

$$\begin{array}{ccc}
 (x, y, z) & \xrightarrow{\mu \times 1} & (x \cdot y, z) \\
 \downarrow 1 \times \mu & & \downarrow \mu \\
 (x, y \cdot z) & \xrightarrow{\mu} & x \cdot (y \cdot z) = (x \cdot y) \cdot z
 \end{array}$$

$$\begin{array}{ccc}
 M \times M \times M & \xrightarrow{\mu \times 1} & M \times M \\
 \downarrow 1 \times \mu & & \downarrow \mu \\
 M \times M & \xrightarrow{\mu} & M
 \end{array}$$