Mobile Commerce Adoption From Consumers Perspective: The Case of Jordan

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ABSTRACT

In response to little research focused on how Jordanians perceive and respond to m-commerce and the main factors that govern its adoption and use, this article proposes a conceptual model that extends the technology acceptance model (TAM) with important factors related to consumers and companies like perceived trust, perceived security, subjective norms and service quality. The proposed model was validated and then tested utilizing a sample of 200 students. Results indicate that a perceived ease of use, a perceived usefulness and service quality are the major drivers of m-commerce adoption among Jordanian users. In contrast perceived trust, perceived security, and subjective norms are not significant toward the adoption process. A detailed analysis and results follows this article.

KEYWORDS

Intention, Mobile Commerce, Security, Service Quality, Subjective Norm, TAM, Trust

INTRODUCTION

The rapid developments of mobile communication technologies offered a strong infrastructure for a fast take-off of mobile commerce (Joubert & Belle, 2013). Smart phones and personal digital assistants (PDAs) are becoming an important part of human lives. Such tools are becoming essential for communication from anywhere, anytime bypassing physical obstacles, and improving the use of m-commerce technology among online communities (Zhou, 2011). Many scholars consider m-commerce as a subset of e-commerce (Ngai & Gunasekaran, 2007; Liang & Wei, 2004; Abu-Shanab & Ghaleb, 2012) offering many services like location-based commerce, airtime transactions, online downloads, and mobile payments (Joubert & Belle, 2013). Cho et al. (2007) pointed that m-commerce includes Internet commerce applications running over mobile devices and translated as electronic transactions.

The effect and expectations from utilizing this technology cannot be ignored for businesses as well as for people. The expectations are high in developing countries such as Jordan, where the penetration rate of using smart phones among individuals is high and the Internet bandwidth is improved. According to the Telecommunication Regulatory Commission of Jordan mobile subscriptions reached

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13,797,968 in the last quarter of 2015 compared to a population equal to 9.5 million. Such size yields to 154% penetration rate. Similar to mobile computers, smart mobiles enable individuals to receive and conduct different types of electronic services and transactions. Gillian and Mort (2005) pointed that mobility enables m-commerce to own many features like portability, ubiquity, convenience, personalization and location based. As a result of that, different organizations are utilizing this technology as new innovative channel to offer different types of products and services to customers in a convenient way. For example, and due to the personalization feature of m-commerce, organizations are able to provide customers with customized services based on their preferences and needs (Abu-Shanab & Ghaleb, 2012). Consequently, m-commerce is perceived as a creative tool that facilitates business transactions and online activities Luo, Zhang, & Shim (2010).

The adoption of m-commerce technology should enable mobile users to conduct different types of m-transactions according to their needs anytime and from any place without restrictions (Saplan & Park, 2011). Consequently, there are many technical, economic, social and political factors that may affect the adoption of such technology. Furthermore, user’s acceptance to adopt this technology is a crucial factor to the success of m-commerce (Qinglei, Shaobo, & Gang, 2008). Despite the high penetration rate of using smart phones in Jordan, m-commerce adoption and use is still in its early stages and little is known about it (Alrawabdeh, 2014). Such issue demands for more research and investigation on the use and adoption of this new trend. In response, this study offers an important step to investigate Jordanians’ behavior towards the adoption and use of m-commerce in their daily lives and determining the main factors that affect the acceptance of this new technology. This paper is organized as follows: section two presents the related work and a theoretical background about the proposed model and research hypotheses; section three presents the research methodology utilized; section four lists the findings of the study and discusses it; and section five presents research limitations, future work, and conclusions.

THEORETICAL BACKGROUND

Since the emergence of e-commerce in 1990s, businesses and individuals started to use electronic business. The growth of m-technology and the advancements in wireless networks made it easier to conduct commercial activities through wireless networks. By utilizing M-commerce, mobile technology shifted from being a luxury technology into an important tool that enables businesses and individuals to conduct e-commerce transactions from any place within our globe without location restrictions (Ngai & Gunasekaran, 2007; Kang, 2012). In fact, m-commerce evolved from e-commerce, where consumers interact with e-vendors via wireless or mobile networks by using their mobile devices to conduct online transactions and services. In addition, personalization, time, and location awareness are important factors that add significant value to m-commerce (Prakash, Mehata, & Chellappan, 2014). M-commerce enables consumers to conduct business transactions easier by using mobile devices and Internet services (Luo et al., 2010).

Much research on m-commerce revolves around discovering or examining the factors that may have an impact on the adoption of m-commerce by online consumers for a better use of this technology (Cho, Kwon, & Lee, 2007), and to help them prioritize and determine necessary resources (Watson, Pitt, Berthon, & Zinkhan, 2002). Masa’deh, Shannak, and Maqableh (2013) investigated the factors that influence users’ attitude towards using m-commerce. Their findings revealed that perceived usefulness, perceived expressiveness, enjoyment, trust, offered services, cost, and social influence have a significant impact on users’ attitude to use m-commerce.

Joubert and Belle (2013) used risk and trust factors in their proposed model to explore adoption of m-commerce. Their study showed that users’ personal characteristics, vendor trustworthiness, institutional technology, and system-base trust have influenced users’ intention to adopt m-commerce. Lee (2016) conducted an exploratory study to investigate the impact of the Internet of Things on
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