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ROLE OF E WORD OF MOUTH IN M COMMERCE AGE: AN EXPLORATION

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ABSTRACT

M-Commerce is growing at a fast pace in developing economies and in countries like India where more and more people are equipping themselves in tech savvy practices. In fast life where people don't want to move to market due to several reasons, M-Commerce has attracted million of buyers and sellers. E-WoM is playing an important role in attracting the buyers as E-WoM is a convenient and efficient way to inform and collect the knowledge of a product and services on the platform.

According to Nielsen, 92 percent of consumers believe that WoM from family and friends is more effective than any other form of marketing including E-WoM. Whereas other study says that, 64 percent of marketing executives finds that E-WoM is the most effective form of marketing tool. Results of two separate studies are ambiguous leading to confusion and problem, hence this study has undertaken the objectives like finding various determinants, assessing the effect of E-WoM, explore the motivation to process the E-WoM etc.

Through the rigorous literature review, this study highlights the importance of High Source Credibility, Positive perceived Valence, Exposure to Internet and third party Website of influential E-WoM. In addition to it, this study highlights the importance of Positive and Negative E-WoM and their influence over E-WoM and subsequently on customer buying decision making. Results further suggest that social benefits, economic incentives, concern for others, and extraversion/self-enhancement are the primary reasons consumers writes their experiences on opinion platforms.

Keywords: E Word of Mouth, Consumer Behaviour, M Commerce, Communication, Mobile Payment.

1. Introduction:

Mobile and various digital applications are penetrating at a fast pace because of improvement and fast expansion of telecommunication services especially in developing economies like India where more and more customer are aligning themselves to this tech savvy segment of the population (Argade et.al., 2015). As per TRAI report (2017), Number of Internet Users in India has crossed 350 million. It is interesting to mention that the 93.91% of the total internet users are using internet on their Mobile Handset. Internet Subscription is growing at a rate of 9.72 % and Smartphone users are expected to grow at a rate of 16% in next 5 years in India.

The E-WoM is an important and effective tool of M-commerce can affect the image of the company in both positive and negative ways. Positive E-WoM can improve the image of the company and can also tarnish the

image of a well established company through negative E-WoM (Chan & Ngai, 2011). In past few years the usage of android mobile has increased. The android based mobile and internet penetration has given the special power to rural and poor people. Villagers are now finding that they comfortable on M commerce platforms and are responding to E-WoM.

Researchers and marketers have long been exploring the concept of electronic word of mouth. They have tried to study how people communicate over electronic media like social networks, to understand the behaviours of consumers who make purchases online in our increasingly network-based world. After understanding the WoM preference of marketer on E-WoM the ambiguous and problematic situation has aroused. Hence in the backdrop of the problem, this study has focused to explore the determinants of E-WoM credibility in influencing the buying behaviour. This study has also tried to scrutinize the effect of E-WoM on Buying Behaviour of M Commerce Consumer. At last it also encompasses to study the motivation of consumers, which let them to articulate on M Commerce platform.

The study highlights the importance of High Source Credibility, Positive perceived Valence, Exposure to Internet and third party Website of influential E-WoM. In addition to it, this study also describes the importance of Positive and Negative E-WoM and their influence over E-WoM and subsequently on customer buying decision making.

2. Conceptual Framework:

M Commerce is expanding its presence not only through e retailer platforms such as Flipkart and Snapdeal but also increasing its presence through various governmental and non-governmental services such as Banking, Airlines etc. (Sharif et.al. 2014)

2.1. M Commerce at a Glance:

M Commerce refers to wireless transaction with the usage of mobile devices (Mishra, 1970). According to Chaffey (2007), “Electronic transactions and communications conducted using mobile devices such as laptops, PDAs, and mobile phones, and typically with a wireless connection” is known as M Commerce transaction. As per Tsalgatidou & Pitoura (2001) “Mobile electronic commerce (MEC) operates partially in a different environment than Internet e-commerce due to the special characteristics and constraints of mobile terminals and wireless networks”. M Commerce involves wireless telecommunication network setting for commercial transactions carried out using a diversity of mobile technology (Moczarny, 2011). Some experts argue that M Commerce is a subset of E Commerce (Abdelkarim & Nasereddin, 2010). M Commerce interface is diverse in terms of Usage, Users and Value chain (Feng et. al., 2006). M Commerce adaptability is high as compare to E Commerce as M Commerce is used via mobile handset and thus doesn't require costly and technical apparatus every time it is connected to internet (Pavlou, 2002; Jarvenpaa, et. al, 2003). M Commerce customer doesn't arrive, physically, at the marketplace but seller tries to reach the customer via M Commerce Applications (Shankar et. al., 2010).

2.1.1. Classification of M Commerce Services:

Time Critical Services are emergency and time bound activities like SMS based notification service for Online Taxi Services (Siau & Shen, 2003), Location Based Services are based on moving objects like App Based Taxi Services (Clarke III, 2001), Identity Enacted Services such as Net banking which requires special Log in Credential to access the webpage (Varshney, 2003), Content Delivery Services such as Video on Demand, News on Demand etc (Varshney & Vetter, 2001). Business Process Streamlining helps the seller through Mobile Apps to connect with manufacturer for reducing intermediaries.

2.1.2. Payment System of M Commerce:

With regard to mobile technology, the unique attributes include mobility and reachability, which provide mobile payments with advantages over online payments (Au & Kauffman, 2008; Ng-Kruelle et. al., 2002; Hennig-Thurau et al., 2004). On the basis of technology adopted, Mobile Payment can be classified as the type of

payment effected and for this purpose, there are various frameworks available which can constitute a study in itself (Goyette et al., 2010). Bank Account based, Credit card based and Telecommunication Company billing based are three different models available as existing model among the M Payment solutions (Lim, 2007).

The ever-changing mobile technology has carved out new dimension for Mobile Payment technology (Xu & Gutierrez, 2007; Hong & Zhu, 2006). There are three possible channels – SMS, USSD or WAP/GPRS, available for GSM Mobile through it may send or receive (Berry et. al., 2002) and this selection of channel affects the way m-payment schemes will be delivered to the consumer. Other than this, SIM i.e. Subscriber Identity Module and the kind of phone may shape the Mobile Payment Client (Cheung & Thadani, 2012). Phone-based Application (J2ME/BREW), SIM-based Application, Near Field Communication (NFC), Dual Chip and Mobile Wallet are some of the other option which are available for Mobile Payment solutions (Dellarocas et. al., 2007).

2.2. Supporting Tool of M Commerce E-WoM:

As M Commerce is growing day by day, E-WoM communication is also gaining importance with the same pace. E-WoM is similar to conventional Word of Mouth but it used digital platform to spread its reach making it a important supporting tool for M Commerce.

According to Henning-Thurau (2004) “E-WoM communication refers to any positive or negative statement made by potential, actual, and former customers about a product or a company via the Internet.” E-WoM is different from WOM in a way that need for Traditional WOM generally arises when customer feels disconfirmed in usage of the product or services (Anderson, 2008) but E-WoM helps the customer to know about the product even before the actual consumption of the product by the review of the users (Park & Lee, 2009).

2.2.1. Source Credibility of E Word of Mouth:

Source credibility is defined as “a message recipient’s perception of the credibility of a message source” (Cheung et. al., 2009), reflecting nothing about the message itself. Source credibility has been considered a crucial determinant of persuasion (Hovland & Veiss, 1951; Rieh & Danielson, 2007).

The key input to trust decisions or source credibility is reputation information, which is divided into two categories: first-hand experiences and third-party recommendations based on these first-hand experiences (Kaplan & Haenlein, 2010). Reputation systems were initially developed in the realm of e-commerce, but they now exist within several other Web content domains (Chatterjee, 2001). The basic idea is to let parties rate one another, which can assist them in deciding whether or not to transact with that party in the future (McCrosky & Teven, 1999).

Receivers will not rely on information from sources they do not view as credible (Purnawirawan et. al., 2012); if the sources are perceived as being low in credibility, they will be discounted and will not be very persuasive (Chen & Lurie, 2013). When consumers are exposed to several opinions, they combine them into an overall evaluation by averaging them out (Chevalier & Mayzlin, 2006). Negative information is more diagnostic than positive information (Doh & Hawang, 2009). Positive E-WoM is far more common than negative E-WoM (Bart et. al., 2005). Online consumer opinions are found on firm-sponsored websites, and third-party websites, (Dellarocus, 2006).

2.3. Consumer Behaviour:

In the M Commerce era, consumer behaviour plays an important role as it is difficult to deal with the customer need and demand by traditional marketing tool. The Five step process of consumer behaviour is Need Recognition, Information Search, Evaluation of Alternatives, Buying Decision and Post Purchase behaviour (Kollat et. al 1970). Cultural factors, Social factors, Psychological factors and Personal factors are the determinants which influences consumer behaviour (Khaniwale, 2015).

3. Literature Review:-

M Commerce is broadening the marketplace for both, marketer and the consumer, and thus making a paradigm shift between companies and the stakeholders (Keen et al., 2001). And this shift is because of the fact that in M Commerce customer doesn't arrive, physically, at the marketplace but seller tries to reach the customer via M Commerce Applications (Shankar et. al., 2005).

M Commerce basically involves two modes which is Content Delivery Mode and Transaction Mode (Yang et. al., 2008). Content Delivery Mode is responsible for content delivering and notification to the customer about a product or services and Transaction Mode is responsible for the business Transaction that involves monetary exchange between the customer and the buyer. (Lee et. al., 2008)

Individual Differences is one of the most relevant factors which cover parameters such as Personal Innovativeness and M Payment Knowledge (Yi et. al., 2006). Personal Innovativeness is inclination to try technological changes which has a significant positive effect on online shopping decisions (Bhatti, 1970). The IT domain personal innovativeness helps in predicting the behaviour (Rieh, 2004). Innovative individuals are curious, dynamic, venturesome, communicative, and stimulation seeking (Davis, 1985).

Many researches have explored the factors responsible for using the m commerce devices (Lim, 2008) and have pointed the factors perceived ease of use on intention, either directly or indirectly with its effect on perceived usefulness. Mobile payment users are of two types, early adopters and late adopters. Early adopters actively engage in information seeking to learn more about the benefits of using new technology (Amin et. al., 2009). Early adopters often function as opinion leaders who can encourage others to adopt the innovation by providing evaluative information and underutilized m-payment system usages, can be improved through easy to learn and easy to use (Chaiken, 1980). Early adopters have a shorter adoption-decision span than late adopters (Amin et. al., 2009).

E-WoM, in recent years, has gain significance because of increased use of Social Media. Social Media has effect of Consumer's purchase intention because now customer spend more and more time on Digital devices such as Smartphone (Tsimonis & Dimitriadis, 2014). Companies are eager to align themselves with E-WoM as it gives them advantage of fetching real time data and reaching large number of consumers without spending large expenses which are essential in traditional marketing (Litvin, 2008).

E-WoM is better because potential buyers are paying more attention to existing customer's review and because the communication of E-WoM is more satisfying than traditional WoM (Gauri et. al., 2008). E-WoM lacks the strong ties on which the recommendation of a consumer are based because of dissimilar source credibility of reviewers is reduced (Park & Lee, 2009). E-WoM is available on a single click and it doesn't require any involvement of any third person. E-WoM represents the reviews graphically. Companies have now started to invite the customer to give review and comments about the product and services to generate real time data and to improve their efficiency (Chatterjee, 2001). Negative E-WoM influences purchase intention higher than Positive E-WoM (Solomon, 2013).

While taking purchase decision, customer eliminates their practical knowledge, and believes on information of unknown sources (Godes et. al., 2005). That's why customer believes on information from other customer more than their own information when observational learning occurs (Featherman et. al., 2016)

In view of the literature review, the issues like the determinants of E-WoM, E-WoM effect on buying behaviour, and consumer motivation to write a review on M Commerce Platform are found disorganized.

4. Problem Statement:

According to Nielsen, 92 percent of consumers believe that WoM from family and friends is more effective than any other form of marketing including E-WoM. Whereas other study says that, 64 percent of marketing executives finds that E-WoM is the most effective form of marketing tool. Results of two separate studies are ambiguous leading to confusion and problem hence this study has undertaken the below mentioned objectives.

5. Objective of the Study

On the basis of aforesaid Problem Statement, below mentioned objective are undertaken to study. The objectives are to:

- Examine the various determinants of E-WoM credibility to influence buying behaviour.
- Scrutinize the study conducted to assess the effect of E-WoM on Buying Behaviour of M Commerce Consumer.
- Study the motivation of Consumers, which let them to articulate on M Commerce platform.

6. Research methodology:

Research methodology is the method that motivates a researcher in generating solutions to research questions and to assess this, available data and literature is thoroughly studied. Kind of issue leads to the kind of study which is assessed after compiling the data or analyzing the literature. Success of our study depends on the accuracy of the study and systematic application of the research method. Thus, a researcher can get the desired result by choosing the appropriate method of research in a systematic way.

As discussed above this study is trying to find the determinants of E-WoM credibility, the motivation of consumers, to articulate on M commerce platforms and examine the effect of E-WoM on buying behaviour. Therefore, to study the purpose mentioned above the research design adopted was exploratory in nature.

This paper attempts to throw light on the conceptual issues related to E-WoM on M Commerce Platform. Thus data was collected through various secondary data sources such as research journals , government data, marketing reports and books. Finally to assemble the issues considered in objectives, and to reach on the findings content analysis approach was followed.

7. Content Analysis & Findings:

7.1. Determinants of E-WoM credibility to influence buying behaviour

With the advent of Social Media Platforms and increase in E-WoM influence over the users, Source Credibility has become very crucial determinant where a user can put his faith on the Source from where he/she pursue the information about a product or services. When perceived source credibility is high, E-WoM is considered influential than perceived source credibility is low. Previous studies have supported the idea that online credible sources are more persuasive than offline credible ones (Bansal & Voyer, 2000). It also highlights the importance of source credibility in a communication process where the transmitters are anonymous. It is also said that higher the perceived favourability, the higher the influence of E-WoM on decision-making. Traditional literature on WoM has found that negative opinions are more diagnostic than positive ones (Herr Et. al., 1991) so the objective valence and perceived valence are very likely to differ. The important ratio is that obtained from consumers' aggregations of positive and negative opinions. Where the resultant perceived valence is positive, E-WoM positively impacts consumer decisions. This result is in line with (Doh & Hawang, 2009), where high correlations were found between attitude towards the product and the number of positive messages. This result also corroborates studies with a more objective approach, which have shown that the valence of opinions affects sales (Chevalier & Mayzlin, 2006). Another interesting finding of this study is that the impact of E-WoM on decision-making is affected by the volume of information obtained. The more opinions the consumer has accessed about a product or service, the more influence E-WoM has on decision-making (Duan et. al., 2008). These studies measured the E-WoM observed on several websites. Although it has been said that third party websites may be more credible (Flenagin & Metzger, 2000) opinions on these sites do not exert a higher influence than those found on firm-sponsored websites. Some individuals may not yet have been able to

distinguish between the different types of websites; some sites may be seen as independent when in fact they are related or associated somehow with the marketers (Bart et.al, 2005). Similarly, others may be independent from marketers, but because of the presence of advertising may be seen as being sponsored. The most interesting result obtained in this study relates to the quadratic relationship between consumers' Internet experience and the influence of E-WoM (Biswas, 2004). Experienced and beginner Internet users are more influenced by E-WoM than consumers with moderate experience in this medium. However, as consumers start to become more aware that online opinions could be manipulated by firms, they will become increasingly sceptical of E-WoM (Cheema & Paptala, 2010). Expert users will know how to check information in order to distinguish fake opinions from honest ones, and will also know where to search for E-WoM, thus having more propensities to follow the recommendations they find.

7.2. Effect of E-WoM on M Commerce Consumers:

Marketers have paid attention on different cultural backgrounds of the customers and on segmentation so that their behaviour of the customer can be moulded as firm like (Kacen & Lee, 2002). Customer's buying behaviour is oriented towards sensory, emotional and imaginative aspects of the personal experience and so it is essential to understand the customer behaviour by the way of emotions and feelings (Gajjar, 2013). There are many sub factors which lie beneath the factors such as Buyer Cultural, Subculture, Social Class, Reference Groups, Family, Role and Status, Age, Education, Profession, Income, Personality, Lifestyle, Perception, Motivation, Learning, and Beliefs and Attitudes and others (Cetina et. al., 2012). Similarly Personal Factors also determine Customer's Buying Behaviour as an Individual's need, like and wants will always be different from other individual (Bourgeon-Renault, 2010). Customer is influenced by external and internal factor; hence it is tough to predict the buying behaviour of customer. In addition, it is also tough to predict the degree by which factors affect the buying pattern (Stávková, 2008).

The research points out that while customers are price-sensitive, for people with confirmatory bias the affirmative message (PWOM and NWOM) becomes important when evaluating products for purchase (Roy et. al., 2017). A combination of P-WoM and N-WoM improved customer motivation to process the information. Especially in the particular case of antivirus products, the confirmatory bias of a Higher effect on sales than N-WoM and Price. Since, a large number of P-WoM of reputed brands enhances brand image and purchase intention (Sundaram & Webster, 1999), people with confirmatory bias finally select popular products based on larger number of positive and N-WoM reviews. Here, the results also supported the above as it was found that central route (P-WoM and N-WoM) has more effects on sales than the variable (price) in the peripheral route.

As Social Identity plays a crucial role in an individual life and E WoM participation enhances social identity by manifold, so people are aligning themselves more and more with this platform (Yoo et. al., 2013). E WoM also improvises their conversation and interaction with other customer which can further shape their perception and buying decision process. As discussed earlier, attempts such as increasing economic incentives, enhancing interaction with a manager's active feedback, and promotion of campaigns inspiring altruism in terms of E-WoM are some of the few factors which increases its credibility as Social Identity determinant (Yoo et. al., 2013). Also, installation of an E-WoM system through which customers can post E-WoM using richer media, such as images and videos, is also helpful in enhancing the quality of the interaction between customers (Yoo et. al., 2013).

7.3. Consumer Motivation to contribute on M Commerce platform:

According to Sathye (1999) "a consumer goes through the process of knowledge, persuasion, decision and confirmation" before adopting a product or services and this adoption depends of customer's awareness about the product. If a service provider is available on M Commerce platform and is able to create awareness about his product or services through this platform, then adaptability of that product or service increases manifold. Finding of research papers advocated that there are several motivating factors which influence consumers. These factors are technology oriented factors (perceived ease of use, perceived usefulness, awareness, and perceived risk) and usage oriented factors (Satisfaction and Dissatisfaction).

Perceived ease of use and Perceived usefulness of M Commerce platform is the most fundamental motivating factor which makes it popular among the users. As M Commerce reduces the physical effort of a customer from going to the marketplace and selection of a particular product, thus it provides an ease of use to the user. Similarly, M Commerce also enhances the ability of a user by giving him/her variety of option with a better accessibility, so it enjoys a high degree of perceived usefulness among the users. Perceived usefulness depends on the customer's belief that whether using a particular system will enhance his or her performance on M commerce platform or not , while perceived ease of use is the level where a customer feels that he/she will get free of effort(Davis, 1985).

Awareness is a very important attribute whenever a consumer is trying to adopt a new and innovative technology for a product or service (Sathye, 1999). A customer who regularly updates himself about technological innovation easily adapts to the new technology and feel free to use a new platform. So a technically aware customer will have high perceived ease of use as compare to the customer who is not much aware about the changes in technology happening around him .This awareness is not only at the level accepting the change in cutting age M Commerce Technology but also its usefulness because M Commerce interface is changing with a fast pace and so it is very important for a customer to be aware about this ever changing process.

Perceived risk is another powerful attribute in human behaviour as an individual is always keen to avoid mistakes whenever he/she is adapting to M Commerce (Mitchell, 1999). Risk develops an inherent uncertainty in the mind of the consumer which is reflected about the possible negative consequences if he/she is aligning to M Commerce Platform (Safeena et. al., 2011). According to Pavlou (2002), Perceived Risk is the overall amount of uncertainty perceived by the consumer in a particular purchase intention as a new customer who is not aware about the cutting edge M Commerce technology may not find himself / herself comfortable on this platform. So it can be said that perceived risk resist innovation even though adoption and awareness promote customer to adopt a new technology

Customer satisfaction can be defined using the transaction-specific perspective or cumulative perspective. Recent purchase experiences on m-commerce platform help a marketer to evaluate Customer satisfaction at Transaction-Specific Perspectives (Boulding et al., 1993). But cumulative perspective insists on encompassing all the purchase experiences of the customer on m commerce platform, disregarding any specific purchase experience (Johnson & Fornell, 1991). Cumulative perspective is more capable of evaluating the service performance of firms and more effective in predicting consumers' post-purchase behaviours (Wang et al., 2004). According to Lin and Wang (2006), total response of all the post purchase experience of a customer is important to evaluate his/her experience about the mobile commerce environment. Similarly, a dissatisfied customer is more likely to search for more alternatives depending on customer's total purchase experience (Anderson & Srinivasan, 2003).

8. Conclusion:

The advent of the Internet and Web 2.0 empowers E-WoM communication between consumers. However, at the same time, the growing popularity of online information also brings many concerns regarding the E-WoM credibility. As E-WoM plays a pivotal role in adoption of M Commerce platform, so it is very essential for marketers to align their M Commerce Platform via E WoM in such a way that they can positively affect customer buying decision process.

According to Nielsen, 92 percent of consumers believe that WoM from family and friends is more effective than any other form of marketing including E-WoM. Whereas other study says that, 64 percent of marketing executives finds that E-WoM is the most effective form of marketing tool. Results of two separate studies are ambiguous leading to confusion.

After reviewing the literature, we find that when perceived source credibility is high; E-WoM is more influential compared to when perceived source credibility is low. They also support the idea that credible sources are more

persuasive than less credible ones in an online context. It also highlights the importance of source credibility in a communication process where the transmitters are anonymous. In addition, as expected, the higher the perceived favourability, the higher the influence of E-WoM on decision-making. Earlier Literature also shows that sender's expertise, receiver's search extent and owns experience of a customer affects the E-WoM on M Commerce platform. Personal factors affect the customer interaction with M Commerce Platform as individual experience about this platform. Similarly, Social factors again play an important factor as Social Identity plays a positive role in aligning a customer on M Commerce platform via E WoM. Perceived Ease of use, Perceived Usefulness and awareness play a positive role in spreading M Commerce but perceived risk plays a negative role in M Commerce. As M commerce is getting user friendly, day by day, marketers are reducing the gap of risk and thus bridging a gap between marketer and user by increasing ease of use and awareness among the user. Customer satisfaction is built on trust and perceived value which a customer generates from a service and if Trust and Perceived Value is high for a service provider on M Commerce platform than customer satisfaction is high.

As perceived source credibility is a very important determinant for e-WOM influence, so marketers should provide consumers with tools by which they can evaluate the source credibility of the website. For instance, information could be provided about the transmitter, thereby increasing his/her credibility, and could also present the transmitter's nickname, duration of membership, and number or quality of opinions he/she has written, as well as a profile of the different sources. These actions may increase the impact e-WOM has on consumers with moderate levels of Internet experience, because online opinions affect them the least. Companies should be ready to understand their own products/services being discussed through E-WoM on various M Commerce Platform. This is in contrast to the traditional exercise of filling up the questionnaire to understand the mood of the consumer as more and more customer are aligning themselves voluntary to E-WoM . Now, this is responsibility of the marketers to convey the customer message to the producer to make the necessary changes in the product on the basis of ever changing demand on E WoM. It is also the responsibility of the firm and marketers that technology oriented factors should be taken care in such a way that perceived ease of use and usefulness is increased and customer can use the respective M commerce platform in an effective manner. Perceived risk of the using M Commerce platform can be reduced by increasing awareness among the consumer about the brand and regularly updating him/her about the changes. Customer Satisfaction should be increased by taking care of trust management among the consumer about the brand and any kind of dissatisfaction should be reduced so that any kind of friction should be reduced in using the M Commerce Platform Popularity.

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