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USAGE MOBILE APPs IN INDIA : AN ANALYSIS OF PSYCHOLOGICAL FACTORS INFLUENCING USAGE OF MOBILE APPs

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ABSTRACT

The world is moving towards virtual reality consuming digital media now and then. Mobile phones are the most powerful source used by the consumers. Research report reveals that worldwide, mobile accounts for over half of all the digital minutes in 13 markets, where India is the second largest having consumption of 86% on the digital minutes spend on mobile phones compared to other mediums. Moreover, the app time is universally a larger contributor than mobile web, where the refined user experience and functionality of apps has led to their dominance of mobile time. On an average more than 80% of mobile time is spent on apps, while in India this ratio is 88%. Other convincing statistics disclosed in this report is that, out of total digital population who spend their time on mobile only, on multiple platform and on desktop only, 70%+ of users are active on mobile. In India 70% use only mobile. This paper analyses psychological factors influencing usage of Mobile Apps.

KEY WORDS : Mobile Apps, Psychological Factors

INTRODUCTION

At the end of 2017, there are total 7.8 billion mobile subscriptions are done worldwide, which is expected to grow at 3% CAGR and will be 9.1 billion by 2023. Moreover, the monthly data traffic per active smartphone is 2.9 GB worldwide, expected to grow at 34% CAGR and will be 17 GB by the 2023. India has now 1,170 million mobile subscription, which is the third highest globally. With over 1.18 billion mobile phone subscription, India is the second largest mobile phone market. Out of that 450 million users have smartphones, which creates a huge opportunity for the mobile phone market.

According to the CRISIL report released on 25 July 2016, it is estimated that mobile data subscription will cross 900 million users by 2022 in next five years. Adding to this, the survey done by CMR, on an average 40% of Smartphone users spend nearly 9%-25% of their daily time on the internet. Over 2/3 Indian Smartphone users check their smart phones within 30 minutes of waking up. There are certain interesting facts of the Smartphone users of India mentioned in the same report, which are as follows.

- The Smartphone has contributed to personal security, enhanced quality of life, personal independence, improvement of economic condition for the better.
- For a nation that has always strived to build gender equality, the smartphone has played a critical role in enabling it. Amongst women, mobile phones contribute to
  - Personal independence (67%) and,
  - An enhanced sense of personal security (56%)
- 8 out of 10 Indians experience joy and fun through their mobile phone.
- 86% access social media, 74% listen to music, 61% watch videos and 59% play games.
- As per the study findings, a day in India starts and ends with the smartphone. Within 30 minutes of waking up, 69% of Indians reach for their smartphone. On an average, 40% of the consumers spend 2-6 hours of their time online. The maximum usage is during working hours (42%) and at night (38%).
- Moreover, 7 out of 10 Indians felt completely lost without their smartphone.
- Mobile phones are enabling citizens to come closer with the Government. At the community level, mobile phones are enabling closer linkages.
  - 63% share pictures, videos or commentary with others about events in the community.
  - 43% of Indian consumer's access Government Services or Information
  - 29% report a problem in the neighborhood to the local authorities

Another reason for accelerating the growth of smartphone is the data rates dropped drastically across the board with the launch of Reliance Jio. The average data usage per subscriber shot up by 76 % in nine months from Dec 2015 to September 2016, rising from 137 MB/Month to 240 MB/month. However, the entry of Reliance Jio in September 2016 has changed the market scenario of data usage and telecom sector having 31% market share (as on 31 December 2016). A 4G connection utilized 1.43 GB of traffic per month in 2016, 4.1 times the average 349 MB per month usage for a 3G connection (KPMG India - FICCI, 2016).

IMPORTANCE OF STUDY

The study will be important for policy makers, customers, retailers, promoters of enterprise. It will be able to analyze socio- economical impact of usage of mobile apps by people in India.

LITERATURE REVIEW

Mobile phones and youth shape the future of nation by exploring inter-relation *(MACRO, 2004).* The research was continuation of the same research conducted in US and was continued to inter-relate gender, behaviour and age with pattern on phone usage. The study used structured questionnaire along with one to one interviews and individual responses. The study observed that companies

focused on cool features to attract youth in all age group and by offering various colours. The reasons study discussed for purchase of a smartphones were convenience of calling and better accessibility.

One of the global phenomena of recent years is adoption of mobile phone by youth *(Marilyn Campbell, QUT, 2005).*Based on the secondary data, study comprised factors which impacted peer groups and family relations. The study shows that young people's peer groups were enabled by networked society, evolved relationship with family, awareness about safety. Study timings were disturbed by phones and led to reduced attention.

The perceptions and lifestyles of phone users has been influences by growing omnipresence of smartphones *(Lyn-Yi Chung, Sun Sun Lim, 2005).* Thorough combination of non-participant observation and group discussion, the paper examined impact of smartphone communication on norms, behaviour for time management and attitude along with social interaction. The portability of mobile and flexibility of connectivity helped in being spontaneous and flexible in co-ordination of activities and schedules. This, also led to being unpunctual and last-minute cancellation of appointments.

Use of mobile and wireless devices made conducting business more effective *(Fiona Fui-Hoon Nah, KengSiau, And Hong Sheng, CACM, 2005).* The study selected respondents of various departments of companies, and understood value of mobile applications. The study highlighted concerns, issues and values from applications.

At global level, mobile's usage of internet has increased on swift rate and cultural factors played vital role in various regions *(RaminVatanparast, Hamed Z. Qadim, IJMM, 2009).* The paper aimed to find the cross-cultural mobile internet usage to get insight of different regions and cultural contexts. The study used Technology Acceptance Model and its extension for theoretical foundation. The study collected data from surveys and it was found that customer to intention to use and actual usage of internet was significantly affected by perceived usefulness and ease of use.

Personal networking and communication, economic development and political activism gained new possibilities of use due to evolution of mobile phones for media production *(Tino Kreutzer, MA, University of Cape Town, 2009)*. The selected target audience was engaged in various ways to use web and mobile instant messaging. Users preferred mobile internet over desktop access due to ease of access and portability. The most common tasks performed were interpersonal communication which consisted of calling and chatting. Also, online media were found less frequently used compared to broadcast and print mediums.

Mobile devices are being adopted rapidly by the public and its effect on consumer behaviour and their subsequent inferences for publishers *(Jiao Xu, Chris Forman, Jun B. Kim, &Koert Van Ittersum, Journal*

of Marketing, 2014). The study checked Phone user's behaviour regarding mobile news website in comparison to newly introduced applications of news. Authors made pseudo-panel analysis based on cross-sectional information. It was observed in study that when a major media firm introduces a mobile app the demand increases at the website.

Mobile applications success is now a days can be seen by number of downloads from App Store *(Gunwoong Lee And T.S. Raghu, JMIS, 2014).* The study chose services offered by application and how they helped in being successful in App Store by tracking Top Grossing 300. The study used hierarchical modeling approach which were confirmed by hazard model and count regression model. Authors observed that when a single application provides various services and when the same is updated timely, the chances of being successful becomes very high.

Investigation on how smartphones are having a impact on society along with how they are going to change social life and culture is important *(Muhammad Sarwar, Muhammad Sarwar, EJSR, 2013).*The study focused on smartphone's impact on various aspects like business, health, education etc. The study used secondary data and observed positive and negative impacts on various aspects. The study concluded that in the positive and negative sides of the impact on many sectors are in the hands of the user along with security and access control.

There are motivating factors and obstacles to use of mobile banking services (*Mahmood Jasim Alsamydai, Saad GalibYassen, Husam Mustafa Alnaimi,Dima Mousa Dajani & Ihab Ali Al-Qirem, IJBMR, 2014).*The study was designed with motivating and impeding factors by constructing hypotheses and using primary data from survey and secondary data. The study observed that in motivating factors ease of use played important role and for impeding factors was personal desires. The study observed that motivating factor are much more noteworthy in comparison to impeding factors.

The perspective has been changed in marketing by transformation of Phone into Smartphone *(PreetiTak, Savita Parmar, JIBR, 2016).* The Study aimed to understand shopping based on application in Indian Market with intention and usage behaviour of smartphone user. The study used structured questionnaire and used AMOS 20 to analyse data. Study discovered that habit and pleasant atmosphere were strongest predictor of user's intentional behaviour to do shopping. Marketers offered deals to influence customers.

Developing countries leapfrog in technology evolution and adaption *(Sunil Jose Gregory, Gnanapriya Chidambaranathan, Padma Kumar, IJEBR 2011)*. Affluent and Reach people have used mobile applications to improve lifestyle and on other hand the same disrupts the working of poor people, which augmented their daily livelihood. The paper studied application of mHealth, mAgriculture, mFinance and mEducation in potential of enabling livelihood. The studied described need of policy

intervention and requirement of government to foster environment for innovation and affordability of applications for the poor and "uncovered" people.

WhatsApp provided instant messaging platform application for messages services *(Naveen Kumar and Sudhansh Sharma, GJEIS, 2016).* The study said effect of WhatsApp keeps increasing in people's life at cultural, social and personal level as well as the same has been used as a business tool in marketing and publicity for politics. The Study was performed as Online Survey and used open-source Lime survey software and responses were gathered. The study observed 66% users believed that their relationship with friend improved and users believed WhatsApp was not harmful to them.

The most widespread means of online social communication contained of social networking sites *(Samar Mouakket, ELSEVIER CHB, 2015).*The study focused on Facebook's continued usage with university scholars. The study used expectation-confirmation model. The study used structural equation modeling to confirm hypotheses and proposed model. The study found continued intention was affected by satisfaction, habit and perceived usefulness.

Nielsen divided smartphone users in three categories, i.e., Heavy, Medium and Light on account of usage *(Nielsen Featured Insight, 2015).* The Insight said that heavy users used up more than 3.8 GB of data per month followed by 1 to 3.8 GB per month by medium users and Less than 1 GB per month by Light users. It was observed that heavy users used up 33 % more time on smartphone compared to regular users. Most of the time was spent on online apps consisted of Chatting and Gaming. The study predicted smartphone usage to rise by 45% in India by 2020.

Women more likely used internet to seek health information and used of technology *(Jorge Osma, Alinne Z. Barrera, and Eleni Ramphos, CBSN, 2016).* The study targeted pregnant and postpartum women by online survey. Results indicated that majority of sample had access to internet via smartphone, computer or both. In socioeconomic status significant difference were found for health-related information and downloading apps between those with and without Internet. More than half respondents downloaded application related to health and half of them paid for it too.

Since a long time, PC bound E-commerce left it to only accessed by a small section of society (*Nielsen Featured Insight, Nielsen-Informate Mobile Insights, 2015).* E-commerce entered Indian in 2014 and it was actually men who adopted and driven growth due to men's appetite for technology and often only they made the payment. Till May 2015, 52 % were female and 55 % male showed that females spent more on online shopping compared to men and also higher engagement with applications. This was the time when installation of these apps was high in app store and revenues generated were high during festival seasons.

Being connected too much everywhere by messenger services led people to feel fatigue and sometimes even avoiding using mobile communication at all (*Jaewook Shin, Mincheol Shin, CBSN, 2016).*Based on sample of 334 respondents, study investigated relationship between various user behaviour including messenger fatigues and mobile shunning behaviour. The findings have shown that the over exposure by mobile messenger services has led to mobile messenger fatigue which led to mobile shunning and avoiding usage of any application at all. study revealed, being constantly connected was a blessing in a disguise.

Service environment based on technology grown at an exponential rate *(Manuel Rivera Amy Gregory Liza Cobos,, JHTT, 2015).* The paper aimed to find consumer perception for adoption of mobile technology in hospitality segment. An online survey was conducted in study was analysed with path analysis. It was observed in study that usefulness, attitude and experience played a vital role in intention to use a mobile application.

The communication platform nowadays has enabled users to connect indirectly and take follow up as required at personal as well as professional level *(Alessandra Varotto, Luciano Gamberini, Anna Spagnolli, Francesco Martino, Isabella Giovannardi, CBSN, 2016).* The study was performed on experiment basis as 7-week trial. The study shown that user activities such as participation, inward and outward communication and reciprocity were affected by social feedback. At the same time study found that users not aware of the said effect, which showed discrepancy between observational and self-reported measures.

Smartphones are mobile phones with advanced features and more power which performed heavy tasks including gaming for generation Y *(Mr. Debpriyo Banerjee, Dr. Kallol Das, RJM, Romaninan Journal of Marketing, 36-48, 2015).* The paper explored influencing factors or motivational factors their implications on generation Y. Exploratory approach for research was used. The imaginative type of games influenced motivational reason of fantasy. The conclusion drawn was people who wanted to escape from real life played imaginative games.

Mobile marketing in India has generated revenue of 1.1 Trillion at the end of 2012 *(Ketaki Bhave, Varsha Jain, Subhadip Roy, IJMM, 2013).* Smartphones were being extensively in India by Generation Y. Since a majority of heavy users has been to the generation Y, it was important to study how brand interact through their applications to the users. The research has adopted a qualitative approach to understand consumer rights. The major determinant found out were hindrance caused by ads, screen size, personalisation, permission and incentives. The study provided relevant insights to control said determinants.

Indian telecom penetrated wireless subscribers by 65 % of population in 2013 *(Varsha Jain, Saumya Pant, AarzooDaswani, IJMM, 2011).* Mobile phone has become most convenient mode of communication. The study found fundamental issue with mobile marketing was limited screen size and tolerance of users.

Emerging countries has seen extensive growth of mobile usage *(Varsha Jain, Saumya Pant, IJMM, 2012).* It was observed that the Gen Y in India was of 50% population with age of less than 25 years. The study was to comprehend effective mobile marketing on generation Y. The parameter varied in all the generations. It was founded that generation Y had high spending power, believed in amusement, and had high aspirations and desires.

Mobile internet allowed users to download digitized content and services *(Shuiqing Yang, Yaobin Lu, Sumeet Gupta, Yuzhi Cao, IJHCI, 2012).* Sturutctural equation modeling was used to analyse data collected. The study shown that adoption decision was context dependent. The context fully mediated effects of utilitarian values.

End user software designed to extend device's capabilities *(Linwan Wu, IJIMA, 2015).* Mobile platform used branded apps as an innovative marketing approach. Continued usage of apps led to success of branded apps. The study conducted online survey which discovered factors influenced customer's intention to continual usage. The study revealed and confirmed app engagement was influenced by social influence, brand identification and effort expectancy. The continued intention of usage was direct factor of performance expectancy.

Mental health patient started using smartphones for receiving treatment *(Ana Radovic, Pamela L. Vona, Antonella M. Santostefano, Samantha Ciaravino, Elizabeth Miller, Bradley D. Stein, CBSN, 2016).*Many adolescent and adults avoided seeking treatment for mental symptoms. The most common reason for which the apps used was to symptom relief followed by general mental health education.

The tremendous change in mobile industry in recent decade made many advancements in the applications field *(Shahrokh Nikou, IJCS, 2015).* The objective was to observe the benefits of application to young-elderly (60-75 Years). It was found that the young-elderly lagged behind in using application related to health and wellness. What's on user's smartphone screen depended on their gender *(Nielsen Featured Insight, Nielsen-Informate Mobile Insights, 2015).*Women spent 13 minutes lesser than men in daily usage of smartphone. A notable difference was observed in activities performed by men and women. Men were more into gaming, web browsing and their banking needs, in comparison to these women were more engaged in chatting, streaming multimedia and social networking.

The mobile applications research and usage behaviour has become a new and emerging area of research *(Varsha Jain, Vijay Viswanathan, ISR, 2015).*The apps were used across all the categories like travel, politics, health and entertainment. It was observed that an individual used phone primarily for social networking and the preference was different each time. The applications with augmented reality have created enough impact on users.

The consumer packed goods industry has relied heavily on mobile applications and promotion in recent years, and have generated lots of revenue *(Dave Cameron, Chris Gregory, Daryl Battaglia, JAR, 2012).*The study overserved that when the coupon was displayed digitally on smartphones, it became clutter free and motivated the user to purchase more.

The mobile revolution made people of both developed and developing countries shift to smartphone from ordinary cell phone *(Shun Han Rebekah Wong, RSR, 2011).*The study identified the preference of users about website or application. The study observed that, in both the cases significant users were present on both the platforms. It was found that initially a web services to be used followed by application development.

The increased smartphone usage led to development of so many applications for similar purpose *(Dr. M. Kalpana, JCRM, 2016).* The preference of mobile apps was studied between female students and female teachers. The study revealed that the preference of applications was very wide. The students chose entertainment apps as a daily driver on other hand for teachers opted for utility-based applications. It was also revealed by study that preferences of female users changed over age and need.

RESEARCH GAP

There are many studies to check the influencing factors of mobile usage. No study has been carried out to know the social, economical, psychological, educational, qualitative and financial aspects. This study importantly focuses upon identifying the impact of usge of different mobile apps on socio-economic aspect in general. Thus, the study proves a unique study.

OBJECTIVES OF STUDY

To explore the psychological impact of mobile app usage by youth in india

RESEARCH METHODOLOGY

The study aims at the analysis of psychological impact of usage of Mobile Apps in India.

RESEARCH DESIGN

Research Design is descriptive in nature. It has been conducted with the view of gaining familiarity and the in depth understanding of the concerned topic.

RESEARCH APPROACH

The study uses both quantitative approach for data collection and analysis.

OPERATIONAL/ DATA COVERAGE

The operational areas of the study cover the individuals in the major cities and towns of across India.

SAMPLING METHOD

The study covers youths from different colleges and other working and non-working groups. The distribution of questionnaires has been done through whatsapp and emails as well as meeting personally. The sampling technique is snowball sampling used in this research.

DATA COLLECTION METHOD

The present study is based on both primary and secondary data. Primary data is collected from the educated youths through distribution of structured questionnaire, schedule interview and discussion. Also Secondary data are collected from the important publications, books, journals, reports, articles, published as well as unpublished work of eminent scholars associated with the field.

RESEARCH INSTRUMENT

Data has been collected through a well designed questionnaire. Structured questionnaire including open and closed ended questions has been developed

DATA ANALYSIS

Data has been analyzed using descriptive statistics and other statistical techniques as per requirements of the project. The confirmatory analysis has been done using structural equation modeling.

PSYCHOLOGICAL FACTORS THAT IMPACT MOBILE APP USAGE

Psychological Factors that impact mobile apps usage are grouped into five different dimensions. The dimensions are Perceived Usefulness (PU), Personnel Enjoyment (PE), Satisfaction (SA), Habit (HA) and Continuance Intention (CI)are designed to represent each dimension. Each dimension is represented by statements. Each statement is measured with 5-point Likert Type Scale where 1 is strongly disagree and 5 is Strongly Agree. The Minimum, Maximum, Mean and Standard Deviation is represented below. The statements are arranged in descending order of their mean.

Perceived Usefulness (PU)

Statements	Minimum	Maximum	Mean	Std. Deviation
Usage of apps improves my efficiency in sharing information and connecting with others.	***1***	***5***	***3.86***	***1.196***
Usage of apps enables me to acquire more information	***1***	***5***	***3.79***	***1.194***
Usage of apps are beneficial for interaction between members.	***1***	***5***	***3.73***	***1.166***
Using mobile apps improves my performance in managing my personal life	***1***	***5***	***3.15***	***1.167***
Using Mobile apps enhances my effectiveness in managing my personal life	***1***	***5***	***3.14***	***1.155***
Using mobile apps increases my productivity in managing my personal life	***1***	***5***	***3.10***	***1.154***

The Statement "Usage of apps improves my efficiency in sharing information and connecting with others." is given highest agreement. It can mean that more usage of apps improves efficiency in sharing information and connecting with others is highest important among the respondents. The statement "Using mobile apps increases my productivity in managing my personal life" is given lowest agreement among the statements.

Personal Enjoyment

Perceived Enjoyment (PE)

Statements	Minimum	Maximum	Mean	Std. Deviation
I find using this apps to be interesting	***1***	***5***	***3.44***	***1.072***
I have fun using these apps	***1***	***5***	***3.34***	***1.092***
Using the apps is pleasure	***1***	***5***	***3.33***	***1.080***

The Statement "I find using this apps to be interesting." is given highest agreement. It can mean that majority of the respondents find using apps interesting. The statement "Using the apps is pleasure is given lowest agreement among the three statements.

Satisfaction

Satisfaction

Statements	Minimum	Maximum	Mean	Std. Deviation
I feel that I am happy with the use of Mobile Apps	*1*	*5*	*3.46*	*1.058*
I am satisfied with the social Apps I have downloaded	*1*	*5*	*3.45*	*1.066*
My experience of using these apps has been satisfactory	*1*	*5*	*3.35*	*1.049*
I think I made the correct decision in using these apps	*1*	*5*	*3.23*	*1.084*
If I had to decide again, I would never change my decision about using mobile app	*1*	*5*	*3.19*	*1.057*

The Statement "I feel that I am happy with the use of Mobile Apps" is given highest agreement. It can mean that usage of mobile apps provides happiness to the majority of the respondents. The statement "If I had to decide again, I would never change my decision about using mobile app" is given lowest agreement among the statements.

Habit

Habit

	Minimum	Maximum	Mean	Std. Deviation
The use of social App has become a habit for me	*1*	*5*	*3.18*	*1.234*
I must use this app	*1*	*5*	*2.88*	*1.111*
I am addicted to using this social app	*1*	*5*	*2.83*	*1.212*

The Statement "The use of social App has become a habit for me" is given highest agreement. It can mean that respondents get agree that using of social apps has become a habit for them. The statement "I am addicted to using this social app" is given lowest agreement among the statements. Though respondents believe that it becomes habit at the same time they also believe that they are not addicted to it.

Continuance Intention (CI)

Continuance Intention (CI)

	Minimum	Maximum	Mean	Std. Deviation
I intend to continue using mobile apps in future	*1*	*5*	*3.42*	*1.065*
I will always try to use mobile apps in my daily life	*1*	*5*	*3.30*	*1.071*
I will keep using mobile apps as regularly as I do now	*1*	*5*	*3.29*	*1.044*

The Statement "I intend to continue using mobile apps in future" is given highest agreement. It can mean that respondents intend to continue using mobile apps in future. The statement" I will keep using mobile apps as regularly as I do now" is given lowest agreement among the statements.

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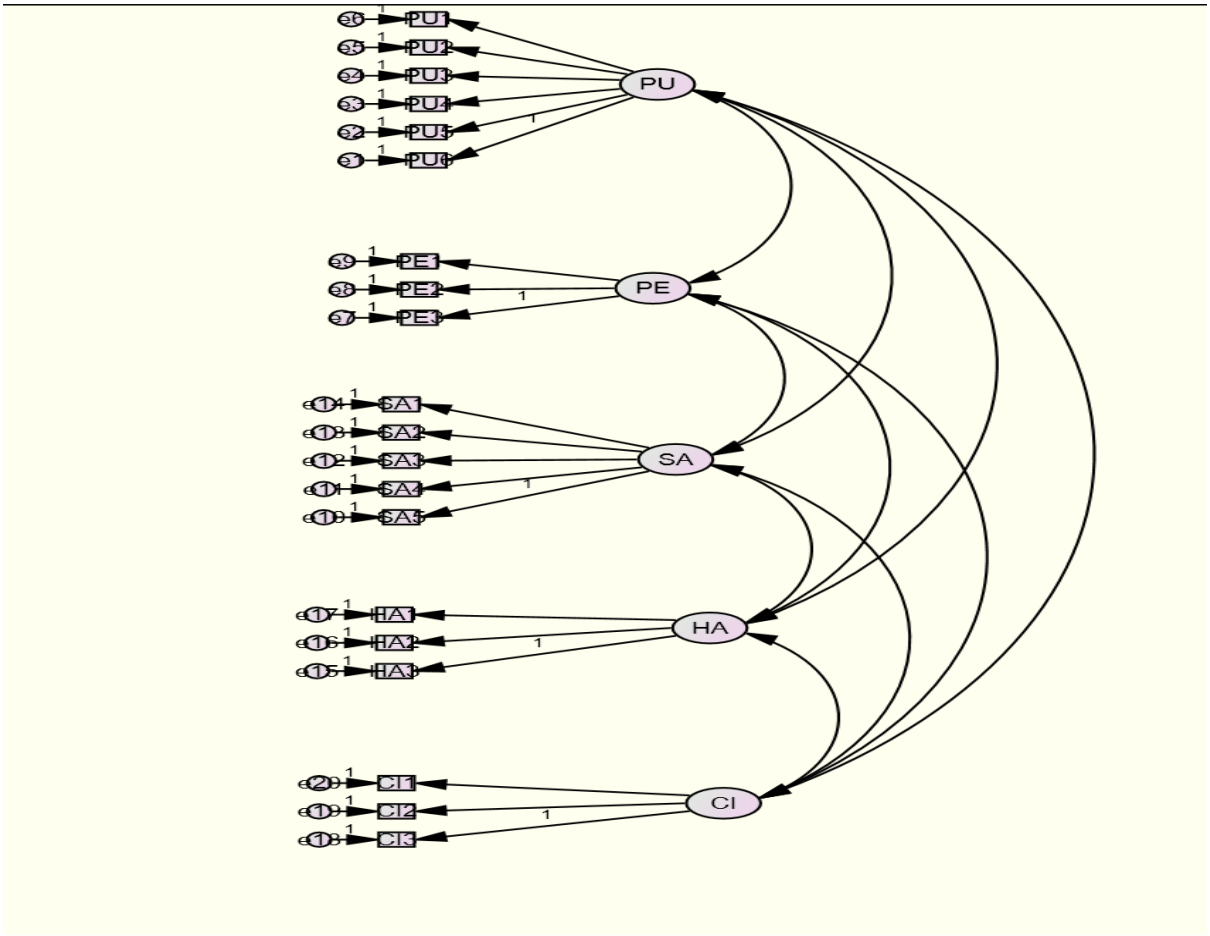
CONFIRMATORY FACTOR ANALYSIS: PSYCHOLOGICAL FACTORS THAT IMPACT MOBILE APPS USAGE

The Model under Study:

- The model of the Psychological factors that impact mobile apps usage has 5 factors, as indicated by the ellipses.
- There are 20 observed variables, as indicated by the 20 rectangles.
- The observed variables load on the factors in the given pattern:
- Each observed variable loads on one and only one factor.
- Errors of measurement associated with each observed variable are also shown in the figure.



Hypothesised Model for Analysing Psychological Impact

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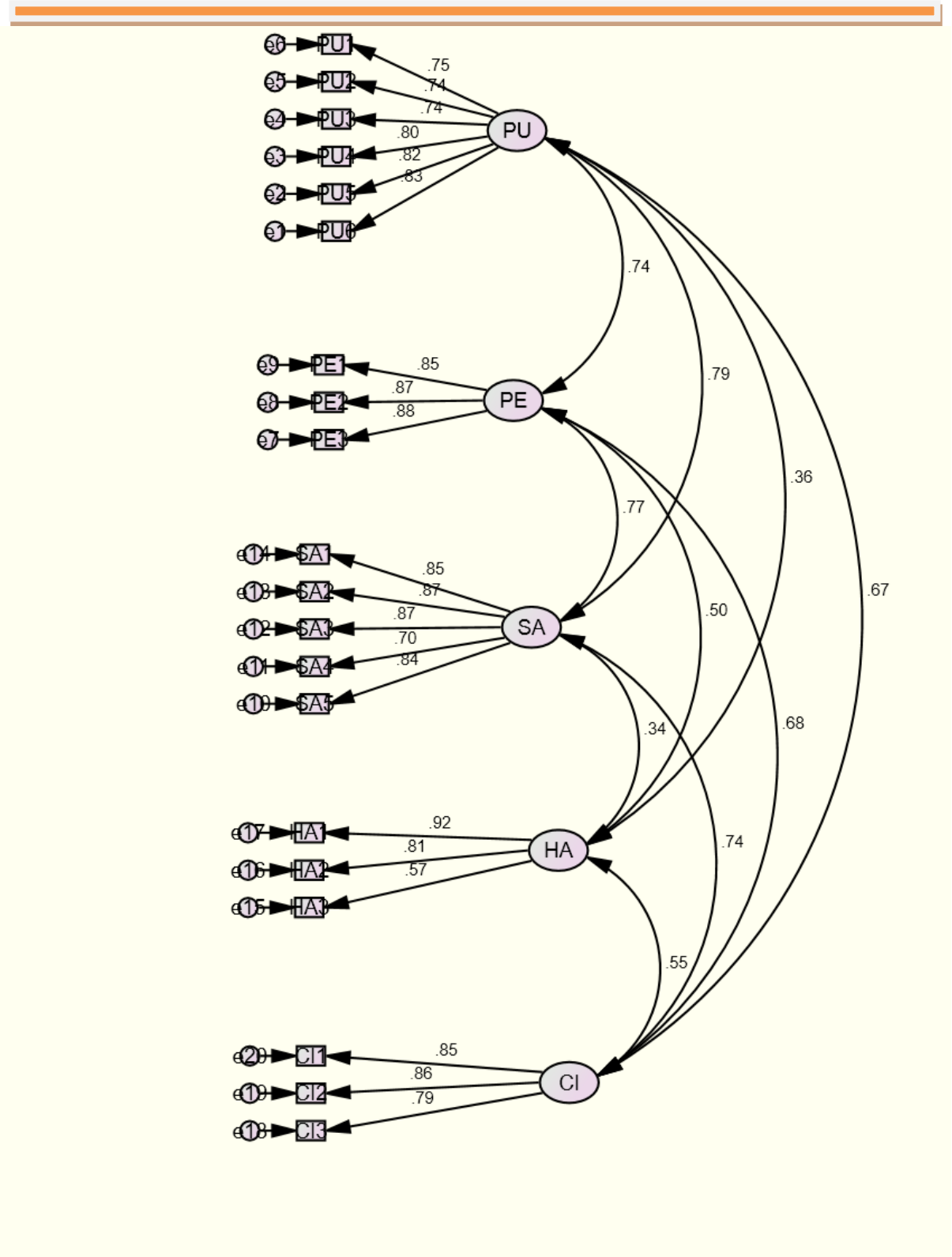

Model Showing Standardized Solution for Analyzing Psychological Impact

Standardized Regression Weights: The table below shows the Standardized Regression weight for each of the variables. It can be seen that all the standardized regression weights are above 0.5indicating high level of convergent validity. It can be concluded that all variables are contributing

in explaining the fair amount of variance in factors. Hence scale of Psychological factors that impact mobile apps usage is to be considered as Valid.

Standard Regression Weight of Psychological factors Variables

			Estimate
PU6	<---	PU	.828
PU5	<---	PU	.824
PU4	<---	PU	.795
PU3	<---	PU	.742
PU2	<---	PU	.737
PU1	<---	PU	.749
PE3	<---	PE	.883
PE2	<---	PE	.869
PE1	<---	PE	.852
SA5	<---	SA	.841
SA4	<---	SA	.697
SA3	<---	SA	.873
SA2	<---	SA	.874
SA1	<---	SA	.845
HA3	<---	HA	.575
HA2	<---	HA	.807
HA1	<---	HA	.917
CI3	<---	CI	.790
CI2	<---	CI	.862
CI1	<---	CI	.851

Correlations among Factors: The table below shows the correlation between factors. All factors are assumed to have correlation. The correlation coefficient between all factors are found positive indicating high level of dependency among each other.

Correlations among Psychological factors

			Estimate
PU	<-->	PE	.743
PU	<-->	SA	.790
PU	<-->	HA	.360
PU	<-->	CI	.670
PE	<-->	SA	.766
PE	<-->	HA	.499
PE	<-->	CI	.681
SA	<-->	HA	.345
SA	<-->	CI	.744
HA	<-->	CI	.546

Model Fit Summary: The table below shows the Model Fit.

On the basis of all three types of-fit results, it can be concluded that the hypothesized model fits the sample data extremely well.

Absolute Fit for Assessing Psychological Impact

Absolute Fit Measures		
Test	**Recommended Value**	**Model Under Study**
χ2	p> 0.05	p=0.000
CMIN/DF	< 5	3.87
RMSEA	<0.10	0.08

Relative Fit Measures for Assessing Psychological Impact

Relative Fit Measures		
Test	**Recommended Value**	**Model Under Study**
CFI	>0.90	0.91
NFI	>0.90	0.91
RFI	>0.90	0.91
IFI	>0.90	0.90

Parsimonious Fit Measures for Assessing Psychological Impact

Parsimonious Fit Measures		
Test	**Recommended Value**	**Model Under Study**
PCFI	>0.50	0.75
PNFI	>0.50	0.74

Note : *All Recommended values are based on Hair et al.(2000), Ullman (1996) recommended CMIN/DF < 5*

χ2 = Chi- Square Test , CMIN/DF = Chi square test / Degree of freedom ,

RMSEA = Root Mean Square Error of Approximation, CFI = Comparative Fit Index

NFI = Normed Fit Index, RFI = Relative Fit Index , IFI = Incremental Fit Index,

PCFI= parsimony Comparative Fit Index , PNFI= Parsimony Normed Fit Index

CONCLUSION

It is concluded that number of mobile applications are positively related with perceived usefulness, personnel enjoyment and performance expectancy. It is conclude that the respondents with having more than 40 applications are having more personal enjoyment. They tend to perceive it more useful and perceive that their productivity is increased and can accomplish more task as compared to respondents who are having less number of applications. More usage of apps improves efficiency in sharing information and connecting with others is highest important among the respondents. Majority of the respondents find using apps is interesting. Usage of mobile apps provides happiness to the majority of the respondents. It was found that using of social apps has become a habit for themat the

same time they also believe that they are not addicted to it. It was found that respondents intend to continue using mobile apps in future.

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