## THE STUDY ON BEHAVIORAL INTENTION OF CONSUMERS TO USE M-COMMERCE

Shih-Chi Chang, Department of Business Administration, National Changhua University of Education, No. 1, Jin-De Road, Changhua City, Taiwan 500, 886-47232105 ext. 7416, shihchi@cc.ncue.edu.tw Ming-Ying Yang, Department of Business Administration, National Changhua University of Education, No. 1, Jin-De Road, Changhua City, Taiwan 500, 886-47232105 ext. 7416, minyin310@gmail.com

## **ABSTRACT**

This study proposes a framework combining TAM with four constructs, including personal innovativeness, perceived risk, perceived cost and perceived enjoyment, to explore user M-commerce adoption. M-commerce is viewed as an extension of e-commerce enabled by mobile devices. This study defines M-commerce as the use of wireless networking via mobile portable devices for any purposes, such as communication, information, transaction or entertainment anywhere and anytime for anyone. M-commerce applications can be divided into different categories. We focus on B2C M-commerce applications. This study adopted the convenience sampling approach to collect data. The survey period was from October 15, 2009 to January 15, 2010. A total of 504 questionnaires were returned. Excluding missing answers and invalid questionnaires, 477 valid responses were collected. In addition to confirmatory factor analysis (CFA), we used structural equation modeling (SEM) to examine the relationships among the constructs in the proposed model. Our findings indicated that the younger group (under 30) had lower stickiness to M-commerce. Among the constructs, perceived enjoyment had the most significant influence on behavioral intention, followed by attitude, perceived ease of use, perceived usefulness and perceived risk. Our research results could be used as a guidance and reference to M-commerce service providers to improve their services. To increase usefulness, service providers should improve the work effectiveness or performance for consumers. For example, service providers could offer more application software. In addition, the young group pursues entertainment through sharing their feelings and life with friends, such as with Facebook. Helping users share information better through mobile phones would be meaningful to young users. Service providers could decrease the negative impact on behavioral intention by reducing the risk and cost for consumers. Some users perceive potential risks from immature or unfamiliar technology. M-commerce providers must provide a detailed explanation to customers such as downloading software or operating it, calculating the fee rate and payment methods to fulfill customer expectations and relieve their anxieties. Even though the expense for using M-commerce is high some users are able to afford it. In other words, some users perceive M-commerce value higher than the cost.