

Antecedents of M-Commerce Behavioral Intentions: Examining the Moderating Role of Consumer Age in Emerging Markets

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EXTENDED ABSTRACT

The Purpose of the Research

M-commerce is one of the fastest growing businesses in the last decade. The ease of buying and selling transactions, payment through mobile payment anytime and anywhere, and the practicality of using the application are the attractions of the m-commerce. This study aims to examine the moderating role of consumer age group on the behavioral intention model of m-commerce users. The behavioral intention model refers to the factors that influence the behavioral intention of using m-commerce. The factors include perceived usefulness, perceived ease of use, trust, mobility, customization, and customer involvement. Consumer age as a moderator is grouped into young consumer groups (18 - 34 years), and old consumer groups (≥ 35 years). We address the following research question: What are the specific differences in the m-commerce behavioral intention model among consumer age groups?

Research Background

The development of technology is currently growing very rapidly, Internet users are increasing day by day, increasing and finally changing business habits. Business that was originally traditional offline can now be online or what is commonly called e-business. According to Turban (2006), e-business has a broader definition than e-commerce, there are not only activities of selling and buying products or services, but also serving customers, collaborating like business to business and conducting transactions electronically.

Rapid advances in technology, especially m-commerce, are increasing the growth of mobile users in various fields of life (Dai & Palvia, 2009). Mobile commerce or m-commerce is defined as the buying and selling of goods or services through mobile devices over wireless networks and it is one of the fastest growing businesses today (Chong, 2013). Although often considered as an extension of e-commerce according to Yun et al. (2023), m-commerce has several advantages, because users can make transactions over the internet anytime, from anywhere by using applications on mobile phones that cause behavioral intention to use m-commerce applications with mobile devices.

Research Method

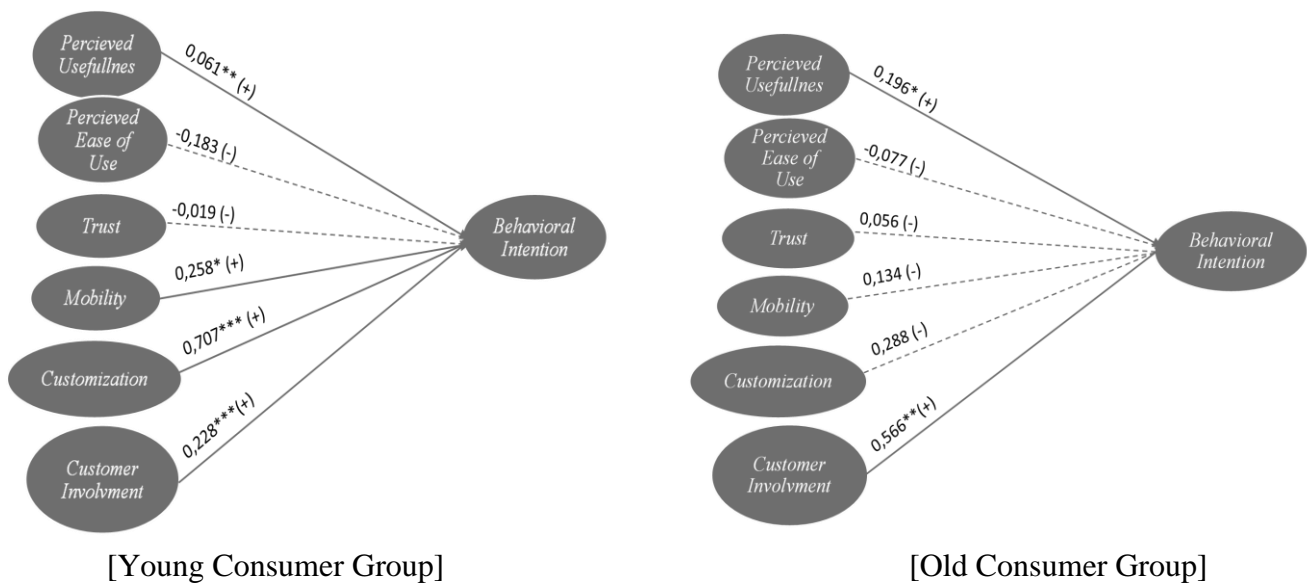
The research was conducted by applying positivist research principles in a quantitative paradigm. The research conducted is a basic research category that focuses on testing and developing theory (Saunders et al., 2023). The research includes causal research which aims to test the causal relationship between variables based on theory (Cozby & Bates, 2020). Testing the causal relationship in question is the effect of perceived usefulness, perceived ease of use, trust, mobility, customization, and customer involvement on behavioral intention to use m-commerce, with moderation of consumer age groups.

Consumer age as a moderator is grouped into young age groups (18 - 34 years), and old age groups (≥ 35 years). Research variables are measured by adapting and modifying the research of Natarajan et al. (2018). All research variables were measured using a 7-point Likert scale with a range of 1 (strongly disagree) to 7 (strongly agree). Research data were collected through survey techniques by applying purposive sampling. Research respondents were selected based on the following criteria: (1) active users of m-commerce applications in the last 3 months; (2) domiciled in Surabaya; (3) at least 18 years old; and (4) the last education of at least Senior High School or equivalent. The research data from 205 respondents who met the criteria were then analyzed using the Multigroup Structural Equation Modeling (MSEM) technique.

The Main Results

The results showed that consumer age group (young vs. old) moderates the m-commerce behavioral intention model ($\Delta\chi^2 = 37.617, \Delta df = 16, p = 0.002$). This means that the m-commerce behavioral intention model in the young consumer age group is significantly different from the old consumer age group. The results of the MSEM analysis are shown in the following figure.

Figure 1. Result of multigroup structural equation modeling (MSEM) analysis



Note: Standardized path coefficients provided. Non-significant lines are dashed.

* $p \leq 0.1$, ** $p \leq 0.05$, *** $p \leq 0.001$.

Figure 1 clearly shows that the m-commerce behavioral intention model differs significantly between consumer age groups. In the young consumer group, the m-commerce application usage intention model is driven by perceived usefulness, mobility, customization, and customer involvement. While the m-commerce behavioral intention model in the old consumer group is more influenced by perceived usefulness, and customer involvement. The findings are fascinating to be discussed further.

Implications

The current research findings show that consumer age groups need to be considered in understanding the m-commerce behavioral intention model. Consumer age groups (young vs. old) show different patterns in explaining m-commerce behavioral intention. Analysis by age group provides a more specific and clear understanding of the antecedents of m-commerce behavioral intention, especially in emerging markets such as Indonesia. This research contributes to the relatively limited literature on the role of age in m-commerce behavioral intention. The results suggest that m-commerce providers need to pay attention to the aspects of usefulness, mobility, customization, and involvement for young consumers. In the old consumer group, aspects of usefulness, and involvement are important aspects that influence the m-commerce behavioral intention model.

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