

Determinants of M-Commerce Effectiveness in Lifestyle Product Purchases: A Consumer-Centric Study

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ABSTRACT

Mobile commerce (M-commerce) has transformed consumer shopping behavior, particularly in lifestyle product categories such as fashion, accessories, and personal care. This study explores the determinants of M-commerce effectiveness in India, focusing on consumer adoption, trust, convenience, and perceived value. Drawing on recent empirical studies, the research identifies critical factors influencing consumer decisions, including mobile usability, security, personalization, and social influence. Findings suggest that while convenience and accessibility drive adoption, trust and perceived product quality remain decisive for lifestyle purchases. The study contributes to digital commerce literature and offers practical insights for retailers to enhance mobile platforms and consumer engagement.

Keywords: *M-commerce, Lifestyle Products, Consumer Behavior, Mobile Shopping, Trust, Convenience*

INTRODUCTION

Mobile commerce (M-commerce) has become a dominant retail channel due to the rapid growth of smartphones and mobile internet. Unlike traditional e-commerce, M-commerce allows consumers to shop anytime and anywhere, which is particularly relevant for lifestyle products such as fashion, accessories, and personal care. These products are trend-driven and often involve impulse buying, making mobile platforms highly effective for their purchase.

Effectiveness in M-commerce depends on several determinants. **Convenience** and accessibility encourage adoption, while **trust and security** remain critical for payment safety and product authenticity. **Personalization** through tailored recommendations enhances consumer satisfaction, and **social influence** from peers and social media strongly impacts lifestyle product choices.

Although many studies have examined M-commerce adoption, limited research focuses specifically on lifestyle products, which require higher levels of personalization and trust. This study addresses this gap by analyzing the determinants of M-commerce effectiveness in lifestyle product purchases, with the objective of identifying the most significant factors influencing consumer behavior.

1. LITERATURE REVIEW

Mobile commerce has been widely studied as an extension of e-commerce, with convenience and accessibility recognized as its primary drivers. Gitau and Nzuki (2019) argued that mobile usability and convenience strongly influence consumer loyalty, particularly in developing countries where mobile penetration is rising. Wasiq, Johri, and Singh (2022) further demonstrated that perceived ease of use, security, and social influence significantly affect adoption of M-commerce services in Saudi Arabia, highlighting the global relevance of these determinants. Trust and security have consistently emerged as critical factors, as consumers remain concerned about payment safety and product authenticity; this is especially important in lifestyle

product purchases where brand reputation and quality assurance are central. Swathi, Barkur, and Somu (2023) emphasized that lifestyle products require higher levels of personalization and responsiveness, since consumers expect mobile shopping experiences to replicate the engagement of offline retail. These findings align with earlier work by Parasuraman, Zeithaml, and Berry (1985), who conceptualized service quality as the gap between expectations and perceptions, a framework that continues to inform digital commerce studies. Collectively, the literature suggests that M-commerce effectiveness in lifestyle product categories is shaped not only by functional determinants such as convenience and usability, but also by psychological and social factors including trust, personalization, and peer influence.

2. RATIONALE OF THE STUDY

M-commerce has become a central mode of retailing, yet its effectiveness in lifestyle product categories remains underexplored. Lifestyle products such as fashion, cosmetics, and accessories are unique because they are highly trend-driven, involve emotional and experiential value, and often rely on personalization and social influence. While existing studies have examined general determinants of M-commerce adoption, few have focused specifically on lifestyle products, where consumer expectations differ from utilitarian goods.

This study is conceptually significant because it integrates functional determinants (convenience, usability, security) with psychological and social determinants (trust, personalization, peer influence). By synthesizing these perspectives, the paper contributes to theory by offering a holistic framework for understanding M-commerce effectiveness in lifestyle product purchases. Practically, the rationale lies in guiding retailers and policymakers to design mobile platforms that align with consumer expectations, thereby enhancing satisfaction, loyalty, and sustainable growth in digital retail.

3. CONCEPTUAL FRAMEWORK

The effectiveness of M-commerce in lifestyle product purchases can be explained through an integrated framework that combines functional,

psychological, and social determinants. Functional determinants such as **convenience** and **usability** ensure that consumers can access products seamlessly through mobile platforms. Psychological determinants, particularly **trust** and **perceived value**, influence consumer confidence in mobile transactions and perceptions of product authenticity. Social determinants, including **peer influence** and **social media endorsements**, shape consumer attitudes toward lifestyle products, which are often trend-driven and emotionally charged.

Conceptually, these determinants interact to form a holistic model of M-commerce effectiveness. Convenience and usability act as enablers of adoption, while trust and perceived value sustain consumer engagement. Personalization strengthens the experiential dimension of lifestyle shopping, and social influence amplifies consumer decision-making. Together, these factors determine whether mobile platforms are perceived as effective channels for lifestyle product purchases.

4. FRAMEWORK PROPOSITION:

- Convenience → Facilitates adoption.
- Trust & Security → Builds confidence in transactions.
- Personalization → Enhances consumer satisfaction.
- Social Influence → Shapes lifestyle product choices.
- Perceived Value → Determines long-term effectiveness.

This conceptual framework positions M-commerce effectiveness as the outcome of these interrelated determinants, offering a theoretical basis for future empirical validation and practical application in digital retail strategies.

Conceptual Framework of M-Commerce Effectiveness in Lifestyle Product Purchases

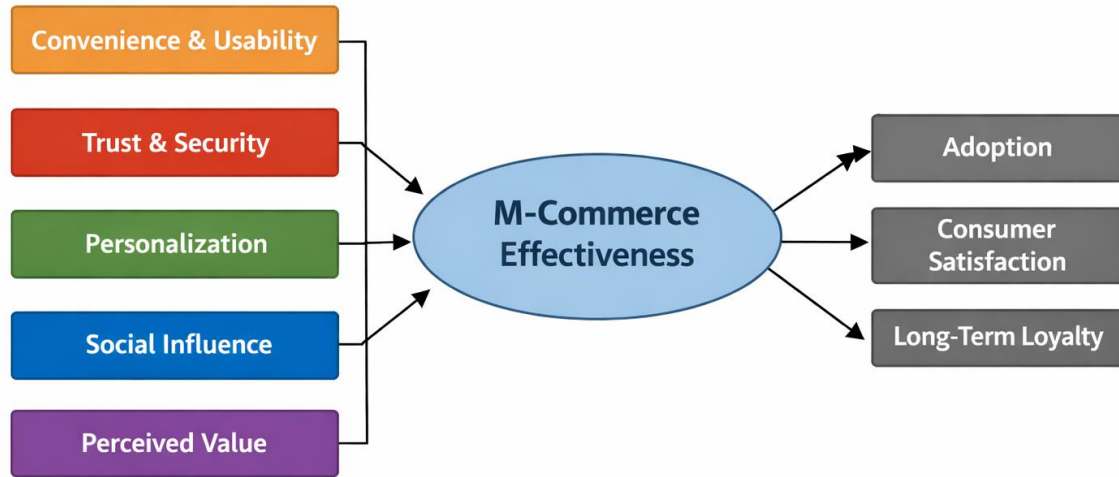


Fig. 1. Conceptual Framework of M-Commerce Effectiveness in Lifestyle Product Purchases

5. DISCUSSION

The conceptual framework illustrates that M-commerce effectiveness in lifestyle product purchases is shaped by a combination of functional, psychological, and social determinants. Convenience and usability serve as foundational enablers, allowing consumers to access products effortlessly through mobile platforms. This aligns with Gitau and Nzuki (2019), who emphasized that mobile convenience directly influences consumer loyalty. Trust and security, as highlighted by Wasiq, Johri, and Singh (2022), remain essential for sustaining consumer confidence, particularly in transactions involving high-value lifestyle products.

Personalization enhances the experiential dimension of mobile shopping by tailoring recommendations and interfaces to individual preferences. Swathi, Barkur, and Somu (2023) noted that personalization is crucial for lifestyle categories, where emotional engagement and aesthetic appeal drive purchase decisions. Social influence further amplifies consumer behavior, as peer reviews and social media endorsements shape perceptions of product desirability and brand credibility.

Collectively, these determinants interact to create a holistic understanding of M-commerce effectiveness. The framework suggests that effectiveness is not merely a function of technology but of perceived trust, emotional connection, and social validation. This conceptual synthesis contributes to theory by integrating consumer psychology with digital retail dynamics, offering a foundation for future empirical research and strategic application in mobile retail environments.

6. CONCLUSION AND RECOMMENDATIONS

This conceptual study highlights that M-commerce effectiveness in lifestyle product purchases is determined by the interplay of functional, psychological, and social factors. Convenience and usability act as enablers of adoption, trust and perceived value sustain consumer confidence, while personalization and social influence enhance satisfaction and loyalty. Together, these determinants provide a holistic understanding of how mobile platforms can effectively serve lifestyle product consumers.

Theoretically, the paper contributes by integrating diverse perspectives into a unified framework,

offering a foundation for future empirical validation. It emphasizes that effectiveness in M-commerce is

not merely technological but deeply rooted in consumer psychology and social dynamics.

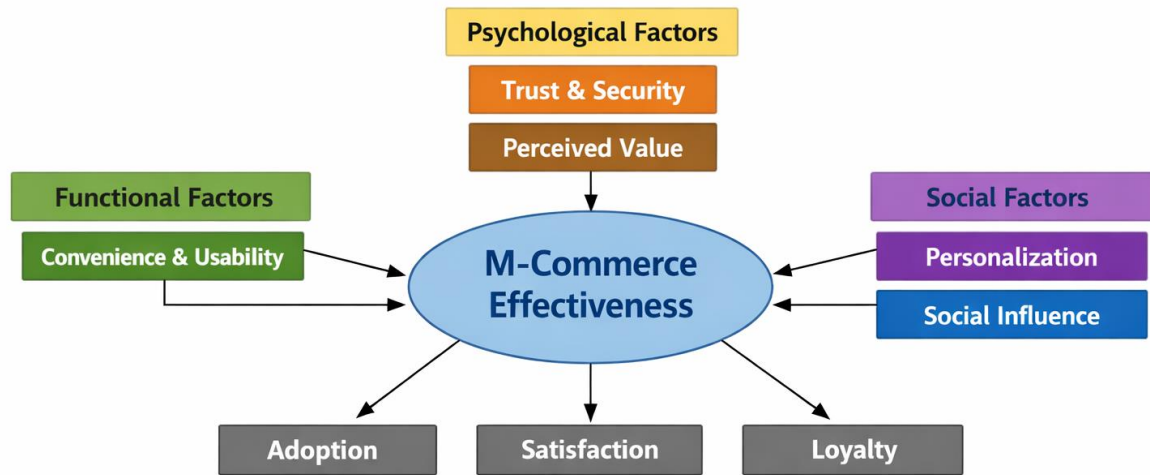


Fig. 2. Interactions of Determinants in M-Commerce Effectiveness

From a practical standpoint, retailers and platform designers should prioritize secure payment systems, personalized shopping experiences, and social engagement features to strengthen consumer trust and loyalty. Policymakers and industry leaders should also encourage transparency and consumer protection to foster sustainable growth in mobile retail.

Future research may empirically test this framework across different cultural contexts and product categories, thereby refining the determinants and validating their relative importance.

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