**Data Collection**

Survey method will be used for collecting the data for the study. Survey method covers overall assessment of a respondent about any object and his or her favourable or unfavourable opinion about it. For collecting information, online structured questionnaire has been filled. The questions were rated on a 5-degree scale with 1 meaning "strongly disagree" and 5 meaning "strongly agree." One hundred and fifteen (115) individuals provided responses to the survey.

**Sampling**

The convenience sampling method has been used to select the sampling units

## 4. DATA ANALYSIS AND INTERPRETATION

**Reliability of the data**

As researcher has used the developed scale of Gallup, it is not necessary to test the reliability but for the sake of patience, reliability has been measured and it was found 0.92 (Excellent) as given below:

**Table 1**

| Reliability Statistics | | |
|---|---|---|
| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
| 0.920 | 0.925 | 23 |

Source: Devised through SPSS

**Table 2 Perception towards E-commerce with respect to demographic profile of the respondents**

| Variables | Category | No. of respondents | Preference for Online Shopping (average Score) | Satisfied towards Online shopping |
|---|---|---|---|---|
| **Gender** | Male | 75 | 3.57 | 3.85 |
| | Female | 40 | 3.4 | 3.82 |
| | Total | 115 | | |
| **Age group (in years)** | Below 25 | 34 | 3.65 | 3.94 |
| | 25 to 35 | 59 | 3.61 | 4 |
| | 35 to 45 | 16 | 3.06 | 3.25 |
| | Above 45 | 6 | 3.17 | 3.33 |
| | Total | 115 | | |
| **Profession** | Student | 19 | 3.52 | 4 |
| | Job | 92 | 3.53 | 3.84 |
| | Business | 4 | 3.25 | 3.25 |
| | Total | 115 | | |
| **Education** | Graduate | 30 | 3.63 | 3.9 |
| | Post graduate | 60 | 3.58 | 3.87 |
| | Doctorate | 24 | 3.25 | 3.70 |
| | Others | 1 | 3 | 4 |
| | Total | 115 | | |
| **Income** | Below 15000 | 26 | 3.38 | 3.87 |
| | 15000 to 30000 | 33 | 3.60 | 3.76 |
| | 30000 to 45000 | 19 | 3.68 | 3.84 |
| | Above 45000 | 37 | 3.46 | 3.92 |
| | Total | 115 | | |

| | | | | |
|---|---|---|---|---|
| **Residential Area** | Rural | 15 | 3.73 | 3.73 |
| | Semi Urban | 29 | 3.79 | 4.10 |
| | Urban | 71 | 3.37 | 3.76 |
| | Total | 115 | | |
| | | **Overall Average total** | **3.46** | **3.87** |

**Source: Devised by researchers**

The above table 2 describes that most of the Male Customers from the Semi urban area and aged between 25 to 35 who studied post graduated and graduated with the annual income of above Rs. 45000/- go for the online shopping in Gujarat that means the younger generation were more attracted for online shopping.

**Table 3 Calculation of Perception towards Overall perception towards E-commerce**

**Total Score of Respondents for 23 items of E-commerce Scale**

| Respondents No. | Score | Respondents No. | Score | Respondents No. | Score |
|---|---|---|---|---|---|
| **1** | 73 | **40** | 98 | **79** | 87 |
| **2** | 97 | **41** | 86 | **80** | 86 |
| **3** | 88 | **42** | 92 | **81** | 91 |
| **4** | 105 | **43** | 111 | **82** | 90 |
| **5** | 98 | **44** | 85 | **83** | 107 |
| **6** | 92 | **45** | 92 | **84** | 88 |
| **7** | 88 | **46** | 95 | **85** | 107 |
| **8** | 97 | **47** | 101 | **86** | 90 |
| **9** | 113 | **48** | 115 | **87** | 94 |
| **10** | 96 | **49** | 106 | **88** | 90 |
| **11** | 103 | **50** | 96 | **89** | 97 |
| **12** | 86 | **51** | 110 | **90** | 65 |
| **13** | 85 | **52** | 103 | **91** | NA (Deleted) |
| **14** | 85 | **53** | 75 | **92** | 102 |
| **15** | 79 | **54** | 102 | **93** | 115 |
| **16** | 98 | **55** | 94 | **94** | 112 |
| **17** | 87 | **56** | 95 | **95** | 92 |
| **18** | 89 | **57** | 23 | **96** | 97 |
| **19** | 111 | **58** | 95 | **97** | 89 |
| **20** | 93 | **59** | 97 | **98** | 94 |
| **21** | 105 | **60** | 100 | **99** | 96 |
| **22** | 103 | **61** | 102 | **100** | 94 |
| **23** | 89 | **62** | 74 | **101** | 76 |
| **24** | 102 | **63** | 106 | **102** | 108 |
| **25** | 87 | **64** | 89 | **103** | 92 |
| **26** | 85 | **65** | 108 | **104** | 96 |
| **27** | 74 | **66** | 109 | **105** | 88 |
| **28** | 93 | **67** | 98 | **106** | 97 |
| **29** | 80 | **68** | 93 | **107** | 80 |
| **30** | 71 | **69** | 85 | **108** | 96 |
| **31** | 83 | **70** | 97 | **109** | 111 |
| **32** | 100 | **71** | 109 | **110** | 102 |
| **33** | 89 | **72** | 100 | **111** | 74 |
| **34** | 96 | **73** | 99 | **112** | 85 |
| **35** | 87 | **74** | 88 | **113** | 90 |
| **36** | 96 | **75** | 103 | **114** | 112 |
| **37** | 107 | **76** | 85 | **115** | 108 |

| | | | | | |
|---|---|---|---|---|---|
| **38** | 107 | **77** | 81 | | |
| **39** | 103 | **78** | 96 | **Average** | **93.95** |

Source: Devised by researchers

**Score bifurcation of Scale**

Total Scale point = 5

Scale dimensions (Strongly Agree= 5, Agree=4, Neutral=3, Disagree=2, strongly Disagree=1)

No. of Items = 23

Standard Score = Total Scale point * No. of Items = 5 * 23= 115

Weightage Demarcation = Minimum 50% of Standard Score = 58

Different Weightage: - Score 58 to 77 = Average

Score 77 to 96 = Good

Score above 96 = Excellent

Here, In Table 3, researcher found the combined score = 93.95 (81.7 %) which indicates respondents' perception towards E-commerce (Online Shopping) in Gujarat is Good and positive.

**Table 4 Correlation between Variables**

| **Correlations** | | | | | | |
|---|---|---|---|---|---|---|
| | | [Usually, I prefer to purchase online] | [Overall, I am satisfied with Online Shopping] | [I purchase online when sites assures me security] | [I prefer to review comments on product and about seller] | [I believe that product will reach on time If I order online] |
| [Usually, I prefer to purchase online] | Pearson Correlation | 1 | .674** | .251** | .367** | .309** |
| | Sig. (2-tailed) | | .000 | .007 | .000 | .001 |
| | N | 115 | 115 | 115 | 115 | 115 |
| [Overall, I am satisfied with Online Shopping] | Pearson Correlation | .674** | 1 | .362** | .442** | .268** |
| | Sig. (2-tailed) | .000 | | .000 | .000 | .004 |
| | N | 115 | 115 | 115 | 115 | 115 |
| [I purchase online when sites assures me security] | Pearson Correlation | .251** | .362** | 1 | .437** | .346** |
| | Sig. (2-tailed) | .007 | .000 | | .000 | .000 |
| | N | 115 | 115 | 115 | 115 | 115 |
| [I prefer to review comments on product and about seller] | Pearson Correlation | .367** | .442** | .437** | 1 | .231* |
| | Sig. (2-tailed) | .000 | .000 | .000 | | .013 |
| | N | 115 | 115 | 115 | 115 | 115 |
| [I believe that product will reach on time If I order online] | Pearson Correlation | .309** | .268** | .346** | .231* | 1 |
| | Sig. (2-tailed) | .001 | .004 | .000 | .013 | |
| | N | 115 | 115 | 115 | 115 | 115 |
| **. Correlation is significant at the 0.01 level (2-tailed). | | | | | | |
| *. Correlation is significant at the 0.05 level (2-tailed). | | | | | | |

As demonstrated in the Table 4 we observe that there is a significant correlation between the customer satisfaction and preference towards e commerce and online shopping. The correlation is significant of 0.674 is way above the preferred level of significance to accept the correlation among these variables. It's also shown from the table the customer prefers to purchase online after reviewing the comments of the product and seller and customer feels satisfactory and prefers to purchase online when it will reach timely.
We also observed from the table that there is a relatively positive relation between sites security and customer's behaviour towards online purchase (0.442**).

To determine if there were significant relation between education and perception of e-commerce Leven's Test was conducted. Some of the relevant variables were taken in to consideration to conduct the test.

**Leven's Test**

**Table 5 Education and few variables of E commerce**

| Test of Homogeneity of Variances | | | | |
|---|---|---|---|---|
| **Education & Variables given below** | **Levene Statistic** | **df1** | **df2** | **Sig. (p-value)** |
| I purchase online when I know about the Seller | 3.543 | 2 | 111 | 0.032 |
| I purchase online when sites assure me security | 0.340 | 2 | 111 | 0.713 |
| I believe that product will reach on time If I order online | 4.142 | 2 | 111 | 0.018 |
| Usually, I prefer to purchase online | 0.502 | 2 | 111 | 0.607 |
| Overall, I am satisfied with Online Shopping | 1.699 | 2 | 111 | 0.188 |

Source: Devised through SPSS

As result shown in the Table 5,If p value is less than the chosen significance level 0.05 then reject the null hypothesis i.e. accept that your sample gives reasonable evidence to support the alternative hypothesis. Here, from above table we observe that Education have significant variance on Purchase online when knows that seller and belief that product will reach on time.For other Hypothesis, Education does not have significant variance on the factor for purchase online.

## 5. ANALYSIS AND DISCUSSION

From the above analysis, researcher observed that the consumer perception towards E Commerce is reasonably good (81.7% respondents) in Gujarat. Overall result of Perception is 3.46 and 3.87 towards thepreference of Online Shopping and Satisfaction towards Online Shopping respectively. This indicates that there are some factors need to be taken care to have more Online Consumer. Factors related to Payment security, Product display, Product delivery, review of the customer and recognition about Seller. From table 2, we observed Age group below 35 were satisfied towards online shopping than another age group above 35. So, online retailer and sellerhave to focus more on age group below 35 years. Also, semi urban respondents were above agreed for the statement Satisfied towards online shopping. Finally, Researcher can conclude that Respondents from Gujarat prefer to purchase online and satisfied towards Online Shopping.

## 6. CONCLUSION

With the rapid growth of using internet and the growth of internet and e-commerce is growing parallel. The Government of India also gives priority to development the "digital India", which enhances the potentiality of e-commerce as huge opportunity is waiting for e commerce sites. But success factors are depends upon the satisfaction of the customer's and services of websites.
This study tries toprovide sight on the consumer's perception and what factors affecting consumers while doing online shopping. It also focuses on the what influences consumer preferences and how they may provide maximum customer satisfaction with each transaction. Considering the perceptions

of risk that may be associated with different products and services may enable E Commerce to create more positive experiences.

This awareness may provide E Commerce for what needs to be done to attract and retain more online customers. Based on these E business can make enhancements to attract and retain more number of potential online customers. This research also leads to several avenues for future research. For example, the study results suggest that customers who perceive more benefits prefer online shopping. This information may help offline stores who are venturing into an online setting to better understand what influences consumer preferences and how they may provide maximum customer satisfaction with each transaction. Understanding factors of risk that may be associated with different products and services may enable online businesses to create more positive experiences. Customers' perception towards ecommerce website of Gujarat is not enough make to captivate the customers. So the e-commerce businesspersons and all others involved with this emerging industry should take in to consideration perception of the customer for the growth of the E commerce.

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# ACTORS AFFECTING POST GRADUATE STUDENTS' (STUDYING MBA) PERCEPTION OF ELECTRONIC PAYMENT: AN EMPIRICAL ANALYSIS

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## Abstract

In view of the promising growth of e-payment in India, this study aims to discover the factors influencing perception towards electronic payment (e-payment) from the post graduate students' (studying MBA) perspective. Literature review indicates that factors such as benefits, trust, self-efficacy, ease of use, and security influence consumers' perception towards e-payment. A self-reporting questionnaire was developed and disseminated to 200 respondents. All those questionnaire that returned were considered for further statistical analysis.

The multiple linear regression results was used to identify that benefits and ease of use exert significant influences on consumers' perception towards e-paymentwhere asefficiency, trust, risk, convenience and securitydo not exert influenceon consumers' perception towards e-payment. Also changes in demographic factors of the respondents were considered in this research to reveal their effect on the consumers' perception towards e-payment and it was found that the duration of having used e-payment systems does not influence perception towards e payments in any way.

The use of e-payment by the majority of respondents confirms that there is a great potential for future expansion of such payment devices. The challenge is to ensure that it continues to meet consumers' expectations which will subsequently lead to its increased adoption and use. This study has advanced knowledge for it has provided information on the current state of e-payment acceptance and use, particularly among post graduate students (studying MBA). The significant factors identified are beneficial to the policy maker, banking institutions, online transaction facilitiesproviders, and software developers as they develop strategies directed at increasing e-paymentacceptance and use.

**Key Words: Electronic payment, Customers' perception,Benefits and Ease of Use, Efficiency, Risk, Trust,Convenience and Security**

## 1. INTRODUCTION

Exchange has been the key route through which mankind has, since ages procured what was needed for its survival and growth. As civilizations developed, denominations were determined to execute exchanges. Initially, exchanges got denominated in the form of products, the system being termed as barter. Progressively, other forms of denominations evolved, which laid the genesis for the currency system existing today around the world. Thus, currency or money is the primary denomination of an exchange. Currency was introduced as coins, and then paper. Later, banking systems gave rise to cheques and drafts. Electronic communication led the way for electronic transmissions of payment.

The advent of the internet brought businesses online. This got termed universally as e-commerce. The need was felt for faster, quicker and extensive transfer of money. Thus developed the mode of paying through the internet network and was defined as E-payment.

E payment is a subset of an e-commerce transaction to include electronic payment for buying and selling goods or services offered through the Internet.

## 1.1 E-payment Systems

An electronic payment system is a way of paying for a goods or services electronically, instead of using cash or a check, in person or by mail.Electronic payment systems are generally classified into four categories: credit card and debit cards; electronic cash; micropayment systems; and session-level protocols for secure communications.
A secure electronic financial transaction should meet the following four requirements: ensure that communications are private between the parties; verify that the communications have not been changed in transmission process; ensure that the client and server are genuine and authentic; and ensure that the data to be transferred was, in fact, generated by the signed client. These conditions are met with the use of complex encryption algorithms. This is essential to instill confidence in the client's mind; and encourage the client to engage electronically for any type of financial transactions.

The three main types of transactions occurring with the use of e payment systems are:

1. One time-customer to vendor payment (online shopping)
2. Recurring customer to vendor payment (auto-debit)
3. Automatic bank to vendor payment (bill payments through the bank's website)

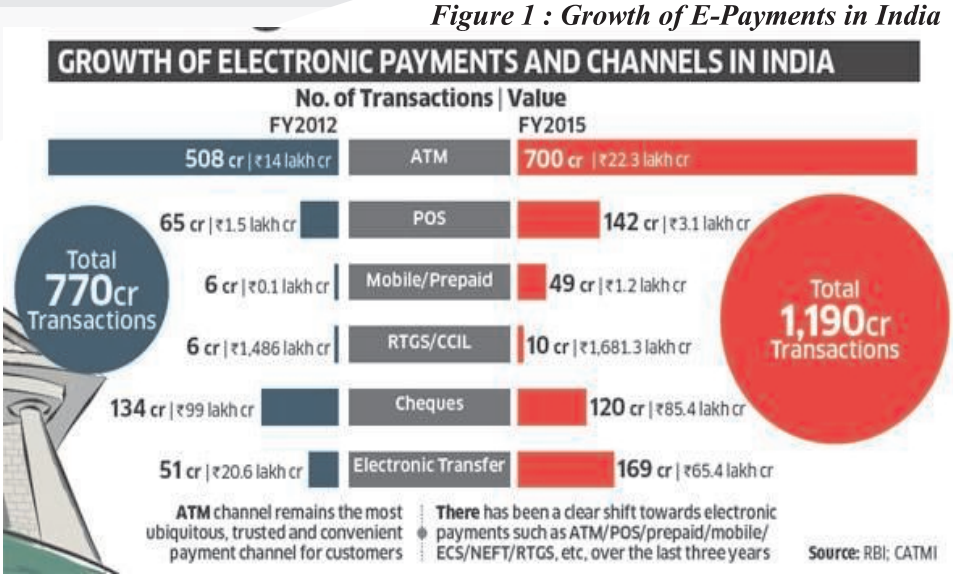
### *1.1.1 History of E-payment:*

The origin of e-payment is ofcourse linked to the advent of the World Wide Web . Though the internet was introduced in 1969, the real revolution supporting e payments happened in 1982, when 'pages' or 'sites' were created for the first time. We can acknowledge that the website is now the frontend for initiating all e payment transactions. In 1994, the Stanford Federal Credit Union was established – the first financial institution which offered online internet banking services to all of its members.The majority of the first online services were using micropayment systems and their common attribute was the attempt to implement the electronic cash alternatives. Amazon was formed in 1994, and its revolutions in the online space can be attributed for the development of systems which could facilitate e commerce. The modern day e payment systems are web site based on app based, thus the major devices on which e payments are executed are the computers and the smartphones. Thus, revolutions in both technologies can be called as enablers of e payment and e payment systems.

### *1.1.2 E-payment in India:*

India is witnessing a massive e-commerce revolution, and subsequently a corresponding dynamic growth in the e-payment scenario. Penetration of internet, computers and smartphones, coupled with the changing priorities of consumers has delivered a big fillip to e payment. The government is also looking at bolstering the growth of e-payments by incentivizing their use. This is done with the aim of reducing the amount of black money floating in the economy, which is directly derived from cash transactions. The cash to GDP ratio in India is 13%, compared to the global average of 2.5%. Payment and settlement systems in India are regulated by the Payment and Settlement Systems Act, 2007 (PSS Act), legislated in December 2007.The RBIaims at ensuring the smooth progress of the payments system. In India it is the BPSS (Board for Regulation of Payment and Settlement Systems) which is in charge of regulating these systems.India supports a variety of electronic payments and settlement system, both Gross as well as Net settlement systems.The Gross system is - Real Time Gross Settlement (RTGS). The Net settlement systems are: ECS – Credit, ECS – debit, Credit cards and Debit cards, National Electronic Fund Transfer (NEFT), Indo-Nepal Remittance Facility Scheme, Immediate Payment Service. The growth of e-payments in India can be acknowledged from the following figure:

*Figure 1 : Growth of E-Payments in India*




*Source: economictimes.indiatimes.com*

## 2. REVIEW OF LITERATURE

There are many factors affecting consumers' adoption of technology, however, perceived risk is an impediment to the adoption of e-payment system (Lou, 2004) and (Park, 2003).

Perceived risk may influence the attitude and behavior of consumers towards the e-payment services (Ab Hamid, 2006) and (De Ruyter, 2001).

March (1978) defined perceived risk as an assessment of uncertainties or lack of knowledge about the distribution of potential outcomes. Vlek (1980) stated that perceived risk was related to the uncontrollability of outcome attainment.

Salisbury (2001) in his paper on perceived security and purchase intention related to the WWW, stated that consumers perceived risk in their online purchase intention due to the requirement of disclosing credit card information, over which they had no control.

Cheng et al (2011) in their paper on measuring the risks perceived by college students in Malaysia concluded that risk perceptions differed significantly between using cash and using an e payment system. However, the volume of purchase did not have a significant impact on risk perceived.

Hataiseree (2008) identified that cash and cheques remain as popular payment modes because consumers are not convinced of the benefits of using e-payment.

Chou et al. (2004) identify benefits as a significant driver for e-payment systems' acceptance and use.

Rigopoulos (2007) demonstrated a revised TAM model for measuring users' attitude towards online electronic payments adaption. The paper concluded that perceived usefulness and perceived ease of usage of e-payments have a strong positive relationship to actual usage.

Rouibah (2012) studied the causes and consequences of customer trust in online payment system within an Arab culture, in Kuwait. The study developed a theoretical model that exhibited the impact of five exogenous variables namely (internet experience, personal innovativeness, familiarity, propensity to trust, and presence of third party seal) on intention to use online payment via the mediation of three endogenous variables (perceived enjoyment, perceived risk and perceived trust).
A study to determine the factors influencing consumers' adoption with reference to the Technology Acceptance Model (TAM) was carried out by Roy & Sinha (2014). The study aimed to explore the

determinants of customers' acceptance of e-payment systems in the Indian banking sector. The study found that perceived ease of use was the most significant predictor of customer acceptance.
Ziadat et al (2013) in their study on students of a Jordanian University, found that significantly positive relationship existed between four independent variables, namely – perceived usefulness, perceived ease of use, awareness and trust; and the students' attitude towards e-commerce.
Numerous studies have confirmed that a technology will be perceived as more useful when it is easier to use (Legris et al., 2003; Venkatesh and Davis, 2000; Wang and Li, 2011).

Sathye (1999) found security to be a significant obstacle to online banking usage, which affects the use of e-payment systems.

These various studies suggest that security, trust, benefits, self-efficacy and ease of use are important factors influencing perception of e payment. Few attempts have been made to cover all factors in one single study, and those studies have been outside India. Thus, this paper attempts to measure the perception of young college students towards e-payment systems, and identity the underlying factors influencing their perception.

## 3. RESEARCH METHODOLOGY

### 3.1 Problem Statement:

With the increasing penetration of the Internet and the dynamic growth of the smart phone market in India, the approach to execute financial transactions has also changed. The internet has made it possible for financial payments to be done online, which has given rise to the emergence and proliferation of e-payment systems. The penetration of the smart phones is strongest amongst the youngsters, and they are the prime users of internet on the mobile phone. The GenNext is already witnessing e payment systems everywhere around. But would they be willing to adopt e payment systems as their primary mode for financial transactions? This would largely depend upon how they perceive e-payment as. Thus, this paper aims at identifying the perception of college (MBA) students towards e-payment; and the factors influencing perception.

### 3.2 Research Objectives:

The objective of the research is to identify the factors influencing the perception of MBA students towards e payment.

### 3.3 Research Design:

The research is descriptive in nature in the sense that it aims to measure the influence of factors and their underlying variables on the perception towards e payment. The sample frame was students studying in full-time MBA program, in any institute in South Gujarat. Convenience sampling was resorted to. A structured questionnaire was administered to the students online, using googledocs. The questionnaire had 22 statements meant to measure the variables influencing perception, and perception itself. The scale used was a four point Likert Scale, to eliminate social desirability bias (Garland, 1991). The questionnaires were administered to 200 students, and after discarding the erroneous ones, the final sample size was 187 respondents.

### 3.4 Data Analysis:

As the sample consisted of college students, the mean age of the sample was 21.93 years with a standard deviation of 1.006 years. The gender composition was almost equal, 49.7% respondents being female students and 50.3% respondents being male students. The household income per annum of the respondents is displayed in Table 1.

Table 1: Household Income per annum

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Less than Rs. 1.5 lakhs | 44 | 23.5 | 23.5 | 23.5 |
| | Rs. 1.5 - Rs. 3.0 lakhs | 64 | 34.2 | 34.2 | 57.8 |
| | Rs. 3.0 - Rs. 7.5 lakhs | 54 | 28.9 | 28.9 | 86.6 |
| | Rs. 7.5 - 12.0 lakhs | 14 | 7.5 | 7.5 | 94.1 |
| | More than Rs. 12.0 lakhs | 11 | 5.9 | 5.9 | 100.0 |
| | Total | 187 | 100.0 | 100.0 | |

The kind of area in which the respondent resides is as under:

Table 2: Area

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Urban | 130 | 69.5 | 69.5 | 69.5 |
| | Rural | 23 | 12.3 | 12.3 | 81.8 |
| | Semi-urban | 34 | 18.2 | 18.2 | 100.0 |
| | Total | 187 | 100.0 | 100.0 | |

There is no significant association between the annual household income per annum and the area of residence (Pearson chi-square = 11.378, p=.181>.05).

It is important to identify since how long have the respondents been using any form of e payment systems.

Table 3: Duration of using E Payment Systems

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Less than 6 months | 39 | 20.9 | 20.9 | 20.9 |
| | Less than a year | 66 | 35.3 | 35.3 | 56.1 |
| | Less than 3 years | 49 | 26.2 | 26.2 | 82.4 |
| | More than 3 years | 33 | 17.6 | 17.6 | 100.0 |
| | Total | 187 | 100.0 | 100.0 | |

As can be identified, almost 56% respondents have been introduced to e payments since less than a year, whereas almost 44% respondents have been using e payment systems since more than a year.

The mean and standard deviation scores for the dependent and independent variables are as under:

Table 4: Mean and Standard deviation scores for all variables

| | **Mean** | **S.D.** |
|---|---|---|
| An e-payment system saves time | 3.37 | .663 |
| I trust the ability of an e-payment system to protect my privacy | 2.90 | .588 |
| I will only use an e-payment system if I have heard it before | 2.71 | .699 |
| The structure of the website should be easy to navigate | 3.08 | .679 |
| Learning to use an e-payment is easy | 3.11 | .658 |
| I am concerned about my security when using an e-payment system | 3.30 | .732 |
| E-payment technology is convenient for me | 3.13 | .660 |
| I trust on an e-payment system that will not lead to transaction fraud | 2.79 | .795 |
| The opinions of other people will influence my intention to use an e-payment system | 2.72 | .815 |
| The contents of the website facilitating e-payment should be easy to understand | 3.18 | .655 |
| Matters of security have significant influence on me in using an e-payment system | 3.11 | .740 |
| The billing and transaction processes are efficiently handled in e-payment | 3.02 | .695 |

| | | |
|---|---|---|
| confidential information is delivered safely to the consumer | 2.93 | .704 |
| I will use a new e-payment system when my friends will introduce it to me | 2.68 | .819 |
| Speed of e-payment system is faster than traditional payment system | 3.34 | .655 |
| I find it easier to conduct financial transactions using e-payment system | 3.08 | .703 |
| I feel the risk associated with e-payment system is low | 2.59 | .895 |
| It is faster than traditional payment systems | 2.24 | .951 |
| It is safer than traditional payment systems | 2.38 | .762 |
| I will only use a trusted e-payment system | 2.28 | .920 |
| I feel that a user-friendly e-payment system will influence me to adopt the system | 2.41 | .833 |
| E payment system is much more efficient than traditional payment systems | 2.28 | .886 |

As shown in Table 5, the Bartlett test of sphericity is highly significant and that the Kaiser-MeyerOlkin (KMO) measure of sampling adequacy for the independent variables are>.60. The data are therefore suitable for factor analysis. With eigenvalues >1.0 and 56.86 percent of total variance explained, five independent factors emerged from the analysis. All the items score factor loadings of 0.50 and above, and that items within the same factor are clustered together. The same goes to the dependent variable, with 57.26 percent of the variance explained. The Cronbach's Alpha for the scale was a healthy .797, which indicates reliability of the scale.

Table 5: KMO and Bartlett's Test

| | | |
|---|---|---|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .780 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 725.172 |
| | df | 136 |
| | Sig. | .000 |

Table 6: Factor Analysis

| | |
|---|---|
| **Factor 1: Benefits and Ease of Use** | |
| Speed of e-payment system is faster than traditional payment system | .727 |
| I find it easier to conduct financial transactions using e-payment system | .655 |
| The structure of the website should be easy to navigate | .619 |
| Learning to use an e-payment is easy | .603 |
| Matters of security have significant influence on me in using an e-payment system | .586 |
| The contents of the website facilitating e-payment should be easy to understand | .582 |
| **Factor 2: Efficiency** | |
| Confidential information is delivered safely to the consumer | .691 |
| The billing and transaction processes are efficiently handled in e-payment | .683 |
| I will use a new e-payment system when my friends will introduce it to me | .614 |
| **Factor 3: Convenience and security** | |
| I am concerned about my security when using an e-payment system | .723 |
| An e-payment system saves time | .696 |
| I trust the ability of an e-payment system to protect my privacy | .567 |
| E-payment technology is convenient for me | .413 |
| **Factor 4: Risk** | |
| I feel the risk associated with e-payment system is low | .719 |
| I trust on an e-payment system that will not lead to transaction fraud | .561 |
| **Factor 5: Trust** | |
| I will only use an e-payment system if I have heard it before | .757 |
| The opinions of other people will influence my intention to use an e-payment system | .585 |
| | |

| **Perception towards E-payment** | |
|---|---|
| E payment is faster than traditional payment | .727 |
| E payment is safer than traditional payment | .314 |
| Will only use a trusted e payment system | .544 |
| User friendly system will influence to adopt | .736 |
| Much more efficient than traditional systems | .668 |

The correlation data of the five composite factors show that all the five factors are significantly correlated with each other.

Table 7: Correlations

| | | Benefits and Ease of use | Efficiency | Convenience and Security | Risk | Trust |
|---|---|---|---|---|---|---|
| Benefits and Ease of use | Pearson Correlation | 1 | .381** | .452** | .290** | .163* |
| | Sig. (2-tailed) | | .000 | .000 | .000 | .026 |
| | N | 187 | 187 | 187 | 187 | 187 |
| Efficiency | Pearson Correlation | .381** | 1 | .342** | .418** | .256** |
| | Sig. (2-tailed) | .000 | | .000 | .000 | .000 |
| | N | 187 | 187 | 187 | 187 | 187 |
| Convenience and Security | Pearson Correlation | .452** | .342** | 1 | .203** | .195** |
| | Sig. (2-tailed) | .000 | .000 | | .005 | .008 |
| | N | 187 | 187 | 187 | 187 | 187 |
| Risk | Pearson Correlation | .290** | .418** | .203** | 1 | .238** |
| | Sig. (2-tailed) | .000 | .000 | .005 | | .001 |
| | N | 187 | 187 | 187 | 187 | 187 |
| Trust | Pearson Correlation | .163* | .256** | .195** | .238** | 1 |
| | Sig. (2-tailed) | .026 | .000 | .008 | .001 | |
| | N | 187 | 187 | 187 | 187 | 187 |
| **. Correlation is significant at the 0.01 level (2-tailed). | | | | | | |
| *. Correlation is significant at the 0.05 level (2-tailed). | | | | | | |

To measure the impact of the factors' influence on perception towards e – payment systems, the data was subjected to multiple regressions, whereby perception was the dependent variable (y), and the factors were the independent variables. The $R^2$ value was .041, which indicates a rather weak influence on the dependent variable. The model summary is as under:

Table 8: Multiple Regression Coefficients

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.393 | .348 | | 6.876 | .000 |
| | Benefits and Ease of use | -.210 | .100 | -.179 | -2.096 | .037 |
| | Efficiency | -.008 | .082 | -.009 | -.099 | .921 |
| | Convenience and Security | .057 | .101 | .047 | .564 | .573 |
| | Risk | .034 | .064 | .044 | .535 | .593 |
| | Trust | .123 | .070 | .135 | 1.768 | .079 |
| a. Dependent Variable: Perception towards e-payment | | | | | | |

From the results of the multiple regressions, we can say that only 'Benefits and ease of use' has a significant influence on the perception towards e-payment, whereas the remaining factors do not have an influence.

There could be a possibility that the experience of using e-payment systems may influence the perception. Thus, One-way ANOVA was carried out. The results displayed in Table 9 clearly indicate that the duration of having used e-payment systems does not influence perception towards e payments in any way.

Table 9: ANOVA

| Perception towards e-payment | | | | | |
|---|---|---|---|---|---|
| | Sum of Squares | df | Mean Square | F | Sig. |
| Between Groups | .662 | 3 | .221 | .773 | .510 |
| Within Groups | 52.190 | 183 | .285 | | |
| Total | 52.852 | 186 | | | |

### 3.5 Findings:

The scale measuring the independent variables is reliable as measured by Cronbach's Alpha (.797). The number of male and female students is almost same, with 49.7% respondents being female students and 50.3% respondents being male students. 86.5 % respondents had an annual household income of less than Rs. 7.5 lakhs per annum. 87.75 respondents belonged to urban or semi-urban areas. 56.1% of the respondents had been using e-payments since less than a year, meaning they were relatively new consumers of e-payments and their existing perception would be crucial in determining their behavior towards e-payment in the future. To identify the underlying factors, the independent variables were subjected to Exploratory Factor Analysis, using PCA and Varimax rotation . Five factors were extracted with Eigen values >1.0. These factors were conveniently named as 'benefits and use', 'efficiency', 'trust', 'convenience and safety' and 'risk'. All these factors were correlated. The influence of factors on perception was measured through multiple regression. Apart from 'benefits and use' the other four factors didn't have a significant influence on perception. Perception also did not vary with the number of years having used e-payment systems.

### 3.6 Conclusion:

The perception towards e-payments can be an important indicator of the behavior towards e-payments. Thus, it is imperative to measure the determinants or influencers of perception. This research study aimed at identifying factors and their influence on consumer perception towards e-payments. Five factors were extracted through EFA, and all the five factors had a significant

correlation between them. But they did not have any major influence on the perception; only factor – benefits and ease of use – was found to have a significant impact, other factors failed to have an impact. There can be multiple reasons behind this. First, the sample size was only 187, increasing the sample size may lead to further precision and clarity, in either direction. Second, the scale measuring the independent variables had a reliability of .797, which though being acceptable ( > 0.7), can attain a higher alpha score if some variables are removed or substituted, so that the scale can have internal reliability as well as construct validity. Confirmatory Factor Analysis can also validate the construct and also undertake divergent validity. Third, perception was measured by five variables, which can again be removed or substituted. Other psychological, behavioral and demographic variables can be explored to understand whether and how they influence perception. One such behavioral variable – the number of years since when the student has been using e-payments- was tested for its influence on perception. The ANOVA results failed to identify any such influence. E -payments are here to stay and in order for e-payment systems to be successful, marketers shall have to understand the consumers' disposition towards e-payments as a way of undertaking financial transactions. This study focused on the potential heavy users of e –payments tomorrow – the youth of today, to measure how they perceived e-payments holistically.

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# PROPHESYING MOBILE INTERNET ADOPTION IN SURAT USING UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY -2 MODEL

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## Abstract

World is getting transformed from physical to virtual domainbecause ofadvancement in the arena of information and communication technology,principally due to Mobile usage.It hastransmuted the lives of people.India already traversed 100 crores users of mobile phones. The availabilityof low-cost smart phones accompanied by low mobile tariffs has empowered Indian consumers to use mobile internet.Diverse theories and models have been established by numerous researchers to study the process of technology acceptance and usage by consumers. This paper incorporates unified theory of acceptance and use of technology 2 (UTAUT2) model which is protracted version UTAUT model to determine the key components (performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value and habit) that influence the behavioural intention to use mobile internet. Researcher has also attempted to study the influence of several demographic aspects on behavioural intention for mobile internet. The primary research wasdirected in Surat city to comprehend consumer acceptance and use of mobile internet followed by statistical analysis.Based on study it is found that performance expectancy, facilitating condition and habit influence the behavioural intention to use mobile internet. Age and occupation also affects the behavioural intention to use mobile internet in Surat city.

**Key Words:**Behavioural Intention, Mobile Internet, Technology Acceptance, UTAUT2, etc.

## 1. INTRODUCTION:

The mobile internet refers to the use of browser-based internet services from handheld mobile devices, such as smartphones orfeature phones, through a mobile or other wireless network.The use of the mobile Internet, which is defined as the use of Internet via handheld devices, has been increasing rapidly (Lee, Kim, Lee, & Kim, 2002). With the increasing number of mobile phone subscribers, usage of mobile Internet services has increased in recent years. The mobile Internet refers to mobile commerce activities, including mobile telecommunication, mobile content, entertainment service and e-commerce relying on a mobile platform (Hsu, Lu & Hsu, 2007).

There are a few aspects of mobile Internet that distinguish it from other types of Internet access via devices like personal computers (PCs) or laptops (Ghose& Han, 2011). First, in many countries, users incur explicit expenses (for example, by paying usage-based data transmission charges) during their mobile Internet usage (Albuquerque, Pavlidis, Chatow, Chen, & Jamal, 2012). Second, from the user's perspective, mobile Internet devices are usually more personal and individual than stationary Internet device (Kristoffersen&Ljungberg, 1999). Third, from the environmental perspective, mobile Internet systems usually provide instant connection to the Internet, which enables users to access the Internet anywhere and anytime (Lamming, Eldridge, Flynn, Jones, &Pendlebury, 2000).Fourth, screen sizes are smaller on mobile devices compared to PCs, thereby rendering higher search costs for mobile devices.

The telecommunication revolution in India is one of the most successful accomplishments of the liberalization policy (Rabindranath &Kapil, 2015). According to the report by "Telecom Regulatory Authority of India (TRAI)" during October-2015, India for the first time crossed 100 crore users of mobile phones, only country after China to achieve this milestone. Furthermore a large portion of this billion subscribers will become smart phone users in next couple of years (Rai, 2016).

According to latest report titled "Mobile Internet in India 2016" by Internet and Mobile Association of India (IAMAI), up to June 2012, there were 13.7 crore internet users out of which 4.8 crore (35%) were accessing internet through mobiles which has increased to 40.2 crore and 30.6 crore (76%) respectively by December 2015. The number of internet users are expected to increase to 46.2 crore and out of it 37.1 crore (80%) are expected to access internet through mobiles by October 2016. If number of mobile users are further divided into urban and rural areas, up to June 2012, out of 4.8 crore mobile internet users, 40 lacks (8%) were from rural area. In June 2015, out of 23.9 crore mobile internet users, 6.8 crore (28%) were from rural area. The number of mobile internet users are expected to increase to 10.9 crore (29.5%) in rural India out of total 37.1 crore mobile internet users in India by October 2016.

The report further reveals that as the number of mobile internet users is increasing with each passing year, mobile users in India are becoming more data hungry. In 2015, the share of mobile internet spend in the average monthly bill rose to 64% from 54% in the previous year. These changes can be attributed to the fact that with the improving mobile infrastructure and the availability of improved high-speed 3G and 4G connectivity. According to Cisco Visual Networking Index (VNI) Forecast, in Tier 2, Tier 3 cities of India the consumption of mobile video content is much higher than those from urban India and mobile video traffic in India will grow at 83% CAGR between 2015 and 2020. Video content will account for nearly 50% of total mobile data consumption in India by 2017.

The data evidently specifies the exponential growth of mobile internet users and usage in India. The blasted acceptance of smartphones due to dwindling average selling price is causing in a massive upwelling in the number of mobile internet users in India.

## 2. UTAUT2:

In 2003, Venkatesh et al. assessed, compared and encapsulated eight prior theories/models of technology use which are Theory of Reasoned Action (Fishbein&Ajzen, 1975), Technology Acceptance Model (Davis, 1989), Motivational Model (Davis, et al. 1992), Theory of Planned Behaviour (Ajzen, 1991), Combined TAM and TPB (Taylor & Todd, 1995), Model of PC Utilization (MPCU) (Thompson, et al., 1991), Innovation Diffusion Theory (Moore &Benbasat, 2001), and Social Cognitive Theory (Compeau, et al., 1999) and came up with unified theory - Unified Theory of Acceptance and Use of Technology (UTAUT).

It contains four core determinants of intention and usage – performance expectancy (PE), effort expectancy (EE), social influence (SI) and facilitating conditions (FC).

In 2012, Venkatesh et al. updated their previous model adapting it to the consumer context. The UTAUT2 incorporated three new key variables - hedonic motivation (HM), pricevalue (PV) and habit (H), as concepts playing an important role in the use of technologies by consumers.

### 2.1 Performance Expectancy (PE):

Venkatesh et al. (2003) defined performance expectancy as "the degree to which an individual believes that using the system will help a person to attain gains in job performance". Previous research reports that performance expectancy was a significant forecaster of behavioural intention (Venkatesh et al., 2003).

### 2.2 Effort Expectancy (EE):

Effort expectancy is defined as "the degree of ease associated with the use of the system". Previous research supports that latent variables related to effort expectancy that was significant in determining a person's intention to adopt new technology (Zhou et al., 2012; Venkatesh et al., 2012).

### 2.3 Social Influence (SI):

Social influence means the extent to which a person perceives how vital others believe he or she should use the technology. Previous research supports that social influence was significant in determining an individual's intention to use new technology (Moore and Benbasat, 1991; Venkatesh et al., 1996; Thompson et al., 1991).

### 2.4 Facilitating Conditions (FC):

Facilitating conditions means the extent of availability of technical support for using the new technology (Venkatesh et al., 2003).

### 2.5 Hedonic Motivation (HM):

Brown and Venkatesh (2005) defined hedonic motivation as an enjoyment or happiness resultant from using a technology and play significant part in determining new technology adoption.

### 2.6 Price Value (PV):

Price value can be defined as consumers' cognitive tradeoff between the perceived benefits of the applications and the monetary cost for using them (Dodds, Monroe & Grewal, 1991).

### 2.7 Habit (HT):

Habit is differentiated in two distinct ways. The first habit viewed as prior behaviour (Kim and Malhotra, 2005) and second, habit is where an individual believes the behaviour to be automatic (Lamayem et al., 2007). Venkatesh et al. (2012) modeled habit as having direct and indirect effect through behavioural intention.

### 2.8 Behavioural Intention (BI):

Behavioural intention refers to the degree to which a person has formulated conscious plans to perform or not perform some specified future behaviour(s) (Aarts, Verplanken&Knippenberg, 1998). Based on different primary theories of intention models it can be said that behavioural intention would be best forecaster of actual behaviour (Raman & Don 2013).

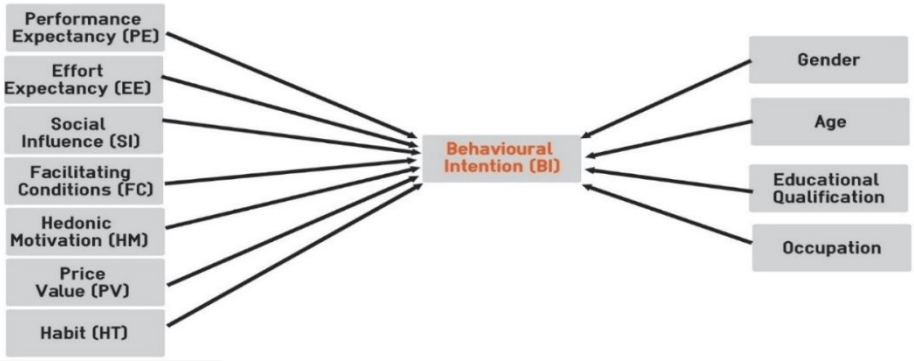
## 3. OBJECTIVES:

- To study the influence of different constructs of unified theory of acceptance and use of technology 2 (UTAUT2) model on behavioural intention to use mobile internet in Surat.
- To study the impact of different demographic factors on behavioural intention to use mobile internet in Surat.
- To identify usage frequency of different purposes for which people use mobile internet.

## 4. RESEARCH METHODOLOGY:

Applying non probability convenience sampling technique data was collected from 212 current mobile internet technology users in Surat using descriptive research design. The scale was adopted from Venkatesh et al. (2012). Venkatesh et al. (2012) originally adopted scale for UTAUT constructs i.e. performance expectancy, effort expectancy, social influence, facilitating conditions, and behavioural intention from Venkatesh et al. (2003). He drawn the habit scale from Limayem and Hirt (2003), hedonic motivation scale from Kim et al. (2005) and the price value scale from Dodds et al. (1991). All the items were measured using a five point Likert scale with extremes being "Strongly Disagree" and "Strongly Agree". Usage frequency on different mobile internet applications like social media, messenger, mobile banking, online games and videos, shopping apps etc is measured on five points scale with anchors being "Never" to "Many times a day". Different demographical data of respondents were also collected.

***Figure 1:Proposed Research Model***



## 5. LITERATURE REVIEW:

Mobile phone addiction and Internet addiction are significantly positively correlated. The correlation between Internet addiction and mobile phone addiction also suggests that the two may feed and fuel each other. In other words, the longer a college student spend time on the Internet, the more likely he/she will use the mobile phone with Internet services to satisfy his/her addiction caused by excessive Internet use (Chiu, Hong and Chiu, 2013). Service Quality and trust are important dimensions in the mobile internet industry. Even though trust has stronger effect on loyalty than service quality, it should be noted that service quality has strong effect on trust. This means that without service quality, it will be impossible to build customer's trust (Roostika, 2011).

Performance expectancy and perceived playfulness have shown the highest significant impact on the consumers' behavioural intentions towards using the mobile Internet services in Saudi Arabia. The moderating variable of individual characteristics (i.e., different combinations of age, gender, and experience) found to be statistically insignificant (Alwahaishi, 2014). The construct perceived enjoyment strongly determines perceived usefulness while (a) efficiency gains do not and (b) there is no direct effect of perceived enjoyment on the intention to use mobile data. What mobile users expect and value is not an ugly toolbox of useful functions but rather a neat support for their modern lifestyle (Pousttchi and Goeke, 2010).

The tenets that make up enjoyment such as providing fun, enjoyment and killing boredom were perceived to be important in building value of mobile internet. Technicality is negatively perceived, this may because as new a technology introduced, reliability, connectivity, response' time and ease of use were still in the stage of adaptation, therefore not providing the optimum outcomes (Roostika, 2012). The TAM obtained excellent goodness of fit indicators and non-rejection of all hypotheses, permitting to identify the ease of use, perceived usefulness and attitude toward using mobile internet as a significant antecedents of intention of use (Fernando, Jose and Arias, 2016).

Structural equation analysis reveals strong causal relationships between the social influences, personal innovativeness and the perceptual beliefs usefulness and ease of use, which in turn impact adoption intentions (Lu, Yao and Yu, 2005). The top 10 Key Success Factors of mobile Internet is found out with Grounded Theory: the user traffic and scale, product and service innovation, keen market environmental sense, user experience and business model innovation, core technology, the development of mobile terminals, e- commerce and online payment services, customized services and applications of cloud computing and big data (Wan, Zhu and Liang, 2013).

Performance expectancy and effort expectancy have impact on behavioural intention. Social influence and hedonic motivation, shows positive influence on behavioural intention use of Learning Management Software however habit shows insignificant (Raman and Don, 2013). Factors significantly influence Behavioural Intention and Use Behaviour for instant messenger application are habit, hedonic motivation, facilitating conditions, price value, effort expectancy and social influence (Ayu and Mas, 2015).

Factors including achievement, social influence, perceived enjoyment, fantasy, price value, and habit all have significant and direct influences on continuance intention to play the SNG. The effect of social influence is stronger than other factors as players mainly play the SNG with real friends/families in their existing social networks. SNG players usually connect with these friends/families both in real life and the virtual SNG world (Xu, 2014). Performance expectancy, habit, website design, and security are significant determinants of the intention to continue using electronic services of the banks in the future. By including service quality model in proposed framework, more predictive power is provided to existing UTUAT and UTAUT2 models (Albugami and Bellaaj, 2014).

Both hedonic motivation and use behaviour are the most important dimensions in light of influence relationship. Furthermore, the criteria of repurchase intention and reflex behaviour are the first considerations based on the global weights being derived. In contrast, extrinsic motivation and relative advantage are the least important criteria for influencing the Phablet acceptance (Huang and Kao, 2015). The variances of consumer intention and behaviour can be significantly explained by the extended UTAUT. By adding one trust-based construct ("perceived credibility") and two resource-based constructs ("perceived financial cost" and perceived self-efficacy") to the UTAUT, this study noticed that social influence, perceived financial cost, performance expectancy, and perceived credibility, in their order of influencing strength, were four salient factors in predicting human intention to adopt mobile banking, as well as individual intention and facilitating conditions were two salient factors in projecting the actual behaviour (Yu, 2012).

Intensity of using LINE among regular college students in the city of Bandung influenced by facilitating condition, performance expectancy, effort expectancy, social influence, and habit. In other side, use behaviour of using LINE among college students in the city of Bandung influenced by facilitating condition, habit, and behavioural intention (Harsono and Suryana, 2014). There was a significant relationship between performance expectancy, effort expectancy, social influence, facilitating conditions, trust and behavioural intention. Those internet banking adopters have higher mean score on these parameters compared to non-adopters obtained lower of mean sum score (SokFoon and Chan Yin Fah, 2011).

For location based services Performance expectancy, social influence and facilitating conditions affect usage intention. Privacy concern affects perceived risk and trust, both of which predict usage intention. There is no effect of effort expectancy and privacy concern on usage intention (Zhou, 2008). Performance expectancy is a not a significant influence on behavioural intentions in Egypt consistent with previous studies; hence effort expectancy possesses a noteworthy significance as it affects both behavioural intentions/usage and performance expectancy which justifies attention to cultural differences (Al-Qeisi, Dennis Hegazy and Abbad, 2015). The respondents have relatively high performance expectancy, average effort expectancy, less social influence, sufficient facilitating

conditions, high concern about safety, positive attitude and mixed responses on self-efficacy and anxiety on online banking services in Australia (Yeow, Yuen, Tong and Lim, 2008).

Effort expectancy, performance expectancy and social influence affect the student's behavioural intention, which ultimately affects adoption of web based information system. Though gender, age, year of study, and course of study were moderating factors to UTAUT predictors in this study, only course of study had significant effect on intention of adoption of web based information system (Chumo, 2015). The empirical support was provided for the applicability of UTAUT2 to the consumer context via a two-stage online survey of 1,512 mobile Internet consumers. The variance explained in both behavioral intention (74 percent) and technology use (52 percent) are substantial, compared to the baseline UTAUT that explained 56 percent and 40 percent of the variance in intention and use respectively (Venkatesh, et al. 2012).

## 6. RESULTS AND DISCUSSION :

Table 1: Demographic profile of respondents

| Demographic Profile of Respondents | | Gender | | Total |
|---|---|---|---|---|
| | | Male | Female | |
| Age (In Yrs) | 18 – 25 | 110 | 62 | 212 |
| | 26 – 35 | 15 | 10 | |
| | 36 – 45 | 7 | 2 | |
| | 46 – 60 | 1 | 2 | |
| | > 60 | 3 | 0 | |
| Occupation | Student | 81 | 46 | |
| | Salaried | 34 | 15 | |
| | Self Employed | 18 | 3 | |
| | Housewife | 0 | 12 | |
| | Retired | 3 | 0 | |
| Educational Qualification | HSC or below | 3 | 4 | |
| | Graduate | 70 | 45 | |
| | Post Graduate | 61 | 25 | |
| | Doctorate | 2 | 2 | |
| Family Income (Monthly) | <Rs. 15000 | 4 | 7 | |
| | Rs. 15000 - Rs. 30000 | 45 | 23 | |
| | Rs. 30001 - Rs. 50000 | 62 | 33 | |
| | >Rs. 50000 | 25 | 13 | |
| Total | | 136 | 76 | |

Source: Primary Data

Study comprises 136 males and 76 females. Most of the respondents belong to 18 to 35 agegroup category.Majority respondents belongs to student and salaried group in occupation.115 respondents were graduate while 86 were post graduate. 133 respondents have monthly family income of more than Rs. 30,000.

### 6.1 Reliability:

Table 2: Reliability Statistics

| Constructs | Cronbach's Alpha | N of Items |
|---|---|---|
| Performance Expectancy (PE) | 0.750 | 4 |
| Effort Expectancy (EE) | 0.771 | 4 |

| | | |
|---|---|---|
| Social Influence (SI) | 0.744 | 3 |
| Facilitating conditions (FC) | 0.687 | 4 |
| Hedonic Motivation (HM) | 0.892 | 3 |
| Price Value (PV) | 0.761 | 3 |
| Habit (H) | 0.842 | 4 |
| Behavioural Intention (BI) | 0.787 | 3 |
| **Overall** | **0.907** | **28** |

Source: Primary Data

Reliability test was performed to check reliability of scale and Cronbach"s alpha for each construct is more than 0.7 except Facilitating conditions (FC) which displays high level of reliability. Value of cronbach's alpha for Facilitating condition (FC) is also near to 0.7 which is good. The overall reliability of the instrument is excellent as the value of cronbach's alpha is more than 0.9.

### 6.2 Correlation:

Table 3: Pearson Correlation matrix

| | | PE | EE | SI | FC | HM | PV | HT | BI |
|---|---|---|---|---|---|---|---|---|---|
| PE | Pearson Correlation | 1 | | | | | | | |
| | Sig. (2-tailed) | | | | | | | | |
| EE | Pearson Correlation | 0.573 | | | | | | | |
| | Sig. (2-tailed) | .000 | | | | | | | |
| SI | Pearson Correlation | 0.28 | 0.312 | | | | | | |
| | Sig. (2-tailed) | .000 | .000 | | | | | | |
| FC | Pearson Correlation | 0.497 | 0.564 | 0.349 | | | | | |
| | Sig. (2-tailed) | .000 | .000 | .000 | | | | | |
| HM | Pearson Correlation | 0.421 | 0.396 | 0.193 | 0.368 | | | | |
| | Sig. (2-tailed) | .000 | .000 | .005 | .000 | | | | |
| PV | Pearson Correlation | 0.171 | 0.238 | 0.321 | 0.293 | 0.308 | | | |
| | Sig. (2-tailed) | .013 | .000 | .000 | .000 | .000 | | | |
| HT | Pearson Correlation | 0.42 | 0.305 | 0.302 | 0.393 | 0.317 | 0.194 | | |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .005 | | |
| BI | Pearson Correlation | 0.537 | 0.4 | 0.331 | 0.482 | 0.319 | 0.255 | 0.689 | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | |

Source: Primary Data

From the above matrix it can be seen that Positive correlation exists between all the constructs and they are statistically significant.

### 6.4 Multiple Regression:

Table 4: Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .757[a] | .574 | .559 | .50807 |

a. Predictors: (Constant), HT, PV, EE, SI, HM, FC, PE

Source: Primary Data

The "R" column represent the value of R, the multiple correlation coefficient. Here the value of R is 0.757 which indicates a good level of prediction. The "R square" column represents the coefficient of

determination which is the proportion of variance in the dependent variable that can be explained by the independent variables. Here R square value is 0.574 which signifies that independent variables i.e. Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value and Habit explain 57.4% of the variability of dependent variable "Behavioural Intention".

Table 5: ANOVA Table

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 70.841 | 7 | 10.120 | 39.204 | .000[b] |
| | Residual | 52.661 | 204 | .258 | | |
| | Total | 123.502 | 211 | | | |

a. Dependent Variable: BI

b. Predictors: (Constant), HT, PV, EE, SI, HM, FC, PE

Source: Primary Data

The "ANOVA" table reflects whether the overall regression model is good fit for the data. As the P<.0005, it can be said that the regression model is good for the data.

Table 6: Coefficients Table

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | .254 | .281 | | .903 | .367 |
| | PE | .283 | .073 | .235 | 3.848 | .000 |
| | EE | .019 | .069 | .017 | .269 | .788 |
| | SI | .044 | .053 | .043 | .826 | .410 |
| | FC | .153 | .073 | .127 | 2.109 | .036 |
| | HM | -.021 | .043 | -.026 | -.485 | .628 |
| | PV | .056 | .042 | .068 | 1.344 | .180 |
| | HT | .452 | .046 | .517 | 9.765 | .000 |

a. Dependent Variable: BI

Source: Primary Data

The regression can be written as,

BI = 0.254 + 0.235 PE + 0.017 EE + 0.043 SI + 0.127 FC + (-0.026) HM + 0.068 PV + 0.517 HT

From the above table, it can be seen that Performance Expectancy, Facilitating Conditions and Habitadded statistically significantly to the prediction of Behavioural Intention.

## 6.5 Demographic factors and Behavioural Intention (BI):

Table 7: Behavioural Intention (BI) statements:

| Sr. No. | Statement | Code |
|---|---|---|
| 1 | I intend to continue using mobile internet in the future. | BI1 |
| 2 | I will always try to use mobile internet in my daily life. | BI2 |
| 3 | I plan to continue to use mobile internet frequently. | BI3 |

Source: Administered Questionnaire

*6.5.1 Mann Whitney U test: Gender on Behavioural Intention (BI)*

Ho:There is no difference in sum of ranks between two independent groups, male and female.

H1:There is difference in sum of ranks between two independent groups, male and female.

Figure 2: Mann Whitney U test: Gender on Behavioural Intention (BI)

**Hypothesis Test Summary**

| | Null Hypothesis | Test | Sig. | Decision |
|---|---|---|---|---|
| 1 | The distribution of BI1 is the same across categories of Gender. | Independent-Samples Mann-Whitney U Test | .592 | Retain the null hypothesis. |
| 2 | The distribution of BI2 is the same across categories of Gender. | Independent-Samples Mann-Whitney U Test | .560 | Retain the null hypothesis. |
| 3 | The distribution of BI3 is the same across categories of Gender. | Independent-Samples Mann-Whitney U Test | .882 | Retain the null hypothesis. |

Asymptotic significances are displayed. The significance level is .05.

Source: Primary Data

From the above it can be seen that there is no significant difference in response between the genders.

*6.5.2 Kruskal-Wallis Test: Age and Behavioural Intention (BI)*

Ho: There is no difference in response across the Age category.

H1: There is difference in response across the Age category.

Figure 3: Kruskal-Wallis Test: Age and Behavioural Intention (BI)

**Hypothesis Test Summary**

| | Null Hypothesis | Test | Sig. | Decision |
|---|---|---|---|---|
| 1 | The distribution of BI1 is the same across categories of Age (in Yrs). | Independent-Samples Kruskal-Wallis Test | .126 | Retain the null hypothesis. |
| 2 | The distribution of BI2 is the same across categories of Age (in Yrs). | Independent-Samples Kruskal-Wallis Test | .047 | Reject the null hypothesis. |
| 3 | The distribution of BI3 is the same across categories of Age (in Yrs). | Independent-Samples Kruskal-Wallis Test | .029 | Reject the null hypothesis. |

Asymptotic significances are displayed. The significance level is .05.

Source: Primary Data

From the above it can be seen that for 2 items "BI2" and"BI3" there is significant difference across the respondents with different age groups. For remainingstatement (BI1), there is no significant difference across age groups.

*6.5.3 Kruskal-Wallis Test: Educational Qualification and Behavioural Intention (BI)*

Ho: There is nodifference in response across the Educational Qualification category.

H1: There is difference in response across the Educational Qualification category.

Figure 4: Kruskal-Wallis Test: Educational Qualification and Behavioural Intention (BI)

**Hypothesis Test Summary**

| | Null Hypothesis | Test | Sig. | Decision |
|---|---|---|---|---|
| 1 | The distribution of BI1 is the same across categories of Educational Qualification. | Independent-Samples Kruskal-Wallis Test | .533 | Retain the null hypothesis. |
| 2 | The distribution of BI2 is the same across categories of Educational Qualification. | Independent-Samples Kruskal-Wallis Test | .598 | Retain the null hypothesis. |
| 3 | The distribution of BI3 is the same across categories of Educational Qualification. | Independent-Samples Kruskal-Wallis Test | .435 | Retain the null hypothesis. |

Asymptotic significances are displayed. The significance level is .05.

Source: Primary Data

From the above it can be seen that there is no significant difference in response across categories of Educational Qualification.

*6.5.4 Kruskal-Wallis Test: Occupation and Behavioural Intention (BI)*

Ho: There is no difference in response across the Occupation category.

H1: There is difference in response across the Occupation category.

Figure 5: Kruskal-Wallis Test: Occupation and Behavioural Intention (BI)

**Hypothesis Test Summary**

| | Null Hypothesis | Test | Sig. | Decision |
|---|---|---|---|---|
| 1 | The distribution of BI1 is the same across categories of Occupation. | Independent-Samples Kruskal-Wallis Test | .978 | Retain the null hypothesis. |
| 2 | The distribution of BI2 is the same across categories of Occupation. | Independent-Samples Kruskal-Wallis Test | .104 | Retain the null hypothesis. |
| 3 | The distribution of BI3 is the same across categories of Occupation. | Independent-Samples Kruskal-Wallis Test | .019 | Reject the null hypothesis. |

Asymptotic significances are displayed. The significance level is .05.

Source: Primary Data

From the above it can be seen that for 1 item "BI3", there is significant difference across the respondents with different Occupation. For remaining statements (BI1 and BI2), there is no significant difference across Occupation.

## 6.6 Use of Mobile Internet:

Table 8: Mean of frequency of mobile internet usage

| 1 = Never and 5 = Many times a day | Mean |
|---|---|
| Social Media Apps like FB, Twitter etc | 3.81 |
| Messenger Apps like WhatsApp, Hike etc | 4.46 |
| MMS | 1.80 |
| Mobile e mail | 4.07 |

| | |
|---|---|
| Mobile Banking Apps | 2.72 |
| Skype | 2.47 |
| Online games | 2.17 |
| Shopping Apps like Flipkart, Snapdealetc | 3.36 |
| Browse websites | 4.06 |
| Online Vidoes | 3.51 |
| Online Music Apps like Saavn, Gaana.com etc | 2.72 |
| Booking Apps like IRCTC, OLA etc | 3.00 |
| Online news Apps like ET, TOI etc | 3.50 |
| Fun Apps like Dubsmashetc | 2.22 |
| Apps Store | 3.65 |

Source: Primary Data

Mobile internet can be used for variety of purposes. Respondents' most frequently use messenger apps like WhatsApp, Hike etc followed by e mail access through mobile, mobile browsing and social media. Use of MMS, online games and fun apps is very less among mobile internet users.

## 7. FINDINGS:

The study analysed the influence of 7 proposed constructs of unified theory of acceptance and use of technology 2 (UTAUT2) model i.e. performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value and habit on behavioural intention to use mobile internet. Out of 7 constructs performance expectancy, facilitating conditions and habit significantly influence the behavioural intention. Gender and educational qualification does not affect the behavioural intention to use mobile internet. Age impact the behavioural intention to use mobile internet daily while age and occupation both influence the behavioural intention to use mobile internet frequently. None of the demographic factors affect the behavioural intention to use mobile internet in future. Messenger apps are used most frequently by mobile internet users while use of MMS is least.

## 8. CONCLUSION:

The study enhances the knowledge of adoption of mobile internet in Surat city. Respondents firmly consider that mobile internet helps them to accomplish gains in their work. They also consider that they have required technical support for using mobile internet and are habituated to use mobile internet. Mobile internet marketers can focus on these parameters. Marketers need to make use of mobile internet easier, more pleasurable and less expensive for better adoption. Mobile internet can be marketed more effectively by segmenting the market based on age and occupation.

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# ENHANCING THE CUSTOMER'S EXPERIENCE IN A DIGITAL WORLD: AN EMPIRICAL STUDY

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## ABSTRACT

**Background**

The recent developments in M-commerce and E-commerce technologies globally, along with the wide spread adoption of smart phones, mobile devices and social media act as a catalyst for online marketers and E-Commerce firms to enhance customers' online shopping experiences and their interaction with brands anytime, anywhere.

**Purpose**

The purpose of this paper is to develop a conceptual model for enhancing the customer's experience online by drawing meaningful insights from the relevant literature on consumer behavior in the online context.

**Design/Methodology/Approach**

This paper attempts to seek further understanding of the concept of online customer experience. This study conducts a primary survey of 400 consumers using the non-probabilistic convenient sampling technique to identify the factors responsible for enhancing the customer's experience in the digital world with reference to the purchase of online apparels. A structured questionnaire was used as the research instrument and the exploratory factor analysis technique was deployed to extract the antecedents.

**Findings**

The findings of this paper clearly indicate that Ease of use of Website /App, Perceived usefulness, Perceived enjoyment, Utilitarian Benefits, Personalization, Social interactions and Multi-device Interoperability are the antecedents which contribute to enhancing the online customer experience. Brand engagement, positive word of mouth (WOM) and increased frequency of repeat purchase are the outcomes of enhancing the online customer experience.

**Research Limitations**

This research was carried out only in the city of Pune in the state of Maharashtra. As with most studies, it would be important to test these measures in other cities and parts of India to improve the reliability and validity of this study.

**Practical implications**

The present study makes both academic and practical contributions. From an academic point of view, it contributes to the existing literature in the area of online consumer behavior. This paper provides empirical evidence to identify the factors responsible for enhancing the customer's experience online. Poor online customer experiences result in a significant amount of potential revenue loss globally for online marketers. E-commerce firms should "hook" customers by providing compelling online experiences.

**Originality/Value**

The significant contribution of this paper is that it provides a basis for conceptualizing a model to enhance the online customer experience. The resultsshall benefitonline marketers and E-commerce Web site designers.

**Key Words :** E-commerce, Online customer experience, Conceptual model, Antecedents, Exploratory factor analysis.

## 1. INTRODUCTION

The digital world has already changed the scenario of consumer shopping. Various technologies are evolving every day and consumers are adopting it with a higher pace. Today, the modern consumers have integrated technology into their daily lives and will be using it for most of the activities in the near future. Though advertising through TV, Radio, Printing and Internet are used to attract and engage the consumers, technology is playing a vital role in connecting and enhancing the consumers' experience in the digital world.

## 2. LITERATURE REVIEW

### 2.1 Online Consumer Experience

Online experience is likely to affect the customers' future purchase behaviour. (Kim et al., 2012) depict theimportance of online experience and suggest that it is interesting to examine the effect of different levels of experience on the key factors that affect online shopping behaviour. (Saprikis et al., 2010), states that adopters and non-adopters have different perceptionstowards online shopping,which may lead to different behaviour. Finally, Khalifa and Liu (2007) prove that the influence of satisfaction on repurchase intention is moderated by experience.Previous research has indicated that experience

influences positively the intention to purchase (Zhou et al., 2007), although customers satisfied with previous experiences might not always return to the same provider (Sanchez-Garcia et al., 2012).

Experience is considered important in forming customers' perceptions, regarding their expectations from online retailers. (Liang and Huang, 1998) have found that highly experienced customers are more likely to continue shopping. (Liu et al., 2008) haveidentified the significance of customer satisfaction in online shopping. Successful previous purchases and satisfaction that derives from them may increase customers' effort expectancy and performance expectancy. Similarly, (Tong, 2010) has conducted a cross-national studyand examined, among others, the direct effects of previous online shopping experience on perceived usefulness and ease of use. According to (Bandura,1986) and (Dabhokar and Sheng, 2009), experience is the strongest generator of self-efficacy. A good experience with online shopping creates positive attitudes, increases customers' self-efficacy and influences future intentions, while a bad experience might have exactly the opposite effects. Furthermore, (Giannakos et al., 2011) have found that customers who are satisfied with previous experiences have increased self-efficacy.

Positive experiences with online shopping are likely to affect customers' sense of trust (Chiu et al., 2009), making the seller reliable for the customer. As to online experience, (Zhou et al., 2007) have showed that it affects positively customers' intention to purchase online. Specifically, higher expe rience leads to increased satisfaction with online shopping and to an increased number of completed purchases.

## 2.2 Ease of use of Website /App

This is about the level of effort someone needs in order to make an e-commerce adoption. The higher the effort, the easier user will abandon the system (Venkatesh V, 2000). Perceived ease of use is one of the two strong factors which play a significant role in Internet shopping, like perceived usefulness. Thus, in this research, perceived ease of use is when the user believes that any possible Internet purchase will be free from effort (Davis, 1989).

The prime medium of delivering the Web experience is the corporate Web site, the interfacing platform between the firm and its online clients (Constantinides, 2002).Web site usability are the convenience of using the site, the loading speed of the pages, the information structure etc. Creating a user-friendly Web site not only requires high quality, state-of- the-art technology but also thorough knowledge of the needs and characteristics of the potential Web site user.Nah and Davis (2002) define Web usability as the ability to find one's way around the Web, to locate desired information, to know what to do next and, very importantly, to do so with minimal effort consumers are searching for products and services by means of search engines and online directories. It is very important that site designers apply a consistent

search engine strategy so that online consumers can easily find the site. Web sites must be furthermore accessible by users making use of different types of Web browsers. Online customers expect fast loading Web pages. Web designers must keep in mind that the average time customers spend per page viewed is low and steadily diminishing over time (Cockburn and McKenzie, 2001).

Cumbersome and lengthy processes required for ordering and settling online transactions are still one of the most important sources of customer irritation, loss of goodwill and interrupted online transactions. A balanced approach is necessary so that Web sites remain simple to use and secure at the same time.

## 2.3 Perceived usefulness

According to (Childers, Carr, Peck, & Carson, 2001) "perceived use fullness is the final outcome resulting from a chain of shopping activities while consumers associate ease of use and enjoyment with one's shopping process and one's intrinsic perception of e-shopping leading to the consequent perception."

According to(Davis, 1989)"perceived usefulness is the extent to which a person believes that using a particular technology will enhance his other job performance". This performance should be centered with the benefits through Internet purchasing adoption minus the normal retailing.

Many of the previous researches on internet acceptance were done using Technology Acceptance Model (TAM) developed by Davis (1989). It has been well established that online purchase behavior model can be developed from TAM.TAM deals with external variables affecting perceived ease of use and usefulness. Perceived ease of use and usefulness affect attitudes toward usability that shapes the intention to use. Perceived usefulness has however direct influence on the intention to use. It is also the fact that behavioral intention influences the actual behavior. This model has been tested by many researchers and findings reported agree to this relationship.

## 2.4 Perceived enjoyment

Perceived enjoyment is one of the most important factors for the Internet shopping experience. Shopping enjoyment is defined as "the extent to which one believes that shopping will provide reinforcements in its own right, going beyond performance consequences and such enjoyment extends to the online channel" (Bauer, Falk, and Hammer Schmidt, 2006). Studies for consumers reached to the point that people have a wide range of different motivations and different shopping approaches which trigger their behavior (Shang, Chen, & Shen, 2005). Moreover, studies for

financial benefits and great information accessing but also hedonic aspects of e-commerce like enjoyment, normative beliefs and self-efficacy (Joines, Scherer, & Scheufele, 2003).

Studies for the Internet shopping found that the factor of enjoyment is a strong predictor for the acceptance of the Internet shopping and that its role is being distinct from the roles of Perceived usefulness and Ease of Use(Childers, Carr, Peck, & Carson, 2001).

According to (Reid and Brown 1996), there are many motivational reasons that govern individual's intention to shop, which includes overcoming boredom, peer group influence and status consciousness.Online shopping experience may result in shopping enjoyment due to a simulated product experience created by the web site (Klein, 2003; Shih, 1998). Researchers (Hirschman and Holbrook, 1982; Monsuwe et al., 2004) define shopping enjoyment as the appreciation of a shopping experience for its own sake, apart from any productselection/purchase consequence that may result. Literature notes three dimensions ofshopping enjoyment: escapism, pleasure, and arousal (Mathwick et al., 2001; Menon and Kahn, 2002; Monsuwe et al., 2004).Pleasure is the degree to which a person feels good, joyful, happy, or satisfied in online shopping, whereas arousal is the degree to which a person feels stimulated, active or alert during the online shopping experience.Consumers may experience an arousing, pleasurable mental state offered by the virtual shopping experience. Fantasy, in turn, affected the value derived from the experience. Shopping enjoyment, which taps experiential value from the shopping experience, was positively affected by fantasy. Pleasure can result fromthe mental activity of creating fantasies (Fiore and Kimle, 1997) as well as from theemotional content of the fantasy itself; it is difficult to disentangle the positive effects of the cognitive process and the content of the created mental imagery (MacInnis andPrice, 1987). Pleasure from the cognitive process of fantasizing and from the emotionalstate created by the content of the fantasy may both contribute to value derived from the online shopping experience and deserves study.

## 2.5 Utilitarian Benefits

Utilitarian consumer behavior has been described as ergic, task related, and rational (Batra and Ahtola 1991). Consumers tend to respond to situation if he or she believes that the utility of adopting internet services in the present context is justified. Shopping if realized with benefits is termed as utilitarian motivation.

According to (Holbrook & Hirschman, 1982) utilitarian consumer is a rational decision maker who is more concerned on benefits of product.(Childers et al, 2001) conducted two experimental studies by using Technology Acceptance Model (Davis et al., 1989) wherein both the studies consumer preferred online shopping as Fun, Joy, and Pleasure and hence these are the factors which act as strong predictor towards

online shopping (Monsuwe etal., 2004). Utilitarian consumer behavior has been described as ergic, task related, and rational (Batra and Ahtola, 1991). (Blake et al., 2005) suggested that utilitarian values havestrong impact on online experience.They are utilitarian shoppers, looking for functional product benefits. Utilitarian Motivation has greater impact on Perceived value in Electronic service context (Bernardo et al., 2012).

Utilitarian value is an overall assessment of functional benefits, such as economic value, convenience, time savings (Jarvenpaa and Todd, 1997; Teo, 2001). (Babin et al.,1994) introduced two types of shopping values bydeveloping a scale measuring both hedonic and utilitarian values obtained from the pervasive consumption experience of shopping. Traditionally the assessment of Utilitarian motivation is Practical, Purposeful, Active, Efficient and reasonable (Ryu et al., 2010).

## 2.6 Personalization

Strategies have been applied online to overcome the limitations compared to offline shopping experiences, such as adoption of online agents, personalization (i.e., individualization, customization), interactivity, recommender systems, and payment and e-transfer systems, such as a subliminal channel (Chen and Liu, 2009).

The availability of information considers not only product or service information but also convenience and personalization for retaining customers.

The interactivity of Internet allows online vendors to enhance the Web experience by presenting the customer with more personalized services and facilitating interaction with other online users willing to share experiences and suggestions. Interactivity therefore can be seen as underpinning two of the basic elements of the Internet revolution, namely personalization.

## 2.7 Social interactions

Facebook alone, a hallmark of social media, has over955 million active users, who log on at least once every 30 days.Half of these active users actually log on every day. On average,consumers devote almost one third of their time to consumptionof online social media (Lang, 2010).

Depending more and more on each other than on companies for information, consumers are becoming increasingly influential with respect to the brands they are interacting about (Muñiz & Schau 2007). Moreover, their interactions with and about brands have a much stronger impact on consumer behaviour than traditional forms of marketing and advertising (Chiou & Cheng 2003; Villanueva et al 2008)

## 2.8 Multi-device Interoperability

Mobile applications and website also play important role in shopping. Only mobile application for shopping online will change the consumer experience and multi-device operability means the online website or application is accessible from any device like laptop, tablet, mobile and desktop providing 24x7 access to consumers from any location at any time from any device contributing to the online shopping experience.

## 3. OBJECTIVES

With the increasing trend of consumers' shopping online, apparel e-retailers are aggressively expanding their digital platforms to keep up with today's changing consumer preferences, increasing the opportunities for consumers to enhance their shopping experience online. The key objectives of this study are:

1. To study the meaning of online consumer experience.
2. To identify the antecedents factors responsible for enhancing the online consumer experience with reference to online apparel purchase.
3. To understand the impact of these determinants on the online shopping experience.

## 4. HYPOTHESES OF THE STUDY:

The aim of this study is to understand the factors affecting the online consumer experience with reference toonline apparel purchase.

*$H_{01}$: There is no significant relationship between Ease of use of website/app and online consumer experience.*

*$H_{02}$: There is no significant relationship between Perceived usefulness and online consumer experience.*

*$H_{03}$: There is no significant relationship between Perceived enjoyment and online consumer experience.*

*$H_{04}$: There is no significant relationship between Utilitarian benefits and online consumer experience.*

*$H_{05}$: There is no significant relationship between Personalization and online consumer experience.*

*$H_{06}$: There is no significant relationship between Social interactions and online consumer experience.*

*$H_{07}$: There is no significant relationship between Multi-device interoperability and online consumer experience.*

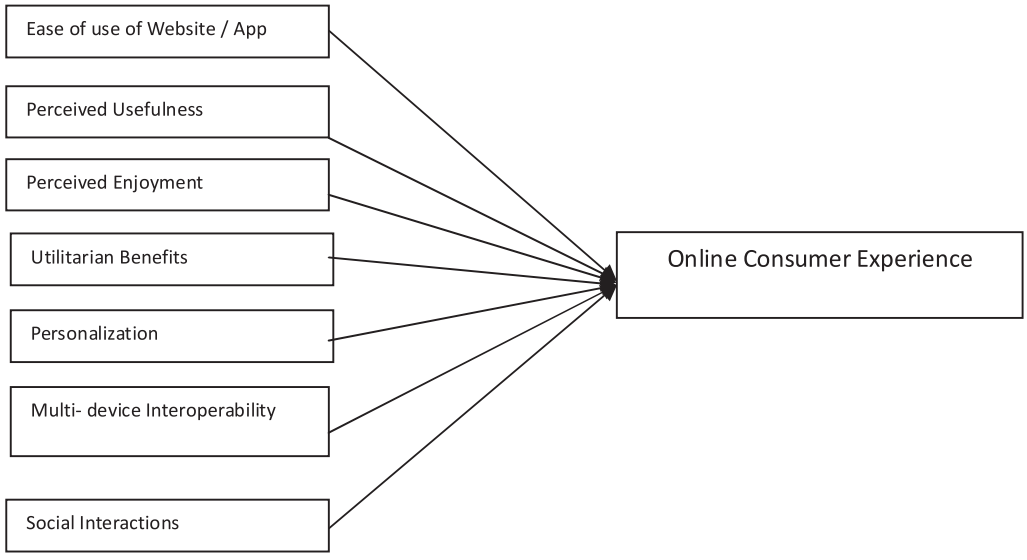
## 5. RESEARCH METHODOLOGY

This study focuses on identifying the various antecedents contributing to the online consumer experience. A primary survey was conducted using a structured questionnaire among the 400 online consumers in Pune city who are online consumers. The sample respondents were selected based on the convenience sampling method. The exploratory factor analysis technique was deployed to identify the factors contributing to the online consumer experience.

For conducting this research, both primary and secondary data was collected. The primary survey was done using a structured questionnaire with closed ended questions using a five point Likert scale ranging from "Strongly Agree" to "Strongly Disagree".

The collected data was coded and entered for statistical analysis using SPSS software. The data obtained for the study were analyzed using Exploratory Factor analysis for identification of the antecedents contributing to the online consumer experiencein Pune city. Factor analysis was conducted as a data reduction technique to minimize the number of variables whilst simultaneously maximizing the amount of information in the analysis. The conceptual framework to understand the factors affecting online consumer experience are as shown below in Figure 1.

***Figure 1 Conceptual Model***




## 6. ANALYSIS & INTERPRETATION

The descriptive statistics is as discussed in Table 1 below:

**Table 1 Demographic Statistics (N=400)**

| Measure | Item | Count<br>Percentage |
|---|---|---|
| Gender | Male<br>Female | 62<br>38 |
| Age | 18 to 25<br>26 to 35<br>36 to 50 | 74<br>18<br>8 |
| Education Background | Higher secondary<br>Graduation<br>Post Graduate | 8<br>59<br>32 |
| HouseholdIncome<br>(Monthly) | Rs. 10000 to 20000<br>Rs. 20000 to 50000<br>Rs. 50000 to 1,00,000<br>Rs. 1,00,000& above | 25<br>58<br>15<br>2 |
| Lengthofmember history | Less than 6 months<br>6months to 1year<br>1year to 2years<br>2 years and above | 45<br>25<br>20<br>10 |

In accordance with the Churchill procedure, the researcher conducted the Principal Component Analysis with varimax rotation to identify the antecedents of online consumer experience. To determine the number of factors, the researcher considered the most usual rule of Kaiser criterion (selected the factors corresponding the to the Eigen values above 1.0). Only items with communality greater than 0.5 and the absolute value of their co-relation to an axis greater than 0.6 were retained. Then the Cronbach alpha was used toassess the reliability of the antecedents. The estimated coefficients can be described as acceptable as they are all above 0.70 (Peterson 1994).

Table 2 below shows the Kaiser-Meyer-Olkin (KMO) value of 0.564, which is greater than 0.5 indicates the measure of sample adequacy which proves that the given primary data is fit for data analysis using factor analysis. The Bartlette's test of sphericity indicates that the correlation matrix is not an identity matrix which indicates that the factor model is appropriate. Since the p-value is 0.000 i.e. the p-value is less than 0.05 which indicates that the correlation is significant.

It is clear from the factor analysis that five factors F1, F2 , F3, F4, F5, F6 and F7 were extracted which cumulatively explains 79.846per cent of the total variance. The rotated component matrix shows the factor loading of the items on the factors. The factors extracted are Ease of use of Website /App,

Perceived usefulness, Perceived enjoyment, Utilitarian Benefits, Personalization, Social interactions and Multi-device Interoperability.

The Scree plot indicates that seven factors F1, F2, F3, F4, F5, F6 and F7 emerged as important because their Eigen values were 5.311, 4.772, 3.851, 3.214, 2.628, 1.862 and 1.264 respectively. The remaining components with Eigen values under 1.0 were dropped as per the Kaiser rule.

**Table 2 FACTOR ANALYSIS**

| Factor Name | Statements | Reliability (α) | Factors Loading | Eigen Value | %Variance Explained | Cumulative % |
|---|---|---|---|---|---|---|
| | | .864 | - | 5.311 | 22.678 | 22.678 |
| F1 (Perceived Ease of use of Website / App) | S1 – Ease of navigation of website<br>S2 – Ease of access to information<br>S3 - Ease of search of product<br>S4 – Ease of online payment | | .922<br>.952<br>.956<br>.974 | | | |
| | | .822 | - | 4.772 | 16.210 | 38.888 |
| F2 (Perceived Usefulness) | S1- Perceived Value for money<br>S2 – Perceived on time delivery<br>S3- Perceived delivery of product at any location<br>S4 - Perceived easy exchange / return of product<br>S5 – Perceived uniqueness of product | | .976<br>.986<br>.988<br>.987<br>.997 | | | |
| | | .812 | - | 3.851 | 12.878 | 51.766 |
| F3(Perceived Enjoyment) | S1 – Highly interactive website<br>S2 – Videos of models endorsing products<br>S3 – Surprise discounts<br>S4- Creation of scrapbooks | | .978<br>.902<br>.903<br>.908 | | | |
| | | .848 | - | 3.214 | 10.672 | 62.438 |
| F 4 (Utilitarian Benefits ) | S1 – Payment / Transaction security<br>S2 – Good quality products<br>S3 - Just accomplish whatwant to while shopping<br>S4 – Detailed information about the product<br>S5 – easy to buy products anytime and anywhere | | .869<br>.928<br>.912<br>.902<br>.898 | | | |
| | | .828 | - | 2.628 | 7.864 | 70.302 |
| F5 (Personalization) | S1 – Personal login<br>S2 – Personal recommendation to buyer<br>S3 – Personal discount<br>S4 – loyalty bonus | | .901<br>.894<br>.896<br>.808 | | | |
| | | .806 | | 1.862 | 5.586 | 75.888 |
| F6 (Social interaction) | S1 – Recommendation from friend<br>S2 – posted on various social media websites<br>S3 – Likes on social media | | .911<br>.892<br>.889 | | | |
| | | .822 | | 1.264 | 3.958 | 79.846 |

R

**Regressionanalysis**

Multiple linear regression (MLR) tests using step enter regression method were subsequently conducted to find out the impact and influence of these factors on online consumer experience.This test will explain the impact of changes in the independent variables on the dependent variable.

The Table 3 shows the multiple regression model summary and over fit statistics. The adjusted $R^2$ of the model .609 with $R^2$ value of .625 that means the linear regression explained is 62.5% of the variance in the data. The Durbin Watson is not between the critical values $1.5 < d < 2.5$ and therefore it can be assumed that there is first order linear auto-correlation in the multiple linear regression data.

**Table 3 Model Summary[b]**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|---|---|---|---|---|---|
| 1 | .791[a] | .625 | .609 | .506 | 1.263 |

a. **Predictors**: (Constant), Ease of use of Website / App, Perceived usefulness, Perceived enjoyment, Utilitarian benefits Personalization, Multi-device Interoperability, Social Interaction.

b**. Dependent Variable**: Online consumer experience.

As per table 4 the F-test is highly significant, thus it proves that there is a linear relationship between the variables in the model.

**Table 4 ANOVA [b]**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 60.683 | 6 | 10.114 | 39.479 | .000[a] |
| | Residual | 36.378 | 142 | .256 | | |
| | Total | 97.060 | 148 | | | |

a. **Predictors**: (Constant),Ease of use of Website / App, Perceived usefulness, Perceived enjoyment, Utilitarian benefits Personalization, Multi-device Interoperability, Social Interaction.

b. **Dependent Variable**: Online consumer experience

The table 5 shows the multiple linear regression estimates including the intercept and the significance levels. The independent variables are: 1) Ease of use of Website / App 2) Perceived usefulness, 3) Perceived enjoyment 4) Utilitarian benefits 5) Personalization 6) Multi-device Interoperability 7) Social Interaction.

**TESTING OF HYPOTHESES:**

The t values for Ease of use of Website / App, Percei ved usefulness, Perceived enjoyment, Utilitarian benefits, Personalization, Multi-device Interoperability, Social Interaction is significant at 5%, hence we reject the null hypothesis that there is no significant impact of these independent variables on the dependent variable –Online consumer experience. Hence we accept the alternate hypothesis that there is a significant impact of these independent variables on the consumer purchase intention.

**Table 5 Coefficients**[a]

| Model | | Un-standardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | .644 | .225 | | 2.862 | .005 |
| | Ease of use of Website / App | .314 | .069 | .370 | 4.550 | .000 |
| | Perceived Usefulness | .260 | .079 | .244 | 3.291 | .001 |
| | Perceived Enjoyment | .242 | .074 | .268 | 3.270 | .001 |
| | Utilitarian Benefits | .226 | .059 | .057 | 3.830 | .003 |
| | Personalization | .186 | .049 | .068 | 3.795 | .004 |
| | Multi-device Interoperability | .146 | .059 | .047 | 2.474 | .002 |
| | Social Interactions | .122 | .077 | .072 | 1.584 | .003 |

a. **Dependent Variable**: Online Consumer Experience

## 7. FINDINGS & RESULTS

The findings of this paper clearly indicate that Ease of use of Website /App, Perceived usefulness, Perceived enjoyment, Utilitarian Benefits, Personalization, Social interactions and Multi-device Interoperability are the antecedents which contribute to enhancing the online customer experience. Brand

engagement, positive word of mouth (WOM) and increased frequency of repeat purchase are the outcomes of enhancing the online customer experience.

## 8. CONCLUSION

This empirical study aims to study the concept and the factors which contribute to the online consumer experience.The resultsof this study depictthat Ease of use of Website /App, Perceived usefulness, Perceived enjoyment, Utilitarian Benefits, Personalization, Social interactions and Multi-device Interoperability are the antecedents which contribute to enhancing the online customer experience. This study also conforms to the previous researches conducted, which prove that the above antecedents contribute to the online consumer experience.

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# AN EMPIRICAL STUDY OF SOCIAL MEDIA MARKETING IMPACT ON DIGITAL TRANSFORMATION OF SERVICE FIRMS

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## Abstract

**Purpose:**The purpose of this paper is to examine the factors of social media marketing impacting digital transformation of service firms through empirical analysis of online consumers. Author explores how consumers use social networking sites, blogs and forums which prompts service firms more towards Social Media marketing.

The influence of social media marketing factors like reach, customer experience, social commerce and WOM publicity on service firms leading to the paradigm shift.

**Design / Methodology / Approach:**Survey method enabled gathering of primary data for the empirical analysis. Questionnaires were administered to subject matter experts for service firms. A total of 225 subject matter experts comprising of marketing managers of service firms academicians and digital marketing experts responded to provide insights about Social Media marketing used by service firms. Multiple linear regression analysis technique was deployed to study the social media factors contributing to the digital transformation of service firms.

**Results & Findings**: Reach, customer experience, social commerce and WOM publicity were significantly driving digital transformation of service firms. Service firms can monitor external market in real time, adapt to external changes, form new business partnership, generate exposure for business and have internal collaboration.

**Research Limitations:** The scope of the study is limited to service firms only with a sample which may not be generalized to the universe at large. However, the research can be extended to social media marketing from industry centric perspective.

**Practical / Managerial Implications:**This research can be used to fine tune digital transformation of service firm and measure improvements from social media marketing strategies. Future direction of the this study can lead to the application of social media in the digital transformation across different market sectors.

**Originality/Value:** This study discovered the effects of Reach, customer experience, social commerce and WOM publicity on digital transformation of service firms.

**Key Words:** Social media marketing, digital transformation, service firms, Social network

## 1. INTRODUCTION

Social Media is the most significant media to market a product and services. It is used as a promotional tool and platform for information to educate the public. Social media creates an online identity for the organizations; help increase the brand image and awareness. Social media facilitates in reaching a wider target audience more efficiently. Laptops, smart phones, and tablets have empowered and connected customers as they share their views on social media.

Service firmsin hospitality, travel and tourism, banking and financial services, life sciences, airlines, fashion, education and many more are exploring social media opportunities for market research. Service firms look at brand building, service promotion, service development, customer service, collaboration with stakeholders, employee engagement, and recruitment.Service firms are using social media in many functional areas of the business and are enjoying numerous tangible benefits such as increasing sales, search engine optimization (SEO), web traffic, customer satisfaction, and revenue. Social media is providing feedback and insights from consumers and use this information to improve services. Service firms have also discovered that they are able to monitor the market, their competition and their customers via social media.

Service firms are using technologies like social media, mobile, analytics and embedded devices to change their customer engagement, internal operations and even their business models.

(Schultz, Schwepker, & Good, 2012)examined how extensive growth of information communication technologies had anenormous impact on how, when and where marketers interact and do business with their customers.Social media provide two-way communication between marketers and consumers.

(Bordonaba-Juste, Lucia-Palacios, & Polo-Redondo, 2012) reviewed the adoption of e-business practices by companies by using theory of plannedbehavior, technology acceptance model (TAM), diffusion ofadaption theory or task-technology fit model.

(Hawkins et.al , 2003) reviewed several factors whichaffect marketer behavior in the organization like marketing mix-based factors as well as economic, political and cultural elements and customercharacteristics.

According to (Capegemini Consulting report, 2015)Digital transformation of organization is a combination of digital intensityand transformation management intensity. Digital intensity is investment in technology-enabled initiatives to change how the company operates – its customer engagements, internal operations, and even business models.Transformation management intensity, is creating the leadership capabilities necessary to drive digital transformation in the organization. Transformation

intensity consists of the vision to shape a new future, governance and engagement to steer the course, and IT/business relationships to implement technology-based change.

In this study, somesocial media marketing factors which affect adoption of social media by the service firms leading to digital transformation are studied. The research incorporates social media factorsfrom the customers, organizational leveland the impact of market forces.

In this paper researcher aims to study social media marketing factors impacting digital transformation of service firms. The paper is organized as follows: in section 1 author identifies four social media marketing factors that are important for digital transformation of service firms; section 2 explores the digital transformation initiatives; in section 3 the researcher attempts to understand how the reach, customer experience, Social commerce, and word of mouth which are independent social media variables, explain the variability of the dependent variable i.e. digital transformation of service firms; in section 4 researcher concludes by suggesting the various pathways to digital transformation of service firms.

## 2. LITERATURE REVIEW

Social Media facilitates monitoring service firm's performance, seeking new services ideas, entering new markets thusensuring customer satisfaction. Using social media, mobile and other technologies have helped evolution of new business modelsthat re-engage with customers and improve overall firm performance.The pervasive nature of technology in consumers'lives is causing rapid change in the business landscape. The rise of the tech-savvy, connected consumeracross all facets of society changes the expectationsconsumers have of companies, regardless of theirservices.

(Kietzmann, Hermkens, McCarthy, & Silvestre, 2011)in his paper mentioned how Social media (SM) is constantly evolving and playing a significant role in marketing communications with other organizations, communities andindividuals. The author presented a framework that defines social media by using seven functional building blocks: identity, conversations, sharing, presence, relationships, reputation, and groups.According to (Thoring, 2011)SM is becoming integral to marketing strategy due to its interactive nature (Kaplan & Haenlein, 2010)thatallows collaboration (Valos, Haji Habibi, Casidy, Driesener, & Maplestone, 2016) and fast, efficient information collection (Wright, Khanfar, Harrington, & Kizer, 2010) (Tsimonis & Dimitriadis, 2014)mentioned through the use of SM, business organizations can build relationships withexisting and prospective customers, and identify problems and solutions throughcollaborative interaction between online communities.

(solutions, 2016) mentioned social media as the addition in toolkit of modern marketer for marketing activities, market research, strategy formulation, advertising, promotions and sales.

Scholars such as (Bronner & de Hoog, 2010)have examined why and when consumers may decide to share theiropinion about a product or services online. The researchers found that when consumers have

certain relationships orexperiences with a product or service, they may be more likelyto share their opinion

As per (Serra Cantallops & Salvi, 2014)WOM publicity examines how individuals, often consumers,share opinions and information with one another aboutproducts, services or organizations. The concept has been particularly importantin marketing research.

(Fitzgerald, Kruschwitz, Bonnet, & Welch, 2013)highlighted that companies are using technologies to create real, transformative effects acrosscustomer experiences, internal operations and new business models. Digital technologies help improve customer experiences, facilitate launch newproducts andservices and enhance ourexistingproducts andservices. The report also mentioned how digital initiatives are helping organizations improve internal communication and enhance productivity of the employees.

(Stephen & Toubia, 2009) defined social commerce starting from the seller's pointof view. Social commerce is described as sellers' collaboration for businessadvantage. (Ng, 2013) mentioned in his research that augmenting electroniccommerce with social networking features should improve trust between transaction partners and allow achievementof greater economic value.

("IEEE Xplore full-text PDF:," n.d.)reviewed how consumers and firms take advantages of business mediated by social media. Consumers are empowered through more informed purchases by other customers. Firms obtain more earnings positive recommendations made by existing clients in order to attract new potential buyers.

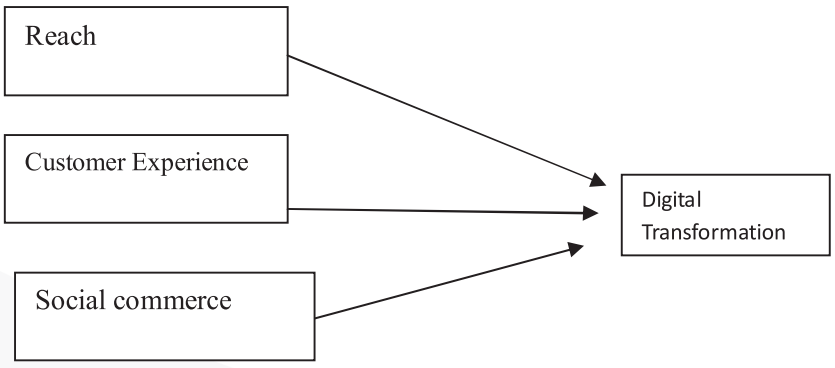
In this research author has made an effort to study how social media marketing has helped service firms to enhance their digital transformation.

## 3. OPERATIONAL DEFINITION:

**Social media** can be defined as the aggregate of networked, interactive, computer-mediate communication technologies that allow participatory, two-way,decentralized communication and provides a platform for creating, distributing, and evaluating, categorizing and modifying information.

**Digital Transformation** is achieved when the Service Firms use technologies like social media, mobile, analytics and embedded devices to change their customer engagement, internal operations and their business models.

**CONCEPTUAL MODEL:**



Researcher has proposed to study following conceptual model in this paper. Researcher is probing how four variables of social media marketing i.e. Reach, Customer Experience, Social commerce and WOM publicity have impact on Digital transformation of service Firms.

## 5. RESEARCH OBJECTIVES

Service firms being the people industry need to focus on digital transformation by adopting social media marketing to be successful in this competitive environment.

### 5.1 OBJECTIVES

1. To find out the factors of social media marketing impacting digital transformation of service firms.
2. To explore the social media strategies that companies use for digital transformation.

### 5.2 Hypothesis of the Study:

**H1:**There is a significant impact of Social media reach on the digital transformation of service firms.

**H2:** There is a significant impact of social media customer experience on the digital transformation of service firms.

**H3:** There is a significant impact of Social commerce on the digital transformation of service firms.

**H4:** There is a significant impact of WOM publicity on the digital transformation of service firms.

## 6. RESEARCH METHODOLOGY

### 6.1 Research Design:

In this study descriptive research design was followed to explore the social media marketing factors leading to digital transformation of service firms in Pune city.

### 6.2 Data Collection:

In the present research both primary and secondary data has been collected. The secondary data like Internet and mobile association of India reportswere used to find out social media usage in different fields. The secondary data had also been used to find various social media marketing initiatives adopted by various service industries. Primary data is collected through Survey method. The instrument used to determine the impacts of social media marketing factors on digital transformation of service firms is a structured questionnaire.

### 6.3 Research Instrument:

Researcher developed a questionnaire which was determined through literature review. There are 30 dimensions developed to measure digital transformation of service firms. All these variables are measured using Interval scale i.e. 5 point likert scale

**6.4 Sample Design:**

Population of the study consisted of subject matter experts comprising of marketing managers of service firms, academicians and digital marketing experts providing insights about Social Media marketing used by service firmsin Pune city.

**6.5 Sample Size:**

A sample of 225 respondents subject matter expertsfrom Punecity were selected on the basis of non-probabilistic convenience sampling. After scrutiny of filled questionnaire 212 were found to be fit for the analysis.

**6.6 Data Analysis and Results:**

K-S test, Cronbach alpha test, exploratory factor analysis and multiple linear Regression analysis techniques were used to analyze the primary data collected.

***6.6.1 K-S test to check the Normal distribution of measured variables***

**Table 1: K-S test for Normality**

| K-S test for Normality | Significance level |
|---|---|
| Reach mean | 0.682 |
| Customer Experience mean | 0.714 |
| Social commerce mean | 0.652 |
| WOM publicity mean | 0.658 |
| Digital transformation of service Firmsmean | 0.732 |

a. The Significance value for Reach mean, Customer Experience mean, Social commerce mean, WOM publicity mean and Digital transformation of service Firms mean is **> 0.05** thus all the values are normally distributed.

***6.6.2 Exploratory Factor Analysis.***

Factors contributing to the knowledge management initiatives in business school were explored using multivariate method for data reduction i.e. exploratory factor analysis.

KMO Bartlett's test was used to check that the original variables were sufficiently correlated.

**Table 2: KMO and Bartlett's Test**

| KMO AND BARTLETT'S TEST | | |
|---|---|---|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | 0.658 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 7748 |
| | Sig. | 0 |

Factor analysis was the multivariate method used for data reduction purpose. Researcher used Principal component method to calculate initial factor loadings. Factors with eigenvalues above 1.0 were chosen to be in the model. The next step in the process is to calculate factor loadings, presenting the significance of each variable within the factor category. The most common orthogonal method was called varimax rotation; was used. 4 components extracted from 29 points.

**Table 3: Factor loading results**

| Independent factors | Benefits of Social Media | Factor Loadings |
|---|---|---|
| **Reach** | Lower cost than traditional media | 0.671 |
| | Real time response. | 0.642 |
| | Response to digital campaigns. | 0.701 |
| | Adjust social media plans dynamically. | 0.611 |
| | Two way conversation. | 0.781 |
| | Expand reach to new customers and markets | 0.651 |
| | Integrated marketing programs with SM | 0.628 |
| **Customer experience** | Launch new products and services | 0.680 |
| | Enhance our existing products and services | 0.603 |
| | Technology orientated customers | 0.642 |
| | Build/Grow relationships | 0.708 |
| | Customer Acquisitions | 0.712 |
| | Open conversations with other customers. | 0.936 |
| | Ensure cross-channel consistency | 0.641 |
| **Social Commerce** | Better internal and external communication | 0.856 |
| | Enable partnerships | 0.854 |
| | Collaborative Economy | 0.637 |
| | Potential merchandising opportunities. | 0.851 |
| | More trust, social presence and intension to purchase. | |
| | Strong consumer influence by known people. | 0.841 |
| | Easy product update through social media. | 0.694 |
| | Better prediction of market trends. | 0.723 |
| **WOM publicity** | Adds value to existing value proposition | 0.574 |
| | Advocacy/New customers | 0.628 |
| | Brand Awareness channel | 0.586 |
| | Improve Brand performance | 0.574 |
| | CRM tracking link Social Media to sales | 0.694 |
| | Listening for market issues | 0.841 |

| | | |
|---|---|---|
| | Value is Primarily based on Interactions & Scale | 0.715 |

### *6.6.3 Cronbach Alpha reliability measure:*

The reliability test was conducted on the questionnaire designed to elucidate good reliable responses from the respondents.

**Table 4: Cronbach Alpha test for reliability**

| Variables | Cronbach's Alpha | No. of Items |
|---|---|---|
| Reach | 0.753 | 7 |
| Customer experience | 0.726 | 7 |
| Social Commerce | 0.744 | 8 |
| WOM publicity | 0.757 | 7 |

Cronbach's Alpha reliability for Reach, Customer experience, WOM publicity and Social Commerce greater than 0.7 was established. The results indicate that the questionnaire developed is reliable.

### *6.6.4 Multiple Regression Analysis*

Multiple Linear Regression technique was used to predict the value of dependant variable Digital Transformation of service firms based on the value of four independent social media marketing variables i.e. Reach, Customer experience, WOM publicity and Social Commerce.

**Table 5: Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .795[a] | .632 | .608 | .496 |

How well a regression model fits the data is shown by table 5 which provides the *R*, *R*square, adjusted *R*square, and the standard error of the estimate.

The "**R**" multiple correlation coefficient is gauge of the eminence of the prediction of the dependent variable; in this caseDigital Transformation of service firms. R value of 0.795 indicates the prediction level to be good.

The "**R Square**" called the coefficient of determination, which is the proportion of variance in the dependent variable that can be explained by the independent variables. The independent variables Reach, Customer experience, WOM publicity and Social Commerce explain 63.2% of the variability of the Digital Transformation of service firms.

**a. Statistical significance**

The *F*-ratio in the **ANOVA** table

**Table 6: ANOVA [b] Table**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 2.558 | 19 | .853 | 35.46 | .018[a] |
| | Residual | 4.431 | 132 | .146 | | |
| | Total | 6.989 | 151 | | | |

The table 6 shows that the regression i.e. the predictability of this model is 0.853 while the residual i.e. the error is 0.246. The F value is significant at 0.018 i.e. $p < .05$ (i.e., the regression model proposed by the researcher is a good).

**b. Estimated model coefficients**

**Table 7**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.470 | .926 | | 2.591 | .016 |
| | Reach | .679 | .427 | .770 | 1.489 | .012 |
| | Customer experience | .312 | .548 | .270 | 1.569 | .026 |
| | WOM publicity | .287 | .162 | .125 | 1.773 | .032 |
| | Social Commerce | .129 | .142 | .107 | .908 | .044 |

i. The t value of social media reach for fostering Digital Transformation of service firms is significant at 5% hence there is a significant impact of social media reach for fostering Digital Transformation of service firms.

ii. The t value of social media customer experiencefor fostering Digital Transformation of service firms is significant at 5% hence there is significant impact of customer experienceto initiate Digital Transformation of service firms.

iii. The t value of WOM publicity conducive to Digital Transformation of service firmsis significant at 5% hence there is significant impact of WOM publicity conducive to Digital Transformation of service firms.

iv. The t value of Social Commerce progressive towards Digital Transformation of service firms is significant at 5% hence there is significant impact of Social Commercetowards Digital Transformation of service firms.

## 7. FINDINGS AND DISCUSSION:

1. As per the table 5, the "R Square" the coefficient of determination, is the proportion of variance in the dependent variable that can be explained by the independent variables. In the study independent variables explains 63.2% of the variability of our dependent variable, Digital Transformation of service firms.
2. The F value in the table 6 is significant at 0.018 the regression model proposed by the researcher is a good fit of the data.
3. Social Media Reach, Customer experience, WOM publicity and Social Commercewere found to be positively impacting the Digital Transformation of service firms.
4. Table 7 shows Coefficient values with the information on each independent or the predictor variable. The coefficient for Social Media Reach, Customer experience, WOM publicity and Social Commerceis significant at 0.05; hence we reject the null hypothesis and accept the alternate hypothesis.
5. Table 4 shows high scores on the social media factors explored through exploratory factor analysis.
6. Social Media Reachfor fostering Digital Transformation of service firmsinclude low cost media, real time response, response to digital campaigns, dynamic adjustments in social media plan as per the responses, expand reach to new customers and marketsand two way communication.
7. Social media Customer experience was the major factor for Digital Transformation of service firms. Customer demographics, their buying behavior, customer technology orientation, customer relation with social media channel and channel to converse with other customers are significant for service firm.

8. Social Commerce enables service firms to gain insights about market environment, market segmentation and competitors. Service firm culture, employee attitude and their competencies and capabilities impact on the digital transformation of the firm.
9. WOM publicityon social media adds value to existing value proposition, increases customers, brand awareness and brand equity. Social media can facilitate services firms to implement CRM strategies, listen to market issues and integration with other marketing programs.
10. The results arrived at by the researcher can also be due to the small sample size. Also the response given by the respondents were not given accurately and spontaneously.

## 8. PRACTICAL / MANAGERIAL IMPLICATIONS

It has been found from the study of four predictor/ independentsocial media marketing variables which impact digital transformation of service firms of Pune city, service firms should focus on:

**a.** **Social media enabled initiatives for:**Customer Engagement, Internal Operations, Location-based marketing, Real-time monitoring of operations, Digital Design, Mobile sales, Optimized PricingCommunities in social media.

**b.** **Management Transformation intensity:** Vision of the service firms, Evolving the culture of the firms, new skills among the employees, Cross-silo coordination , Transparentcorporate image, IT-enabled business relationships among stakeholders and Governance policies.

**c.** Service firms should emphasize on collaboration to make vital communities of interest, wherein individuals feel a sense of belonging through social commerce.

**d.** Management has to create an environment of learning and sharing in which employees as well as customers volunteer to share their experience and opinions.

**e.** Social media marketing provides service firms stakeholders more self control and autonomy in making decisions.

## 9. CONCLUSIONS

**a)** Digital transformation among service firms is accelerating, and executives are more interested to use information and communication technologies. Social media marketing initiatives are intended towards managing the interactions among service firm stake holders better. This leads to assimilation of all personnel involved, all the administrative processes and the technological developments.

**b)** Service firmsare utilizing social media marketing alternatives for gaining digital advantage to sustain in the competitive market, distribute advertising messages and improve consumer research and interactions.

**c)** Digital transformation enabled through social media marketing provides huge opportunities in improving efficiency, productivity and employee leverage thus extending companies' social media touch points beyond mere dissemination of advertisingmessages.

**d)** Digital transformation is significantly about the customer experiences. Digital transformation matters not only to technology or B2C companies but all the industries.

**e)** Digital transformation must be led by the top management hence organizational culture plays important role. Thus digital transformation is important for driving overall performance.

## 10. FUTURE RESEARCH:

The findings from this research are limited due to small scale study. A large scale study with more stakeholders from the service firms across other cities can provide more representative findings. In further study researcher would like to study more social media factors which are known to be enablers of Digital innovation and dynamic business models.Future direction of the this study can lead to the application of social media in the digital transformation across different market sectors

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# A MODEL BUILDING APPROACH TO PREDICT FRAUDULENT BEHAVIOR OF CUSTOMER IN EASY RETURN POLICY IN ONLINE SHOPPING

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## Abstract

Most marketplaces have attractive return policies. Products purchased online can be returned within three days (for TVs, fridges etc.) to up to 45 days (for smartphones, computers). Each e-trailer has its own window for different class of merchandise. Snapdeal insists all returns have to be within seven days from the day of the month of delivery while Amazon offers up to four weeks for returning mobile phones. Customers don't call for any questions. It's a commitment by marketplaces, which sellers have to meet. Returns are turning out to be a sore point between sellers and e-trailers though the two need each other to grow the commercial enterprise.

As a prevailing and growing variety of client behaviour, dishonesty shopping behaviour is on the rise Retailers' focus on good customer service and the offering of lenient return policies has led to the increase in this fraudulent behaviour of customers in returning goods. This paper focus on the dishonest return policy using quantitative questionnaire in the Indian context. PLS SEM is applied to analyse the behavioural aspect of the consumers. PLS SEM conclude that there are many factors which lead to dishonesty shopping behaviour like perceived behaviour control, subjective norm and attitudinal factors.

**Key Words**: Fraudulent Behavior, Dishonesty Shopping Behavior, PLS SEM, Online Shopping

## 1. INTRODUCTION

Today's retail business environment requires companies to provide liberal return policies to compete. Marketing literature suggested a link between liberal return policies and long term competitive and financial benefits. Certain intersections of customers are thriving in such an environment of liberal return policies. These customers are delaying the actual purchase decision until after having experienced or used the product. Returning the products allows them to reverse the purchase decision.

A woman buys an expensive wedding dress, wears it on her wedding day and returns it for a full refund, pretending that it didn't fit or that she didn't like it. A man buys a nice suit for an important job interview

and returns it to the retailer after the interview. An online shopper buys a piece of clothing in three different sizes, because she is not sure which will fit best. They can be characterized as deshoppers.

Deshopping is the "deliberate return of goods for reasons other than actual faults in the product, in its pure form premeditated prior to and during the consumption experience" (Schmidt et al., 1999). This behavioral pattern has gained momentum during the last fifteen years, as retailers have been offering more lenient return policies. Consumers "can reverse their purchase decisions without penalty and thereby, the policy of returns within time limits is open to abuse by deshoppers" (King et al., 2008). Some consumers have since taken advantage of retailers' leniency – often in an opportunistic and unethical way.

Research has revealed how disquieting the issue has become. Two studies carried out in Germany in 2013 and 2014 have found that approx. 36d38% of online customers deshop (ibi research, 2013; Bitkom Research, 2014). Similarly, a study from Austria shows that 33% of online customers deshop (Die Presse, 2014, June 26). Large online retailers such as Amazon and Zalando have estimated return rates of 30% and 50% respectively (Leitner, 2013). The apparel industry is confronted with the highest return rates. Roughly a third of the goods sold are being sent back to the retailer (DIHK, 2010). For consumer electronics, it is about 15% in Germany and 10% in Austria (DIHK, 2010; Die Presse, 2014, June 26). However, no exact figures are available from retailers, as they prefer not to publish them. Yet the estimates clearly show that deshopping is not a negligible side issue as losses for retailers are quite substantial (Hecking, 2012).

Extant literature on the topic is limited and has not explored the issue in a comprehensive way. Some researchers have applied the Theory of Planned Behavior in order to explain deshopping behavior (King & Dennis, 2006), while others have investigated various factors and constructs that influence the behavior – from risk reduction strategies (Roselius, 1971), to materialism (Joung, 2013), to compulsive buying (Rosenbaum & Kuntze, 2005), and neutralization techniques (Rosenbaum et al., 2011).

While some reasons behind deshopping behavior have been uncovered, no researcher has to the best knowledge of the author – examined the motives in a comprehensive way such that a typology of different deshoppers could be developed. Filling this research gap is the goal of this research paper. By investigating deshoppers' reasons behind their behavior, as well as non-deshoppers' reasons not to behave in this way, a typology can be created based on these motives and respondents can be segmented accordingly. The research will focus on the apparel and consumer electronics categories, as these exhibit the highest rates of returns (DIHK, 2010) and are prone to deshopping behavior.

Evidence in previous research (Schmidt et al. 1999) highlighted the prevalence of deshopping. Research with retailers indicates that 82% of mass market retailers are aware of the deshopping problem. Seventy per cent of independent retailers are aware of customers damaging garments so that they are entitled to a refund and 94% of independent retailers felt unprotected against this type of shopper (King and Dennis 2006). A case study with a mass market retailer indicates that shrinkage figures due to fraudulent returned garments are contributing to estimated losses in the six figure region. The analysis of clothing returns identified that 50% of all returns were fraudulent (King et al., 2007).

Gardner et al. (1999) addressed the fraudulent consumer and intentional deceit issues and found results consistent with the Theory of Reasoned Action (TRA). That paper reports little detail or quantification, but nevertheless, that successful use of the TRA has proved to be a useful stimulus for our current paper. Schmidt et al. (1999) addressed the fraudulent consumer and intentional deceit and found that 23% (of 332 respondents) were self-declared deshoppers. In addition, Schmidt's three focus groups identified deshopping as a process of consumption, risk reduction and exploitation of return policies.

Piron (2000) found that 18% of a sample of 310 respondents expressed personal involvement in the behavior. Piron (2000) identified 25 thoughts and emotions, e.g. blaming the store, which could be utilized as predictors of behavior. In this paper, we integrate Coles (1989) use of deterrence theory and social disapproval, Wilkes' (1978) work on attitudes and Piron's (2000) prediction of behavior. Inspired by Gardner's and colleagues' (1999) use of the TRA, we use the Theory of Planned Behavior (TPB) as our integrating framework.

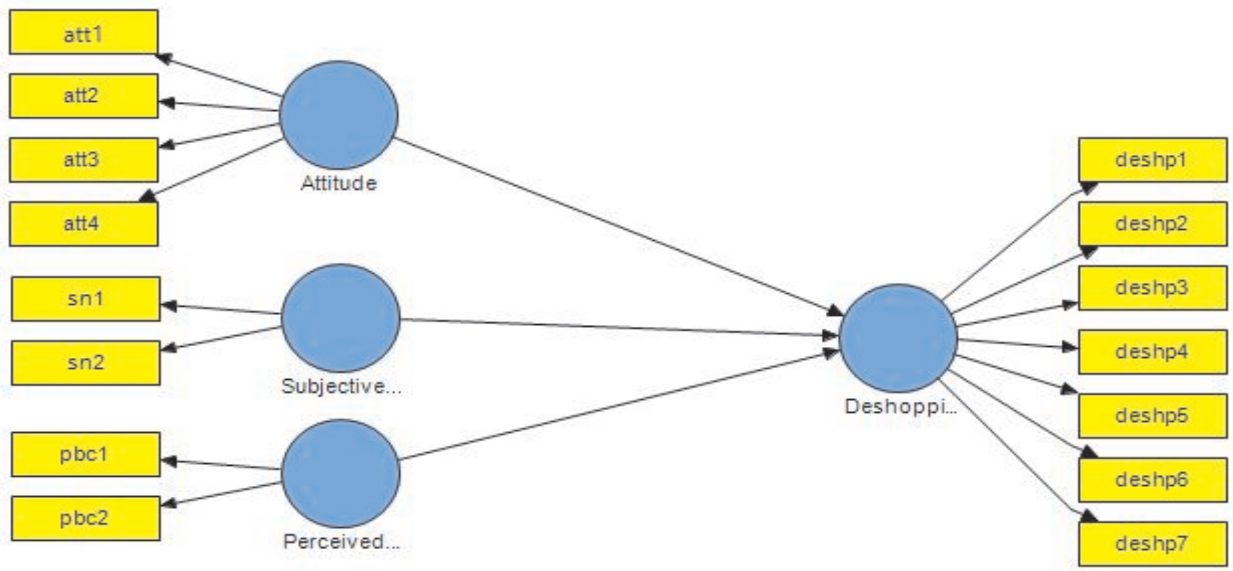


*Figure 1 Proposed model*

## 3. RESEARCH METHODOLOGY

### 3.1 Problem Statement:

Online shopping is becoming trend nowadays. Companies are trying to sell by facilitating customers through different ways. Post purchase services are attracting consumers in positive manners. As a prevalent and growing form of customer behaviour, deshopping is on the rise. Retailers' focus on good customer service and the offering of lenient returns polices has led to the growth in this fraudulent behaviour of customers in returning goods. But such easy return policy really facilitate the genuine customers only or motivate such customers who are using the product and without such genuine reason return the same. Deshopping is clearly a problem that retailers are failing to address. In this paper, we report on a study on factors predicting deshopping behavior of customer in easy return policy in online shopping through model building approach.

### 3.2 Research Objectives:

The objective of the research is to identify the factors predicting deshopping behavior of customer in easy return policy in online shopping and framework to draw conclusions and implications that could help provide spectacles for retailers to use in order to see more clearly potential ways of tackling the deshopping problem.

### 3.3 Research Design:

The research was performed using single cross-sectional descriptive research design. Indian consumers across different demographics were considered as sampling units. 250 questionnaires were filled up to get 200 appropriate and valid responses. Convenience sampling method was adopted to reach the respondents.

Planed behavior of the customer was measure through three latent variables namely attitude, subjective norms and Perceived Behavioral Control Ajzen (1991). These three latent variables are measured through eight indicators shown in the proposed model. Deshopping behavior measured through the five indicators. All the construct are measured on the five point likert scle where 1= strongly disagree and 5 = strongly agree.

In this present research paper Smart PLS software is used which allows simultaneous estimation and testing of the relationships of different latent variables. In PLS SEM causal processes are presented by a series of structural equations which can be simulated graphically to aid in conceptualizing a theoretical framework (Byrne, 2001).

### 3.4 Hypothesis

H1. There is positive impact of attitude on deshopping behavior

H2. There is positive impact of subjective norms (extent to which others who are important to them approve or disapprove of deshopping) on deshopping behavior

H3. There is positive impact of perceived behavioural control (ease of carrying out deshopping) on deshopping behavior

### 3.5 Data Analysis

To test our hypotheses, partial least squares (PLS) path modeling was employed. PLS is a nonparametric estimation procedure (Wold 1982). Its conceptual core is an iterative combination of principal

components analysis relating measures to constructs, and path analysis capturing the structural model of constructs. The structural model represents the direct and indirect no observational relationships among the constructs. The measurement model represents the epistemic relationships between the observed variables and the constructs. Using the bootstrap procedure packaged in the SmartPLS 2.0 software (Ringle, Wende, and Will 2005), one can calculate standard deviations and generate approximate t statistics. This overcomes the nonparametric methods' disadvantage of having no formal significance tests for the estimated parameters (Chin 1998).

Table 1 Factor Analysis

| | |
|---|---|
| **Attitude** | |
| I feel returning clothes is a pleasant experience | 0.965 |
| I feel returning clothes is a easy experience | 0.939 |
| I feel returning clothes for dishonest reasons is pleasant | 0.790 |
| I feel buying clothes that I know I am going to return is pleasant | 0.914 |
| **Subjective Norm:** | |
| Most people who are important to me think I should return an outfit after I wore it for a special occasion | 0.942 |
| Most people who are important to me think I should damage clothes so I am entitled to a refund | 0.918 |
| **Perceived Behavioural Control:** | |
| Returning worn clothes as new is easy. | 0.892 |
| Returning clothes deliberately damaged is easy | 0.923 |

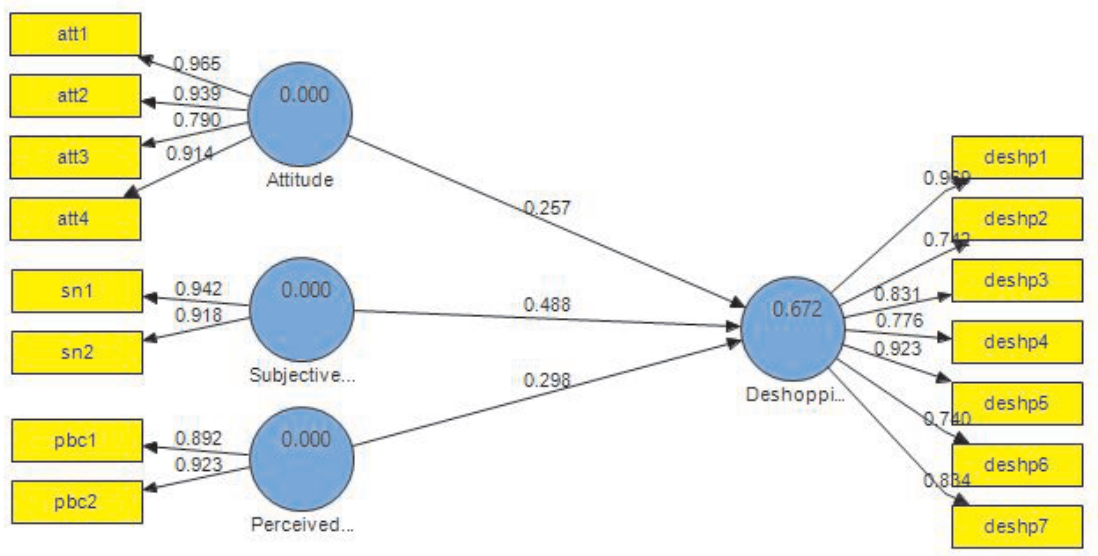


*Figure 2 Path model*

The measurement model consists of four latent variables and 15 indicators, whereby each relationship between constructs and indicators that is represented in the model is specified a priori from past literature.

The item loadings of the reflective constructs are used to check the reliability of the measurement models. The composite reliability and factor loading above 0.7 indicate the good indicators and above 0.6 indicate good reliability of the item (Hulland 1999). AVE composite reliability and factor loading founded good fit.

There were three hypotheses shown in the model which shown by single arrow between the latent variables. Attitude, subjective norms and perceived behavior control all positively impact on the deshopping behavior of the customer. The impact of the subjective norms is stronger than the attitude and perceived behavior control. Whether this effect is statistically significant or not? For that bootstrapping is performed.

**Bootstrapping**

PLS SEM does not presume that the data are normally distributed. Consequently, PLS applies nonparametric, which involves repeated random sampling with replacement from the original sample to create a bootstrap sample, to obtain standard errors for hypothesis testing. The process assumes that the sample distribution is a reasonable representation of the intended population distribution. The bootstrap sample enables the estimated coefficients in PLS SEM to be tested for their significance (Henseler, Ringle, and Sinkovics 2009).

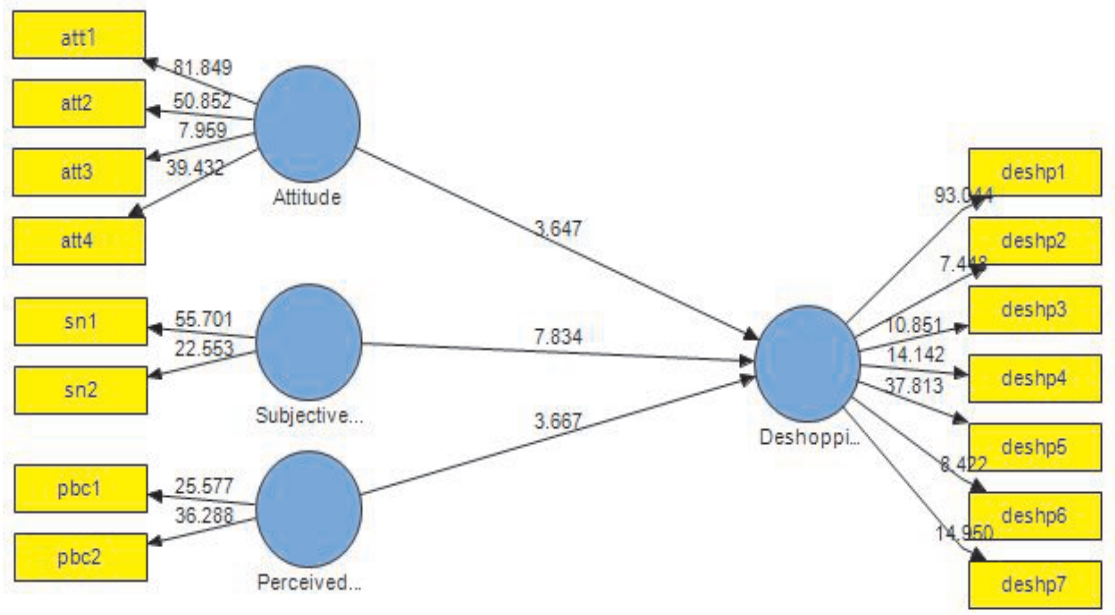


*Figure 3 Bootstrapping*

Figure 3 provides the result of the bootstrapping. Value on the arrow shows the t value. All the t values are greater than 1.96 which indicate that the effect of the attitude , subjective norm and perceived behavioral control on deshopping behavior is statistically significant. In summary, all three hypotheses,

H1, H2 and H3, have been supported , demonstrating that deshopping is associated with attitude, subjective norm and perceived behavioural which is proved through path analysis and bootstrapping.

### 3.6 Conclusion

From the above shown figure it can be said that attitude, subjective norms and perceived behavioral control has significant impact on the deshopping behavior. All three factors and 8 indicators have very strong impact on the same. All the indicators gives values >0.7. The results suggest that retailers can address perceived behavioural control readily by imposing strict returns procedures. Retailers will need to educate their staff to ask pertinent and polite questions of customers and establish the legitimacy of customer claims for product returns. There are subjective norms and attitudes uncovered by the research so retailers could incorporate these in an education programme to re-educate customers about why the returns policy is there and how it should be used. Retailers need to make a positive effort to shake off and to find ways to engage in dialogue with external agencies such as the media and consumer groups in order to listen to customer concerns and find ways of mutual understanding about problematic areas. Deshopping is an issue of public concern since the buying of goods as new and bringing them back as not new is tantamount to deception. That is, the value would have changed as the difference is the gap between the new value and the second hand value. Wearing clothes and returning them along with any hidden damage will decrease their value. Moreover, when retailers put such clothes back on the shelves for reselling there are increased hygiene risks. Fraudulent returns or deshopping is prevalent and damaging to retailers and hurts their profits.

### 3.7 Managerial Implications

It also provides the paradigm for modelling and advising how companies react and respond to unethical returns effectively. Such a framework will help managers understand deshoppers and consumers through models, processes and tools and will be of great operational and strategic importance to companies for scenario based analysis. In addition, the framework draws attention to the general state of deshopping in retail marketing arena, and provides a solid foundation for further research and development.

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# About the University (GTU)

Gujarat Technological University(GTU) is a premier academic and research institution which has driven new ways of thinking since its 2007 founding, established by the Government of Gujarat vide Gujarat Act No. 20 of 2007. Today, GTU is an intellectual destination that draws inspired scholars to its campus, keeping GTU at the nexus of ideas that challenge and change the world. GTU is a State University with 486 affiliated colleges in its fold operating across the state of Gujarat through its FIVE zones at Ahmedabad, Gandhinagar, Vallabh Vidyanagar, Rajkot and Surat. The University caters to the fields of Engineering, Architecture, Management, Pharmacy and Computer Science. The University has about 4,00,000 students enrolled in a large number of Diploma, Under Graduate, Post Graduate programs along with the robust Doctoral program.

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The Vision, Mission statements and the Objectives it stands to fulfil are:

## VISION

To make Gujarat Technological University a World Class University.

## MISSION

Every single stakeholder of the University should find pleasure in working with GTU.

## OBJECTIVES

- Make our operations transparent and acceptable to all stakeholders.
- To provide quality education, training, vocation and research facilities to our students.
- To continuously organize and manage Faculty Development Programs (FDPs), Seminars and Conferences.
- Affiliate and Coordinate with Colleges for an effective education delivery mechanism.
- Timely and efficient conduct of the Examination process.

  To facilitate student's placements into suitable and meaningful careers and future of their choice.

# About the University (GTU)

GTU has emerged as an **International Innovative University** in its pursuit of bringing innovation and internationalization in professional education. Within a really short span it has achieved several national accolades for its endeavour in bringing excellence in professional education. GTU is a pioneer in introducing some innovative learning methodology like **"Active Learning"**, a classroom created online. The **GTU Innovation Council** is the most active and applauded for its work in the country engaged in training, developing and nurturing the young minds towards an ideology to innovate. GTU has the largest **International Experience Program** in collaboration with the universities of US, Canada, China and Germany, which offer a unique opportunity to the students to enhance their capabilities and capacities in a global perspective. GTU's **Research Week,** a unique concept, is an evaluation process of dissertations of Master's and Doctoral Program students involving Experts from the Universities across the Globe. GTU's **Contributor Personality Development Program** and the **Bridge Course nurture** the students with the essential life skills along with the technical knowledge to enable them develop as an individual and a successful professional in the competitive world. The **Industrial Training and Placement Cell** transforms a knowledge seeker into a sought after professional.

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In all we do, we are driven to dig deeper, push further, and ask bigger questions – and to leverage our knowledge to enrich all human life.

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1. Center for Environmental and Green Technologies (CEGT)
2. Center for Mobile Computing and Wireless Technologies
3. Center for Cyber Security
4. Center for Environment and Energy Efficiency Tools
5. Center for Infrastructure, transportation and water management
6. Center for Technology Education, Public policy and Universities of the 21st Century (TEPPU21C) 7. Center for Global Business Studies (CGBS)
8. Center for Business Ethics and CSR (BEACSR)
9. Center for Financial Services (CFS)
10. Center for Marketing Excellence (CME)
11. Center for Governance Systems in Businesses, Industries, Universities, Hospitals, NGOs and Governments (CGS)
12. Center for Pharmaceutical Studies and Drug Delivery Technologies (CPS)

Each of the above Post-Graduate Research Centre has a Board of advisors consisting of prominent experts from India and abroad.

# Brief About Organizing Research Centres

## CENTRE FOR GOVERNANCE SYSTEMS (CGS)

GTU has started working on a Monitor for Good Governance, which will make it possible to objectively determine how well the governance systems are working. It is initiating studies in the field of Governance System in Businesses, Industries, Universities, Hospitals, NGOs and Governments. So that it might be able to help organizations improve their working through new policies or modifying existing policies and protocols and through creating or modifying management structures.

## VISION OF CGS

The vision of CGS is to be a leading Centre of Excellence in Research, Teaching, Training and Advocacy in the field of Governance through capacity building, knowledge creation, and dissemination.

## OBJECTIVES OF CGS

- To make the students/researchers/practitioners aware about the Governance practices followed by various Businesses, Industries, Universities, Hospitals, NGOs and Governments.
- To take up joint research projects where-in students from GTU Colleges work along with the students in other countries to prepare studies about working of similar organizations in their respective countries
- To study, research and train managers in effective governance practices followed by various businesses, Industries, Universities, Hospitals, NGOs and Governments.
- To compare the governance system of Indian industry/sector/business with their developed nations' counterparts and to develop the appropriate governance models.

## CENTRE FOR MARKETING EXCELLENCE (CME)

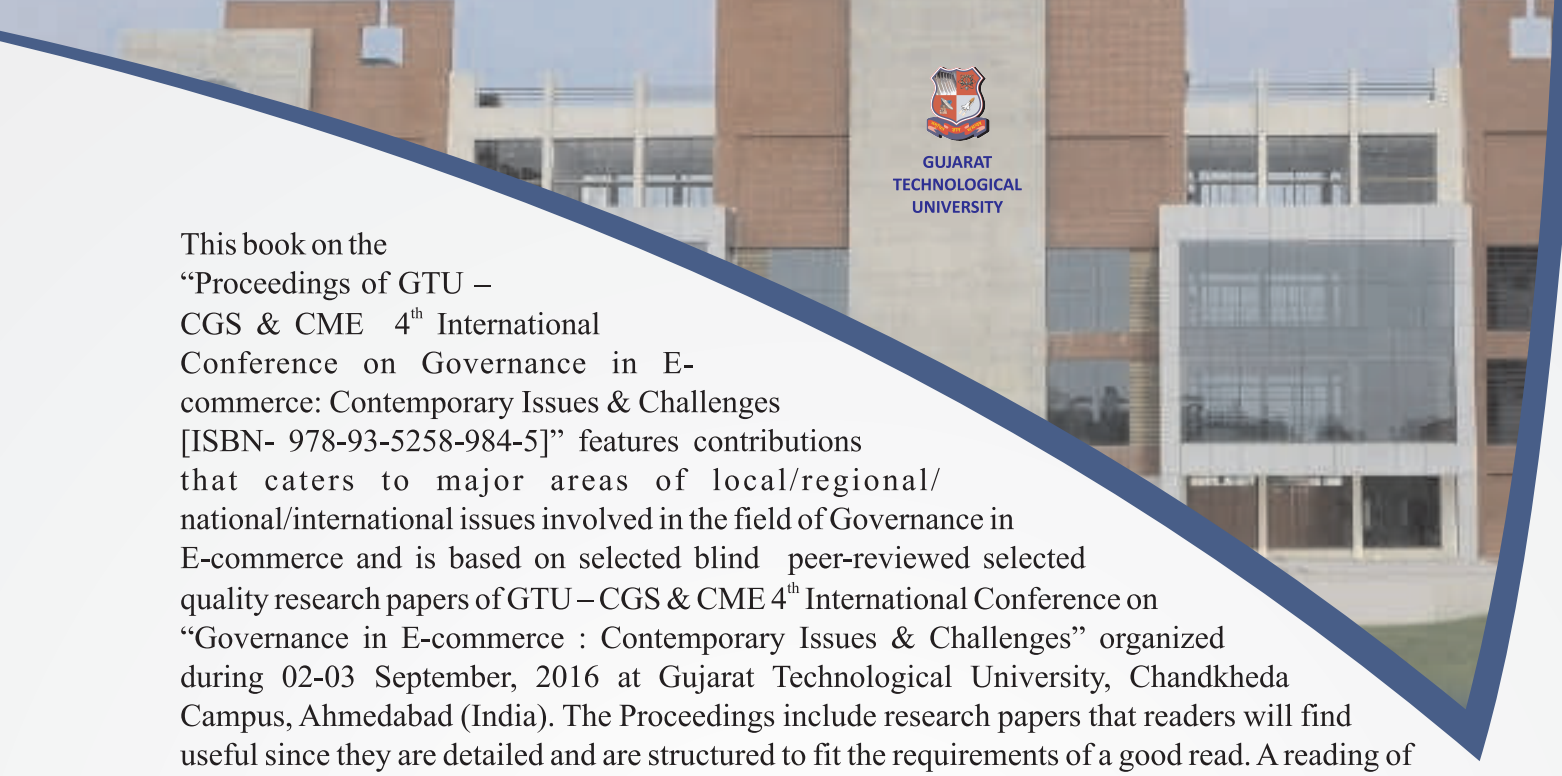
GTU's Center for Marketing Excellence (CME) is one of the Post Graduate Research Center which specifically focuses on the continuous research activity to be carried out for the betterment of businesses, Industries, Universities, Hospitals, NGOs and Governments through right marketing practices. As part of its effort to update and upgrade its MBA curriculum, GTU has decided to initiate introduction of specialist education related to the marketing in various businesses, Industries, Universities, Hospitals, NGOs and Governments. This centre would be a link, facilitator and helping hands for the society, which find out the potential for new opportunities for marketing effectively to the consumers, Marketers as well as country development

## VISION OF CME

The vision of CME is to educate future marketing professionals with the capability to understand business problems and opportunities and translate them into actionable Information needs. By combining resources from academics and industry, the CME's concentration will be to produce future marketing professionals who can gain superior insights from customer and marketplace perspective.

## OBJECTIVES OF CME

- To learn right marketing practices followed by successful organizations around the globe.
- To study the different marketing practices followed by different product categories.
- To investigate various marketing patterns suitable for various demographic profile of the selected product categories.
- To study the government rules and regulations related to marketing in developed countries as well as developing countries like India.
- To find out the potential for innovative and emerging practices in the field for achieving marketing excellence through efficient and effective marketing.



GUJARAT TECHNOLOGICAL UNIVERSITY

This book on the "Proceedings of GTU – CGS & CME 4th International Conference on Governance in E-commerce: Contemporary Issues & Challenges [ISBN- 978-93-5258-984-5]" features contributions that caters to major areas of local/regional/national/international issues involved in the field of Governance in E-commerce and is based on selected blind peer-reviewed selected quality research papers of GTU – CGS & CME 4th International Conference on "Governance in E-commerce : Contemporary Issues & Challenges" organized during 02-03 September, 2016 at Gujarat Technological University, Chandkheda Campus, Ahmedabad (India). The Proceedings include research papers that readers will find useful since they are detailed and are structured to fit the requirements of a good read. A reading of these proceedings is expected to provide not only an insightful summary related to the principles, policies, and practices of governance and other control mechanisms involved in the industry of E-commerce in India and abroad, but, more importantly, it would pave a new paths of research in the fields of governance, frameworks, issues & challenges in the increasing span of e-commerce in domestic as well as international markets. These could be extended further to improve upon the service delivery of local/regional/national/international legal policies and control framework developed for the e-commerce type business models.

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Gujarat Technological University, known as GTU in the community is the state university operating from Ahmedabad with 486 colleges affiliated across the State of Gujarat, India. The University caters to the fields of Engineering, Pharmacy, Management, Architecture and Computer Science. Today, the University has about 4,00,000 students enrolled in a large number of Diploma, Bachelor and Master's Programs along with the robust Doctoral Program. Today, GTU is the largest University in Gujarat. GTU is emerging as an International Innovative University in the pursuit of bringing Innovation & Internationalization in education. Within a really short span it has achieved several national accolades for its endeavour towards bringing excellence in education.

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