Journal of Marketing Management
June 2014, Vol. 2, No. 2, pp. 145-163
ISSN: 2333-6080 (Print), 2333-6099 (Online)

Published by American Research Institute for Policy Development

Determinants of Mobile Commerce Acceptance amongst Gen Y

Dr. Jay P.Trivedi[1] and Dr.Sunil Kumar[2]

Abstract

The E-Commerce industry is one of the fastest growing industries in India. Every morning we hear about new E-Commventures and their success. The smartphone boom in the world and in India is going to transcend E-Commerce to an altogether new level. M-Commerce is setting its feet in the Indian Market. A lot of research supports the fact that Gen Y is the largest pool of Mobile users. In the present study the researchers have studied the parameters which could make M Commerce an instant hit amongstGenY. Descriptive research design was used for the research. Convenience sampling was used to conduct the survey.Descriptive and inferential statistics was used to analyse the data. The results validate TAM and add that Perceived Trust and Self-Efficacy directly influence behavioural intentions, hence adding new constructs to TAM.

Keywords: E-Commerce, Mobile Commerce, Gen Y,Technology Acceptance Model, Theory of Reasoned Action, Theory of Planned Behaviour

Introduction

E-Commerce is the perceived as the next big thing in the Indian Retail Market. There is factual data buttressing the perception. Avendus Capital, a leading Indian Investment Bank, pegged Indian e-commerce market at Rs 28,500 Crore for the year 2011. On March 7, 2014 e-tailer Flipkart claimed it has hit $1 billion in sales, a feat it has managed to achieve before its own targeted year of 2015.

Basis a data released by IAMAI, the Internet penetration percentage has soared from 3.6 % to 11.4 % from the year 2006 to 2012.

[1]M: 08884726871, Associate Professor, Alliance University, Bangalore.
Email: jaytrivedi2002@gmail.com, jay.trivedi@alliance.edu.in
[2] Assistant Professor, Alliance University, Bangalore. Email: sunilkumar.bhougal@alliance.edu.in; sunilbhougal06@gmail.com, L: 08030938022

The Internet user base in India, as on December 31, 2013 is 238.71 million. Telecom Regulatory Authority of India (TRAI) had pegged Internet subscribers in India at 164.81 million as of March 31, 2013, with seven out of eight accessing the Internet from their mobile phones.

TRAI's report puts India's wireless telecom subscriber base at 875.48 million. Of this 522.21 million are urban subscribers and 353.27 million are rural subscribers. A report published by Banyan Netfaqs Pvt. Ltd suggests that there are about 80 million plus users of active feature and smartphones in India. A study done by IMRB (2010) and IAMAI revealed that 70 % of the active users of mobile internet fall into the age group of 18-35 years.Ample literature has suggested that the Gen Y is driving this mobile revolution in India.

Flipkart, the biggest Indian onlineretailer, receives approximately 20 % of its business through Mobile Devices. The Flipkart management has decided to seriously pursue business from handheld devices. Their commitment towards m commerce is reflected through the recent Flipkart app campaign across major TV Channels. These types of transactions are termed as M Commerce.The increasing mobile devices indicate a huge potential for the mobile commerce to be successful in India. Indians' have been quick in accepting the Internet revolution. It is interesting to study whether the same shall be replicated in the new m commerce technology. If the answer is yes,the factors which will determine the acceptance should be discovered.

In this study, the researchers have worked towards testing the technology acceptance model and other select constructs on the youth's behaviour towards M Commerce. This study will help the Telecom companies, E Commerce companies and the business community at large, to get a better understanding of the M Commerce expanse in India. Also, India is proving to be a goldmine for marketers across the globe, which all the more increases the importance of pursuing research in the area of M Commerce.

Literature Review

The success of M Commerce in India will depend on the acceptance of the technology. Literature review conducted for studying individual technology acceptance has been centered around the theory of reasoned action(Fishbein and Ajzen,1975) the technology acceptance model (Davis et.al, 1989) and the theory of planned behaviour (Ajzen, 1991).

Fishbein and Ajzen (1975) coined the theory of reasoned action and established that behavioral intentions are formed basis an individuals' attitude towards the behaviour and perceived subjective norms. Attitude reflects the individuals' positive or negative feelings towards an object. Subjective norms are the perceptions of other significant related person, influencing the subject.

Ajzen and Madden (1986) developed the theory of reasoned action further into theory of planned behaviour by adding the construct of perceived behavioural control, which is defined as,an individual's perceived ease or difficulty of performing the particular behavior or self-efficacy. The current dimension of perceived behavioral control, is in sync with Bandura's (1977, 1982) concept of perceived self-efficacy which "is concerned with judgments of how well one can execute courses of action required to deal with prospective situations" (Bandura, 1982, p. 122).

Davis et.al (1989),framing the technology acceptance model, proposed and established that an individual's usage is determined by Behavioural intention, which is jointly predicted by perceived usefulness and perceived ease of use. The extent to which an individual believes that the technology will enhance performance is known as perceived usefulness. Perceived ease of use is defined as the extent to which an individual believes that using a particular technology will be free of effort. Behavioral intention is defined as the extent to which and individual intends to perform a specific behaviour. The model also proposed that perceived ease of use is an antecedent of Perceived usefulness.

Many researchers have tested these models individually or by combining them to better the understanding of the consumer's behaviour for new technology. Researchers have added new and valid constructs like perceived trust, perceived cost, financial risk and subjective security to name a few , to understand the acceptance of technology.

Anckar (2003) studied the factors affecting consumer adoption decisions and intents in M commerce. The results gave that there are more drivers than perceived ease of use, perceived usefulness. Drivers like limitation of networks and high initial costs and operating costs were influencing adoption of mobile services and in turn m commerce.

Wang (2004) studied the drivers of m commerce in Taiwan basis the technology acceptance model, innovation diffusion theory, perceived cost and risk as constructs and established that that all variables except perceived ease of use significantly affected users' behavioral intent. This result was very surprising keeping in mind the various other research outputs which have validated perceived ease of use as an important determinant towards acceptance of m commerce.

Venkatesh et.al (2005) studied the impact of gender and age on technology acceptance and brought out that technology is no longer perceived as a male oriented domain. Technology acceptance model was used as a platform to conduct this study. Attitude towards technology, subjective norms and perceived behaviour control were the independent variables and behavioural intention was the dependent variable. The impact of dependent variables was mediated with age and gender.

Pousttchi et.al (2006) proposed a model addressing perceived usefulness, perceived ease of use, subjective security and task technology fit influencing m commerce acceptance. The results confirmed the findings from the task technology fit theory and technology acceptance model but rejected subjective security as a driver influencing m commerce. Fong et.al (2008) conducted an experiment in china to understand the Chinese acceptance of the m commerce. His results suggested that the Chinese were not too eager to buy the m commerce story inspite of their agreeing to the convenience it offers.Wei et.al (2008) conducted an experiment in Malaysia to uncover the m commerce adoption factors there. The results established that perceived usefulness, social influence and perceived cost were important determinants associated with consumer's intentions to use m commerce.

Yeh and Ming Li (2009) emphasized that trust was an important determinant in acceptance of m commerce and conducted a study including quality and satisfaction as a determinant towards building trust. The results showed that despite customization , brand image and satisfaction all directly affecting customer trust , it were customization and brand image which had a stronger direct effect on trust formation. This leads us to believe that trust is an important determinant towards acceptance of m commerce. Danny Kao (2009) also emphasized that trust was an important determinant towards acceptance of m commerce and conducted a survey exploring if the transaction trust which would significantly affect the intentions to adopt m commerce. The results emphasized that transaction trust does significantly impact customer's intention to adopt m commerce.

Zheng et.al (2012) conducted a similar study to find out the determinants of M Commerce acceptance in china and suggested that consumers' attitude toward using M Commerce is influenced significantly by perceived usefulness, perceived cost, perceived entertainment, especially by the factor of perceived usefulness.Basem Al-Louzi (2012) established that perceived trust and social influence were an important determinant towards acceptance of m commerce in Jordan in addition to the perceived ease of use and perceived usefulness. Malik, Kumra and Srivastava (2013) conducted a study in India to explore the determinants of consumer acceptance of m commerce. The results reveled that perceived usefulness and ease of use had a significant impact on acceptance of m commerce while perceived financial risk adversely impacts the acceptance of m commerce by consumers.

Studies for factors leading to acceptance of m commerce are being conducted across geographies and this motivated the researchers to conduct a similar experiment in India. As per the more recent studies conducted, perceived trust has proved to be an important determinant towards the acceptance of mobile commerce. Hence the variable of perceived trust was also included in the study

Methodology

The Objective of this study was to understand the factors which determine the factors which lead to acceptance of m commerce.

The research design used was descriptive.The independent variables were Perceived ease of use (PEOU), Perceived usefulness (PU), Perceived trust (PT), Self-efficacy (SE) and Subjective norms (SN). The dependent variables were Attitude towards M Commerce and Behavioural Intention.In the first step PEOU, PU, PT and SE were the independent variables and Attitude towards using M Commerce was the dependent Variable. In the next step, Attitude also becomes an independent variable and itssignificance, along with Subjective Norms is tested over the dependent variable behavioural intention.Convenience sampling was used to choose the respondents. The sample size was chosen basis other published works. Structured questionnaire was administered to 150 students in the age group of 18-24 years. Responses of the students were taken online. About 130 students responded of which 110 responses were complete and considered further for data analysis.

The first section of the questionnaire (questions 1-27) consisted of items adopted fromDavis (1989) and Morriset.al (2005). The inter item consistency was tested with Cronbach's alpha test. For this the questionnaire was sent for pilot testing to a group of 25 students. SPSS was used to analyse the data. All the constructs showed the alpha value greater than 0.75 and hence were considered for final questionnaire. Pearson Correlation was also run to avoid the problem of multi correlation among the variables chosen.

The following hypotheses werecreated:

H1: Perceived ease of use will have a significant impact on behavioural intentions mediated by attitude towards usingm commerce

H2: Perceived usefulness will have a significant impact on behavioural intentions mediated by attitude towards using m commerce

H2a: Perceived usefulness will have a significant impact on behavioural intentions without being mediated by attitude towards using m commerce

H3a: Perceived Trust will have a significant impact on behavioural intentions mediated by attitude towards using m commerce

H3b: Perceived Trust will have a significant impact on behavioural intentions without mediated by attitude towards using m commerce

H4a: Self-Efficacy will have a significant impact onbehavioural intentions mediated by attitude towards using m commerce

H4b: Self Efficacy will have a significant impact on behavioural intentions without mediated by attitude towards using m commerce

H5: Subjective Norm will have a significant impact on behavioural intentions for using m commerce

According to TAM theory, the actual usage of a specified system will be determined by an individual's intention to use and attitude towards using a system (Davis et al., 1989). Attitude, in this research, is hypothesized to mediate the influences of the one beliefs, trust on the intention towards using mobile commerce. Accordingly, the hypothesis which will be formed is:

H6: Attitude towards using m commerce will have a significant impact towards behavioural intentions for m commerce

Reliability analysis, Factor analysis and Multipleregressionswere executed to arrive at the results.

Data Analysis

Reliability can be believed as measurement of consistency. The most popular and commonly used method to assess internal consistency is Cronbach alpha which is defined as the average of all possible split-half coefficients, which result from different ways of splitting the scale items (Malhotra and Birks, 1999). They mentioned an alpha of 0.70 or higher as an appropriate range to measure the reliability. To assess the reliability of the questionnaire during this research, Cronbach alpha was used. As can be seen from the Table 1, all scales have Cronbach's alpha values which are higher than 0.7.

Constructs	Number of items	Mean	ST. D.	Cronbach's Alpha
PEU	6	2.924	1.544	**0.787**
PU	6	2.568	1.1379	**0.842**
AT	3	2.594	1.2961	**0.781**
BI	2	2.505	**1.1023**	**0.87**
SN	2	3.221	1.4167	**0.799**
PT	4	3.146	1.4297	**0.837**
SE	4	**2.43**	1.3049	**0.831**

The mean value of self-efficacy is lowest with 2.43 that show the somewhat agreement for confidence of M-commerce technologies using ability of the respondents. The standard deviation of perceived ease of use is highest among all the constructs which indicates that there are many different opinions of respondents for the benefit of using M-commerce and the responses of the items in this construct are far from the mean value (2.924) in comparison with other constructs. The smallest standard deviation (1.1023) is of behavioral intension that exhibits that the item scores are less different in the respondent's assessment.

Factor Analysis

The researchers conducted the factor analysis was used to test a construct validity of the data and to identify underlying constructs in the data, as well as to reduce the number of variables with the attempt to retain as much of the information as possible and make the remaining variables meaningful and easy to work with. The following are the factor underlines in factor analysis:

Perceived Ease of Use (Factor 1) contained six attributes and explained 50.951% of the variance in the data, with an eigenvalue of 3.057.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.057	50.951	50.951	3.057	50.951	50.951
2	.909	15.154	66.105			
3	.801	13.342	79.448			
4	.514	8.561	88.008			
5	.420	6.999	95.007			
6	.300	4.993	100.000			

Extraction Method: Principal Component Analysis.

Perceived Usefulness (Factor 2) contained six attributes and explained 56.030% of the variance in the data, with an eigenvalue of 3.362.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.362	56.030	56.030	3.362	56.030	56.030
2	.842	14.041	70.070			
3	.662	11.034	81.105			
4	.487	8.120	89.224			
5	.378	6.292	95.516			
6	.269	4.484	100.000			

Extraction Method: Principal Component Analysis.

Attitude towards using M-commerce (Factor 3) contained three attributes and explained 70.323% of the variance in the data, with an eigenvalue of 2.110.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.110	70.323	70.323	2.110	70.323	70.323
2	.668	22.255	92.578			
3	.223	7.422	100.000			

Extraction Method: Principal Component Analysis.

Behavior intention to use M-commerce (Factor 4) contained two attributes and explained 88.514% of the variance in the data, with an eigenvalue of 1.770.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.770	88.514	88.514	1.770	88.514	88.514
2	.230	11.486	100.000			

Extraction Method: Principal Component Analysis.

Subjective Norm (Factor 5) contained two attributes and explained 83.296% of the variance in the data, with an eigenvalue of 1.666.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.666	83.296	83.296	1.666	83.296	83.296
2	.334	16.704	100.000			

Extraction Method: Principal Component Analysis.

Perceived Trust (Factor 6) contained four attributes and explained 67.911% of the variance in the data, with an eigenvalue of 2.716.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.716	67.911	67.911	2.716	67.911	67.911
2	.686	17.153	85.064			
3	.314	7.851	92.915			
4	.283	7.085	100.000			

Extraction Method: Principal Component Analysis.

Self-Efficacy (Factor 6) contained four attributes and explained 67.937% of the variance in the data, with an eigenvalue of 2.717.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.717	67.937	67.937	2.717	67.937	67.937
2	.634	15.845	83.782			
3	.445	11.124	94.906			
4	.204	5.094	100.000			

Extraction Method: Principal Component Analysis.

Next the researchers conducted the correlation analysis to study the association between each construct by using bivariate correlation analysis. The results of the analysis are shown in the following table:

Correlation coefficients

		PEOUM	PUM	ATM	BI M	SNM	PTM	SEM
PEOU	Pearson Correlation	1						
PU	Pearson Correlation	.414**	1					
AT	Pearson Correlation	.486**	.682**	1				
BI	Pearson Correlation	.494**	.576**	.606**	1			
SN	Pearson Correlation	.130	.388**	.458**	.370**	1		
PT	Pearson Correlation	.402**	.544**	.441**	.437**	.239*	1	
SE	Pearson Correlation	.683**	.382**	.435**	.456**	.213*	.457**	1

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

It is envisaged from above table that all the constructs are positively correlated. It is noted that Subjective Norm and Perceived Ease of Use are not significantly correlated; Subjective Norm, Perceived Trust and Self-Efficacy are significant with 5 % level of significance but they are not significant with 1 % level of significance.

Multiple Regressions

The following is the regression model to study the effect of the various construct (i.e. SE, PU, PT and PEOU) on Attribute towards using M commerce:
$AT = a + \beta_1 * SE + \beta_2 * PU + \beta_3 * PT + \beta_4 * PEOU$

where a = constant of the intercept term, $\beta_1, \beta_2, \beta_3$ and β_4 are the regression coefficient of Factor 7, Factor 2, Factor 6 and Factor 1 respectively.

The following are the results of regression analysis by using SPSS.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.721[a]	.520	.501	2.294

a. Predictors: (Constant), SE M, PU M, PT M, PEOU M

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	603.212	4	150.803	28.661	.000[a]
	Residual	557.725	106	5.262		
	Total	1160.937	110			

a. Predictors: (Constant), SE, PU, PT, PEOU
b. Dependent Variable: AT

Regression 1 Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.205	.795		-.259	.796
	PEOU	.094	.047	.189	1.998	.048
	PU	.363	.054	.560	6.748	.000
	PT	.016	.057	.023	.274	.785
	SE	.061	.072	.081	.850	.397

a. Dependent Variable: AT

It is noted from above regression results that the PEOU and PU emerged as significant predictors and PT & SE are not significant predictors of AT at 5% level of significance. Around 52% of the variations are explained by the independent variables in AT.

Next regression model is to study the effect of the various construct (i.e. SN, PEOU, PU and AT) on BI towards using M commerce:

$$BI = a + \beta_1^* * SN + \beta_2^* * PEOU + \beta_3^* * PU + \beta_4^* * AT$$

where a = constant of the intercept term, $\beta_1^*, \beta_2^*, \beta_3^*$ and β_4^* are the regression coefficient of Factor 5, Factor 1, Factor 2 and Factor 3 respectively.

The following are the results of regression analysis by using SPSS.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.684[a]	.468	.448	1.601

a. Predictors: (Constant), SN, PEOU, PU, AT

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	239.434	4	59.859	23.356	.000[a]
	Residual	271.665	106	2.563		
	Total	511.099	110			

a. Predictors: (Constant), SN, PEOU, PU, AT
b. Dependent Variable: BI

Regression 2Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.116	.587		-.197	.844
	PEOU	.083	.027	.250	3.033	.003
	PU	.107	.042	.248	2.519	.013
	AT	.172	.071	.259	2.415	.017
	SN	.099	.066	.122	1.511	.134

a. Dependent Variable: BI

It is envisaged from the above results of regression that PEOU, PU and AT are significant variables of BI. It is also noted that around 47% of the variations are explained by these variables for BI. Also, SN is not significant predictor for BI.

Next regression model is to study the effect of the various construct (i.e. SE, PT) on BI towards using M commerce:

$$BI = a + \beta_1^{**} * SE + \beta_2^{**} * PT$$

where a = constant of the intercept term, β_1^{**} and β_4^{**} are the regression coefficient of Factor 7 and Factor 6 respectively. The following are the results of regression analysis by using SPSS.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.523[a]	.274	.260	1.854

a. Predictors: (Constant), SE , PT

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	139.900	2	69.950	20.352	.000[a]
	Residual	371.200	108	3.437		
	Total	511.099	110			

a. Predictors: (Constant), SE M, PT
b. Dependent Variable: BI

Regression 3Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.759	.530		3.318	.001
	PT	.129	.041	.289	3.133	.002
	SE	.161	.046	.324	3.509	.001

a. Dependent Variable: BI

From the above regression results, it is noted that the independent variables are highly significant and approximately 27% of the variations are explained by these variables for BI.

Finally, the regression model is to study the effect of PU on BI towards using M commerce: $BI = a + \beta_1' * PU$

where a = constant of the intercept term, $\beta_1'$is the regression coefficient of Factor 2. The following are the results of regression analysis by using SPSS.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.576[a]	.331	.325	1.771

a. Predictors: (Constant), PU M

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	169.377	1	169.377	54.027	.000[a]
	Residual	341.722	109	3.135		
	Total	511.099	110			

a. Predictors: (Constant), PU
b. Dependent Variable: BI

Regression 4Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.132	.541		2.094	.039
	PU	.247	.034	.576	7.350	.000

a. Dependent Variable: BI

Finally, on the lines of Technology Acceptance Model, it is proved in above regression that the PU is highly significant and 33% of the variations are explained by PU for BI.

Conclusion and Interpretations

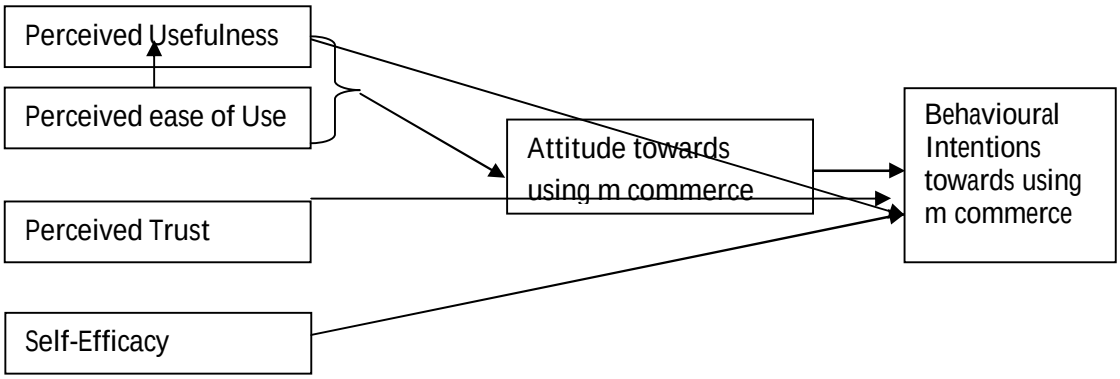
As seen in regression 1, PEOUhas a significant impact on attitude towards using m commerce. In regression 2 along with Attitude towards using m commerce it has a significant impact on behavioral intentions towards m commerce. Hence the first hypothesis (H1) is found to be valid. As seen in regression 1, PU has a significant impact on attitude towards using M commerce. In regression 2 along with Attitude towards using M commerce it has a significant impact on behavioral intentions towards M commerce.

Hence the second hypothesis (H2) is found to be valid.As seen in regression 4, PU was found to have a significant attitude towards behavioural intentions.Hence the hypothesis (H2a) was found to be valid. As seen in regression 1, PT had no significant impact on attitude towards using m commerce. Hence this hypothesis (H3a) was found to be invalid. As seen in regression 3, PT had a significant impact on behavioural intentions towards using m commerce. Hence this hypothesis (H3b) was found to be valid. As seen in regression 1, SE had no significant impact on attitude towards using m commerce. Hence this hypothesis (H4a) was found to be invalid**.** As seen in regression 3, PT had a significant impact on behavioural intentions towards using m commerce. Hence this hypothesis (H4b) was found to be valid. As seen in regression 2, Subjective norms had an insignificant impact on behavioural intentions towards using M commerce. Thus, Hypothesis (H5) is accepted. As seen in regression 2, Attitude towards using M commerce has a significant impact towards behavioral intentions which allow us to accept Hypothesis (H6).

Interpretations

The above results validate the Technology Acceptance Model. The model emphasized that PU will be a significant factor influencing the behavioural intentions towards using m commerce mediated by attitude towards using m commerce and also influence behavioural intentions directly without being mediated by attitude. Subjective norms were found to have no significant impact over behavioural intentions. This too, confirms with the TAM.

Additionally, Perceived Trust and Self-Efficacy were found to have an insignificant impact over attitude formation towards m commerce. But they directly influenced behavioural intentions towards using m commerce. Hence the researchers propose the below model for acceptance of M commerce amongst Gen Y



Managerial Implications

Behavioural Intentions are important determinants of the actual behaviour. The research validated the technology acceptance model for acceptance of m commerce amongst the Gen Y. Additionally, it also established that perceived trust and self-efficacy has a significant impact on behavioural intentions towards m commerce without mediation from attitude. Hence the organizations promoting m commerce should focus on Gen Y. The advertisement should highlight the ease of using m commerce and its usefulness. The ad can highlight various situations when a boy/girl needs to carry out urgent transactions and they lack time. The further story can unfold with the protagonist accomplishing the task quickly and easily with m commerce.

The ad should also focus on highlighting the sheer trust exhibited by the protagonist on the m commerce process and vendor. The ad should focus on the self-efficacy aspect also. It should convey that youth is confident about using the new platform confidently.Hence e commerce companies should aggressively promote their m commerce platform to the youth through mass media platforms. Subjective norms was found to be insignificant, hence there is no need to bring in a youth celebrity to endorse m commerce from that perspective.

Scope of future research and limitations

This research was done in Bangalore city and amongst students of MBA program only. Future research in this area can be done on the all India basis. Researchers can also conduct a gender wise and profession wise research for preference of mobile commerce, which is not studied in the current research. Additionally, TAM has been added with new constructs by other leading researchers. Hence the impact of their constructs on acceptance of m commerce in India and amongst youth is also subject to further research.

References

Ajzen, I. and M. Fishbein (1980), Understanding Attitudes and Predicting Social Behavior. NJ: Prentice Hall

Ajzen, I. (1991), "The theory of planned behaviour", Organizational Behaviour and HumanDecision Processes, Vol. 50 No. 2, pp. 179-211.

Bandura, A. (1977). Self-efficacy: Toward a unifying theory of behavioral change. Psychological Review, 84, 191-215.

Bandura, A. (1982). Self-efficacy mechanism in human agency.American Psychologist, 37,122-147.

Davis, F.D. (1989), "Perceived usefulness, perceived ease of use, and user acceptance ofinformation technology", MIS Quarterly, Vol. 13 No. 3, pp. 319-39.

Davis, F.D., Bagozzi, R.P., and Warshaw, P.R. (1989), 'User Acceptance Of Computer Technology: A Comparison Of Two Empirical Models', Management Science, 35(8), pp. 982–1003.

Anckar , B., Carlsson, C. and Walden, P (2003), " Factors Affecting Consumer Adoption Decisions and Intents in Mobile Commerce : Empirical Insights" , eCommerce conference , eTransaformation, Slovenia, June 9-11, 2003

Wang, S., Wu, J. (2004) , " What Drives Mobile Commerce? An Empirical Evaluation of the Revised Technology Acceptance Model" , Information & Management 42 (2005) 719–729

Pousttchi, K., Wiedemann, D. (2006) , " What Influences Consumers' Intention to Use Mobile Payments?", Mobile Commerce Working Group , Chair of Business Informatics, University of Augsburg, Germany

Fong, S., Yan, Z., Ho, H. (2008) , " User Acceptance Testing of Mobile Payment In Various Scenarios", ICEBE '08 Proceedings of the 2008 IEEE International Conference on e-Business Engineering, Washington, USA

Hampton-Sosa, W. and Koufaris, M. (2005), 'The Effect of Website Perceptions on Initial Trust in the Owner Company', International Journal of Electronic Commerce, 10(1), pp. 55–81.

Wei, T. et.al (2008) , " What Drives Malaysian M Commerce Adoption? An Empirical Analysis", Industrial Management & Data Systems , Vol.109, No.3, pp 370-388

Li, Y. et.al (2009) , " Building Trust in M Commerce : Contribution from quality and Satisfaction", Online Information Review , Vol.33, No.6, pp 1066-1086

Kao, D.(2009), " The Impact of Transaction Trust on Consumers' Intentions to Adopt M Commerce: A Cross-Cultural Investigation", CyberPsychology& Behaviour , Vol 12,No.2, pp 225-229

Zheng, H.(2012) et.al, " Empirical Study and Model of User's Acceptance for Mobile Commerce in China", International Journal of Computer Science Issues, Vol.9, No.2, pp 278-283

Louzi, B., Iss, B. (2012), " Factors Influencing Customer Acceptance of M Commerce Services in Jordan", Journal of Communication and Computer, Vol 9, pp 1424-1436

Malik, A., Kumara, R.,Srivastava, V.(2013), " Determinants of Consumer Acceptance of M Commerce", South Asian Journal of Management , Vol 20, No.2, pp 102-126

Asia Internet Statistics.Retrieved on 18th march 2014. http://www.internetworldstats.com/asia/in.htm

Online shopping touched new heights in India. Retrieved on 18th march 2014. http://www.hindustantimes.com/technology/IndustryTrends/Online-shopping-touched-new-heights-in-India-in-2012/SP-Article1-983068.aspx

Teens drive Indian smart phone sales. Retrieved on 18th march 2014. http://timesofindia.indiatimes.com/business/india-business/Teens-drive-Indian-smartphone-sales-study-finds/articleshow/22406572.cms

E-Commerce in India.Retrieved on 18th March 2014.http://en.wikipedia.org/wiki/E-commerce. In