

## Determinants of Customer Loyalty Towards M-Shopping Apps: A Study in Dakshina Kannada District

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**Abstract:** The rapid growth of smartphones, internet accessibility, and digital payment technologies has accelerated the expansion of mobile commerce in India. Mobile shopping applications have become an essential part of consumers' daily lives by providing convenience, flexibility, secure payment systems, and personalized shopping experiences. In the competitive digital marketplace, customer loyalty has emerged as a critical factor determining the long-term success and sustainability of M-shopping platforms. The present study is conceptual and descriptive in nature and aims to identify the major determinants influencing customer loyalty toward M-shopping applications in Dakshina Kannada district. The study is entirely based on secondary data collected from journal articles, books, conference proceedings, websites, government reports, and published academic studies related to mobile commerce and consumer behaviour. The study examines the influence of perceived convenience, perceived trust and security, digital transaction efficiency, personalized shopping experience, customer experience satisfaction, perceived service quality, reward and retention benefits, and mobile app usability on customer loyalty. The study also proposes conceptual postulates explaining the relationship between these determinants and customer loyalty toward M-shopping applications. The findings are expected to provide useful insights for researchers, marketers, e-commerce companies, and policymakers regarding customer retention strategies and emerging trends in mobile commerce.

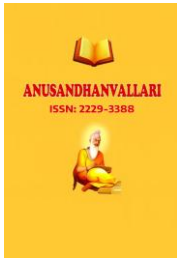
**Keywords:** Mobile Shopping Applications, Customer Loyalty, Mobile Commerce, Digital Payments, Consumer Behaviour, Service Quality, Dakshina Kannada District

### 1. Introduction

The rapid advancement of digital technology and smartphone usage has transformed consumer buying behaviour across the world. In India, increasing internet penetration, affordable smartphones, and improved digital infrastructure have accelerated the growth of e-commerce and mobile commerce. According to the Internet and Mobile Association of India, smartphone and mobile internet usage have significantly increased online shopping activities in recent years. Mobile shopping applications enable consumers to browse, compare, and purchase products conveniently through smartphones.

Popular platforms such as Amazon, Flipkart, and Myntra have expanded rapidly by offering digital payment systems, discounts, personalized recommendations, and fast delivery services. Consumers increasingly prefer M-shopping applications because they save time and provide convenience and flexibility (Davis, 1989). Customer loyalty has become an important factor for the long-term success of M-shopping applications because loyal consumers are more likely to make repeat purchases and recommend platforms to others (Anderson & Srinivasan, 2003).

Factors such as perceived convenience, perceived trust and security, digital transaction efficiency, personalized shopping experience, customer satisfaction, service quality, and app usability strongly influence customer loyalty



in digital shopping environments (Gefen et al., 2003; Pavlou, 2003). In Dakshina Kannada, increasing digital awareness and smartphone usage have accelerated the adoption of M-shopping applications among consumers. Therefore, understanding the determinants of customer loyalty toward M-shopping applications is important for businesses and researchers.

## 2. Background of the Study

The retail sector has shifted from traditional shopping methods to online and mobile-based shopping platforms due to technological advancements and internet accessibility. Mobile commerce allows consumers to shop anytime and anywhere using smartphones and mobile applications (Kapoor & Vij, 2018). Platforms such as Amazon and Flipkart have transformed consumer purchasing behaviour through personalized services, reward programs, secure payment systems, discounts, and faster delivery services.

Changing lifestyle patterns, busy work schedules, and increased dependence on digital technology have accelerated the adoption of M-shopping applications among consumers (Monsuwé et al., 2004). Businesses increasingly focus on customer retention because maintaining loyal customers is more profitable than acquiring new customers (Kotler & Keller, 2016). Customer loyalty in online shopping environments depends on convenience, trust and security, customer satisfaction, service quality, and digital transaction efficiency (Srinivasan et al., 2002).

## 3. Statement of the Problem

The increasing popularity of M-shopping applications has intensified competition among online retailers. Although many consumers use mobile shopping applications regularly, maintaining long-term customer loyalty remains a major challenge for businesses. Factors such as privacy concerns, fake reviews, delayed delivery, poor customer support, and payment security issues often reduce customer trust and satisfaction (Pavlou, 2003).

Existing studies mainly focus on metropolitan cities and empirical analysis, while limited conceptual studies examine customer loyalty toward M-shopping applications in regional areas such as Dakshina Kannada. Previous studies have also given less attention to variables such as reward and retention benefits and mobile app usability in influencing customer loyalty (Chung & Shin, 2010). Therefore, a conceptual study identifying the determinants of customer loyalty toward M-shopping applications is necessary.

## 4. Research Gap

Most existing studies on mobile commerce focus on empirical analysis conducted in metropolitan cities and national markets. Limited conceptual studies examine customer loyalty determinants in semi-urban regions such as Dakshina Kannada. Previous studies have also given less attention to integrating perceived convenience, perceived trust and security, digital transaction efficiency, personalized shopping experience, reward and retention benefits, mobile app usability, and customer experience satisfaction within a single conceptual framework (Sharma & Goyal, 2019). Hence, there is a need for a conceptual study focusing on customer loyalty toward M-shopping applications in Dakshina Kannada district.

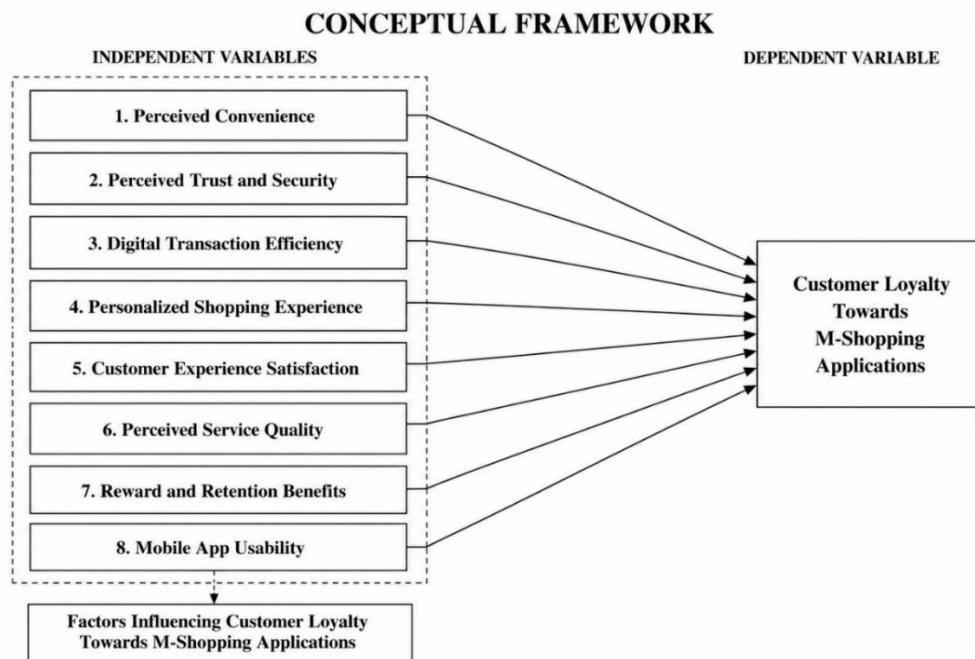
## 5. Objectives of the Study

1. To identify the major determinants influencing customer loyalty toward M-shopping applications.
2. To examine the role of perceived convenience, perceived trust and security, and digital transaction efficiency in influencing customer loyalty.
3. To analyze the influence of personalized shopping experience, perceived service quality, mobile app usability, and customer experience satisfaction on repeated usage of M-shopping applications.

## 6. Research Questions

1. What are the major determinants influencing customer loyalty toward M-shopping applications?
2. How do perceived convenience, perceived trust and security, and digital transaction efficiency affect customer loyalty?
3. How do personalized shopping experience, perceived service quality, mobile app usability, and customer experience satisfaction influence repeated usage of M-shopping applications?

## 7. Conceptual Framework

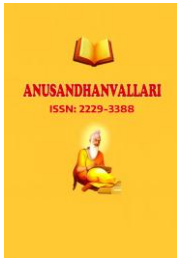


## 8. Postulates of the Study

- **P1:** Perceived convenience and mobile app usability positively influence customer loyalty toward M-shopping applications.
- **P2:** Perceived trust and security positively influence customer loyalty toward M-shopping applications.
- **P3:** Digital transaction efficiency positively influences repeated usage and customer retention toward M-shopping applications.
- **P4:** Personalized shopping experience and perceived service quality positively influence customer experience satisfaction.
- **P5:** Customer experience satisfaction and reward and retention benefits positively influence long-term customer loyalty toward M-shopping applications.

## 9. Review of Literature

Consumer buying behaviour in online environments has gained importance due to the rapid growth of e-commerce. Philip Kotler and Kevin Lane Keller explained that consumer buying behaviour involves selecting and



purchasing products to satisfy consumer needs. Online shopping behaviour is influenced by convenience, accessibility, product variety, pricing, and reviews (Jarvenpaa & Todd, 1997).

Fred Davis explained through the Technology Acceptance Model that perceived usefulness and ease of use significantly influence technology adoption. Studies by Kapoor and Vij reported that user-friendly interfaces, convenience, and personalized services positively affect M-shopping adoption. Similarly, Monsuwé et al. (2004) observed that convenience and enjoyment significantly influence online shopping intentions.

Trust and security are important determinants of online shopping behaviour. David Gefen, Elena Karahanna, and Detmar Straub emphasized that trust increases consumers' willingness to purchase through online platforms. Paul A. Pavlou highlighted that perceived security reduces uncertainty and positively affects online transaction intentions. Customer reviews, secure payment gateways, and transparent return policies further improve consumer confidence (McKnight et al., 2002).

Digital payment systems have improved online shopping experiences by providing secure and faster payment methods. Dahlberg et al. (2015) stated that mobile payment technologies significantly contributed to the growth of mobile commerce. Singh and Rana (2017) observed that convenience, speed, and security encourage consumers to adopt digital payment methods for online purchases.

Customer satisfaction and loyalty are important outcomes of successful online shopping experiences. Eugene W. Anderson and Sanjay Srinivasan found that customer satisfaction positively influences customer loyalty and long-term relationships. Chung and Shin (2010) reported that website quality, information quality, and service quality significantly affect customer satisfaction and repeated usage behaviour.

Social media platforms such as Instagram, Facebook, and YouTube also influence customer loyalty through advertisements, influencer marketing, and online reviews (Kaplan & Haenlein, 2010). AI-based personalized recommendations improve customer engagement and influence purchase behaviour through customized content and targeted advertisements (Grewal et al., 2021).

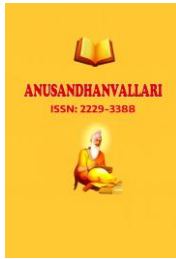
## 10. Methodology

The present study adopts a conceptual and descriptive research design to examine the determinants of customer loyalty toward M-shopping applications in Dakshina Kannada district. The study is non-empirical in nature and is based entirely on secondary data collected from journal articles, books, conference proceedings, websites, government reports, and industry publications.

The methodology involves systematic review and qualitative analysis of existing literature related to mobile commerce, customer loyalty, trust and security, digital transaction efficiency, service quality, app usability, and customer satisfaction. Relevant national and international studies were critically reviewed to understand the major determinants influencing customer loyalty toward M-shopping applications. The scope of the study is limited to consumers using mobile shopping applications in Dakshina Kannada district.

## 11. Discussion

Mobile shopping applications influence customer loyalty through convenience, accessibility, secure transactions, personalized shopping experiences, and customer satisfaction. Consumers increasingly prefer online shopping platforms because they provide flexibility, easy navigation, and faster purchasing processes (Childers et al., 2001). Discounts, cashback offers, reward systems, and loyalty programs further encourage repeated usage of M-shopping applications. Perceived trust and security are important determinants of customer loyalty in online shopping environments. Consumers prefer platforms that provide secure payment gateways, transparent return policies, and reliable customer support services (Gefen et al., 2003). Digital transaction efficiency through UPI and mobile wallets has also strengthened customer engagement with M-shopping applications.



Mobile app usability and perceived service quality strongly influence customer satisfaction and retention. Consumers prefer applications with simple interfaces, faster loading speed, easy product search, and efficient customer support (Chung & Shin, 2010). AI-based personalized shopping experiences improve customer satisfaction by suggesting relevant products based on browsing and purchasing behaviour (Grewal et al., 2021). Social media platforms also influence customer loyalty through advertisements and influencer marketing (Kaplan & Haenlein, 2010).

## 12. Limitations of the Study

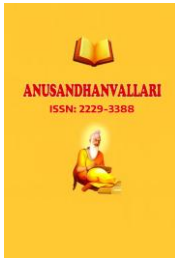
The present study is conceptual and non-empirical in nature and is based entirely on secondary data collected from published sources such as journals, books, reports, and websites. The study is limited to Dakshina Kannada district and may not fully represent consumer behaviour in other regions. Since the study does not involve primary data collection or statistical analysis, the proposed conceptual framework and postulates have not been empirically validated. Future studies may conduct empirical research using quantitative methods to test the proposed relationships among the variables.

## 13. Conclusion

Mobile shopping applications have significantly transformed consumer buying behaviour and online retailing. Perceived convenience, perceived trust and security, digital transaction efficiency, personalized shopping experience, customer experience satisfaction, perceived service quality, reward and retention benefits, and mobile app usability are major determinants influencing customer loyalty toward M-shopping applications. Businesses must focus on secure transactions, efficient customer support, personalized services, and customer retention strategies to maintain long-term customer relationships. In Dakshina Kannada, increasing smartphone usage and digital awareness indicate strong future potential for mobile commerce and customer loyalty development.

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