

Chapter 7

Consumers' Intention to Use Mobile Commerce and the Moderating Roles of Gender and Income

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ABSTRACT

Mobile commerce is increasingly becoming a key aspect of human activities with the advancement of mobile technology and services. This chapter examines key factors that influence m-commerce adoption and the moderating roles of gender and income. The conceptual framework is underpinned on an extended technology acceptance model. The data was collected using a questionnaire given to participants selected from Malaysia. The analysis was based on 260 valid responses. Findings reveal that five hypotheses developed for this chapter were supported for female participants, except perceived usefulness, and perceived ease of use was unsupported for male participants. Perceived usefulness and social influence were the most important factors for participants earning low and high income, respectively. Surprisingly, high-income earners indicated that cost is an important factor. The contributions to research and practice, including suggestions for future studies, are discussed.

INTRODUCTION

As electronic commerce (e-commerce) evolves, mobile commerce (m-commerce) progresses with advancements in mobile Internet platforms (for example, high speed 3G and 4G mobile Internet

technologies). M-commerce is characterized by unique location-based services delivered by a variety of handheld terminals (Dholakia & Dholakia, 2004). While the advancement of mobile technologies facilitates m-commerce, and there are potentials for a huge increase in transactions over

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mobile platform, m-commerce activities among consumers, however, are still in their infancy (Sadi & Noordin, 2011; Grau, 2009). In fact, the diffusion of m-commerce could be extensive, if factors affecting consumers' adoption of m-commerce are researched extensively.

The research history of information technology acceptance indicates that knowledge of a system, assessment, and support, as well as system characteristics, are important considerations in the usage of a technology. These factors are synthesized from established theories, such as Technology Acceptance Model (TAM) by Davis (1989) or the theory of Diffusion of Innovations by Rogers (1995) and Moore and Benbasat (1991). In this chapter, we used an extended technology acceptance model to examine the specific factors that could influence the intention to use m-commerce among Malaysians. The objectives of this chapter include determining the roles of gender and income in the influence of perceived trust, personal innovativeness, perceived cost, perceived ease of use, perceived usefulness, and social influence on Malaysian consumers' adoption of m-commerce. We also extended the existing theoretical framework and literature by integrating constructs relevant to m-commerce.

In addition, there are extensive studies on m-commerce in Western countries such as the European Union, North America, Australia, New Zealand, and other Asian countries such as Japan, South Korea and China (Davis, 2010; Coursaris et al, 2003; Chang, et al 2009; Min & Ji, 2011; Zhou & Lu, 2011). However, prior studies on m-commerce in Malaysia appear limited (Wei, Marthandan, Ooi & Arumugam, 2009; Sreenivasan & Noor, 2010; Li & Lv, 2007), particularly studies focusing on young adults. In addition, prior research on m-commerce in Malaysia has focused mainly on assessing the infrastructure and growth of the phenomenon. As indicated earlier, this chapter focuses on young adults' perspective on the contextual emergence of m-commerce adoption and the roles of demographic factors are considered.

This chapter also focuses on m-commerce for both physical and non-physical goods. The findings in this chapter would contribute in several ways to knowledge as it extends the application of TAM to the mobile arena and provides additional information with respect to factors considered critical to the development and advancement of m-commerce. The findings would also be useful to the industry as companies associated with m-commerce seek for avenues to attract more clients.

BACKGROUND

A summary statistics published by the MCMC (Malaysian Communications and Multimedia Commission) (2011), demonstrates strong growth in both broadband and mobile cellular subscriptions in Malaysia. Given the availability of mobile Internet infrastructure, IDC (2010) sees an initial wave of m-commerce usage in Malaysia between years 2010 until 2014, which could provide many research and business opportunities.

With over 28 million people and about 11.3 million mobile subscribers in Malaysia, there is a significant market opportunity for m-commerce (IDC Malaysia, 2010). Celcom (M) Sdn Bhd., a Malaysian telecommunication company, offers its customers more m-commerce services such as parking payment and purchasing movie tickets (Yeap, 2001). Maxis Sdn Bhd., a leading mobile services operator in Malaysia, collaborated with Paybox Mobile Wizard in 2006 to offer its 8 million subscribers m-commerce services. However, m-commerce services offered by these two companies are limited (Maxis, 2008) and m-commerce usage in Malaysia seems weak (Sadi & Noordin, 2011).

M-commerce is considered ubiquitous, and there is about 117.6% mobile phone population penetration in Malaysia within the fourth quarter of 2010 (MCMC, 2011). This statistic indicates the influence of several factors in the adoption and use of m-commerce. On the other hand, the

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