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# MOBILE COMMERCE USERS' SATISFACTION: ITS IMPLICATIONS TO ACCOUNTANCY, BUSINESS AND MANAGEMENT (ABM) STUDENTS

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**Abstract** — The study used the quantitative research method in the analysis of the users' satisfaction towards mobile commerce in the Division of Mabalacat City for the school year 2023-2024. The main data gathering instrument was a descriptive survey tool used to assess the mobile commerce users' satisfaction level among the Senior High School - ABM Strand students. The respondents were given a modified Mobile Commerce Users' Satisfaction Survey consist of 20-item questions to be given as a tool. The main sources of data are the 120 randomly selected senior high school students from the Division of Mabalacat particularly enrolled in the ABM strand.

Results have shown that: On perceived usefulness, the respondents used mobile commerce as a platform to easily buy goods and services they needed as it gained a 5.00 mean. Likewise, they were very much satisfied with its use for vlogging, affiliate marketing, online tutorial, etc. (M=4.80), the least mean received 3.65 on using mobile commerce for shopping and banking purposes, and another result yielded 4.32 as means in using m-commerce to link with business partners and do their operations through online transactions. On the perceived ease of use, the respondents were believed to have used mobile commerce as the easiest way to transact business and communication as it yielded 5.00 means as supported by the average means of 4.772 described as Very Much Satisfied in terms of the perceived ease of use among the respondents, interacting with others was Very Much Satisfied having 4.86 as means and Very Satisfied in doing things easily online (M=4.00). On the perceived playfulness or "flexibility" of use, it can be gleamed from the results that the respondents were Very Much Satisfied (M=4.578). The respondents yielded Very Much Satisfied (M=4.60) in terms of their overall satisfaction in using mobile commerce applications and the gained average means of 4.274 as very satisfied in terms of their perceived use of mobile commerce were found. Having the overall satisfaction level at 4.556 described as Very Much Satisfied, the user's satisfaction level showed significant relationship with the perceived ease of use, playfulness and overall experiences of the Senior High School – Accountancy and Business Management (ABM) Strand students as the regression estimate at 0.280 which permits a 0.0007 P-value affirming significance at 0.05 level.

The study recommended that the Senior High School – Accountancy and Business Management Strand students must be exposed to various business platforms in order for them to be adept with the changing trends of business in the online communities and the crafting of a localized school immersion plan to appropriately address learning needs, developmentally correct learning resources and community-based teaching approaches.

**Keywords** — mobile commerce, satisfaction, accountancy, business and management health

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## I. INTRODUCTION

Mobile commerce is characterized by bringing web-based business capabilities to the customer's hands. Innovation via remote was first created by Kevin Duffy in 1997. Revenues from portable ad hoc transactions are placed between different nodes close to each other without relying on the foundation to manage. The rapid growth of m-commerce has had a significant impact on users' work, learning, and daily lives. A growing number of operators have drawn a lot of attention. Customers' attention will be drawn to you if you improve your customer service. User happiness provides the groundwork for future success. Simply expressed, M-commerce refers to e-commerce transactions carried out through a mobile phone.

It is true that selling or buying products on the internet has become a new trend. Online customer expectations grow every day, so companies are forced to adopt a more planned approach to e-commerce. Evidences show that customer satisfaction plays an important role in E-commerce, that is why marketers should pay attention to it, while they are selling goods or service on the internet (Nisar & Prabhakar, 2017).

The popularity of mobile commerce activities has brought great challenges to our living habits and working methods. However, with the rapid development of business activities, people also gradually began to pay attention to whether its application can meet our expectations, that is, user satisfaction. As for the satisfaction of users of mobile commerce, most scholars at home and abroad focus on the static analysis of the influencing factors at a certain point, instead of systematically studying the changing process of user satisfaction, influencing factors and their mutual constraint relationship.

Delivering best service quality through m-commerce to end users is a crucial strategy for business improvement and success with results in understanding end users' expectations and best business profits (Zheng et al. 2015). Measuring service quality at m-commerce requires to identify the dimensions' characteristics of service quality with considerations of unique features of the mobile device and the context of the business sector (Jimenez and Azuela, 2016).

Mobile commerce (m-commerce) applications have grown rapidly even though they have been slow to catch on implementing mobile applications for consumers and are still waiting for larger-scale usage. M-commerce applications have created tremendous business opportunities and provided benefits such as improved productivity, lowered operational costs, increased customer satisfaction, and improved decision making within companies (Gebauer and Shaw 2004). One of the noticeable features of m-business application use within organizations is that users are familiar with the applications due to the wide usage of mobile device and applications in an individual context. Thus, in an organizational context, the user's satisfaction is determined by utilitarian benefits. Thus, the satisfaction of m-commerce technology use cannot be explained effectively without the factors predicting user satisfaction in an individual context (Heijden, 2004).

User Satisfaction is defined as the consumer's fulfillment response. It is a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment (Oliver, 2000). Satisfaction is important as prior literature identified customer satisfaction as a key determinant of customer's experience sin using m-commerce.

In the current scenario, as the number of mobile internet users grows, and with the availability of low-cost, low-effort handsets, particularly Smartphone's, trading is likely to become a cutting-edge business model. Mobile phones are now used for more than just making phone calls; they are also used to surf the Internet, shop, and download material. M-pervasiveness, Commerce's reach capacity, versatility, and adaptability features have increased the number of mobile consumers and web supporters in India. Since the last couple of years, the phrase M-Commerce has gained popularity. The business has changed as a result of the creation of this concept. Innovative devices and applications are a big part of today's business testing. In this unusual setting, researchers attempted to determine the impact variables and trends of M-business items/benefits, respondents' accomplishments, and the issues customers encountered when using M-commerce. Having said that, it poses a great challenge to emerging learners and graduates the vast majority of households turning into this online business.

The researcher recognizes these factors, supporting that school institutions are always open to the idea of working in partnership with business organizations to improve the programs and approaches to benefit mostly the Senior High School students specially in the Accountancy, Business and Management (ABM) Strand. Since the focus of the study is to determine the mobile commerce users' satisfaction

regardless of their backgrounds and other intrinsic and extrinsic factors in the Division of Mabalacat City, the researcher establishes the significance of m-commerce to Senior High School students for the School Year 2023-2024 as emerging determinants of the growing business market.

### **Statement of the Problem**

The study aimed to determine satisfaction level of the users of mobile commerce among the Senior High School students in the Accountancy, Business and Management (ABM) Strand in the Division of Mabalacat City for the School Year 2023-2024 and the impact of the present study to the target students.

Specifically, it focused on the following objectives:

1. What is the level of users' satisfaction towards mobile commerce among the Senior High School Accountancy, Business and Management (ABM) students in the Division of Mabalacat City for the School Year 2023-2024 in terms of:
  - a. Perceived Usefulness;
  - b. Perceived Ease of Use; and
  - c. Perceived Playfulness?
2. Is there a significant relationship between perceived usefulness, ease of use, and perceived playfulness and the mobile commerce users' satisfaction level?
3. What are the implications of the results to Senior High School – Accountancy, Business and Management (ABM) Strand students?

### **Hypothesis**

There is no significant relationship between the perceived usefulness, ease of use and playfulness and the mobile commerce users' satisfaction level among ABM students in the Division of Mabalacat City for the School Year 2023-2024.

## **II. METHODOLOGY**

The study made use of the quantitative research method in the analysis of the users' satisfaction towards mobile commerce in the Division of Mabalacat City for the school year 2023-2024.

The quantitative method is a research strategy that focuses on collecting and analyzing figures and data. According to Ghauri and Gronhaug (2002), this method is conducted based on the purpose of study, a questionnaire was the most suitable method for the data collection of study. There is no basic and standard for all the interview approach, however, it was adjusted and designed to be suitable for the present study that meet the requirement and its purposes.

The study used a descriptive survey tool to assess the mobile commerce users' satisfaction level among the Senior High School - ABM Strand students. The respondents are given with modified Mobile Commerce Users' Satisfaction Survey consist of 20-item questions to be given as a tool. The main sources of data are the 120 randomly selected senior high school students from the Division of Mabalacat particularly enrolled in the ABM strand.

The study was conducted among the 120 randomly selected public senior high school students who are in the Accountancy, Business and Management (ABM) Strand in the Division of Mabalacat City, School Year 2023-2024.

Purposive sampling was used in selecting the respondents of the study. The total number of participants was determined, and total enumeration was also used for the study.

The survey instrument for this study was developed by adapting the survey items for Perceived Usefulness and Perceived Ease of Use from studies by Venkatesh and Davis and Venkatesh et al. Survey items for the other factors added to the Technology Acceptance Model (TAM) are adapted and modified from prior studies. In addition, several tests are conducted to validate that these items are appropriate measures for the constructs in the proposed research model. The survey items are measured on a five-point Likert scale ranging from 1 as strongly disagree to 5 as strongly agree. To check the validity of the survey items, three professors and two research assistants were asked to read over the instrument and provide feedback. All necessary changes were made to improve the survey instrument.

An online survey was employed using Google Form to gather respondent data. Personal interview is used to recruit participants who are users of mobile commerce. The participation was completely voluntary. The participants are informed that they could withdraw from the survey at any time. The participants are also encouraged to send this link to friends and colleagues via google link to invite them to participate in the survey. The data are collected between the period from January to March 2024. There are 120 respondents who are the focus of the study.

For the analysis of the data regarding the Users' Satisfaction Level of the Senior High School students towards mobile commerce, mean scores are to be used.

In determining the satisfaction level of the respondents in the Division of Mabalacat City, the Likert 5-point scale range is used, and they will be classified as:

Numerical Rating	Descriptive	Interpretation
4.50-5.00	Strongly Agree	Very Much Satisfied
3.50-4.49	Agree	Very Satisfied
2.50-3.49	Neutral	Moderately Satisfied
1.50-2.49	Disagree	Moderately Not Satisfied
1.00-1.49	Strongly Disagree	Very Much Dissatisfied

Multiple regression analysis will be applied to examine the linear relationship among the dependent and independent variables. The multiple regression will find the extent of relationship in one dependent variable' score from various independent variables' score. In this study, analysis of means tested is at less than 3 and Significant value is lower than 0.05.

For ethical considerations, the identities of the respondents will be treated confidential and so the evaluation results they made. Consent forms from the parents and assent forms to the parents of the respondents themselves will be furnished. Furthermore, no school fund is used in the gathering of data nor should any fee will be collected from the respondents.

### III. RESULTS AND DISCUSSION

#### 1. Level of User's Satisfaction on Mobile Commerce

**Table 1**

**Perceived Usefulness of Mobile Commerce**

Perceived Usefulness of Mobile Commerce	Means	Description
1. Social network and messaging to transact with others.	4.32	Very Satisfied
2. Mobile shopping and mobile banking.	3.65	Moderately Satisfied
3. Social media platforms for vlogging, affiliate marketing, online tutorial, etc.	4.80	Very Much Satisfied
4. m-commerce for studying and working.	3.60	Moderately Satisfied
5. m-commerce for buying goods/services easier.	5.00	Very Much Satisfied
Average Means	4.274	Very Satisfied

On perceived usefulness, the respondents used m-commerce as a platform to easily buy goods and services they needed as it gained a 5.00 mean. Likewise, they were very much satisfied with its use for vlogging, affiliate marketing, online tutorial, etc. (M=4.80.) while the least mean received 3.65 on using mobile commerce for shopping and banking purposes.

**Table 2**

**Perceived Ease of Using Mobile Commerce**

Perceived Ease of Using Mobile Commerce	Means	Description
1. Easy to use online transaction.	5.00	Very Much Satisfied
2. Easy to do what I want it to happen.	4.00	Very Satisfied
3. Has a clear and understandable interaction with other users.	4.86	Very Much Satisfied
4. Communication/access fee is cheap.	5.00	Very Much Satisfied
5. online applications are manageable and self-directed.	5.00	Very Much Satisfied
Average Means	4.772	Very Much Satisfied

In terms of interaction with others, it was shown that the respondents were Very Much Satisfied also having 4.86 as means. On the other hand, respondents seemed to be Very Satisfied in doing things easily online (M=4.00) because of the technicalities and community guidelines of the social media platforms and applications concerning mobile commerce.

**Table 3**
**Perceived Playfulness in Mobile Commerce**

Perceived Playfulness in Mobile Commerce	Means	Description
1. use of entertainment	4.80	Very Much Satisfied
2. Use for exciting discounts	4.80	Very Much Satisfied
3. Use of fast transaction	5.00	Very Much Satisfied
4. Safe and protected use	4.24	Very Satisfied
5. Better business opportunities	4.05	Very Satisfied
Average Means	4.578	Very Much Satisfied

Fast transaction was perceived by the respondent to gain Very Much Satisfaction (M=5.00), the use of entertainment (M=4.80) and the use of exciting discounts (M=4.80). Also, the results have shown that the respondents were also aware of their safety and protection in the use of mobile commerce as it only reflected a Very Satisfied result having the means of 4.24.

**Table 4**
**Overall Satisfaction towards Mobile Commerce**

Over-all Satisfaction towards Mobile Commerce	Means	Description
Frequent purchase from online market like Shopee, Lazada, etc.	4.50	Very Much Satisfied
Share with others the experiences from online market.	4.60	Very Much Satisfied
Recommend online markets and applications to friends and family relatives.	4.80	Very Much Satisfied
Protected consumer rights from shopping online.	4.50	Very Much Satisfied
Satisfied with the products I buy and purchase online.	4.60	Very Much Satisfied
Average Means	4.600	Very Much Satisfied

The student-respondents have yielded Very Much Satisfied results in the satisfaction they experienced as they buy and purchase online products (M=4.60), and they can share these to their friends and relatives (M=4.60). As well, they were aware of their rights as consumers (M=4.50) when they shop with known online market applications like Lazada and Shopee (M=4.50).

This means that the respondents are aware of the consumer rights even they are very much satisfied with mobile commerce as tantamount to online shopping activities.

**Table 5**

**Overall Means on the Level of User's Satisfaction among Senior High School Students towards Mobile Commerce**

Indicators of User's Satisfaction	<i>r</i>	Interpretation
Perceived Usefulness and Satisfaction	4.274	Very Satisfied
Perceived Ease of Use and Satisfaction	4.772	Very Much Satisfied
Perceived Playfulness and Satisfaction	4.578	Very Much Satisfied
Over-all Satisfaction	4.600	Very Much Satisfied

It is clearly shown that the Senior High School students in the ABM Strand were Very Much Satisfied using mobile commerce specifically online shopping. They have shown a Very Much Satisfaction level in terms of their perceived ease of use, perceived playfulness, and the general satisfaction they experience in using the online business applications. On the other hand, with the gained average means of 4.274, the respondents were very satisfied in terms of their perceived use of mobile commerce as far as level of satisfaction is concerned.

**2. Significant Relationship between perceived usefulness, ease of use and playfulness and the Mobile Commerce User's Satisfaction Level**

**Table 6**

**Significant Relationship between Perceived Usefulness, Ease of Use and Playfulness and the Mobile Commerce User's Satisfaction Level**

Indicators	<i>r</i>	Verbal Description
Perceived Usefulness	4.274	Very Satisfied
Perceived Ease of Use	4.772	Very Much Satisfied
Perceived Playfulness	4.578	Very Much Satisfied
Over-all Satisfaction	4.600	Very Much Satisfied
Overall Satisfaction Level	4.556	Very Much Satisfied
Regression Estimate	0.280	
P-value	0.0007	
<i>Significant at <math>0 &lt; p &lt; 0.05</math></i>		

Table 6 shows the perceived ease of use, playfulness and overall satisfaction of the respondents' experiences were Very Much Satisfied, but the perceived usefulness of mobile commerce is Very Satisfied. This means that the users were

particular on the easiness and comfort of using online transactions but believed to seek better applications depending on the use of the business and activities the user wanted to.

Having the overall satisfaction level at 4.556 described as Very Much Satisfied, the user's satisfaction level showed significant relationship with the perceived ease of use, playfulness and overall experiences of the Senior High School – Accountancy and Business Management (ABM) Strand students as the regression estimate at 0.280 which permits a 0.0007 P-value affirming significance at 0.05 level.

### **3.Implications of User's Satisfaction Level Results to SHS-ABM Strand Students**

In today's hectic and highly competitive world, customers are looking for customized services that would help them do their work at their convenient time and place. Considering these in mind, online retailers have been making many changes in their existing interface and services through which personalized features could be available to customers. It would promote ease of using mobile applications, and customers will be satisfied after completing any commercial transactions without fearing insecurity in their minds. Online retailers have been using innovative technology to use mobile commerce efficiently by developing new applications. Various features have been added while designing mobile applications, like personalization, privacy, ubiquity, and many more. Consumers were unwilling to conduct online transactions due to many considerations such as privacy and security, more preference for physical stores in place of online stores for purchase, fear of fraud, and financial losses, which led to a lack of trust among consumers. The most significant concern was to keep consumers' information highly confidential so that there may be no misuse of their personal information and privacy can be maintained as promised to the consumers by the companies.

The privacy of consumers' information was considered the top-most priority to be trust between consumers and the companies.. All these kept most consumers in a dilemma about whether to use mobile applications or not, as they feared financial loss. Hence, they preferred physical purchases over mobile commerce.

Apparent utility, trust, and satisfaction observed ease of use of mobile commerce. Consumers had become smarter in shifting from traditional to mobile commerce; the first concern was their safety. Mobile users have significantly increased, consuming the vast bandwidth of mobile internet providers. Users hesitate to use M-commerce because of payment problems, trust, security issues, and complications of the mobile application. M-commerce demands more security than traditional E-commerce. Users were considering E-Commerce safer than M-commerce based on privacy and trust while doing transactions over the internet. Suppose customers get reliable service from online retailers. In that case, there will be trust in the relationship between the company and its customers, which would benefit both of them in the long run.

In light of the student's future career, students' shopping patterns and living standards had a direct impact on consumers' behavioral intention toward mobile commerce adoption. This means major adoption of the trends for future business enthusiasts and company runners that they need to prepare for the global challenges that may show up in this highly developed communities.

### **Summary of Findings**

1. On perceived usefulness, the respondents used mobile commerce as a platform to easily buy goods and services they needed as it gained a 5.00 mean. Likewise, they were very much satisfied with its use for vlogging, affiliate marketing, online tutorial, etc. (M=4.80), the least mean received 3.65 on using mobile commerce for shopping and banking purposes, and another result yielded 4.32 as means in using m-commerce to link with business partners and do their operations through online transactions.



2. On the perceived ease of use, the respondents were believed to have used mobile commerce as the easiest way to transact business and communication as it yielded 5.00 means as supported by the average means of 4.772 described as Very Much Satisfied in terms of the perceived ease of use among the respondents, interacting with others was Very Much Satisfied having 4.86 as means and Very Satisfied in doing things easily online (M=4.00).
3. On the perceived playfulness or “flexibility” of use, it can be gleaned from the results that the respondents were Very Much Satisfied (M=4.578). Fast transaction was perceived by the respondent to gain Very Much Satisfaction (M=5.00), the use of entertainment (M=4.80) and the use of exciting discounts (M=4.80).
4. The respondents yielded Very Much Satisfied (M=4.60) in terms of their overall satisfaction in using mobile commerce applications and the gained average means of 4.274 as very satisfied in terms of their perceived use of mobile commerce were found.
5. Having the overall satisfaction level at 4.556 described as Very Much Satisfied, the user’s satisfaction level showed significant relationship with the perceived ease of use, playfulness and overall experiences of the Senior High School – Accountancy and Business Management (ABM) Strand students as the regression estimate at 0.280 which permits a 0.0007 P-value affirming significance at 0.05 level.

#### IV. CONCLUSIONS

Based on the results, the following conclusions were deduced:

1. On perceived usefulness of mobile commerce, the respondents used this as a platform to easily buy goods and services they needed as it gained a 5.00 mean and this indicator has shown 4.274 means, Very Satisfied.
2. On the perceived ease of use, the respondents were believed to have used mobile commerce as the easiest way to transact business and communication as it yielded 5.00 means as supported by the average means of 4.772 described as Very Much Satisfied in terms of the perceived ease of use among the respondents.
3. On the perceived playfulness or “flexibility” of use, it can be gleaned from the results that the respondents were Very Much Satisfied (M=4.578). Fast transaction was perceived by the respondent to gain Very Much Satisfaction (M=5.00), the use of entertainment (M=4.80) and the use of exciting discounts (M=4.80).
4. In terms of their overall satisfaction in using mobile commerce applications, the respondents yielded Very Much Satisfied (M=4.60).
5. The perceived ease of use, playfulness and overall satisfaction of the respondents’ experiences were Very Much Satisfied, but the perceived usefulness of mobile commerce is Very Satisfied.
6. Having the overall satisfaction level at 4.556 described as Very Much Satisfied, the user’s satisfaction level showed significant relationship with the perceived ease of use, playfulness and overall experiences of the Senior High School – Accountancy and Business Management (ABM) Strand students as 0.0007 P-value affirmed the significance at 0.05 level.

## V. RECOMMENDATIONS

Based on the conclusions, the following are recommended:

1. The Senior High School – Accountancy and Business Management Strand students must be exposed to various business platforms in order for them to be adept with the changing trends of business in the online communities.
2. Craft a localized school immersion plan to appropriately address learning needs, developmentally correct learning resources and community-based teaching approaches.

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