

## ETHICAL CONCERN TOWARDS E-HAILING APPLICATIONS

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### ABSTRACT

The concern of the paper is to study the consumer's ethical point of view regarding E-hailing application, in the information era, as information and communication technology has been gaining tremendous advances. The technological advances in wireless services such as Wi-Fi and 4G have enabled smartphone users to have a variety of services through software components, generally known as application (app).

**Key Words:** *E-Hailing Applications, Flexibility, Risk, OLA, UBER*

### INTRODUCTION

E-hailing apps refer to the advanced mobile applications through which users can send requests to avail transportation facility using internet as well as geo-location and track the service provided and also make the payments due for the service availed. Such application enables both the driver and the passenger searching for available cabs/taxis in a given area to identify the location(s).

The demand for taxi services in India is increasing rapidly. The major reasons behind this are: changing lifestyles and increasing disposable income of the passengers, especially in Tier-I and Tier-II cities. Apart from this, people prefer to travel by taxis rather than their own vehicle due to traffic congestion coupled with easy availability of taxis at a reasonable cost. Such increasing demand can be credited to various innovative and attractive offerings such as ease of booking through mobile applications, 24×7 customer support, various cash and online payment options, electronic fare meters, GPS enabled vehicles, etc. In India, Major Service providers under are Ola, Uber, EasyCabs, Meru Cabs, etc. Such increasing growth in the adoption of E-Hailing applications, it is expected that during next five years the market share of unorganized radio taxi services will decline.

Radio taxi service market is growing at rapid pace in India. It was emerged with Mega taxi launching their service in 2003. Presently in India Ola, Uber, EasyCabs, Meru Cabs, Mega Cabs, Fast Track Call Taxi, NTL Taxi, etc., are some popular radio taxi companies operating under the ownership and aggregation model. But still nearly 88% share of Indian taxi market is covered by unorganized sector and under organized sector just 7% is covered by radio cabs and 5% by aggregators and affiliators. This present a great opportunity for the growth of new entrepreneurs in organized taxi market.

### REVIEW OF LITERATURE

In this, the researcher identified and reviewed research papers. To develop a thorough understanding of the empirical research in the field of E-Hailing Applications review of literature related to it was undertaken. For proper understanding of research work, sincere efforts have been made to review the related literature. The review of literature serves as guidance for any study. It helps to eliminate the duplication of what has already been done.

Technology Acceptance Model (TAM) has been adapted from TRA with the objective "to provide an explanation to the determinates of computer acceptance in general, capable of explaining user behavior across a broad range of end-user computing technologies and user populations, while at the same time being both parsimonious and theoretically justified" (Davis et al., 1989). The model has been designed to explain the user's intention to adopt information technology.

Lu et al. (2005) conducted a research to test the relationships among various latent constructs such as social influences, personal innovativeness, and intention to adopt wireless mobile technology. For this purpose they constructed a model integrating important elements from TAM. 388 MBA students were surveyed online and offline enrolled in a regional university in Texas. The survey questionnaire was adopted for data collection. Structural equation modeling analysis showed the strong causal relationships between the personal innovativeness, social Influences and the belief constructs – usefulness and ease of use, which in turn affect adoption intentions.

Hallegatte et al. (2006) conducted a research to assess the impact of perceived ease of use, perceived usefulness and trust in a website on the consumer intention to return to that website. Firstly an experimental study was conducted in laboratory setting on 110 subjects and then they were asked to fill a questionnaire to measure their attitude towards using the website and intention to return to that website. Model fitting was tested by using structural equation modeling (SEM). The results

of the study revealed that trust in the website directly affects the intention to return to the website. It also affects the perceived usefulness and perceived ease of use which in turn affect the intention to return to the website.

Khalifa et al. (2006) conducted a cross-sectional survey study in Hong Kong to examine the determinants of m-commerce adoption within the framework of incorporating well established technology adoption theories, i.e., Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB). Random sampling technique was used to select a sample of 220 mobile device users who did not adopt m-commerce. Partial Least Squares PLS was used to analyze the data. The empirical results indicated that perceived usefulness and self-efficacy play an important role in influencing the intentions to adopt m-commerce. Subjective norms and self-efficacy were found as important additions to TAM.

Hong et al. (2008) in their research model that was based on decomposed theory of planned behavior studied the factors that affect behavioral intention of existing consumers to use mobile data services. They categorized mobile data services in four parts i.e., information content, entertainment, communications and commercial transactions. Their study involved online survey of 811 consumers of mobile data services which was conducted in Hong Kong.

Lu et al. (2008) investigated in their research the factors affecting adoption of wireless mobile data services (WMDS) in China. They proposed a research model and examined the simultaneous effects of five factors i.e., social environment, trust awareness, wireless mobile technology, personal innovativeness, and the facilitating conditions on beliefs in the context of wireless mobile data services. Survey was conducted to collect data from 1432 respondents in five metro cities across China. SEM was used to test the research hypotheses using AMOS. Comparing the said five factors, WMDS technology was found to be the important predictor of belief constructs i.e., perceived usefulness and ease of use. The factor 'facilitating conditions' was found to have significant influence on user perceived usefulness of WMDS but it had no significant impact on perceived ease of use.

Kim et al. (2009) in their empirical research analyzed the influence of factors on the intention of different types of users to use mobile payment. Their study proposed an m-payment research model. It consists of two types of factors i.e., user-centric factors (m-payment knowledge and personal innovativeness) and four m-payment system characteristics (reachability, mobility, convenience and compatibility).

Li et al. (2011) conducted an empirical study to investigate the factors influencing user adoption on mobile securities services. They developed a research model that was based on TAM. They collected data through 174 valid questionnaires which were got filled from post graduate students of business administration and engineering in School of Business Administration of South China University of Technology. The data was analyzed using structural equations model (SEM). In their study perceived usefulness was found to be most influential factor affecting user adoption on mobile securities service.

Azadavar, Shahbazi et.al (2011) examined the role of security in customer's perception towards online shopping. For the purpose of study the data was collected from those people who access the internet. Collected data was analyzed by the tool of factor analysis. The results of the study showed that trust, price of products, service, customer's income were the more important factors while purchasing online. While making online transactions security of transactions was the main important factor. High level of security in online marketing of products and services had potential to growth more and encourage people to reduce time and cost of transactions.

Nardal and Sahin (2011) examined ethical problems treat to customer privacy. They also examined how ethical problems influence consumer's online buying behavior. Ethical problems like security, privacy, reliability were core issues that limit the growth of online retailing. Online retailers forced to determine about what type of privacy protection policies they will have to use. Most of the companies adopt strict privacy policies and realized to get success in e-commerce; efforts must match with customers need related to security. Ethical issues were important in e-commerce to maintain secure and confident environment.

Hu et al. (2014) in their paper selecting TAM as a base model explored critical factors affecting user adoption of location based services (LBS). They considered social environment as well as characteristics of LBS as the variables. To collect the data online survey was conducted and questionnaires were got filled from 386 respondents. Validity of the proposed model was tested using structured equation modeling (SEM).

Peng et al. (2014) stated that with the rapid development of mobile commerce, call-taxi app is encountering an expeditious growth. They integrated three existing "attitude-intention-behavior" models i.e., TAM, IDT and TPB, and proposed a research model including some external variables to explore the factors influencing the user adoption of call-taxi app. Questionnaire survey through internet was conducted to collect the data from 238 users of call-taxi app in China. They tested the model fitting by using structural equation modeling (SEM). Results of the study demonstrated that user attitude was indirectly and positively influenced by compatibility, perceived ease of use and perceived usefulness; subjective norm

had positive and perceived risk had negative impact on behavioral intention; perceived price level had negative impact on both user attitude and behavioral intention toward using.

Amin et al. (2014) conducted an empirical research with a purpose to examine the influence of customers' perception of usefulness, ease of use, and trust on their satisfaction with mobile website. A research model was developed on the basis of TAM and study was conducted in Malaysia. Purposive sampling technique was used to conduct a survey and collect data from 302 respondents. Structural equation modeling (SEM) was used to determine the model fit. The results of the study showed that trust positively affects the customers' satisfaction with mobile services. The relationships between all dependent and independent variables of the study were found to be significant.

Zhou (2015) conducted a research in China with the objective of understanding users' behavior in the context of location based services from a dual perspective of enablers and inhibitors. Enablers in the research were perceived usefulness and trust and inhibitor was privacy risk. He stated that when users use location based services they are concerned not only with the benefits but also with their privacy concern as location based services collect and utilize their location information which may increase their perceived risk. Data was collected through structured questionnaire from 278 customers of two telecommunication operators in China. For examining the structural model and testing research hypotheses partial least square (PLS) was adopted. The results indicated that the perceived usefulness was affected mainly by the ubiquitous connection, whereas trust by the contextual offering. Privacy concern and trust significantly affect the privacy risk and trust also affects perceived usefulness.

Lu et al (2015) the self- service mobile technologies helps the commuters to access lot of data about cab services and such technologies had changed the role of both customers and companies. The adoption of call taxi app (CTA) is impacted perceived usefulness, perceived ease of use, subjective norms and perceived playfulness.

Prof. Manjunath G (2015) has come up with a study on Brand awareness and Customers Satisfaction towards OLA cabs in Bengaluru. The objective of the study was to know about the customer satisfaction towards OLA Cabs. The Chi-Square test was used to analyze the data. The result of study was OLA is a popular mobile app for personal transportation in India. OLA started as an online cab aggregator in Mumbai, now based out of Bengaluru and is among the fastest growing businesses in India.

Kumar et al. (2016) in their review paper proposed a research model based on TAM to study the factors influencing the adoption of Mobile banking in India. They found the Self efficacy, 24x7 hours availability and Apps compatibility as the antecedents of Perceived Ease of Use; Transaction cost and Efficient transaction as the primary factors leading to Perceived Usefulness; and Privacy Risk and Transaction Risk as the leading factors of Perceived Risk towards users' intention of using mobile banking.

P Kishore Kumar, N.Ramesh Kumar (2016) conducted a study on Factors Influencing the Consumers in selection of Cab Services. The objective of the study was to ascertain the role of innovativeness of the consumers in the selection of Cab services. The reliability analysis and Chi-Square test was applied to test the study on its objectives. Sample size for the study was 120 respondents. The result was the study was found that the three factors selected for the study as price consciousness, coupon redemption behavior, and innovativeness are influencing the consumers in their selection of cab services.

Roy et al. (2017) conducted a research to explore the influence of technology readiness on perceived ubiquity including the TAM constructs perceived ease of use and perceived usefulness that subsequently affects m-commerce adoption. Moderating effect of privacy concerns was also checked on the relation between perceived ubiquity and m-commerce adoption. The conceptual model was developed using qualitative research. It was tested using two questionnaire-based surveys consisting of 372 and 431 respondents each in India. The study found a significant effect of technology readiness on perceived ubiquity and perceived ubiquity on m-commerce adoption. It also found a significant effect of technology readiness on perceived usefulness and perceived ease of use. Lastly, they also found a significant moderating effect of privacy concerns on m-commerce adoption.

Ruchi Shukla, Ashish Chandra & Ms. Himanshi Jain (2017) conducted a study on OLA V/S UBER: The Battle of Dominance. An analysis was done considering various parameters for both the E-Hailing Applications. The result of study was concluded as They have to optimize their costs at all levels; need to be more customer-centric & target oriented; highly innovative; resistant to pressure from the authorities and keep delighting their customers as "customer is the king"

## NEED OF THE STUDY

The above literature shows that the popularity of online booking of taxis through mobile apps is increasing day by day. Also the share of organized sector in taxi industry is increasing. As already stated, the increasing growth in the adoption of aggregator model in India has provided profitable opportunities to the unorganized taxi operators as well. As a result, it is

expected that in coming years the market share of unorganized taxi services will decline. Such e-hailing services were initially started in metropolitan and other Tier I cities of India but various reports show that the demand for such services has been increasing across Tier II and Tier III cities as well in the country. Such increasing demand can be credited to various innovative and attractive offerings such as ease of booking through mobile applications, 24×7 customer support, various cash and online payment options, electronic fare meters, GPS enabled vehicles, etc. Therefore, such increasing demand for e-hailing services offers a big challenge to the managers, operators and service providers in this sector to understand the factors that influence e-hailing apps adoption. Thus, the need arises to understand the perception of e-hailing app usage and subsequently their effect on the users of these apps. So, such need provides opportunity to the researchers, analysts and practitioners to study on this issue. So the objective of the study is to to examine the ethical concern of using e-hailing applications.

## **RESEARCH METHODOLOGY**

Research methodology is the way in which research problem formulated for the research study is solved systematically. It consists of research design, scope of the study, sources of data collection, sampling technique, sample size and data analysis tools to be used.

## **RESEARCH DESIGN**

A research design is the master plan consisting of techniques and procedures to be used in collecting and analyzing the measures of the information needed in the research problem. It defines the type of the study required to solve the research problem. Based on the stated objectives of the study the researcher will initially use exploratory design but later on the research will mainly depend on descriptive design.

## **SCOPE OF THE STUDY**

As the purpose of this research is to study the Consumers' Perception towards E-hailing apps, it is confined to the users who use mobile applications to book a cab or taxi. The study covered the cities of Punjab mainly Jalandhar, Ludhiana and Patiala.

## **SAMPLING TECHNIQUE & SIZE**

Sampling design is a plan for obtaining a sample from a given population. It refers to the technique and the procedure the researcher would adopt in selecting items for the sample. Sample design is determined before data are collected. Since, the sample is designed to know the perceptions of consumers towards E-Hailing Applications. The present study is based on Snowball Sampling Technique to collect data for the analysis of study. An optimum sample is one that fulfills the requirements of efficiency, reliability and flexibility. For the purpose of the study only 185 respondents from large population of Punjab were selected, those who were frequently accessing the E-Haling applications. Due care has been taken during the sampling process to ensure sufficient representation of respondents from different gender, age, education, occupation and income groups.

## **TOOLS & TECHNIQUES**

The data collected from the survey have been analyzed with the help of statistical tool i.e. factor analysis using SPSS software 16.0 version.

## **PERCEPTION TOWARDS ETHICAL CONCERN OF E-HAILING APPLICATIONS**

The factor analysis technique applied on ethical concern of the respondents regarding the various variables (attributes) in E-Hailing Applications revealed specific factors, which clearly define the ethical concern of the respondents. Explored two factors through six statements. These factors are Risk and Flexibility. These factors explain the ethical concern attributes of E-hailing Applications which were considered to be significant by the respondents.

A scale was developed to identify the factors revealing the ethical concern towards E-Hailing Applications. The literature for the same was reviewed as shown in literature survey and variables were selected to find the perceptions of the respondents. In the scale many items were added and deleted during the fruitful discussion with the expert in the area of online marketing. For the survey 6 items were selected and all were to be rated on a five point Likert scale by the respondents.

Item wise reliability analysis was performed on selected variables to retain and delete scale items for developing a reliable scale. The scale generated for this objective was refined and purified for reliability validity and unidimensionality. Inter item correlations and Cronbach's alpha statistics were used to conduct reliability analysis and to know extend to which items were correlated with a lot of items under consideration.

**Table 1: Scale Reliability Analysis (Ethical Concern of E-Hailing Apps)**

	Initial	Extraction	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Mean	Std deviation
I feel unsafe when drivers attend calls while driving	1.000	.611	.614	.826	2.02	.994
Sometimes they charge unethical extra charges	1.000	.820	.617	.825	2.72	1.062
Cancelling a ride even before it started	1.000	.796	.669	.816	2.89	.989
I think driver has trouble understanding directions	1.000	.784	.545	.842	2.57	1.201
I feel driver's driving skills should be enhanced	1.000	.903	.701	.809	2.36	1.054
I feel they should work on their set norms	1.000	.750	.651	.818	2.64	1.090

### FACTOR ANALYSIS RESULTS

Exploratory factor analysis was conducted as a means of data reduction, to see if the face validity of the items held (Pallant, 2001). The items of the attitude scales were subjected to principal component analysis (PCA) using SPSS. Prior to performing Principal Component Analysis the suitability of data for factor analysis was assessed. The correlation matrix revealed many coefficients of and above as shown in Table 5.

The Kaiser-Meyer-Olkin (KMO) measure was 0.691 exceeding the recommended value of .6 (Tabachnick and Fidell, 1996; and Kaiser, 1974) and the Bartlett's Test of Sphericity (Bartlett, 1954) reached statistical significance, supporting the factorability of the correlation matrix. PCA revealed the presence of two components with Eigen values exceeding 1, explaining 77.729 percent of the variance. The variance explained by each factor is shown in Table 6.

The value for communalities using principal component analysis ranged from .611 to .903 (Table 4). Here, it is pertinent to mention that communalities >0.5 is sufficient for the explanation of constructs (Hair et al., 2009). All these values show factors analysis has extracted good quantity of variance in the items. Hence, all the requirements of reliability, validity and uni-dimensionality are met.

### PEARSON CORRELATION ANALYSIS

Correlation analysis was used to measure the degree of relationship between the 6 main independent variables of E-Hailing Applications. As a rule of thumb, if a correlation coefficient value of *r* indicates 0 to .2, there is a weak relationship between the variables. If *r* values of .3 to .6, generally considered moderate, and .7 to 1 is strong (Dancey and Reidy, 2007).

According to the scale used if all the 6 items get a rating of 5 each, the total score would be 30. The mean score of the respondents was 15.19 (Table 3). The correlation matrix was computed as shown in Table 3. The mean correlation was .486 and it varies from .274 to .775 with a range .501. There was a sufficient correlation to go ahead with factor analysis.

**Table 2: Correlation Matrix Of Ethical concern variables**

	I feel unsafe when drivers attend calls while driving	Sometimes they charge unethical extra charges	Cancelling a ride even before it started	I think driver has trouble understanding directions	I feel driver's driving skills should be enhanced	I feel they should work on their set norms
I feel unsafe when drivers attend calls while driving	1.000					
Sometimes they charge unethical extra charges	.423	1.000				

Cancelling a ride even before it started	.378	.737	1.000			
I think driver has trouble understanding directions	.440	.292	.354	1.000		
I feel driver's driving skills should be enhanced	.656	.299	.418	.775	1.000	
I feel they should work on their set norms	.463	.653	.664	.274	.468	1.000

**Inter-item correlation:** Mean=.486, Minimum=.274, Maximum=.775, Range=.501, Max/Min=2.828, Variance=.027, N=16

**Table 3: Factor Analysis results of Ethical concern variables**

	Component	
	Flexibility (F1)	Risk (F2)
Sometimes they charge unethical extra charges	.894	
Cancelling a ride even before it started	.862	
I feel they should work on their set norms	.824	
I feel driver's driving skills should be enhanced		.923
I think driver has trouble understanding directions		.879
I feel unsafe when drivers attend calls while driving		.691
<b>Eigen Value</b>	2.416	2.247
<b>% Variance</b>	40.272	37.457
<b>Cumulative % Variance</b>	40.272	77.729
<b>Scale Reliability alpha (Cronbach's Alpha)</b>	0.866	0.830

**Cronbach's Alpha= 0.848, Kaiser-Meyer-Olkin Measure of Sampling Adequacy= 0.691, Bartlett's Test of Sphericity (Approx. Chi-Square= 632.758, Df= 15, Sig=.000, Mean=15.19**

### EXTRACTION OF FACTORS

Here exploratory factor analysis was employed in order to identify the underlying dimensions of E-Hailing Applications. All the factors having loading more than 0.5 were considered good and in the present concern the loading ranged from .691 to .923. Items with factor loadings <0.5 were removed. The two factors so generated have Eigen values ranging from 2.416 to 2.247.

### FLEXIBILITY (F1)

The first factor has explained 40.272% of the total variance in the factor analysis and has been labeled as "Flexibility". It includes 3 variables i.e. unethical extra charges, cancelling a ride, Work on set norms. This shows that today's customers

are conscious regarding the safety unethical charges charged by such Cabs. The scale reliability of this factor is 0.866 and factor loading ranges from 0.824 to 0.894. It covers 2.416 of the Eigen Values.

### **RISK (F2)**

The second factor includes three variables and it is labeled as "Risk". It includes Unsafe when drivers attend calls while driving, Driver has trouble in knowing directions, and Driver's driving skills should be enhanced. The factor has explained that 37.457% of the total variance in the factor analysis solution. The results reveal that customers feel that Driver's driving skills should be enhanced. The scale reliability of this factor is 0.830 and factor loading ranges from 0.691 to 0.923. It covers 2.247 of Eigen Value.

### **IMPLICATIONS OF THE STUDY**

In the view of what is described in the above chapters the following findings and conclusion are made.

- Consumers want the driver's driving skills should be enhanced. So the service providing companies must focus on safety of their consumers by improving the driver's driving skills. Consumers feel E-Hailing applications sometimes charge unethical charges. So the service providing companies must ensure proper system of charges from the consumers for their best use.
- Safety of consumers is of utmost important; many consumers think they feel unsafe when drivers attend calls while driving. So the service providers must ensure safety of their consumers.
- Sometimes Driver must trouble in understanding the directions So the service providers must choose competent drivers for providing their services.
- Service providing companies must ensure that they work on set norms

### **LIMITATIONS OF STUDY**

1. The sample size for the study comprised of 185 respondents. The sample size is a proportion of the entire population for the use of Taxi services in Punjab.
2. The random sampling technique are not used in this research, the ability of the collected data to infer the entire population is reduced because only internet accessing users are used in cities of Punjab.
3. Data collection consist only cities of Punjab that are Jalandhar, Ludhiana and Patiala.
4. Limited period of Survey

### **CONCLUSION**

From the above analysis and discussion the conclusion implies that various factors were extracted which affect the perceptions of customers towards use of E-Hailing Applications. This research indicates that people are conscious of their safety. The influence of E-Hailing applications was greatly on the youth because it provides services at lower cost. But on the other side, some of the respondents think that Driver's skills should be enhanced and they should be competent in delivering their services. It is important to create customer trust in E-Hailing applications by providing safety and sense of satisfaction to its customers for its growth.

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