

RESEARCH SNAPSHOT



Mobile Commerce Apps: The Moderating Role of Age

What is the issue?

Smartphones can be loaded with secure software applications (apps) that enable the consumer to engage in mobile commerce. Consumers can receive location-based messages, guests can book their trips and payment can be made with a swipe of the smartphone. However, factors such as perceived risk, perceived ease of use and perceived usefulness will influence adoption. Our research questions are: what are the key factors that influence consumers to use their smartphones for mobile commerce? Will they be assured by facilitating conditions that provide a high level of service and speedy resolution of problems? And are older consumers more hesitant to adopt these apps than younger ones?

What did the researcher do?

One of the early theories of technology adoption is the Technology Acceptance Model (TAM). We add to this theoretical framework by extending the model with the construct of facilitating conditions. In the case of mobile commerce, consumers need to be assured that the network is reliable, that transactions will be completed accurately and that assistance is readily available should anything go wrong. We added age as a moderating variable. The extended model was tested via a survey of US consumers. 544 valid responses were received and analyzed with the help of SmartPLS.

Why is this research Useful?

As the ownership of smartphones grows, retailers, hotels, travel agencies and financial institutions are able to take advantage of mobile commerce to engage with consumers anytime, anywhere. Because mobile commerce involves the sharing of sensitive personal and financial information, the various organizations in the ecosystem

must ensure that consumers feel safe. The results of this research will provide practitioners with valuable input into the strategy to develop the infrastructure that consumers of all ages will trust.

What were the outcomes?

The key factor that influences adoption is perceived usefulness. At the same time, consumers need to trust the merchants with whom they are engaging and to be assured that, if issues arise, they will be speedily resolved. Although there is a general assumption that younger persons will be more ready to adopt smartphone apps, our research did not support this hypothesis. Given the importance of perceived usefulness, companies engaged in mobile commerce, need to emphasize how apps for mobile commerce will enhance the consumer experience. They may wish to emphasize different benefits depending upon the age group be targeted.

About the Researcher

Norman Shaw is an Associate Professor at the Ted Rogers School of Management. His research focus is consumer adoption of apps for mobile commerce.

Citation

Shaw, Norman. (2015). Younger persons are more likely to adopt the mobile wallet than older persons, or are they? The moderating role of age. Paper accepted at the AMCIS Americas Conference on Information Systems, August 13-15, Puerto Rico.

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