



De La Salle University – Dasmariñas

GRADUATE PROGRAM

**BEHAVIORAL INTENTION OF CONSUMERS IN ADOPTING
M-COMMERCE: THE CASE OF INFORMATION
AND TRANSACTION SERVICES**

A Thesis

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ABSTRACT

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This study was carried out in order to identify the factors that influence the behavioral intention of consumers in adopting m-commerce. Specifically, this study tried to assess the level of adoption of consumers, including their perceptions of usefulness, ease of use, compatibility, enjoyment, cost, trust/security of access, attitude towards as well as the behavioral intention to adopt the six m-commerce services namely: mobile surfing, mobile email access, mobile news access, mobile traffic updates, Pasaload/Share-A-Load transactions and mobile banking. More so, it aimed to establish if when grouped within cities, there significant differences on the consumers' perception, attitude and behavioral intention to adopt the m-commerce services and if there were differences in the level of adoption, perception towards usefulness, ease of use, compatibility, enjoyment, cost and security in access, attitude and the behavioral intention to adopt m-commerce services between metro and provincial city respondents. Additionally, this study tried to profile the consumers who are more likely to have higher behavioral intention to adopt the six m-commerce services based on the demographic variables like age, gender, educational attainment, occupation as well as previous m-commerce experience.



A seven-step semantic differential question scale where a bipolar pair of adjective was set against two ends was used as basis to measure the respondents' perception, attitude and the behavioral intention to adopt m-commerce. Furthermore, descriptive statistics such as frequency distribution, percentages and arithmetic means were utilized to profile the respondent's demographics, to measure adoption and to determine the respondent's perception, attitude, and the behavioral intention to adopt m-commerce. To assess if significant differences exists on the perception, attitude and the behavioral intention to adopt the m-commerce services when grouped within cities, ANOVA or analysis of variance was used while differences between metro and provincial city respondents on the level of adoption, perception, attitude, and behavioral intention to adopt was assessed using t-test. Factor analysis and logistic regression computations also were carried out to identify which factors influence the behavioral intention to adopt.

Results show that Makati and Dasmariñas respondents have little differences in their level of adoption, perception, attitude, and behavioral intention to adopt m-commerce. In addition, while most m-commerce service obtained middle average ratings for the above-mentioned items, Pasaload/Share-A-Load transactions rated mostly high average.

ANOVA or analysis of variance showed that when grouped within cities, significant differences exist in on the consumers' perception, attitude and behavioral intention to adopt the m-commerce services. Meanwhile, t-test results show no significant differences in the adoption, perception, attitude and behavioral intention to adopt except for some specific statements. Factor analysis also showed



that the m-commerce characteristics, usage and demographics variables comprise separate factors that can influence the behavioral intention of consumers to adopt m-commerce.

Logistic regression results also revealed that usefulness, compatibility, trust/security of access, and prior experience proved significant in predicting high behavioral intention to adopt mobile surfing. Location also proved significant and the odds of having high behavioral intention to adopt mobile surfing were found to be higher in Makati than Dasmariñas. Meanwhile, for mobile email access, only ease of use, compatibility, trust/security of access and prior experience proved significant.

For mobile news access, findings reveal that ease of use, compatibility, cost, trust/security of access and prior experience significantly influence the behavioral intention to adopt mobile news while for mobile traffic updates compatibility, cost, trust/security of access and prior experience proved significant.

For Pasaload/Share-A-Load transactions usefulness, compatibility, trust/security of access and prior experience proved significant. Further, gender proved significant and the odds of having high behavioral intention to adopt are higher for females than males. Meanwhile, for mobile banking, results show that compatibility, cost, trust/security of access and prior experience has significant influences on the behavioral intention to adopt mobile banking.

In the light of the abovementioned results, it is recommended that the said characteristics serve as basis in designing m-commerce services and improving current ones as well as in conceptualizing marketing programs and campaigns.



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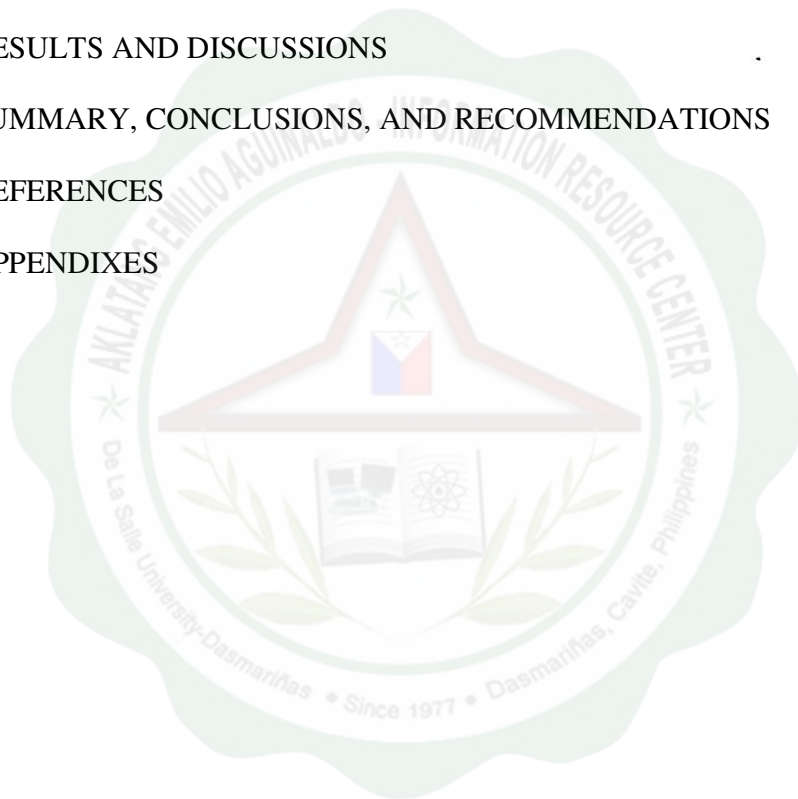
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