MOBILE INFORMATION SYSTEMS:
AN EMPIRICAL ANALYSIS OF THE DETERMINANTS OF MOBILE COMMERCE ACCEPTANCE IN JORDAN

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DOCTOR OF PHILOSOPHY
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Abstrak


Kata Kunci: Niat perlaku, M-dagang, Norma Subjektif
Abstract

Although mobile commerce have been used and widely researched in developed nations, there is a low usage in the Arab world. Also, there is a limited empirical research on mobile commerce in Jordan despite the high penetration of mobile phone subscribers in 2009. Among the aims of this quantitative research is to empirically investigate the determinants of mobile commerce adoption in a collectivist culture such as Jordan where social norms are valued and individual actions are influenced greatly by important reference groups. The Technology Acceptance Model (TAM) is extended to include four factors (facilitating conditions, cost, personal innovativeness in IT (PIIT) and subjective norms). Furthermore, in order to understand subjective norms in collectivist culture; subjective norms were decomposed into different levels (personal and societal injunctive and descriptive norms). The research framework consists of twelve latent variables (seven exogenous and five endogenous). Using self-administered survey, 40 items with 7-point Likert scale is used to collect data. Out of the 500 samples, 448 responses (89.6 % response rate) were collected; eventually 401 responses were usable. Structural Equation Modeling is applied to analyze the data. The findings of this study revealed that facilitating conditions, cost, PIIT, attitude and perceived usefulness are significant determinants of behavioral intention in Jordan. In addition, subjective norms, facilitating conditions, cost and perceived ease of use are significant antecedents of attitude which in turn influencing behavioral intention. Moreover, the empirical evidence indicated that personal injunctive norm, personal descriptive norm and societal injunctive norm are indeed antecedents of subjective norms. It can be concluded that extended TAM successfully enriched the model and increased the exploratory power to 53 % in explaining behavioral intention variance.

Keywords: Behavioral intention, M-commerce, Subjective norms
Publications Related To This Research


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<th>Full Form</th>
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<tr>
<td>AT</td>
<td>Attitude</td>
</tr>
<tr>
<td>AVE</td>
<td>Average Variance Extracted</td>
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<td>BDT</td>
<td>Behavioral Decision Theory</td>
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<tr>
<td>BI</td>
<td>Behavioral Intention</td>
</tr>
<tr>
<td>CFA</td>
<td>Confirmatory Factor Analysis</td>
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<tr>
<td>CFI</td>
<td>Comparative Fit Index</td>
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<tr>
<td>DTPB</td>
<td>Decomposed Theory of Planned Behavior</td>
</tr>
<tr>
<td>DV</td>
<td>Dependent Variable</td>
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<tr>
<td>EFA</td>
<td>Explanatory Factor Analysis</td>
</tr>
<tr>
<td>FC</td>
<td>Facilitating Conditions</td>
</tr>
<tr>
<td>GFI</td>
<td>Goodness of Fit Index</td>
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<tr>
<td>GSM</td>
<td>Global System for Mobile Communications</td>
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<td>ICT</td>
<td>Information and Communication Technology</td>
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<tr>
<td>IDT</td>
<td>Innovation Diffusion Theory</td>
</tr>
<tr>
<td>IFI</td>
<td>Incremental Fit Index</td>
</tr>
<tr>
<td>IS</td>
<td>Information System</td>
</tr>
<tr>
<td>IT</td>
<td>Information Technology</td>
</tr>
<tr>
<td>ITU</td>
<td>International Telecommunication Union</td>
</tr>
<tr>
<td>IV</td>
<td>Independent Variable</td>
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<td>MIS</td>
<td>Management Information Systems</td>
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<tr>
<td>PCLOSE</td>
<td>Closeness of Fit</td>
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<td>PDN</td>
<td>Personal Descriptive Norm</td>
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<td>PEOU</td>
<td>Perceived Ease of Use</td>
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<td>PIIT</td>
<td>Personal Innovativeness in IT</td>
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<td>PIN</td>
<td>Personal Injunctive Norm</td>
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<td>PU</td>
<td>Perceived Usefulness</td>
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<td>RMSEA</td>
<td>Root Mean Square Error of Approximation</td>
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<td>SDN</td>
<td>Societal Descriptive Norm</td>
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<td>SN</td>
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<td>TAM</td>
<td>Technology Acceptance Model</td>
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<td>TAM2</td>
<td>Technology Acceptance Model 2</td>
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<tr>
<td>TAM3</td>
<td>Technology Acceptance Model 3</td>
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<tr>
<td>TLI</td>
<td>Tucker Lewis Index</td>
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<tr>
<td>TPB</td>
<td>Theory of Planned Behavior</td>
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<tr>
<td>TRA</td>
<td>Theory of Reasoned Action</td>
</tr>
<tr>
<td>UTAUT</td>
<td>Unified Theory of Acceptance and Use of Technology</td>
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<td>VIF</td>
<td>Variance Inflation Factor</td>
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CHAPTER ONE
INTRODUCTION

This chapter covers the main topics in this research; it begins with a brief background of m-commerce, motivations of the study, the research problem statement, questions, objectives, scope, significance of the research, research limitations and research contributions. It concludes with an overview of the content of this thesis.

1.1 Background

Nowadays, mobile phone users have the capability to conduct transactions, services, access information and buy goods anytime and anywhere. The rapid growths of mobile telecommunication and mobile-internet have made mobile commerce (hereafter referred to m-commerce) popular with businesses as well with individuals. M-commerce refers to direct or indirect transactions over wireless telecommunication by using mobile devices such as mobile phones or personal digital assistants (Wu & Wang, 2005).

Others have defined mobile business as new “experiences of social interaction” with the utilize of wireless and mobile telecommunication technologies (Mylonopoulos, Doukidis, & Editors, 2003). With the sharp growth of the mobile phone subscribers
The contents of the thesis is for internal user only
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