

Stress That Influence Consumer Behavior in M-Business

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ABSTRACT

In the past decade mobile is used as a means of communication alone, but in this current scenario Mobile business (m-business) plays a vibrant role in the process of fulfilling the wants and needs of customers through mobiles. Through the personalized advertisements and Apps in Mobile gadgets link the seller with the customer where they are located, and goods are sold by delivering in the hands of Customer. Thus, the customers are more excited and comfortable with online buying through Mobile. Extended to this discussion, topic is focused on how psychology of stress influences the individual behavior. The automatic and reflective systems in human brain function in the decision-making process. Effortless and unconscious decisions are taken in the automatic system, where the externally stressed individual would see comparison shopping as useless activity, for they believe in simply acquiring a product without any reason. For example, the text message from Harley Davidson's group would affect the unconscious part of individual. On the other hand the reflective system is more of effortful and controlled by the individual decisions, where the internally stressed individual would focus on the comparison shopping and looking for lower prices. For example, the purchase of car requires mental effort. Thus, the decisions are left in the hands of individual's motivation to choose any of the extremes. In this new era customers are more stressed by the social network of people such as friends and family concerning perceptions, opinions and actions. These psychological forces affect the individual to adapt the current trend in order to get recognition in the social network.

Keywords: *automatic and reflective systems, M-business, perception, psychology*

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INTRODUCTION

The purpose of this research is to present the theoretical and conceptual opinions of stress that interpret consumer buying behavior in the emerging context, and to present the cause(s) of stress and its consequences on selected aspects of consumer behavior. An extended discussion is focused on stress that influences consumer behavior regarding mobile business (m-business).

CURRENT SCENARIO

Current trend and future challenges of e-business is to conduct mobile business and bring the trade and service to where potential customers are located, and goods are produced, consumed, delivered and

provided. Because of more personalized ads, the increase in devices used by consumers, and the ability to deliver a better user experience by tapping into data, customers are rapidly becoming more excited and comfortable with online buying [1, 2].

Consumer purchase decisions process in seven steps; it is used as a line of reasoning to theoretically investigate the possible specificities of mobile consumer behaviors:

- Need recognition: mobile devices can stimulate it via m-advertising and m-services. Permanent contact with a

brand is possible and information on new products or services can be easily provided.

- Information search: Shoppers may use mobile devices for pre-purchase information search. Mobile technologies can provide consumers access to information on products or services either from personal or non-personal sources as well as from commercial or non-commercial ones.
- Mobile website choice: the impact of variables such as e-store image, e-shopping value and perceived risk in the Internet context or of interpersonal service quality perceptions.
- Evaluation of alternatives: the impact of online decision aids on the evaluation of alternatives. Systems induce consumers to reduce their evoked set, to be more price sensitive, to buy an objectively superior product and to buy products that match their individual preferences.
- Website visit: In the Internet context, various conceptual frameworks have been used to understand the impact of website atmospherics on consumer navigation behavior.
- Purchase: It may also be a way to speed purchase decision in case of temporal pressure or customized offers. On the contrary, a purchase decision can be postponed if the consumer gets access to new information via his/her mobile phone.
- Post-purchase evaluation: at this stage, consumer analyses purchase consequences and how well the product or service has lived up to its potential.
- Example Mpesa: M-payment is performed via a m-payment instrument which can be a mobile wallet, a mobile credit card or an account-based

payment instruments mobilized via mobile services.

M-Marketing and Retail Marketing Strategy

M-marketing may change retail marketing strategy formulation at three levels: (1) market targeting by providing retailers with the opportunity of implementing a mobile one to one marketing, (2) location by allowing retailers to capture proximate mobile customers stemming from flow attraction, and (3) value delivery process i.e. choosing, providing and communicating the value.

SMS Messaging – Fort Thunder Harley-Davidson

Using text messaging, the dealerships were able to boost sales and increase visits to each store through VIP text memberships. Through this unique strategy, The Harley-Davidson dealerships were able to extend their reach to the largest demographic possible and build a robust database of loyal and engaged customers.

The Uniqueness of Mobile Commerce Adopters

Mobile commerce users are more than just technology users. Two other roles make them unique compared to traditional technologies such as computers, fax machines and software. First, they are usually part of a social network of people such as friends and family. This network would usually influence an individual's perceptions, opinions and actions in regard to different objects including service offers.

Second, in order to be able to use a mobile commerce service, an individual first needs to subscribe to a mobile telephony service with a service provider. Only after becoming a mobile phone user, he/she can plan about becoming or not becoming an m-commerce adopter.

Psychology Behind

Following the m-commerce adoption develop models that included various variables and concepts drawn from Information Systems, Psychology, Sociology, Marketing, Economics and other fields. One of the main concepts is that humans tend to act or behave according to their predetermined intentions. Intentions are formed by the accumulation of positive or negative attitudes towards an object. These attitudes are a result of various perceptions stemming from past experiences and interactions that people encounter in their daily lives.

In psychology, it is widely assumed that the brain has two cognitive systems, which affect the decision-making process: an “automatic” and a “reflective” system. When the automatic system is used, decisions are taken effortless and unconsciously with limited mental effort. In contrast, the reflective system is controlled and effortful, where decisions are deliberative and well thought out. The automatic system is far more used than the reflective, which is evident in the ease with which we engage in normal social discourse and select most products. Naturally some of our decisions require mental effort – like purchasing a car or installing solar panels on the roof. These decisions require consideration and reflection about different product alternatives and their features before an appropriate course of action is selected. Whether decisions are made more automatically or involve deliberate

considerations depend on the consumer’s motivation and involvement in the decision.

The internal stressed Individual would likely perceive comparison shopping and searching for lower prices as positive activities leading to a positive outcome. Whereas external stressed individuals, on the other hand, would be more likely to perceive comparison shopping and searching for lower prices as useless activities, for they do not believe that their own behavior affects the outcome [3, 4].

CONCLUSIONS

Individuals shop for more complex reasons than simply acquiring a product. Diversion from routine activities, exercise, sensory stimulation, social interactions, learning about new trends, and even acquiring interpersonal power have been reported as nonpurchase reasons for shopping. Given these differing motivations for shopping, observed that shoppers possessing different orientations and motivations for shopping also demonstrate different information needs.

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