

# Impact of M-Shoppers Age on Customer Satisfaction and M Shopping Continuance Intention in Indian Consumers

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## Abstract

M-commerce is in its nascent stage in India and is gradually picking up among the masses. Under these circumstances it becomes imperative for e-retailers to identify the factors that are affecting the acceptance of their products. The factors identified through literature review include word of mouth (WOM) and convenience of usage to name a few. The present study aims to analyse the impact of various identified determinants such as convenience, payments etc. on customer's satisfaction with m-shopping and continuous Intention. The data was obtained by administering a questionnaire to two groups based on age. Young adults (individuals below 25 years) and adults (individuals above 25 years). The responses were obtained from only those respondents who had used m-commerce at least once. With information obtained from 194 m-commerce users, this study investigated hypothesized relationships embedded within m service quality and ECM(Expectation and Confirmation model) to predict customers' continuance intention and overall satisfaction by adopting to m-shopping in India. Results indicate interesting implications for them-commerce companies and consumers.

**Keywords:** *M-Shopping, Satisfaction, E-Service Quality, Confirmation, Continuation.*

## 1. Introduction

### Mobile Commerce (M Commerce)

Mobile Commerce (M-commerce) is the subset of electronic-commerce (e-commerce), which includes all e-commerce transactions, carried out using a

mobile (hand held) device or Personal Digital Assistant (PDAs).

It has also been defined as "electronic commerce transactions carried out via mobile, wireless terminals" (Dholakia and Dholakia, 2004). (Mennecke and Strader, 2001) define it as the "delivery of products and services via wireless technologies to enable e-commerce activities at any time or location". According to (Siau et al., 2001), "it is the new type of e-commerce transactions, conducted through mobile devices using wireless telecommunications networks and other wired e-commerce technologies.

Lehman Brothers, Ovum, and Forrester had studied the sales and available users of smart phones in India which showed tremendous increase in the growth although it is still new in India. According to them the growth drivers of m commerce are Instant Connectivity, Personalization factor, mobility Factor, Immediacy, Localization etc. There are many ways in which business, government and citizens of India could benefit from M-commerce like:

1. Selling a product or service which is information based (delivery directly to mobile devices) or location based
2. Improving productivity by gathering time critical information (reports, photographs) and SMS based up-to-date information
3. The ability to access information on mobile, at affordable cost can change people's lives and livelihoods in rural areas. It can be used as the

medium to educate and create awareness among the rural people. Usages of Internet on mobile devices have led to information access overcoming geographical barriers and removed the training cost of mobile technology. According to a study by ASSOCHAM-Deloitte Global e-commerce sales via mobile devices are likely to hit USD 638 billion by 2018. This in turn will provide plethora of opportunities in the ever growing e-commerce space.

## M SHOPPING IN INDIA

### Demographics of India

India is the second most populous country in the world, with over 1.271 billion people (2015), more than a sixth of the world's population. With 17.5% of the world's population, India is projected to be the world's most populous country by 2025.

India has more than 50% of its population below the age of 25 and more than 65% below the age of 35. It is expected that, in 2020, the average age of an Indian will be 29 years, compared to 37 for China and 48 for Japan.

### Mobile and Internet Penetration in India

Indian internet user is becoming the second largest in the world next to China, surpassing US, which throws open plenty of e-commerce opportunities, not only for Indian players but other offshore players as well. With more and more chinese firms investing in Indian e-tail markets and product launches through FlipKart, Rupay, development of broadband infrastructure, etc, all evidence revolutionary growth in the days to come. The number of Internet users in India reached 302 million in December 2014, registering a Y-o-Y growth of 32% over the previous year, according to a report 'Internet in India 2014', published by the Internet and Mobile Association of India (IAMAI) and IMRB International. While it took a decade for India to grow from 10 million to 100 million, it took only 3 years to double to 200 million and just one year to become 300 million in order to become the second largest market of the world.

The increasing popularity of mobile devices and availability of smartphones in recent years has thus attracted the attention of consumers and e-retailers. Customers have moved from e-shopping to m shopping as it offers a more convenient mode of shopping-that is anywhere, anytime shopping at the

click of a button. Though the basic features of m-shopping are similar to that of e-shopping the interface with a mobile handset brings about certain unique aspects of quality such as the size of the screen, its display and resolution and the downloading speed.

## 2. Literature Review

Sonia San-Martín Jana Prodanova Blanca López Catalán, (2016), in their research paper "What makes services customers say "buy it with a mobile phone"? have explored the issue of word of mouth (WOM) about mobile shopping, including activities conducted by consumers using a wireless internet connection to make a purchase. The objective was to ascertain the determinants of m-shoppers' WOM. But this paper did not consider continuance retention of customer on using M shopping. Earlier Michael Groß, (2015), in his paper " Mobile shopping: a classification framework and literature review had tried to classify and organize the information related to m shopping. According to his findings with specific to retail environment, the interest in m-shopping for both advanced technology for in-store shopping and for the online distribution channel has increased continuously over the last decade. Moreover, while studies have mostly explored the consumers' acceptance and reactions to m-shopping themes, the technology perspective is still being researched.

### Service Quality

Zeithaml et al. (2002) define e-service quality (e-SQ) as "the extent to which a Website facilitates efficient and effective shopping, purchasing and delivery of products and services." A number of attempts have been made by researchers to develop a measure of e-service quality. Since long, Parasuram's SERVQUAL scale has been a popular measure of Service quality. However, with the advent of electronic commerce the service quality dimensions had to be defined from the perspective of online shopping which exhibit features different from an offline marketplace. Gefen (2002) defined the concept of e-service quality by emphasizing on the dimensions of tangibility, empathy and a combination of reliability, assurance and responsiveness. Building on the conceptual model of e-SQ, Parasuraman et al. (2005) created a multiple-item scale for measuring and assessing e-service quality of various Websites

by rigorous development processes of conceptualization, construction, refinement, and test. To effectively measure e-service quality, Lee and Lin (2005) examined e-service quality dimensions and showed that the dimensions of web site design, reliability, responsiveness, and trust affect overall service quality.

### **Service Quality and Satisfaction**

Service quality, whether traditional or e-service quality, in turn has a positive impact on customer satisfaction. According to (Ismail et al., 2016), service quality acts as an important predictor of customer satisfaction and customer loyalty. Customer satisfaction is the customer's assessment of a service in terms of whether that service has met the customer's needs and expectations (Zeithaml et al., 2006). Customer satisfaction is viewed as a complex determinant with both cognitive and affective components (Oliver, 1997). A number of studies have reported that satisfaction is positively correlated with service quality and is a significant mediator of service quality and behavioural consequences (Cronin et al., 2000; Tam, 2004; Yu et al., 2006; Chang et al., 2009). According to:

### **Satisfaction, Perceived Usefulness and Confirmation**

(Ha and Park, 2013) customer satisfaction is a significant determinant of continuous intention also. Also, perceived usefulness and confirmation from prior use significantly influence users' satisfaction in adopting and using a technology. Perceived post-acceptance usefulness and user satisfaction further lead to continuance intention to use. The ECM model developed by Bhattacherjee focussed on confirmation, perceived usefulness, satisfaction, and IS continuance intention. In ECM, the relationships between confirmation and perceived usefulness,

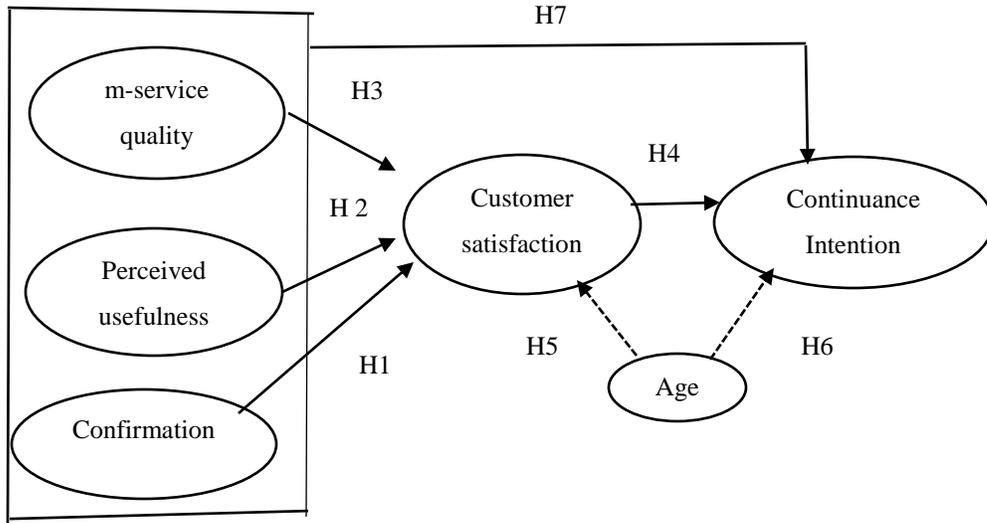
confirmation and satisfaction, perceived usefulness and satisfaction, and satisfaction and continued intention toward IS use were verified in electronic commerce context. Bhattacherjee explained that confirmation has a positive influence on satisfaction and perceived usefulness. Perceived usefulness refers to the customer's cognition that the usage of IS will improve work performance (Davis et al., 1989). Bhattacherjee (2001a) showed that perceived usefulness has a significant influence upon satisfaction and IS continuance intention. (Friderici et al., 2016) expressed that perceived usefulness and perceived ease of use are the main determinants of intention to use.

Devaraj, Fan, & Kohli, (2002) pointed out that perceived usefulness has a major impact upon satisfaction in the e-commerce environment. Cheng, and Fanget al (2009) also demonstrated that perceived usefulness has a great influence upon repurchase intention of on-line customers.

In our proposed model, we added M-service quality dimension to the ECM model to study the impact on customer satisfaction and continuous intention.

### **3. Conceptual Model and Hypothesis**

In this era of mobile Internet field, the focus of this study is to explore the link between m-shoppers overall satisfaction and continuance intention by analyzing the perception of m-shoppers regarding the m-shopping service quality. This study also tries to study the link between perceived usefulness and confirmation on m-shoppers overall satisfaction and continuance intention as described in ECM Model. Therefore, this study investigated hypothesized relationships embedded within m service quality and ECM model to predict customers' continuance intention and overall satisfaction by adopting to m-shopping in India. The research model is shown in Figure 1.



**Figure 1: Conceptual Model**

As mobile shopping system requires a handset that incorporates a web browser, it technically comprises hardware and software system integration as well as customer-driven service. Thus, the four dimensions of m-service quality (e.g., Availability, Perceived risk, easy to use, compatibility of mobile device) reflect different aspects of m-service quality and have different effects on customer satisfaction (Ho, et al., 2012; Lin et al., 2011; Kim et al., 2011; Safeena and Kammani, 2013). Organizations are introducing new technology like mobile shopping into existing marketplace and the continuance intention and satisfaction for such technologies reflects concern about their performance. Thus, firm performance is expected to be strongly related to understanding customer's repurchase intention and find out if demographics like age has any impact on overall satisfaction and continuance intention. There are some studies that suggest that consumer needs, interests and attitudes vary with age, and that younger consumers have a more positive attitude toward innovation, ICT adoption, computing, online shopping and m-shopping (Rogers, 2003; Karimand Oyefolahan, 2009; Pieri and Diamantinir, 2010; Ansari et al., 2012). Therefore, the alternate hypotheses can be generated based on the secondary research and the variables identified:

#### 4. Hypotheses

H<sub>1</sub>: M-shoppers' confirmation has positive influence on their satisfaction of m-shopping.

H<sub>2</sub>: M-shoppers' perceived usefulness has positive influence on their satisfaction of m-shopping.

H<sub>3</sub>: m-Service quality has positive influence on the satisfaction of m-shoppers.

H<sub>4</sub>: M-shoppers' satisfaction has positive influence on their continued intention toward m-shopping

H<sub>5</sub>: M-shoppers age has positive influence on their satisfaction of m-shopping

H<sub>6</sub>: M-shoppers' age has positive influence on their continued intention toward m-shopping

H<sub>7</sub>: m-service quality, confirmation and Perceived usefulness has positive influence on continued intention toward m-shopping

#### 5. Research Methodology

##### Measures and Data Collection

A questionnaire was used to collect data that is used to validate the hypothesis of this study. Each construct is measured with multiple items which are adapted from previous studies. For each measure, respondents were asked to state their agreement or disagreement on its use on a five point Likert scale (1=strongly disagree, 5=strongly agree). The

operational definitions of each construct and the source for this study are shown in Table 1.

### Scale Development

The measurement of satisfaction includes 3 items proposed by Oliver (1980). That scale has also been applied to the electronic context by Bhattacharjee (2001) and by Anderson and Srinivasan (2003). The

items for Confirmation and Continuous Intention have been adapted from Bhattacharjee (2001a). Initially, these comprised of 3 items for each of the constructs. However, after Factor analysis, Continuous Intention was reduced to 2 items.

The items for M-Service quality have been adapted from

**Table 1: Sources of operational definition of each construct**

Construct	Definition	Source
M-service quality	Quality perception of Mobile usage	Ozer, argan and Argan (2013)
Perceived usefulness	Usage of mobile interface will improve productivity	Davis et al (1989)
Confirmation	No difference between expectations and perceived performance	Bhattacharjee (2001a)
Satisfaction	Emotional and cognition response to M-shopping experience.	Oliver (1980)
Continuance Intention	Repurchase intension of shoppers for products provided by Mobile interface	Bhattacharjee (2001a)

The survey was pre-tested on 52 respondents to assess the validity of a self-administered questionnaire. A quantitative descriptive study then ensued that examines the continuance intention of m shoppers who are involved in the process of adopting mobile shopping. In this study, a total of 200 responses were gathered within three and half months and 194 valid samples were obtained. Table 2 shows demographic characteristics of the respondents which include gender, age, education, and annual income.

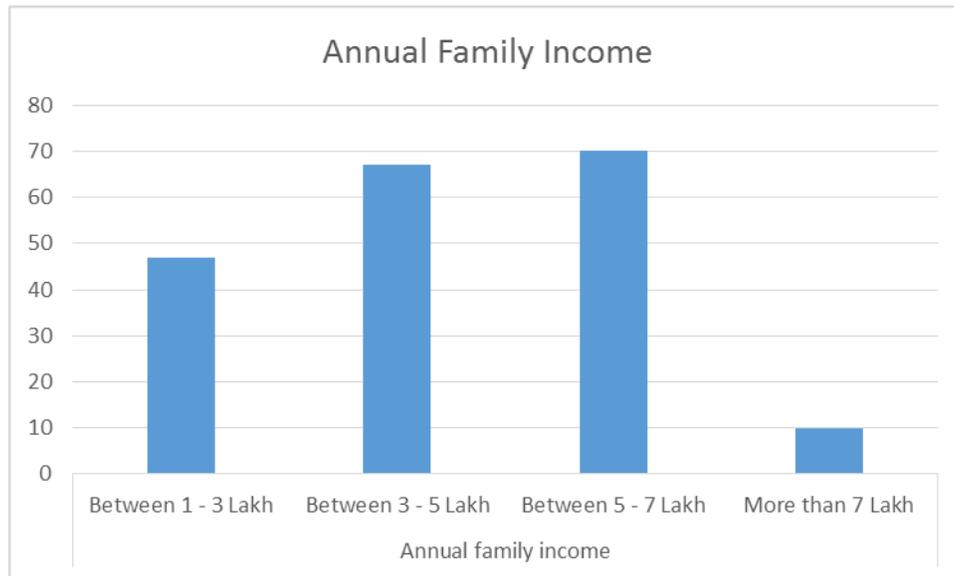
Demographics showed that 56.2% were male and 43.8% female. The highest prevalence occurred among respondents aged 18-35 years (49.5%) while the lowest occurred among those aged over 46 years (29.9%). In this study, 57.2% of the total sample reported having undergraduate degree and 25% of respondents were post graduate and 17% had other qualifications. A majority of the respondents have annual family income between 3-5 lakhs (31%), and only 5 % have over 7 lakhs.

**Table 2: Characteristics of this study**

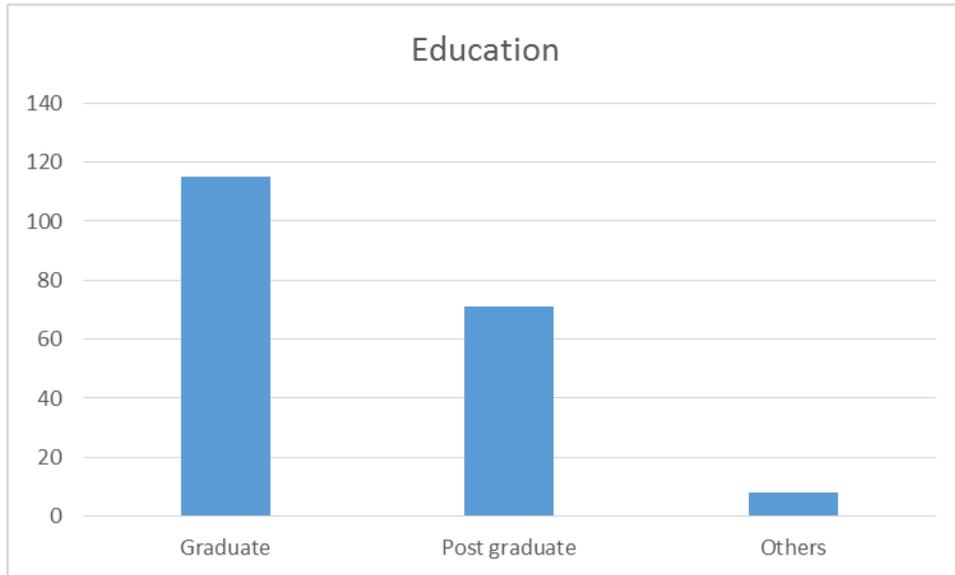
Characteristics of the sample	Item	Frequency	Percent
<b>Gender</b>	Male	109	56.2
	Female	85	43.8
<b>Age</b>	18-35	96	49.5

	36-45	40	20.6
	46 and Above	58	29.9
<b>Education</b>	Graduate	115	59.3
	Post graduate	71	36.6
	Others	8	4.1
<b>Annual family income</b>	Between 1 - 3 Lakh	47	24.2
	Between 3 - 5 Lakh	67	34.5
	Between 5 - 7 Lakh	70	36
	More than 7 Lakh	10	5.15

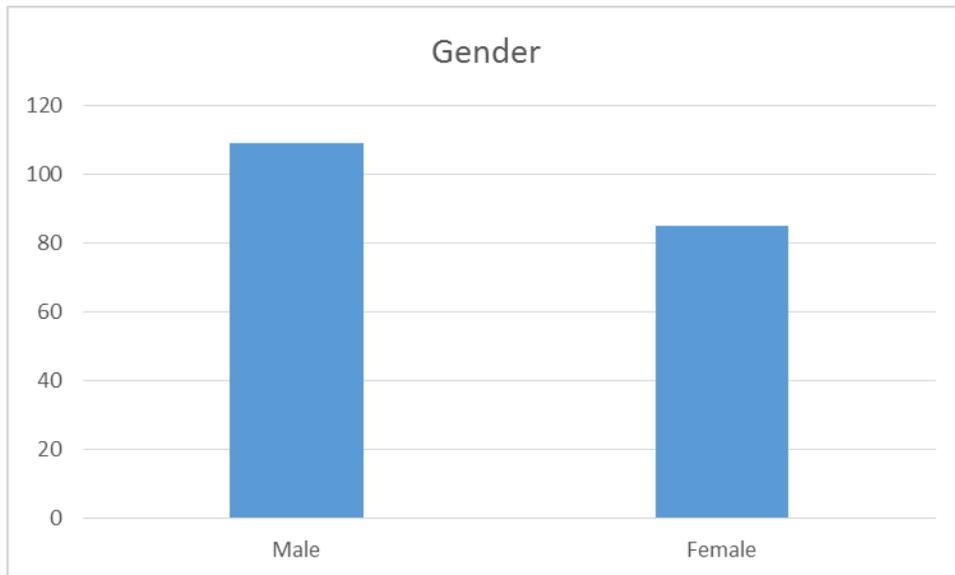
**Graph 1: Demographics based on Annual Family**



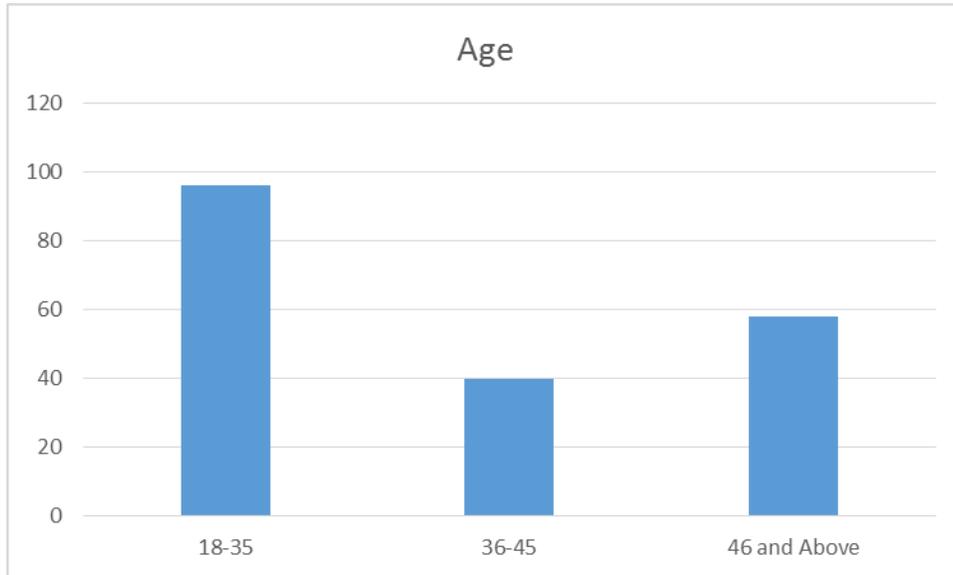
**Graph 2: Demographics based on Education**



**Graph 3: Demographics based on Gender**



**Graph 4: Demographics based on Age**



## 6. Data Analysis and Results

The collected data were analyzed by Statistical Package for the Social Sciences (SPSS) software. The statistical analysis included descriptive statistical analysis, Pearson's correlation coefficients, Cronbach's alpha, and Multiple Regressions to examine the hypotheses and to verify the relationships between variables.

### Reliability Test

In this study, Cronbach's alpha is used to estimate the reliability and internal consistency of the questionnaire. The constructs' reliability scores are ranging from 0.529 to 0.781. As shown in Table 3, the reliabilities of all independent variables and dependent variables exceeded 0.5 as suggested by Nunnally (1978). Kaiser-Meyer-Olkin measure of sampling adequacy determines if the sampling is adequate for analysis (Kaiser 1974a). A KMO value of 0.9 is best, below 0.50 is unacceptable. In our analysis the KMO is 0.779 and Bartlett's Test of Sphericity is less than 0.05.

**Table 3: Results of reliability of all variables**

Variables	No of items	Cronbach's Alpha
M -Service Quality	5	0.781
Perceived usefulness	3	0.697
Confirmation	3	0.615
Satisfaction	3	0.529
Continuance Intention	3	0.700

## Factor Analysis

In factor analysis we only use the components that have an Eigen value of 1 or more. From the total variance explained, five components recorded Eigen values above one, which is 4.731, 1.602, 1.407, 1.142 and 1.218. The components explain a total of 63.1278 per cent of the variance. From the scree plot, we look for a change (elbow) in the shape of the plot. The only components above this point are retained. Component one to five explain much more variance than the remaining components; we therefore extracted five components only.

From the Varimax rotation, the main loadings on component one are variables mservq1, mservq2, mservq3, mservq4. From the questionnaire these items are; highlighting reach of m-shopping services anywhere, confidence that my private information will be respected in m-shopping, menu is clearly classified and appearance and use of the device is good. All these factors constitute M-service quality. The main loadings of component two are PU1, PU2, PU3, PU4. From the questionnaire these variables are m-shopping is beneficial with respect to money, it is

beneficial in saving time, it provides wide variety of product/services and overall using m-shopping is advantageous. These factors define perceived usefulness. The main loadings on component 3 are CI1 and CI2 from the questionnaire these variables are intention to continue using m-shopping rather than discontinue, and intentions to continue using m-shopping rather than using any alternative. So these factors comprise the continuance intention construct. The main loadings on component four is variable C1, C2 and C3 and from the questionnaire the variable are experience with m shopping was better than what was expected, the service level provided by m-shopping was better than what was expected, and overall, most of the expectations about m-shopping were confirmed. These factors define Confirmation. The main loading for fifth n factor are S1, S2 and S3 and from the questionnaire these factors are satisfaction with the decision to buy through mobile device, decision to buy through mobile device was wise one, and I think I did the right thing in buying through m shopping. These factors define Satisfaction.

**Table 4: Items extracted from Factor Analysis**

**Rotated Component Matrix<sup>a</sup>**

	Component				
	1	2	3	4	5
PU1	.058	.518	-.127	.156	.461
C1	.200	.175	.035	.747	.015
C2	.042	.452	.155	.553	.185
C3	.153	.090	.129	.689	-.034
CI1	.119	.173	.788	.202	.024
CI2	.169	.109	.810	.015	-.019
PU2	.086	.675	.405	.210	-.055
PU3	.135	.850	.189	.086	.068
Mservq1	.766	.221	.108	.083	-.016
Mservq2	.831	.063	.032	.152	.012
PU4	.494	.533	-.031	.075	.120
Mservq3	.650	.104	.155	.181	.255
Mservq4	.651	-.092	.346	.162	.217
S3	.133	.042	.484	.083	.544

S2	.122	.183	-.039	-.071	.825
S1	.190	-.270	.062	.483	.495

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 9 iterations.

### Confirmatory Factor Analysis

The data were analyzed using confirmatory factor analysis (CFA) with AMOS 5 program. The result of this study showed that the hypothesized measurement model of customer satisfaction and continuance intention, where the latent variables are formed by five dimensions with m service quality containing 4 items, satisfaction 3 items, perceived usefulness containing 4 items ,confirmation containing 3 items and continuous intention containing 2 items.

Figure 2 and Table 5 showed the Chi Square = 244.145, CMIN/df = 2.597, CFI = .825, GFI = .865, TLI = .777, and RMSEA = .091 The data revealed that the fit statistics for the measurement model did not fulfill the requirement of the conventional standards for CFI and TLI (Byrne, 2001). Results of reliability analysis showed that alpha Cronbach for 0.81. Although the results of reliability analysis were satisfactory, the model has to be revised as the goodness-of-fit indices did not fulfill the conventional standards.

**Table 5: Results of goodness-of-fit indices of the measurement model for political knowledge of voters**

Indices	Recommended	Model
Model chi-square	> 0.05	<b>244.145</b>
CMIN/df	< 5.0	<b>2.597</b>
GFI	> 0.90	<b>0.865</b>
CFI	> 0.90	<b>0.825</b>
TLI	> 0.90	<b>0.777</b>
RMSEA	< 0.08	<b>0.091</b>
IFI	>0.90	<b>0.830</b>

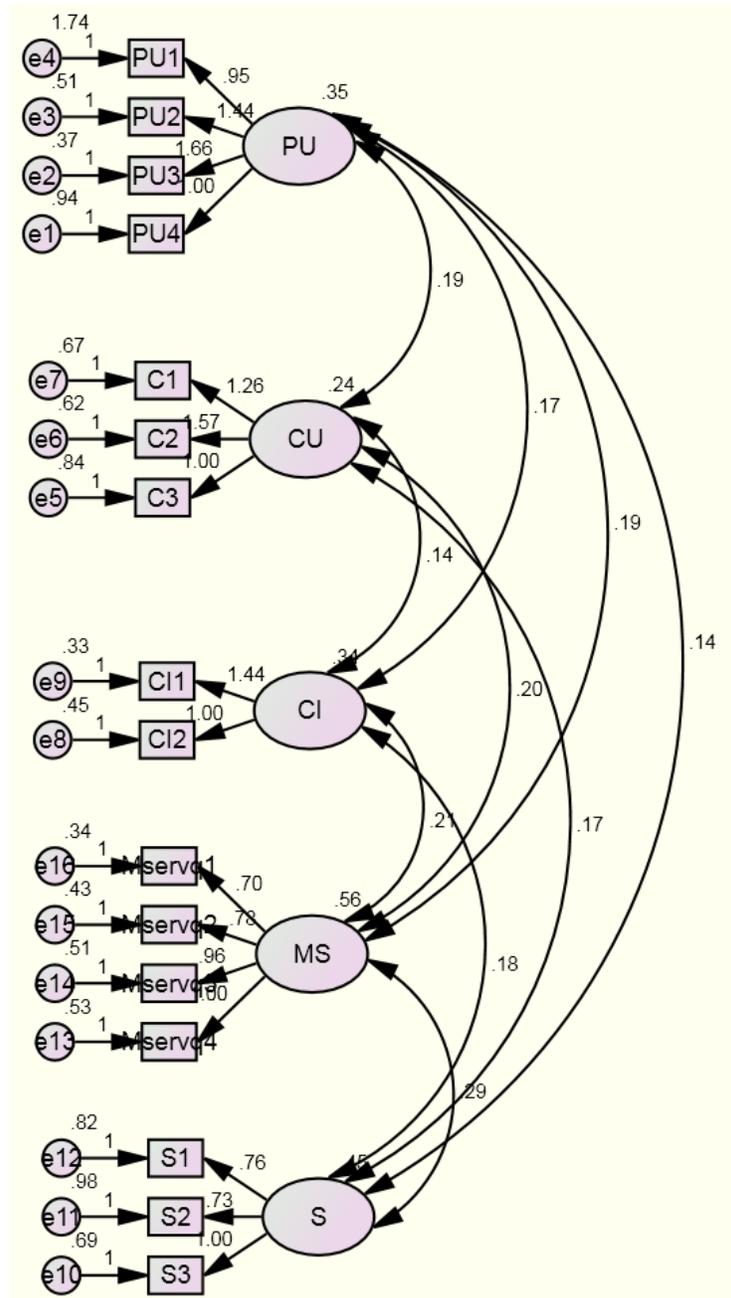


Figure 2: The results of the hypothesized measurement model

The revision of the model was done using modification indices (MI) (Kline, 2005; Byrne, 2001). Several error variances were correlated as suggested by modification indices such as e3 and e4, e13 and e14, e15 and e16 which indicated that these items are strongly related with each other. Results of

the revised measurement model (Figure 3) showed a better fit model, with Chi-Square = 182.167; CMIN/df = 2.002, CFI = 0.894; GFI = 0.895; TLI = 0.0.860; and RMSEA = 0.072. After the modification process, the revised model provided a better fit as shown in Table 6 and Figure 3.

**Table 6: Results of goodness-of-fit indices of the revised measurement model**

<b>Indices</b>	<b>Recommended</b>	<b>Revised Model</b>
Model chi-square	> 0.05	<b>182.167</b>
CMIN/df	< 5.0	<b>2.002</b>
GFI	> 0.90	<b>0.895</b>
CFI	> 0.90	<b>0.894</b>
TLI	> 0.90	<b>0.860</b>
RMSEA	< 0.08	<b>0.072</b>
IFI	>0.90	<b>0.897</b>

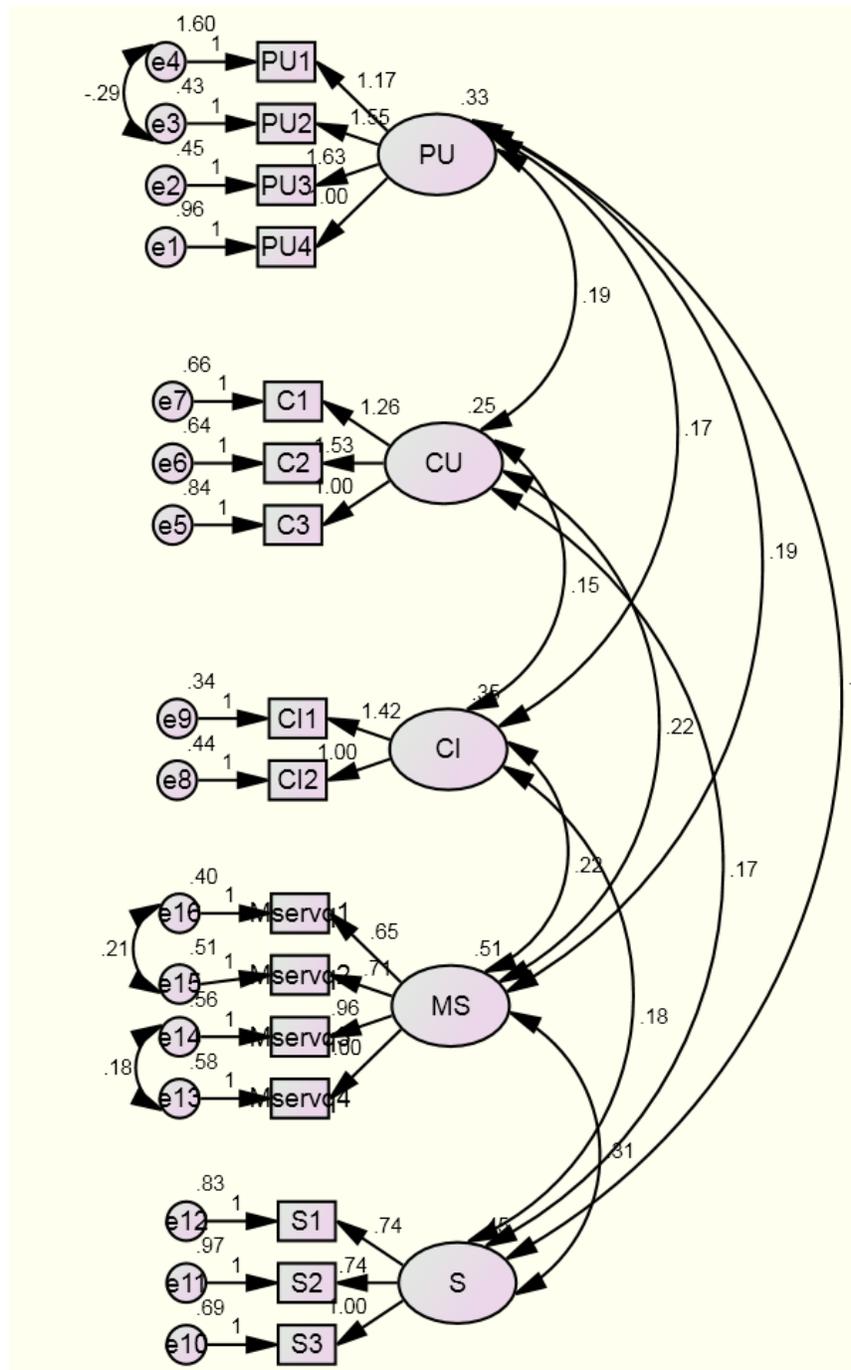


Figure 3: The Results of the Revised Measurement Model

Pearson correlation analysis is used to explore the correlation between the variables. The results of the correlation coefficient range between 1 and 0.472 as

shown in Table 4. Since the sig value is less than the 0.01 we can say that there is correlation between all our constructs in the proposed model.

**Table 7: Correlation between independent and dependent variables**

**Correlations**

		Mservqsum	PUsum	Confirmsum	ContIntsum	satsum
Mservqsum	Pearson Correlation	1	.392**	.406**	.367**	.386**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	194	194	194	194	194
PUsum	Pearson Correlation	.392**	1	.472**	.330**	.310**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	194	194	194	194	194
Confirmsum	Pearson Correlation	.406**	.472**	1	.329**	.302**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	194	194	194	194	194
ContIntsum	Pearson Correlation	.367**	.330**	.329**	1	.235**
	Sig. (2-tailed)	.000	.000	.000		.001
	N	194	194	194	194	194
satsum	Pearson Correlation	.386**	.310**	.302**	.235**	1
	Sig. (2-tailed)	.000	.000	.000	.001	
	N	194	194	194	194	194

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

In this study, Multiple Regressions is used to test the hypotheses. Based on the results of multiple regression analysis as shown in Tables 5, the overall coefficient of multiple Determination for Hypothesis 1 are found as R2 =0.091, Adj-R2 =0.086, F=19.264, P=0.000. The result suggest that Confirmation has statistical significance with satisfaction as null hypothesis is rejected. The results suggest that perceived usefulness (R2 =0.096, Adj-R2 =0.091, F=20.414, P=0.000) has a statistically significant effect on satisfaction for m-shopping since null hypothesis gets rejected. With respect to Hypothesis 3, the results indicated that m-service quality (R2

=0.149, Adj-R2 =0.144, F=33.517, P=0.000) also has a significant effect on satisfaction. In addition, satisfaction (R2 =0.055, Adj-R2 =0.05, F=11.207, P=0.001) has a significant effect continuance intention. As for hypothesis 7, Notes: R2 =0.193, Adj-R2 =0.180, F=15.121, P=0.000. The results showed M-service quality, perceived usefulness and confirmation has a significant effect on continuance intention for m-shoppers (hypothesis 7 are supported). Thus all the alternate hypothesis got accepted and there was correlation between all the constructs with some variability explained by independent variables on dependent variables.

**Table 8: Regression Analysis**

Constructs	R2	AdjR2	F Value	P value
Confirmation and Satisfaction(H1)	0.091	0.086	19.264	0.000
Perceived Usefulness and Satisfaction (H2)	0.096	0.091	20.414	0.000
m-service quality and Satisfaction(H3)	0.149	0.144	33.517	0.000
Satisfaction and Continuance Intention(H4)	0.055	0.05	11.207	0.001
Mservice quality , Perceived usefulness, Confirmation and Continuance Intention (H7)	0.193	0.180	15.121	0.000

The moderating variable (age) allowed us to distinguish three types of m-shoppers: young (18-35yearsold), young adults(36 to 45 years old) and seniors (45 and above). After eliminating central

values, the first group was composed of 96 m-shoppers, second group included 40 m-shoppers and last group had 58 m-shoppers.

**Table 9: Impact of age on dependent variables**

**ANOVA**

		Sum of Squares	df	Mean Square	F	Sig.
satsum	Between Groups	1.033	2	.516	.866	.422
	Within Groups	113.842	191	.596		
	Total	114.875	193			
ContIntsum	Between Groups	1.732	2	.866	1.226	.296
	Within Groups	134.897	191	.706		
	Total	136.629	193			

Since for the two constructs of satisfaction and continuance intention significance value is more than

0.05, alternate hypothesis is rejected. This suggests there is no significant relationship between age and

satisfaction and continuance intention for m-shoppers in our sample population.

## 7. Limitations and Future Scope

Some of the limitations of the study are:

- Demographic Bias –  
As seen from the demographic statistics of the sample, respondents between 36 to 45 age are not well represented. When more respondents from that category are also included, the results may change.
- Sample Bias –  
For the purpose of this study, we have considered consumers in Pune city. The results may be skewed with respect to the consumers from metro cities in India. The effect of mobile service quality could also be different for different mobile services opted by consumers especially in different cities with varying types of data plans being offered by the companies.

## 8. Future Scope

Since the current study is a preliminary investigation in to the relationships studied, the researchers can in future extend the study by increasing the sample size. Also different demographic variables like gender and education level can be used as moderating variables to understand the relationships more comprehensively. The impact of information quality and system quality can also be incorporated as an independent variable to assess the impact on customer satisfaction and continuance.

## 9. Managerial Implications

The study can be expanded based on any of the limitations stated to offer more complete possibilities and answers to questions about consumer behavior. The business implications for this study can be that retailers should understand the factors that affect customers' satisfaction and intention to continue using mobile applications for any transaction is dependent on the mobile service quality, perceived

usefulness and confirmation. It is not dependent on age, thereby implying that the target customers for these mobile based applications cannot be only youngsters. It is being extensively used and appreciated by all age groups as per the sample that has been considered for this research work. In order to improve the satisfaction and continuance intention the companies need to focus on providing maximum information to customers while using these apps on mobile and should at the same time ensure that the information shared by the consumers is secure and the privacy is maintained. The mobile applications should be easy to use and compatible with many mobile devices being extensively used by Indian consumers. Overall the expectation of the consumers of value for money for using the mobile services should be beneficial in terms of saving time and money. If these factors being considered it would enhance the satisfaction level of consumers and increase the continuance intention.

## 10. Conclusion

Based on the research conducted and the analysis done for the same we may conclude that a consumer take in to account “**m-service quality parameters**” “**Perceived Usefulness**” and “**confirmation**” to make an impact on their satisfaction and continuance Intention. But age is not a consideration of customer satisfaction and continuance intention for m-shopping for Indian consumers with sample population in our research. So players in the retail industry should take into account all these variables while structuring their marketing campaign with more emphasize put on the more significant factors.

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