

Chapter XLIV

Investigation of Consumer Behavior in Using Mobile Payment Services—A Case Study of Mobile Recreational Services in Taiwan

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ABSTRACT

The growing popularity of the mobile phone and the diverse functionality of mobile services have forced mobile service providers to enter into a highly competitive business arena. In digital life today, mobile phone services are not restricted merely to communicating with people but more and more value-added services have emerged to amalgamate disparate industries/businesses and open up greater market opportunities. These disparate industries/businesses may include recreational and travel services, mobile learning services, mobile banking services, and many others. Nevertheless the service providers must understand the consumer behaviour in value-added services in order to enhance their product design. The key objectives of this research is to investigate and analyze the relationships between the consumer behaviour, consumer personality and lifestyle in adopting mobile recreational services; and provide recommendations to the service providers for increasing competitiveness—in the context of Taiwan.

INTRODUCTION

The rapid evolution of mobile phone technologies and services provide consumers with enormous interests in using mobile phones for many other daily activities. The service providers are racking their brains to develop increasingly value-added services to attract consumers. Today, consumers anticipate the products and services they purchased are in personalized form. Consequently mobile phone services cannot be restricted merely in communication function, and should be customized and characterized in accordance with a consumer's personality and individuality.

According to the statistic report announced by the Directorate General of Budget, Accounting and Statistics, Taiwan¹ in March 2004:

1. Total mobile phone accounts (25 million accounts) at the end of 2003 increased 5% from the previous year.
2. GPRS (General Packet Radio Service) accounts (2.68 million accounts) at the end of 2003 increased six times from the previous year.
3. There were an average of 111 accounts per 100 users at the end of 2003.
4. The total mobile phone communications duration at the end of 2003 was 23.3 billion minutes, which was a 16.6% increase from the previous year.

Based on the above figures, there is no doubt that the mobile telecommunication market is continuously growing. Furthermore, swift growth of GPRS accounts shows that the usage of mobile phones has expanded to other value-added services such as the ability to access and operate Internet applications, and the ability to remotely access and control in-house appliances and machines. For this reason, the study focuses on the following two aspects:

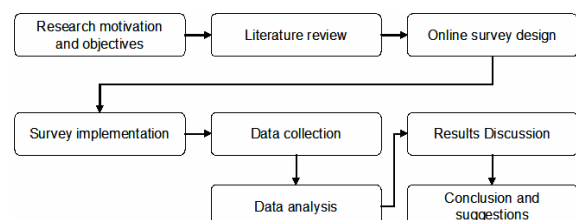
1. the investigation and analysis of consumer behavior of adopting value-added mobile services; and
2. the relationships with specific consumer characteristics such as personality, lifestyle, and corresponding demographic parameters (age, gender, education level, and occupation) to identify their implications.

This research concentrates on consumers adopting value-added mobile services in terms of downloading ring tones and images. Through an online questionnaire, data related to personality, lifestyle, and experiences of downloading ring tones and images can be collected and further analyzed for service providers in decision making and strategic planning.

The above research objectives are converted into the following specific research activities, which have been addressed during this study:

1. Analyze value-added mobile services users' (VAMS user) personalities, lifestyles, and their relationships with demographic parameters.
2. Evaluate the associations between VAMS users' personalities and product/service
3. Evaluate the associations between VAMS users' lifestyles and product/service categories.

Figure 1. Research framework



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