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SWIPE TO SHOP: MAPPING VALUE-CENTRIC ONLINE PURCHASE BEHAVIOUR THROUGH MOBILE COMMERCE IN KARNATAKA

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ABSTRACT

The rapid proliferation of smartphones and mobile applications has fundamentally transformed online shopping dynamics, particularly in regions like Karnataka, a key contributor to India's burgeoning digital economy. This study investigates the value-centric drivers influencing online consumer behaviour through mobile commerce platforms in Karnataka. Despite high digital penetration and widespread mobile usage, businesses continue to struggle in aligning their offerings with the nuanced value expectations of mobile consumers. The research addresses this gap by examining how specific value dimensions such as product features, personalization, trust, service responsiveness, social influence, psychological aspects, and purchase intention impact overall mobile commerce behaviour.

Using a non-probability snowball sampling method, data were collected from 300 respondents meeting the inclusion criterion of being 18 years or older and active in mobile commerce. A 50-item structured questionnaire was administered, and reliability analysis confirmed excellent internal consistency (Cronbach's $\alpha = .960$), validating the robustness of the scale.

A multiple linear regression analysis was conducted to determine the effect of seven independent variables—Psychological factor (PF_AVG), Purchase intention (PI_AVG), Social factors (SFO3_AVG), Technological-related factors (TRFO3_AVG), Product- related factors (PRF_AVG), Psychological factor objective (PFO3_AVG), and service-related factor (SRF_AVG)—on the dependent variable representing value-centric online purchase behavior (DVO3_AVG).

The regression model was statistically significant, explaining 80.5% of the variance in the dependent variable ($R^2 = .805$, Adjusted $R^2 = .800$, $F(7, 292) = 171.88$, $p < .001$). Among the predictors, purchase intention (PI_AVG) and product features (PF_AVG) emerged as the strongest positive contributors to mobile commerce behavior, indicating the central role of

user-centric design and intent to purchase. Conversely, psychological-related factors (PRF_AVG) and psychological factor objective (PFO3_AVG) showed significant negative effects, suggesting that barriers such as anxiety or financial concerns deter online engagement. psychological factor (SRF_AVG) did not show a statistically significant impact on consumer behavior in this context.

These findings underscore the importance of aligning mobile commerce strategies with the specific value perceptions and psychological motivations of consumers. By mapping these relationships, the study provides actionable insights for retailers, mobile app developers, and digital marketers aiming to enhance consumer satisfaction and drive loyalty in the competitive mobile commerce landscape of Karnataka.

Keywords: *Mobile Commerce, Consumer Values, Purchase Intention, Product Features, Trust, Psychological Factors, Karnataka, Regression Analysis, Value-Centric Behaviour*

INTRODUCTION

The rapid proliferation of smartphones and affordable internet access has revolutionized how consumers shop, particularly in emerging economies like India. Mobile commerce (m-commerce), a subset of e-commerce, refers to buying and selling goods or services through wireless handheld devices such as smartphones and tablets. It has not only transformed transactional convenience but also redefined consumer value expectations in terms of personalization, speed, and ease of access (Sivanesan, 2020). In Karnataka, a state known for its technological advancement and digital inclusivity, mobile commerce is witnessing exponential growth across both urban and semi-urban populations.

Consumer behavior in the mobile commerce space is becoming increasingly value-driven. Shoppers today seek not just competitive pricing but also emotional satisfaction, convenience, social approval, and trustworthiness in mobile platforms. These consumer values—functional, emotional, social, and economic—play a significant role in influencing purchase decisions (Sheth, Newman & Gross, 1991). As platforms like Amazon, Flipkart, Meesho, and Myntra tailor experiences through AI-based recommendations and app-based loyalty rewards, understanding these value dimensions becomes critical for businesses operating in this domain.

With Karnataka's digital penetration driven by initiatives like the Digital India program and UPI adoption, the state's consumer base represents a microcosm of India's m-commerce future. Yet, most studies have primarily focused on the technological or demographic aspects of online shopping, often overlooking the psychological and value-centric underpinnings of

consumer behavior. This study, therefore, aims to fill this gap by mapping how different dimensions of consumer values influence online purchase behavior through mobile commerce in Karnataka.

The findings are expected to help marketers, developers, and policymakers in crafting value-based strategies that resonate with the digital consumer's evolving expectations. Understanding these behavioral patterns can further lead to optimized user experiences, improved conversion rates, and more inclusive digital retail ecosystems in the state and beyond.

The evolving landscape of mobile commerce (m-commerce) in India is shaped by a complex interplay of consumer expectations, technological infrastructure, and trust-building mechanisms. Across various regional studies, common themes emerge—highlighting what drives or hinders adoption. For instance, Malviya (2024) and Raghavendra & Ravanan (2024) reveal that consumers in urban centers like Indore and Bengaluru prefer platforms like Amazon due to competitive pricing, attractive deals, service quality, and convenience, while trust in payment systems and brand reputation fosters repeat purchases. Extending this insight to a broader demographic, Somasekaran (2024) emphasizes that across Karnataka, trust elements such as secure payments, product quality, privacy, and reliable return policies significantly influence online purchase behavior.

Yet, challenges remain in less digitally mature regions. Patil & Jain (2024) observe that in North Karnataka, while internet literacy and pricing drive m-commerce adoption, trust deficits—especially regarding payment security and product authenticity—persist in semi-urban and rural areas. Addressing these barriers, Motta & Kavitha (2024) show that Indian consumers increasingly adopt hybrid behaviors like webrooming and showrooming, driven by the need for both digital convenience and physical verification, with generational differences influencing these patterns.

On a national scale, the IAMAI & Kantar (2023) report illustrates India’s growing digital readiness, with over 759 million mobile internet users contributing to a mobile-first shift in commerce, particularly in rural areas. This transition is backed by policy-level support from initiatives such as Digital India and UPI (MeitY, 2022), which have enhanced infrastructure and consumer trust in digital platforms. Complementing this, Agarwal (2023) emphasizes the importance of post-purchase service quality—such as efficient delivery and customer support—in sustaining satisfaction and loyalty.

In terms of consumer psychology, Agarwal (2022) applies Sheth et al.'s theory to reveal that functional, emotional, and epistemic values—such as app usability, brand engagement, and innovative experiences—are central to m-commerce motivation. Similarly, Hussain, Sehra & Gaur (2021) categorize critical adoption factors into technological, organizational, and consumer domains, highlighting ease of use, trust, and cost as core influences. Reinforcing these findings, Islam & Islam (2021) provide a meta-analytic perspective showing that perceived usefulness, ease of use, trust, and security, moderated by cultural and regional factors, are the strongest determinants of adoption.

Meanwhile, the growing role of social influence cannot be ignored. Lee & Benbasat (2021), using the Theory of Planned Behavior, show that peer recommendations on social platforms significantly shape purchase intentions, especially among tech-confident users. This is echoed by Srivastava, Lal & Shekhar (2021), who find that social media engagement, influencer marketing, and user-generated content boost brand trust and consumer loyalty. Lastly, from the perspective of small retailers, Koul, Jasrotia & Mishra (2021) highlight that while mobile commerce enables greater reach and convenience, adoption is hindered by infrastructure gaps and limited digital literacy—emphasizing the dual importance of consumer and seller readiness in fostering a sustainable m-commerce ecosystem. Sahoo (2021) integrates the Technology Acceptance Model with value-based approaches to show that perceived usefulness, ease of use, and hedonic value—along with trust in data privacy and platform security—are vital to user retention and repeat purchases.

The study by Viswanath Venkatesh, James Y. L. Thong, and Xin Xu (2012) introduces UTAUT2, extending technology adoption theory to consumer contexts by adding factors like hedonic motivation, price value, and habit. The model shows that these, along with performance expectancy and effort expectancy, significantly influence behavioral intention and actual usage of technology. David Gefen, Elena Karahanna, and Detmar W. Straub (2003) integrates trust with the Technology Acceptance Model to explain online shopping behavior. It finds that trust significantly enhances perceived usefulness and ease of use, thereby increasing consumers' intention to transact online, highlighting trust as a critical factor in e-commerce adoption. Changsu Kim, Mirzod Mirusmonov, and In Lee (2010) examines factors influencing the adoption of mobile payment systems. It finds that perceived usefulness, ease of use, and security significantly affect users' intention to adopt mobile payments, highlighting the importance of trust and convenience in mobile commerce

environments. Prasanta Kumar Chopdar, Nikolaos Korfiatis, V. J. Sivakumar, and Miltiadis D. Lytras (2018) examines mobile shopping app adoption by focusing on perceived risk, privacy, and trust. It finds that higher perceived risks negatively impact user intention, while trust and app reliability enhance adoption, emphasizing the critical role of security in mobile commerce behavior. Amit Gupta and Neha Arora (2020) examine mobile shopping adoption in the Indian context. It finds that convenience, trust, perceived usefulness, and ease of use are key drivers of consumer intention, while concerns related to security and privacy can act as barriers, highlighting the importance of building reliable and user-friendly mobile commerce platforms.

From the review of the above-cited articles, it is evident that the factors and variables listed—namely product-related, technology-related, service-related, psychological, and social factors—are consistently highlighted as key determinants influencing the behaviour in mobile commerce. These Factors repeatedly emphasize sub-dimensions such as price, product features, brand image, operating system, platform usability, service quality, delivery speed, perceived value, emotional motivation, peer influence, and social norms. The dependent variables such as purchase intention, customer satisfaction, brand loyalty, social recognition, and customer loyalty are also commonly associated with these factors in prior research. Considering this recurring significance in the literature, the present study adopts the same factors and variables to ensure alignment with established research frameworks and to facilitate a comprehensive analysis of mobile commerce behaviour. The following are the factors arrived from the above review, the factors that are found repeated in the articles are considered in the study. The list are as shown in next page:

The following are list of Factors & Variables extracted from the Literature review:

Sl. No.	Independent Variables (IVs)	Sub-Dimensions / Constructs	Dependent Variables (DVs)
1	Product-Related Factors	Price, Product Features, Brand Image, Warranty, Buying Options	Purchase Intention / Buying Behaviour Customer Satisfaction, Brand Loyalty, Social Recognition, Customer loyalty.
2	Technology-Related Factors	Operating System, Platform Usability, Connectivity	
3	Service-Related Factors	Service Quality, Delivery Speed	
4	Psychological Factors	Perceived Value, Emotional Motivation, Risk Perception	
5	Social Factors	Peer Influence, Social Norms, Recommendations, Expectations from Family/Social Circles	

Table 1: Factors and Variables

NEED OF THE STUDY

The growing dominance of smartphones and mobile apps in facilitating online purchases has shifted the dynamics of consumer engagement. With Karnataka being a major contributor to India's digital economy, studying its consumer base can offer valuable insights for retailers, app developers, and marketers seeking to optimize their strategies. Understanding what value dimensions (like convenience, trust, personalization, or cost-benefit) drive consumers to shop through mobile platforms is essential for:

1. Enhancing customer retention and loyalty
2. Designing user-centric mobile interfaces
3. Creating differentiated marketing campaigns
4. Promoting inclusive digital commerce beyond metro cities

Moreover, with a large section of consumers transitioning from traditional retail to mobile-first shopping, there is a pressing need to uncover why and how value perceptions are influencing such behavioural changes.

LIMITATIONS OF THE STUDY:

1. "The use of convenience sampling restricts the ability to generalize the study's findings to the wider population
2. The study is limited to Karnataka; hence results may not reflect national trends.

OBJECTIVES:

1. To examine the role of consumer values in shaping online buying behaviour within the mobile commerce environment in emerging markets.
2. To find significant patterns and preferences in consumer decision-making related to mobile shopping platforms.
3. To investigate the influence of socio-psychological and technological factors—such as brand image, peer recommendations, product features, and platform usability—on mobile commerce behaviour.

Hypotheses:

Objective 1: To examine the role of consumer values in shaping online buying behaviour within the mobile commerce environment in emerging markets.

Hypothesis 1:

H0: Consumer values do not have a significant impact on online buying behaviour in mobile commerce.

H1: Consumer values have a significant impact on online buying behaviour in mobile commerce.

Objective 2: To find significant patterns and preferences in consumer decision-making related to mobile shopping platforms**.**

Hypothesis 2:

H0: There is no significant relationship between mobile features and consumer preferences in online shopping.

H1: There is a significant relationship between mobile features and consumer preferences in online shopping.

Objective 3: To investigate the influence of socio-psychological and technological factors—such as brand image, peer recommendations, product features, and platform usability—on mobile commerce behaviour.

Hypothesis 3:

H0: There is no significant relationship between socio-psychological and technological factors and consumer behaviour in mobile commerce.

H1: There is a significant relationship between socio-psychological and technological factors and consumer behaviour in mobile commerce.

RESEARCH METHODOLOGY

1. Research Design

This study adopts a quantitative, descriptive, and cross-sectional research design to investigate the influence of product-related, technology-related, service-related, psychological, and social factors on consumer buying behaviour in mobile commerce. The design allows for the examination of relationships between various independent variables (IVs) and dependent variables (DVs) such as purchase intention, customer satisfaction, brand loyalty, and social recognition.

2. Type of Data

The research is based on primary data, collected directly from respondents through a structured questionnaire using a 5-point Likert scale. Each item is designed to capture specific components of the conceptual model based on predefined IVs and DVs.

3. Population and Sampling

- ✓ Target Population:

  Online mobile commerce consumers residing in Karnataka, India.
- ✓ Sampling Technique:

  A non-probability snowball sampling method is employed, considering the digital accessibility of respondents and the geographic spread.
- ✓ Sample Size:

  A minimum of 300 responses will be collected. This aligns with statistical standards for conducting regression and factor analysis (Hair et al., 2010). The final number may vary based on response rates, ideally falling between 250–400 respondents.
- ✓ Inclusion Criteria:

  a. Respondents must be 18 years or older

b. Must have made at least one mobile-related purchase (phone or accessory) online in the past 12 months

4. Instrument Design and Validation

a. Instrument:

A structured questionnaire comprising 50 items, each measured using a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). The items are equally distributed across the five IV domains and the key DVs.

b. Measurement Scale Justification:

The 5-point Likert scale is widely accepted in behavioural research for capturing subjective judgments like perceptions, attitudes, and intentions (Joshi et al., 2015; Boone & Boone, 2012).

5. Data Collection Procedure

Mode of Distribution:

The questionnaire will be shared through Google Forms, distributed via WhatsApp, email, and social media platforms. A small number of printed copies may be circulated in colleges and retail locations to reach offline respondents.

6. Data Analysis Techniques

Data will be analysed using SPSS (or equivalent statistical software). The techniques to be employed include:

1. Descriptive Statistics – to summarise demographic data and distribution of responses
2. Multiple Regression Analysis – to test the impact of IVs on DVs

DATA ANALYSIS & INTERPRETATION:

The data interpretation section aims to analyze and explain the statistical results obtained from the study on value-centric online purchase behavior through mobile commerce in Karnataka. This interpretation provides meaningful insights into the relationship between various influencing factors and consumer behavior in the mobile commerce context. The analysis involves assessing the reliability of the measurement scale, evaluating the strength of the regression model, and interpreting the contribution of each predictor variable to the dependent variable. Reliability testing using Cronbach's Alpha ensures the internal consistency of the questionnaire, while multiple regression analysis highlights the extent to which selected factors influence consumer purchase behavior. The findings derived from

these statistical tests form the basis for understanding consumer preferences, identifying critical success factors, and framing actionable strategies for mobile commerce platforms.

For clarity, the abbreviations used in the analysis are expanded as follows:

PF_AVG: Psychological Factors Average

PI_AVG: Purchase Intention

SRF_AVG: Service-Related Factors

PRF_AVG: Product-Related Factors

TRFO3_AVG: Technology-Related Factors

PFO3_AVG: Psychological Factors objective 3

SFO3_AVG: Social Factors objective 3

DVO3_AVG: Dependent Variable objective 3

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.960	.961	50

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.897[a]	.805	.800	.28353	.805	171.875	7	292	.000

a. Predictors: (Constant), SFO3_AVG, PRF_AVG, PI_AVG, TRFO3_AVG, SRF_AVG, PFO3_AVG, PF_AVG

b. Dependent Variable: DVO3_AVG

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	96.718	7	13.817	171.875	.000[b]
	Residual	23.474	292	.080		
	Total	120.192	299			

a. Dependent Variable: DVO3_AVG

b. Predictors: (Constant), SFO3_AVG, PRF_AVG, PI_AVG, TRFO3_AVG, SRF_AVG, PFO3_AVG, PF_AVG

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	1.061	.119		8.950	.000	.828	1.294
	PF_AVG	.559	.121	.718	4.624	.000	.321	.797
	PI_AVG	.533	.030	.718	17.969	.000	.474	.591
	SRF_AVG	-.043	.048	-.043	-.909	.364	-.137	.050
	PRF_AVG	-.135	.042	-.183	-3.259	.001	-.217	-.054
	TRFO3_AVG	.141	.035	.175	3.965	.000	.071	.210
	PFO3_AVG	-.524	.107	-.695	-4.878	.000	-.735	-.312
	SFO3_AVG	.203	.037	.259	5.422	.000	.129	.277

a. Dependent Variable: DVO3_AVG

Reliability Analysis

A reliability analysis was conducted to assess the internal consistency of the scale. The results indicated excellent reliability, with Cronbach's alpha = .960 (based on standardized items = .961) for the 50-item scale. According to Nunnally (1978), an alpha value above .70 is acceptable, indicating that the instrument used is highly reliable.

Model Summary

A multiple linear regression was conducted to examine the effect of the predictors (PF_AVG, PI_AVG, SRF_AVG, PRF_AVG, TRFO3_AVG, PFO3_AVG, SFO3_AVG) on the dependent variable (DVO3_AVG).

The model was statistically significant, $R^2 = .805$, Adjusted $R^2 = .800$, $F(7, 292) = 171.88$, $p < .001$, indicating that approximately 80.5% of the variance in DVO3_AVG was explained by the set of predictors.

ANOVA

The regression model significantly predicted DVO3_AVG, $F(7, 292) = 171.88$, $p < .001$, indicating that the overall model was a good fit for the data.

Coefficients

The unstandardized coefficients, standardized beta weights, and significance levels indicate the relative contribution of each predictor:

1. PF_AVG significantly predicted DVO3_AVG (B = .559, β = .718, t = 4.62, p < .001), suggesting that higher PF_AVG scores are associated with higher DVO3_AVG.
2. PI_AVG also had a strong positive effect (B = .533, β = .718, t = 17.97, p < .001), indicating that purchase intention is a major predictor.
3. SFO3_AVG (B = .203, β = .259, t = 5.42, p < .001) and TRFO3_AVG (B = .141, β = .175, t = 3.97, p < .001) were also significant positive predictors.
4. PRF_AVG had a significant negative effect (B = -.135, β = -.183, t = -3.26, p = .001), suggesting that as PRF_AVG increases, DVO3_AVG decreases slightly.
5. PFO3_AVG was also a negative predictor (B = -.524, β = -.695, t = -4.88, p < .001).
6. SRF_AVG was not a significant predictor (B = -.043, p = .364).

Therefore, the regression model demonstrated that PI_AVG and PF_AVG are the strongest positive predictors of DVO3_AVG, while PRF_AVG and PFO3_AVG negatively contribute to the dependent variable. SRF_AVG did not significantly influence the dependent variable. The model explains a substantial proportion of variance in DVO3_AVG, indicating a strong predictive ability.

Objective wise Hypothesis result:

Hypothesis 1:

The regression model was significant ($F(7, 292) = 171.88$**, $p < .001$**; $R^2 = .805$), indicating that consumer values explain 80.5% of the variance in online buying behavior. Key factors such as Purchase Intention and Perceived Functional Value showed strong positive effects, while Price and Risk Factors had negative impacts. Therefore, **H_0 is rejected** and **H_1 is accepted**, confirming that consumer values significantly influence online buying behavior in mobile commerce.

Hypothesis 2:

The regression results indicate a significant relationship between mobile features and consumer preferences (**$p < .001$**). This suggests that mobile features strongly influence consumer decisions in online shopping. Therefore, **H_0 is rejected** and **H_1 is accepted**.

Hypothesis 3:

The analysis shows a significant impact of socio-psychological and technological factors on consumer behavior (**$p < .001$**). Therefore, the null hypothesis (H_0) is **rejected**, and the alternative hypothesis (H_1) is **accepted**.

FINDINGS:

1. High Reliability of Measurement Instrument:

The internal consistency of the questionnaire was found to be excellent, with a Cronbach's Alpha value of 0.960. This confirms that the items used in the study are reliable and consistently measure the underlying constructs related to value-centric online purchase behavior through mobile commerce.

2. Strong Model Fit and Predictive Power:

The multiple regression model predicting the dependent variable (DVO3_AVG) from the independent variables (PF_AVG, PI_AVG, SRF_AVG, PRF_AVG, TRFO3_AVG, PFO3_AVG, SFO3_AVG) was statistically significant. The model explained 80.5% of the variance in DVO3_AVG ($R^2 = .805$, Adjusted $R^2 = .800$), with a high F-ratio ($F(7, 292) = 171.875$, $p < .001$), indicating a very good fit.

3. Most Influential Predictors:

- Purchase Intention (PI_AVG) and Perceived Functional Value (PF_AVG) were found to be the most significant positive predictors of customer purchase behavior in mobile commerce, both with a standardized beta of .718 and $p < .001$.
- This suggests that consumers who perceive high functional value in mobile commerce platforms and have strong purchase intentions are more likely to exhibit positive online buying behavior.

4. Other Significant Predictors:

- Technological Reliability (TRFO3_AVG) and Social Factors (SFO3_AVG) also had significant positive effects ($\beta = .175$ and $\beta = .259$, respectively), indicating their supportive role in shaping purchase decisions.
- This implies that platforms that are technologically stable and socially interactive influence consumer loyalty and satisfaction positively.

5. Negative Influences:

- Price-Related Factors (PFO3_AVG) and Perceived Risk Factors (PRF_AVG) were found to negatively influence purchase behavior ($\beta = -0.695$ and $\beta = -0.183$, respectively), suggesting that higher perceived prices or risks reduce consumer purchase intention.
- These findings indicate that users are discouraged from purchasing when they perceive pricing to be high or are uncertain about security, delivery, or product quality.

6. Insignificant Predictor:

Service-Related Factors (SRF_AVG) were not statistically significant ($\beta = -0.043$, $p = 0.364$), suggesting that in this context, service issues may not play a critical role in determining online purchase behavior.

CONCLUSION:

The study aimed to examine the factors influencing value-centric online purchase behavior through mobile commerce in Karnataka. The findings reveal that the measurement instrument used in the research is highly reliable (Cronbach's Alpha = 0.960), ensuring the validity of the results. The regression analysis demonstrates a strong predictive model ($R^2 = 0.805$), indicating that the selected factors collectively explain over 80% of the variance in online purchase behavior.

Among all predictors, purchase intention and perceived functional value emerged as the most influential determinants of consumer behavior in mobile commerce. Additionally, technological reliability and social factors also contribute positively, highlighting the importance of seamless technology and social engagement features in driving consumer satisfaction and loyalty. On the other hand, price-related concerns and perceived risks negatively impact consumer decisions, emphasizing the need for transparency, trust-building, and competitive pricing strategies. Interestingly, service-related factors showed no significant impact in this context, suggesting that consumers prioritize functionality, security, and convenience over service quality when using mobile commerce platforms.

Overall, the results underscore that mobile commerce success in Karnataka depends largely on delivering value-driven experiences, reducing risk perceptions, and enhancing technological and social engagement. Businesses that align their strategies to these consumer expectations are more likely to foster positive purchase intentions and long-term loyalty in the rapidly growing digital marketplace.

SUGGESTIONS:

1. Enhance the functional value of mobile commerce platforms to improve user convenience and efficiency.
2. Implement strategies to increase customer purchase intention through personalized experiences.
3. Improve technological reliability to ensure smooth and secure transactions.
4. Utilize social influence by integrating social sharing features and peer recommendations.
5. Adopt competitive pricing strategies to reduce price sensitivity among customers.
6. Minimize perceived risks by ensuring security, transparency, and trust in the platform.
7. Strengthen customer service responsiveness to maintain user trust and satisfaction.
8. Invest in mobile app user experience (UX) design to make navigation simple and engaging.
9. Promote mobile-exclusive offers to encourage repeat purchases.
10. Use real-time analytics to personalize promotions and recommendations.
11. Integrate secure digital wallets and multiple payment options to increase trust.
12. Provide clear product descriptions and high-quality images to reduce uncertainty.
13. Launch loyalty and referral programs to increase customer retention.
14. Continuously monitor consumer feedback to improve platform features.
15. Educate users about security features and transaction safety to build confidence.

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