt M trade in different regions of the country.

7. Restrictions and future research trends

Like others, this study is incomplete. This has some limitations. First, the results of this study limit the analysis of the relationships between different combinations by examining the study. People in a mountainous region started only by Uttarakhand. Therefore, further studies in other industries are recommended to publish the results. Second, the study relies simply on one medium. Further investigation by other intermediaries is likely to understand the relationship between perceived

confidence, perceived ease of use, perceived value with purchase behavior and factors that influence this relationship.

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