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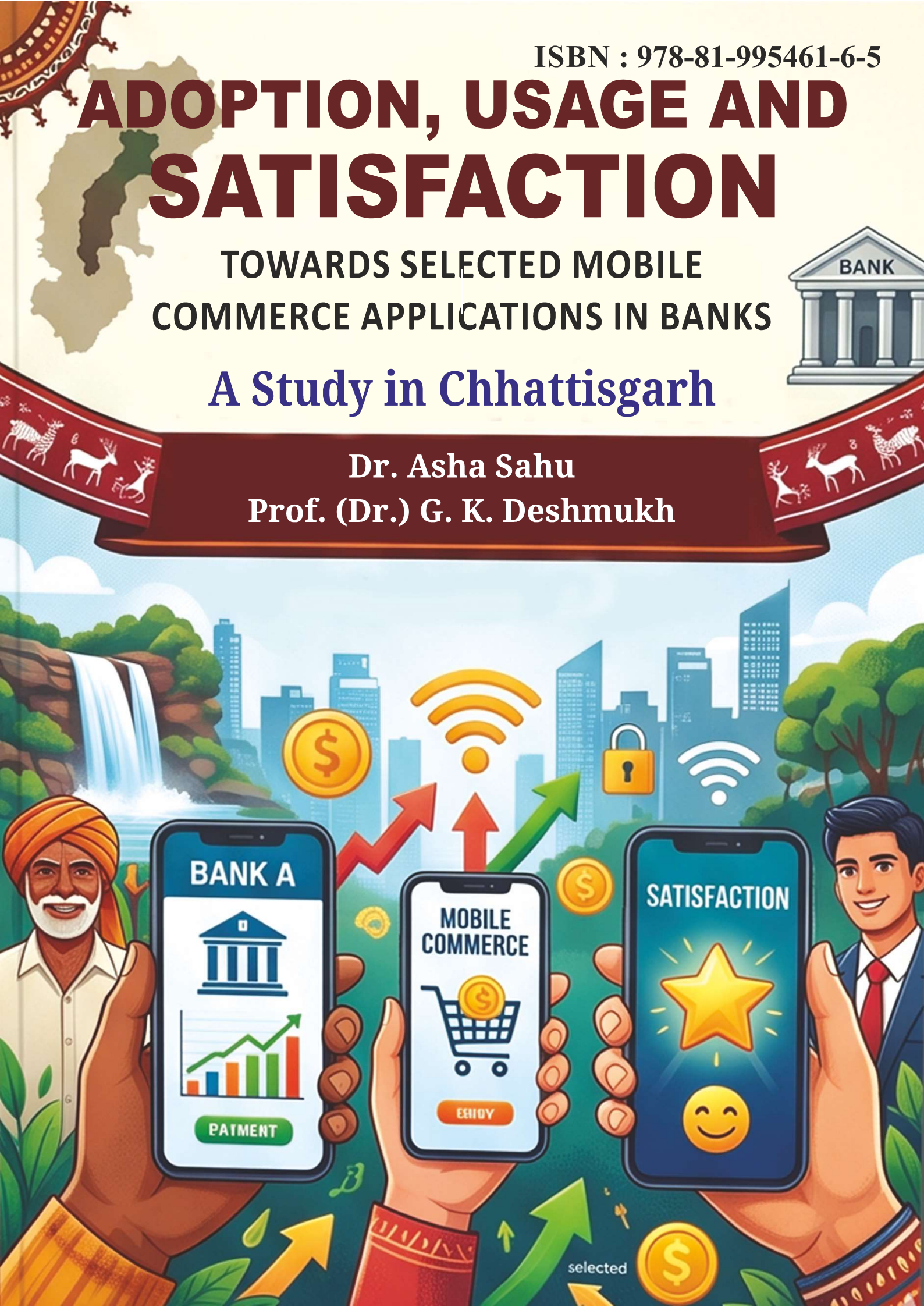
ADOPTION, USAGE AND SATISFACTION

TOWARDS SELECTED MOBILE
COMMERCE APPLICATIONS IN BANKS

A Study in Chhattisgarh

Dr. Asha Sahu

Prof. (Dr.) G. K. Deshmukh



Adoption, Usage and Satisfaction towards Selected Mobile Commerce Applications in Banks – A Study in Chhattisgarh

(This topic was approved for Ph.D in the subject of management by Pt. Ravishankankar Shukla University, Raipur, Chhattisgarh. Contents of the approved thesis are reduced for the purpose of publication of this book.)

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Preface

The natural human inclination towards continuous evolution and improvement has consistently inspired researchers and academicians to explore emerging transformations and to examine the dynamic concepts and processes shaping modern society. In recent decades, rapid technological advancements have profoundly redefined human life, influencing not only modes of communication but also patterns of behavior, interaction, and decision-making.

Among these advancements, the most pervasive and transformative relationship developed by individuals is with electronic devices—particularly smartphones. These devices have transcended their primary function as communication tools to become indispensable companions in everyday life. Their integration into routine activities has significantly influenced consumer behavior and has increasingly become central to decision-making processes. Catering to a wide spectrum of human needs, mobile technologies have enabled marketers to reach consumers through customized mobile applications, thereby reshaping the landscape of commerce.

The emergence of mobile applications has given rise to the expansive domain of mobile commerce, fundamentally transforming traditional business practices. However, existing literature in this field has largely been confined to studies conducted in developed economies, often focusing on isolated parameters such as adoption, usage, or satisfaction. Moreover, prior research has typically examined specific segments of mobile commerce—such as mobile banking, mobile payments, or mobile shopping—in isolation.

This book is an endeavour to present my Ph.D. research work in a concise and comprehensive manner, with the aim of making its insights more accessible to a wider academic and professional audience. In this context, the present work seeks to offer a holistic perspective by examining the adoption, usage, and satisfaction of banking customers

toward mobile banking, mobile payment, and mobile shopping applications within a unified framework.

This book has been systematically organized into five chapters. The first chapter introduces the foundational concepts of mobile commerce, tracing its evolution and presenting key definitions. It further explores the drivers and inhibitors influencing mobile commerce adoption, while also discussing prominent theoretical models related to adoption, usage, and satisfaction. Additionally, the chapter provides an overview of contemporary mobile banking, payment, and shopping applications along with the services they offer.

The second chapter reviews existing literature on mobile commerce, with particular emphasis on studies related to adoption, usage, and satisfaction across different applications and geographical contexts. It examines various research models employed by scholars worldwide and identifies critical factors influencing user behavior, including adoption tendencies, usage intentions, and satisfaction levels. The chapter also incorporates relevant studies conducted in India, culminating in the identification of research gaps and the rationale for the present study.

The third chapter outlines the research methodology adopted for the study, detailing the research design, objectives, sampling framework, data collection methods, and analytical tools employed to derive meaningful insights.

The fourth chapter presents the analysis and interpretation of data collected through structured questionnaires administered to respondents from ten revenue divisions of Chhattisgarh, comprising customers of both public and private sector banks. The findings are systematically discussed to highlight significant patterns and relationships.

The fifth and final chapter draws conclusions based on the analysis and offers insights into the implications of the study. It also delineates the limitations encountered during the research and proposes

recommendations for the mobile commerce industry, along with directions for future research in this rapidly evolving domain.

It is hoped that this work will contribute meaningfully to the existing body of knowledge and serve as a useful reference for scholars, practitioners, and all the stakeholders who are interested in understanding the evolving dynamics of mobile commerce.

Asha Sahu
Prof. (Dr) G. K. Deshmukh



Acknowledgement

“Gratitude unlocks the fullness of life; it turns what we have into enough, and more.”
— *Melody Beattie*

With a heart filled with gratitude, I reflect upon the journey that led to the completion of this book—a journey made meaningful by the presence, guidance, and encouragement of many remarkable individuals. This work stands as a quiet tribute to their unwavering support and belief in me.

I remain profoundly indebted to my esteemed mentor and research supervisor, Prof. (Dr) G. K. Deshmukh, Director Institute of Management, Dean, Faculty of Management Studies, Pt. Ravishankar Shukla University, Raipur (CG), for his scholarly wisdom, patient guidance, and enduring encouragement. His mentorship has been instrumental in shaping both my academic pursuit and this work.

I offer my deepest reverence to my parents, Mr. Ghana Ram Sahu and Mrs. Lata Sahu whose love, sacrifices, and steadfast faith have been the foundation of my aspirations. Their encouragement has been my strength, and their blessings my constant source of inspiration.

My thanks are due to both the teaching and the non-teaching staff of the Institute of Management, Pt. Ravishankar Shukla University, Raipur (CG) for their cooperation and assistance.

With heartfelt appreciation, I acknowledge my family—my sisters, Yashoda Sahu, Sakshi Sahu, and Dakshi Sahu for their constant support and encouragement.

Finally, I extend my sincere thanks to my friends, and my husband Mr. Anurag Sahu and last but not the least to all my fellow research scholars for their companionship and support.

This book is in essence, a reflection of the collective encouragement I have received, for which I remain ever grateful.

Asha Sahu



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Dr. Asha Sahu is an accomplished banking professional, academician, and researcher currently serving as Manager in the Marketing Department at Bank of India. She obtained her Ph.D. in Management from the Institute of Management, Pt. Ravishankar Shukla University in 2024 and has also qualified UGC-NET (JRF) in Management. Her scholarly pursuits are centred on the evolving domains of digital banking, mobile commerce, Financial Technology (FinTech) adoption, consumer behaviour, and technology adoption paradigms in contemporary banking services. Her doctoral inquiry critically examined customer adoption patterns, behavioural intentions, and satisfaction dimensions associated with mobile commerce applications in the Indian banking ecosystem. She is a Life Member of the Indian Commerce Association and was honoured with the Silver Medal for the “Best Business Academic of the Year Award” in 2019 as a co-author, acknowledging her distinguished academic contributions and commitment to scholarly excellence.



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Prof. (Dr.) G. K. Deshmukh has twenty-three years of academic experience with specialization in Marketing and General Management with specific inclination towards Consumer Behavior. He also qualified UGC-NET in Management. He is Ph.D Supervisor. He is also a Life Member of Indian Commerce Association. He received Enthusiastic Researcher Award in 2015. He also received Silver Medal as "Best Business Academic of the Year Award" by Indian Commerce

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