

Mobile Commerce Users' Satisfaction: Its Implications to Accountancy, Business and Management (ABM) Students

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Abstract — The study used 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 data gathering instrument was a survey tool to assess the mobile commerce users' satisfaction level among the Senior High School - Accountancy and Business Management (ABM) Strand students. The respondents were given a modified Mobile Commerce Users' Satisfaction Survey consist of 20-item questions to serve as a tool. The participants of the study were the 120 randomly selected senior high school students from the Division of Mabalacat enrolled in the ABM strand.

Results have shown: on perceived usefulness, the respondents were Very Satisfied (Ave. Mean = 4.27) to have used the mobile commerce in terms of social networking and messaging to transact with others, vlogging, affiliate marketing, online tutorial and for buying goods /services easier. In addition on the perceived ease of use, the respondents were Very Much Satisfied (Ave. Mean = 4.77) for easy use of mobile commerce in online transaction, clear and understandable interaction with other users, communication/access fee is cheap and online applications are manageable and self-directed. Also, on the on the perceived playfulness or "flexibility" the respondents were Very Much Satisfied (M=4.578) using the mobile commerce in terms of entertainment, exciting discounts, faster transaction and better business opportunities. Furthermore, the overall satisfaction level was Very Much Satisfied (Ave. Mean = 4.56). Finally, the user's satisfaction level showed significant relationship with the perceived ease of use, playfulness and overall experiences of the Senior High School –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 –ABM Strand students must be exposed to various business platforms to be adept with the changing trends of business in the online communities and the crafting of a localized school immersion plan to address learning needs, developmentally correct learning resources and community-based teaching approaches.

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

I. Introduction

Traditionally, electronic commerce has been used to purchase and sell products and services Al-Ani (2015). The new E-commerce version, known as M-commerce, is grabbing the customer's attention. M-commerce is a subset of electronic commerce (Baloch, (2019), Chantzaras (2017) and Deshmukh and Deshmukh and Thampi (2013). E-commerce implementation for the

invention of the internet, while M-commerce implementation increased after the invention of smart devices and wireless networks.

In addition, mobile commerce is the next generation of electronic commerce that allows consumers to perform many transactions via a mobile phone instead of a desktop computer. This method allows the large population of mobile device users.. (Theor, 2023),

Moreover, 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).

Furthermore, 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).

Moreno, et al (2023) found that customers who perceive visual congruence, personalization, and ease of use in mobile commerce are inclined to enhance their overall online shopping experience. Furthermore, the positive association between the perceived experience and customer spending habits is influenced by online trust. These results have significant implications for mobile commerce sellers to strengthen their marketing strategies and cultivate customer trust in online commerce,

Ping-hao and Li-qiong (2017) found that that m-commerce app performance positively affects user satisfaction. The portability of mobile devices is a key factor attracting user adoption of m-commerce. The information/data processing speeds of mobile devices contribute greatly to user satisfaction

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.

Finally, 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. Hence, this study aimed 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. 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 were given with modified Mobile Commerce Users' Satisfaction Survey consist of 20-item questions that served 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 participants were 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, Liker 5-point scale was used and multiple regression analysis was used to examine the linear relationship among the dependent and independent variables.

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

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 $0 < p < 0.05$</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.

Discussions

On Perceived Usefulness

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 perceived usefulness, the respondents were *Very Satisfied* (Ave. Mean = 4.27) to have used the mobile commerce in terms of social networking and messaging to transact with others, vlogging, affiliate marketing, online tutorial and for buying goods /services easier

These showed that the student-respondents are exposed to using mobile commerce, especially it is online in manner because by merely using their mobile phones they can use the social media applications readily available and downloadable online. However, some respondents believed to better shop physically and still transact business in the bank themselves.

On Perceived Ease of Use

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 4.77 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).

This signifies that the respondents were *Very Much Satisfied* for easy use of mobile commerce in online transaction, clear and understandable interaction with other users, communication/access fee is cheap and online applications are manageable and self-directed. for easy use of mobile commerce in online transaction, clear and understandable interaction with other users, communication/access fee is cheap and online applications are manageable and self-directed.

On the perceived playfulness or “flexibility” of use

On the perceived playfulness or “flexibility” of use, 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).

This signifies that the respondents were very much satisfied with the usefulness, playfulness of “flexibility” use of the mobile commerce particularly in using the mobile commerce in terms of entertainment, exciting discounts, faster transaction and better business opportunities.

Overall Satisfaction of the Respondents on Mobile Commerce

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 4.27 as very satisfied in terms of their perceived use of mobile commerce were found.

This means that the respondents are very much satisfied with aware of the usefulness, ease of using it and the playfulness or “flexibility of use mobile commerce as tantamount to online shopping activities.

Significant Relationship between perceived usefulness, ease of use and playfulness and the Mobile Commerce User’s Satisfaction Level

Having the overall satisfaction level at 4.57 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.

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.

IV. Conclusion

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 4.27 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 4.77 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 gleamed 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 4.56 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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