Chapter 11
The Role of Trust in Mobile Technologies Usage in Emerging Countries

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ABSTRACT

M-commerce is supposed to be a critical issue for initiating consumer relationships due to the opportunities of m-technologies such as combining subsistent advantage of the wireless internet, mobility, and flexibility, especially in emerging nations. But consumers still perceive high risk about m-commerce. Thereby, they prefer to make online transaction with a company they trust. The purpose of the chapter is to underline the substantiality of trust in m-commerce. The chapter presents integrative review of the trust literature; a conceptual model is proposed and tested by SEM with 226 m shopping users. The relative effects of the main of antecedents (relative benefits of mobile shopping, propensity to trust, firm reputation) of trust as well as the extent which personal evaluations exert on trust in m-commerce and satisfaction of m-commerce is the key research question explored in the chapter. The result shows that a significant percentage of the variability in trust and satisfaction of m-commerce can be statistically explained.

INTRODUCTION

Nowadays, the exceeding growth in the use of mobile technologies has resulted in phenomenal growth of mobile commerce (also known as m-commerce) for satisfying consumers’ needs and wants. With the increasing penetration of smart phones and tablets and development of the wireless technologies, mobile technologies proceed
to engrain into daily life of consumers and promote m-commerce. Stafford and Gillenson (2003, p.33) propose that m-commerce ensures “support and promotion for e-commerce transactions to roaming users”. At any time, in any places and in any circumstances m-commerce provides convenience and flexibility of mobile technologies and offers easy computing and online transactions (Frauholz and Unnithan, 2004). Additionally, m-commerce can have both online transactional process by merchandising goods or services and online non-transactional process by searching goods or services (Stafford and Gillenson, 2003). Laukkanen and Lauronen (2005) suggest that the main benefits for consumer for preferring m-commerce are consumers’ perceived safety, access regardless of location, convenience and usability. However, the adaptation of mobile devices is one of the significant influencer of increasing the usage rate of m-commerce (Mahatanankoon et al., 2006). Unfortunately, likewise the early times of the internet, m-commerce is run into same problems such as anxieties about security and privacy issues (Mahatanankoon et al., 2006). Furthermore, in a study about technology acceptance, Dahlberg, Mallat and Öörni (2003) interpret fears toward mobile devices as potential risk for losing privacy by reason of security system problems or software failures. Moreover some relatively negative technical aspects retain the usage of mobile devices for instance screen size, resolution, keypad, computational power, memory usage of mobile device, and battery life of mobile devices e.g. (La Polla et al., 2013). Moreover, studies about the adoption of new technology (Hsiao, 2003; Mcknight et al., 2011) show that type of fears toward technology as playing a challenging role for the new technology adoption of the individuals. Therefore, consumer’ trust of mobile technology is a one of the main driver for mobile phone usage because users of mobile devices need to eliminate uncertainty and risk (Siau and Shen, 2003).

On the other hand, according to Pay-Pal Global Mobile Research (2014-2015) report, as m-commerce holds to outstrip general commerce in three countries in order of; China, UAE and Turkey which are presently possessing m-commerce. Moreover the amount of mobile devices usage in online shopping is %53 in Turkey. When the report is examined deeply, it has been shown that one of the main barriers that need to be addressed to help people shop mobile is their concern about trust about m-commerce. Frequently the reason behind postponing or refusing mobile purchase is the lack of trust (Lee and Turban, 2001). That’s why in this chapter we would like to focus on one of the main drivers of mobile commerce namely, trust. Previous researches in this area are inadequate understanding of the antecedents and the outcomes of consumer’ trust and understanding the role of consumer’ trust in m-commerce in a holistic view. This chapter shows this need by reviewing the broad extant literature on consumer’ trust with the aim of providing researchers different distances for finding out the benefits of consumer’ trust in mobile technologies usage. In this way, making a comparison with past studies in the field, this chapter presents
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