Research Journal for Societal Issues

Vol 1 No 1 (2019): 01-22

Examining Factors Affecting the Acceptance and Adoption of Mobile Commerce through the Consumers' Lens in Pakistan

Rizwan Qaiser Danish[1] Waqas Baig[2] Ali Sajid[3] Anees Afzal[4] Hafiz Ahmad Ullah[5]

Institute of Business Administration, Punjab University, Lahore

[2, 5]Hailey College of Commerce, Punjab University, Lahore

[3]Department of Management Sciences University of Lahore, Lahore

[4] Department of Management Sciences, Superior University, Lahore

Corresponding author: rqdanish@ibapu.edu.pk

Keywords: *Trust, Brand Equity, Social Influence, Intentions, M Commerce*

Article History

Date of Submission: 22-10-2021

Date of Acceptance: 22-12-2021

Date of Publication: 31-12-2021

How to cite?

Danish R.Q., Baig, W., Sajid A., Afzal A., Ullah H.A., (2021). Examining Factors Affecting The Acceptance and Adoption of Mobile Commerce Through The Consumers' Lens in Pakistan. *Research Journal for Societal Issues.* 1(1), 01-22.

The study at hand is aimed at finding the factors that affect the intention of customers to adopt m-commerce for their routine behavior. We measured how trust, brand equity, and social influence affect the "intention to adopt m-commerce". The data was collected from consumers which were part of the University of Punjab and have mobile for use in social and commercial activities. The results reveal that we can use m-commerce for different activities and trust and brand equity affect it. Social influence mediates the relationship between trust, brand equity, and dependent variables. Future directions are given.

Introduction

In recent times Howe (2008) argued that, online working community collaborations are playing their influential role in contemporary cyber-economy (Malone, et al., 2010). Online community collaborations enhance interactions among community members which then improves team spirit of communities like Thread less (Malone, et al., 2010) and Wikipedia (Qiu, et al., 2014). Such collaborations amplify the impact of social influence among consumer communities (Bagozzi & Lee, 2002; Bagozzi & Dholakia, 2002).

As a result, Algesheimer et al. (2005) said that these anticipate the loyalty of members towards brand, service and products (Bagozzi & Dholakia, 2006). Thus the trend of increasing investment from e-commerce practitioners in online community collaborations has been observed.

Prior studies have examined the role of brand communities, social networking sites (Oliveira & Huertas, 2015), role of social influence in virtual communities (Tsai & Bagozzi, 2014), instant messaging communities (Shen, et al., 2011), and open-source software user communities (Bagozzi & Dholakia, 2006b). Bagozzi and Lee (2002) further explained that researches show the pattern in which behavioral intentions are affected by social influence (identification, internalization, and compliance) (Kelman, 1961, 1974; Aaker, & Joachimsthaler, 2020).

Kelman (1961, 1974) describes social influence process in three categories namely identification, internalization and the compliance. Process of identification includes attachment of a person with other person or group and then adopting the characteristics of that particular person or group. In internalization process value system of a person becomes similar to value system of other person or group. In the process of compliance a person wants to be accepted and liked by others i.e. it leads towards conformity. According to Kelman (1961), these three processes of social influence can determine behavioral intentions of adopting or performing particular task. Moreover, Bagozzi and Lee (2002) include Kelman's (1961, 1974) three processes of social influence among group oriented models where they play an important role as antecedents of behavioral intention. As already mentioned above, model was used to predict behavioral intentions among various online collaborations (De, Oliveira & Huertas, 2015).

Hence this study can be very beneficial and significant for marketers to use mobile commerce.

Objectives of the Study

Following are the main objectives for the study.

1. To find the impact of Brand equity on "intention to adopt m commerce".
2. To find the impact of Trust on "intention to adopt m commerce".
3. To find the impact of social influence on "intention to adopt m commerce"..

Literature Review and model Development

Brand Equity

The term of brand equity was first coined in marketing literature in 1980,s and after its

emergence practitioners and academician are continuously working on it. Its perceptions are formed based on various elements that include association, loyalty and equity. There are different sources through which this loyalty dwells. When a brand becomes popular among customers, they intend to purchase it and refers other to buy the service as well as product (Horng, et al., 2011, Aaker, 1996). Retention is important before stating the brand becomes powerful and to other brands (Mason & Nassivera, 2012). Customer knowledge and experience is ver important while selecting a brand. Popularity is necessary but trust is also important to be loyal with brand (Macdonald & Sharp, 2000). For this behavior advertising and promotion is very vital to shape their opinion (Brackett & Carr, 2001). He develops image building of consumers depend upon advertising mostly (Buil & Cheratory, 2013) and all these activities are related to the adoption of m commerce.

Trust

Blaise (2016) had exposed the five variables that are associated with m-commerce predicted consumer behavioral intention i.e., this study is explaining how m-commerce technology predicted the intention of consumer behavior by exploring the associated factors. Further, this research explained how m-commerce gives competitive advantages. These variables are accessibility (Lu & Yu-Jen, 2009; Sivunen & Valo, 2006), intrinsic motivation compatibility (Morris, et al., 2003), risk (Mirabi, et al., 2015), usefulness (Cyr et al., 2006) and trust (Joubert & Van Belle, 2013).

First four factors are beyond the scope of this study and last one is trust and in the current study this variable is playing a moderating role in the proposed model. Trust is the strength of an individuals' belief about m-commerce that it is a secure way and have no privacy threats (Zhang, et al., 2012). Trust is psychological state that explains the one's behavior to admit vulnerability depending on other's intention or behavior that based upon positive expectation. Other researchers defined trust in different way but same angle like Yang et al. (2015) have described the trust definition as: a combination of particular beliefs primarily based on predictability, competence, benevolence and integrity of a particular vendor. Later the trust definition is extended to m-commerce by Joubert and Van Belle (2013) that in the purchasing process trust is relatively most important predictor because there are infrequent interactions between consumers and sellers and it has left the positive impact on the consumer behavior. Further, they explained that trust is an emerging fundamental predictor for consumers that has accepted as m-commerce transactions. The benefit of such acceptance is associated with success. Alkhunaizan and Love (2012) have exposed that trust is such essential variable that has enhanced the satisfaction and loyalty of consumers in m-commerce.

Intention to use Mobile Commerce

Many researchers have played their role in emphasizing on various factors to adopt m commerce in different contexts (Leong, et al., 2013; Venkatesh, et al., 2012; Mallat, et al.,

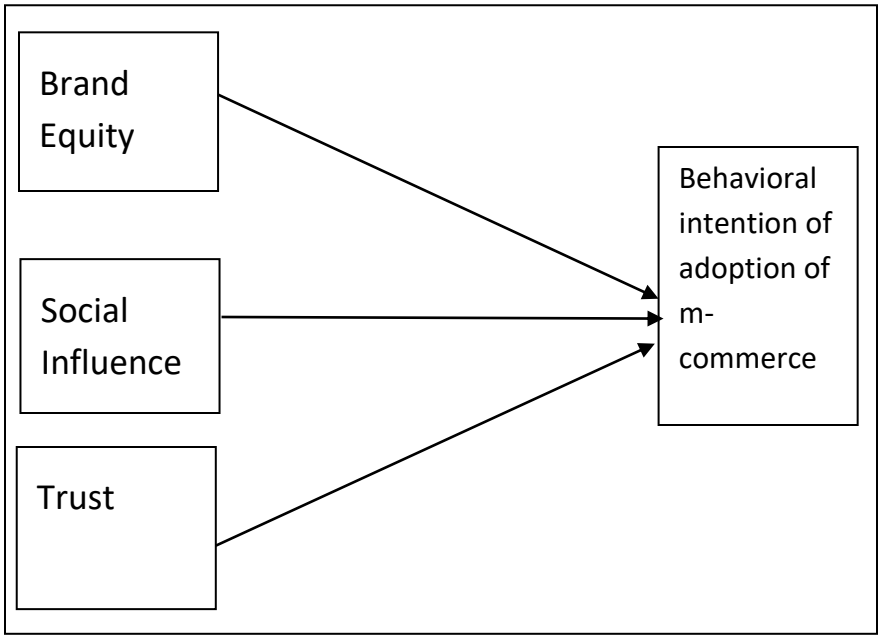
2006; Khalifa & Shen, 2008; Chong, et al., 2012). The term m-commerce explains how business activities conducted through wireless environment. Clarke (2008) has defined m-commerce that it covers all types of transactions conducted via mobile devices over a wireless system in a wireless environment. For the current study, m-commerce has defined any type of transaction that involved the transfer of ownership or right of goods or services, which is conducted by using a mobile equipment to access a computer network (Chong, 2013). More precisely m-commerce can be defined as ‘‘any transaction, involving the transfer of ownership or rights to use goods and services, which is initiated and/or completed by using mobiles access to computer-mediated networks with the help of mobile devices’’ as was suggested by (Tiwari & Buse, 2007).

Al-Debei and Al-Lozi (2014) discussed about the difference between the m-commerce and e-commerce such as personalization flexibility and ubiquitous (Amoroso & Magnier-Watanabe, 2012). Location based service is the best example of m-commerce, that provide the specific information of location which is necessary for the representation of consumer pattern. The technology and the marketplace environment is changing rapidly. They are facing the different problems. So, it is necessary in Pakistan to adopt such changes that are suitable for all.

Theoretical model

On the basis of social influence theory, a model for the mobile commerce can be developed which will later be tested. According to theorists of social influence, media selection is influenced by both objective characteristics of media as well as subjective perceptions of clients and information from internal and external sources of organization (Fulk, et al., 1990; Schmitz & Fulk, 1991). The increasing scholarly attention in examining social influence amongst internet users originate from surplus information and various growing sources of information (Cao & Sun, 2018). Social influence can be taken as a psychological observable fact thru which individuals seek to create favorable response in others (Kelman, 1958) with the intentions of affecting their opinions (Yildiz, 2014). The literature emphasizes on the significance of social influence on behavioral intention of consumers (e.g. Narayan, et al., 2011). In the earlier period, social influence was observed mainly in a person’s close-knit circle of family and friends. But at present, because of the internet, social influence is exerted in individuals who are actively performing their activities online (Yildiz, 2014). Social influence theory states that internalization process results from high frequency of communicated information among members of community (Bagozzi & Lee, 2002). Also these online communities are the representatives of groups of people having common values, goals, or interests (Armstrong & Hagel, 1996). When a person’s value system is similar with values of other groups, he or she tries to adopt a particular behavior as target behavior is intrinsically satisfying (Kelman, 1961)

Figure 1: Theoretical model testing different factors to adopt m commerce.



Research Methodology

For the purpose of this 0study, we collected data from different consumers studying or working in University of the Punjab. All the scales were valid through which we made a questionnaire and conducted a survey. We used scale of Likert type in which there were five anchors whereas 1 means strongly agree and 5 stand for strongly disagree. Our study examines the intention of adoption of m commerce of Lahore mostly in Punjab University Lahore. A self-administered questionnaire survey was used to collect the data from customers regarding their perceptions among 440 customers and416 people responded us thus making response rate 94.54%. Tanaka (1987) explained that in the item response theory, 20 responses are sufficient for one item (20:1). All the construct items will be adapted from the previous researches presented in table 1 (appendix) and total 22 Likert-scaled items will be there. The sample size will be 350 (22*20=440). Questionnaire will be the study tool, so there will be primary source for data collection. Data collection methods will be simple and collected by visiting the respondent. SPSS 21, AMOS 22 will be used to analysis the data and different statistical test will run after feeding data and codification. The sampling strategy that was used based on conveniences design. Researcher used SPSS, Amos software for data analysis of 416 questionnaires.

Hypotheses

Following hypotheses were developed for the study on the basis of objectives.
H1: There is an impact of Brand equity on "intention to adopt m commerce".
H2: There is an impact of Trust on "intention to adopt m commerce".
H3: There is an impact of social influence on "intention to adopt m commerce"..
Proposed Analysis Strategies. The numbers of tests that are expected to run are following:
Descriptive analysis (frequency distribution, Means, Standard Deviation), Reliability analysis, Common method variance, Correlation, Regression/ SEM assumptions
Measurement model (Discriminant validity & Convergent validity-AVE), Structural Modeling, Hypotheses testing (Boot Strapping), Interactional Effects (Preaches/Hag's macros).

Measures

Table 1: Detail of Available Scales

Variable	Author and Year	No. of Items	Sample Item
Social Influence (SI)	Luarn and Lin (2005); Lin and Wang (2005); Wong and Hiew (2005); Chong et al. (2012)	5	SI1: "Friend's suggestion and recommendation will affect my decision to use m-commerce" SI2: "Family members/relatives have influence on my decision to use m-commerce"
Trust (TRU)	Chong et al. (2012); Wei et al. (2009)	7	TRU1: "Payments made through m-commerce will be processed securely." TRU2: "Transactions via m-commerce are secured."
Behavioral intentions to adopt m-commerce (BI)	Leong et al. (2013); Venkatesh et al. (2012); Mallat et al.(2006); Khalifa and Shen (2008); Chong et al. (2012)	5	BI4: "I believe my interest towards m-commerce will increase in the future" BI5: I will purchase m-commerce enabled phones in the near future
Customer-based brand equity	Allaway, A. W., Huddleston, P., Whipple, J., &Ellinger, A. E. (2011).	5	BE1The image of mobile commerce is different from other commerce BE2The image of m commerce represent what I want BE3I feel good when buying online BE4I would rank m commerce as my first choice for purchasing BE5M commerce is most popular in these days

Results

The following sections are based on the data and results are presented to find whether our hypotheses are proved or not and whether the objectives of the study are met or not. The first section is about frequencies and then descriptive analysis is given. Structural equation modeling

had been used for inferential statistics. Reliability analysis have also been provided along with measurement model and structural model.

Table 2.1: Frequencies for Demographic variables

Statistics

		Gender	Age	Experience
N	Valid	416	416	416
	Missing	0	0	0

The above table depicts the total number of observations.

Table 2.2: Frequency Table

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	299	71.9	71.9	71.9
	Female	117	28.1	28.1	100.0
	Total	416	100.0	100.0	

Males make up about 72 % of the population.

Table 2.3: Frequency Table

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-30	223	53.6	53.6	53.6
	31-40	168	40.4	40.4	94.0
	Above 40	25	6.0	6.0	100.0
	Total	416	100.0	100.0	

Most of the respondents fall in age group 21-30.

Table 2.4: Frequency Table

Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-1	93	22.4	22.4	22.4
	1-3	76	18.3	18.3	40.6
	3-5	129	31.0	31.0	71.6
	Above 5	118	28.4	28.4	100.0
	Total	416	100.0	100.0	

Mostly the respondents have more than five years' experience.

Graphical representation of Respondents

Figure 2 Gender

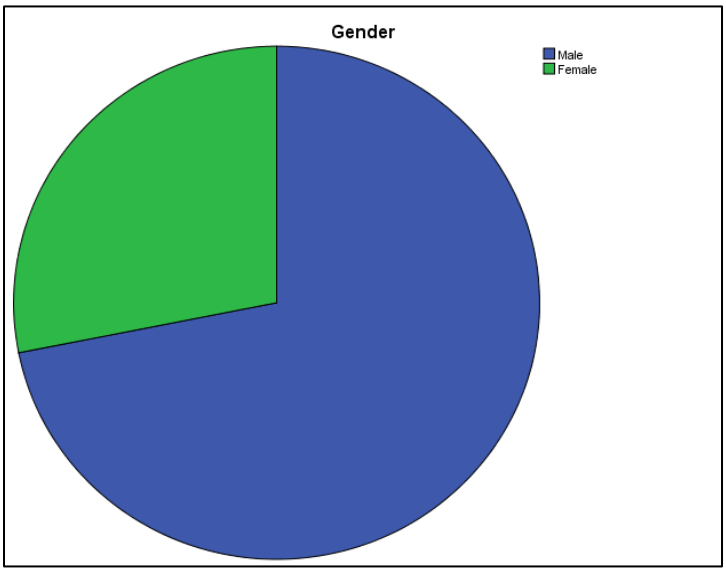


Figure 3 Age

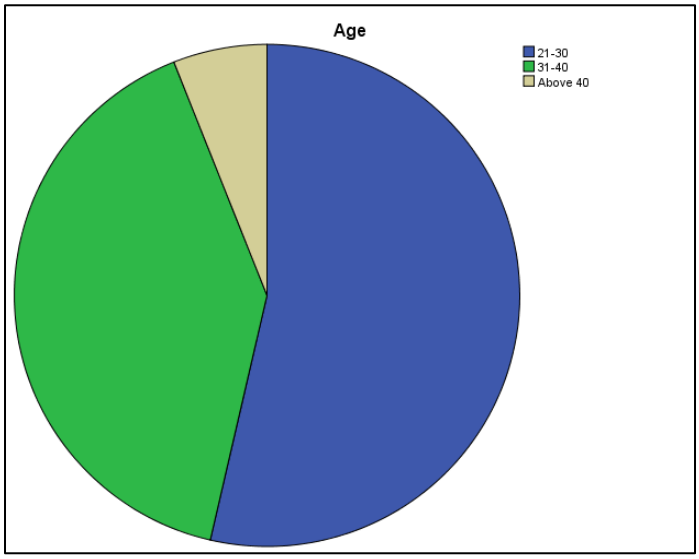
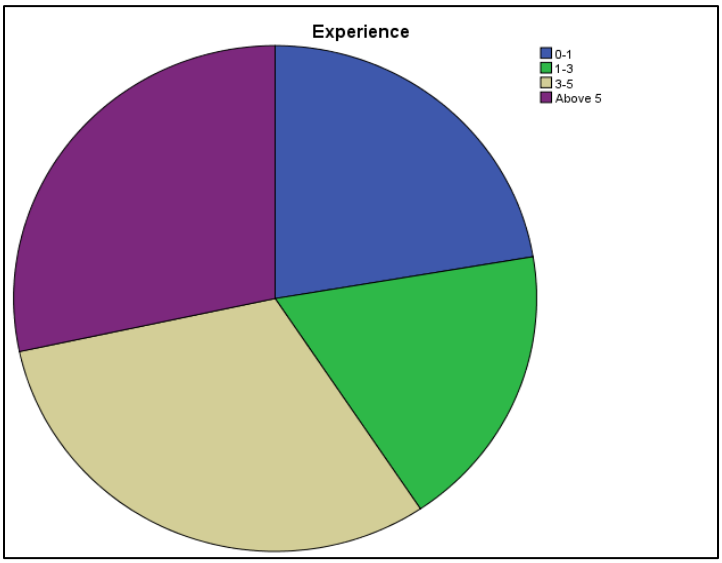


Figure 4 Experience



Descriptive Analysis for Social Influence

The following table tells us about the number of observations, minimum, maximum, mean, standard deviation and skewness and kurtosis. We can see that all the mean values are above midpoint and there is no deviation from normality as skewness and kurtosis are within the range.

Table 3.1: Descriptive Statistics

Descriptive Statistics									
	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Communicates a clear and positive vision of the future	416	1.00	5.00	3.8654	.93456	-.672	.120	.531	.239
Treats sta? as individuals, supports and encourages their development	416	1.00	5.00	3.6250	1.20191	-.635	.120	-.420	.239
Gives encouragement and recognition to sta?	416	1.00	5.00	3.6635	1.06746	-.575	.120	-.068	.239
Fosters trust, involvement and cooperation among team members	416	1.00	5.00	3.6803	1.04648	-.561	.120	-.073	.239

Encourages thinking about problems in new ways and questions assumptions	416	1.00	5.00	3.4928	1.15329	-.304	.120	-.617	.239
Valid N (listwise)	416								

Descriptive Analysis for Brand Equity

The following table tells us about the number of observations, minimum, maximum, mean, standard deviation and skewness and kurtosis. We can see that all the mean values are above midpoint and there is no deviation from normality as skewness and kurtosis are within the range.

Table 3.2: Descriptive Statistics

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Is clear about his/her a value and practices what he/she preaches	416	1.00	5.00	3.6106	1.11821	-.591	.120	-.187	.239
Instills pride and respect in others and inspires me by being highly competent	416	1.00	5.00	3.6106	1.11389	-.553	.120	-.291	.239
I am always looking for better ways to do thing	416	1.00	5.00	3.6875	1.11655	-.602	.120	-.269	.239
I excel at identifying opportunities	416	1.00	5.00	3.5529	1.12457	-.495	.120	-.298	.239
I am constantly on the lookout for new ways to improve my life	416	1.00	5.00	3.5962	1.11307	-.544	.120	-.309	.239
Valid N (listwise)	416								

Descriptive Analysis for Trust

The following table tells us about the number of observations, minimum, maximum, mean, standard deviation and skewness and kurtosis. We can see that all the mean values are above midpoint and there is no deviation from normality as skewness and kurtosis are within the range.

Table 3.3: Descriptive Statistics

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Authority: the right to lead or command	416	1.00	5.00	3.6058	1.06799	-.486	.120	-.134	.239

Social power: control over others, dominance	416	1.00	5.00	3.5577	1.15186	-.579	.120	-.329	.239
Wealth: material possessions, money	416	1.00	5.00	3.6587	1.14863	-.580	.120	-.409	.239
In?uential: having an impact on people and events	416	1.00	5.00	3.5962	1.13875	-.568	.120	-.160	.239
Social justice: correcting injustice, care for the weak	416	1.00	5.00	3.5601	1.10693	-.608	.120	-.039	.239
Helpful: working for the welfare of others	416	1.00	5.00	3.5240	1.12984	-.569	.120	-.151	.239
Equality: equal opportunity for all	416	1.00	5.00	3.2380	1.20585	-.251	.120	-.615	.239
Valid N (listwise)	416								

Descriptive Analysis for behavioral "intention to adopt m commerce"

The following table tells us about the number of observations, minimum, maximum, mean, standard deviation and skewness and kurtosis. We can see that all the mean values are above midpoint and there is no deviation from normality as skewness and kurtosis are within the range.

Table 3.4: Descriptive Statistics

Descriptive Statistics									
	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
A world at peace: free of war and con?ict	416	1.00	5.00	3.4014	1.10416	-.412	.120	-.244	.239
Protecting the environment: preserving nature	416	1.00	5.00	3.5745	1.10169	-.456	.120	-.258	.239
Preventing pollution	416	1.00	5.00	3.6202	1.18626	-.536	.120	-.474	.239
Respecting the earth: live in harmony with other species	416	1.00	5.00	3.7332	1.06124	-.569	.120	-.163	.239
Unity with nature: ?tting into nature	416	1.00	5.00	3.7212	1.05927	-.586	.120	-.052	.239
Valid N (listwise)	416								

Reliability Analysis for Social Influence

The reliability for the variable is acceptable as suggested by Nunnaly (1977) as it should be above 0.70 for the construct to be used in inferential statistics.

Table No 4.1:Reliability Statistics

Cronbach's Alpha	N of Items
.867	22

Reliability Analysis for Brand Equity

The reliability for the variable is acceptable as suggested by Nunnaly (1977) as it should be above 0.70 for the construct to be used in inferential statistics.

Table No 4.2:Reliability Statistics

Cronbach's Alpha	N of Items
.731	5

Reliability Analysis for Trust

The reliability for the variable is acceptable as suggested by Nunnaly (1977) as it should be above 0.70 for the construct to be used in inferential statistics.

Table No 4.4:Reliability Statistics

Cronbach's Alpha	N of Items
.734	5

Reliability Analysis for behavioral "intention to adopt m commerce"

The reliability for the variable is acceptable as suggested by Nunnaly (1977) as it should be above 0.70 for the construct to be used in inferential statistics.

Table No 4.5:Reliability Statistics

Cronbach's Alpha	N of Items
.746	6

Structural Equation Modeling

For inferential statistics we used structural equation modeling with two steps. First of all measurement model was developed and at second step structural model was developed. For goodness of fit indices we used CMIN/DF, GFI, CFI, RMSEA and all the values were within ranges that were advised by Hair et al. (2010). The factor loadings were also with the threshold values which sample specific and mostly above 0.30.

Figure 5: Measurement model

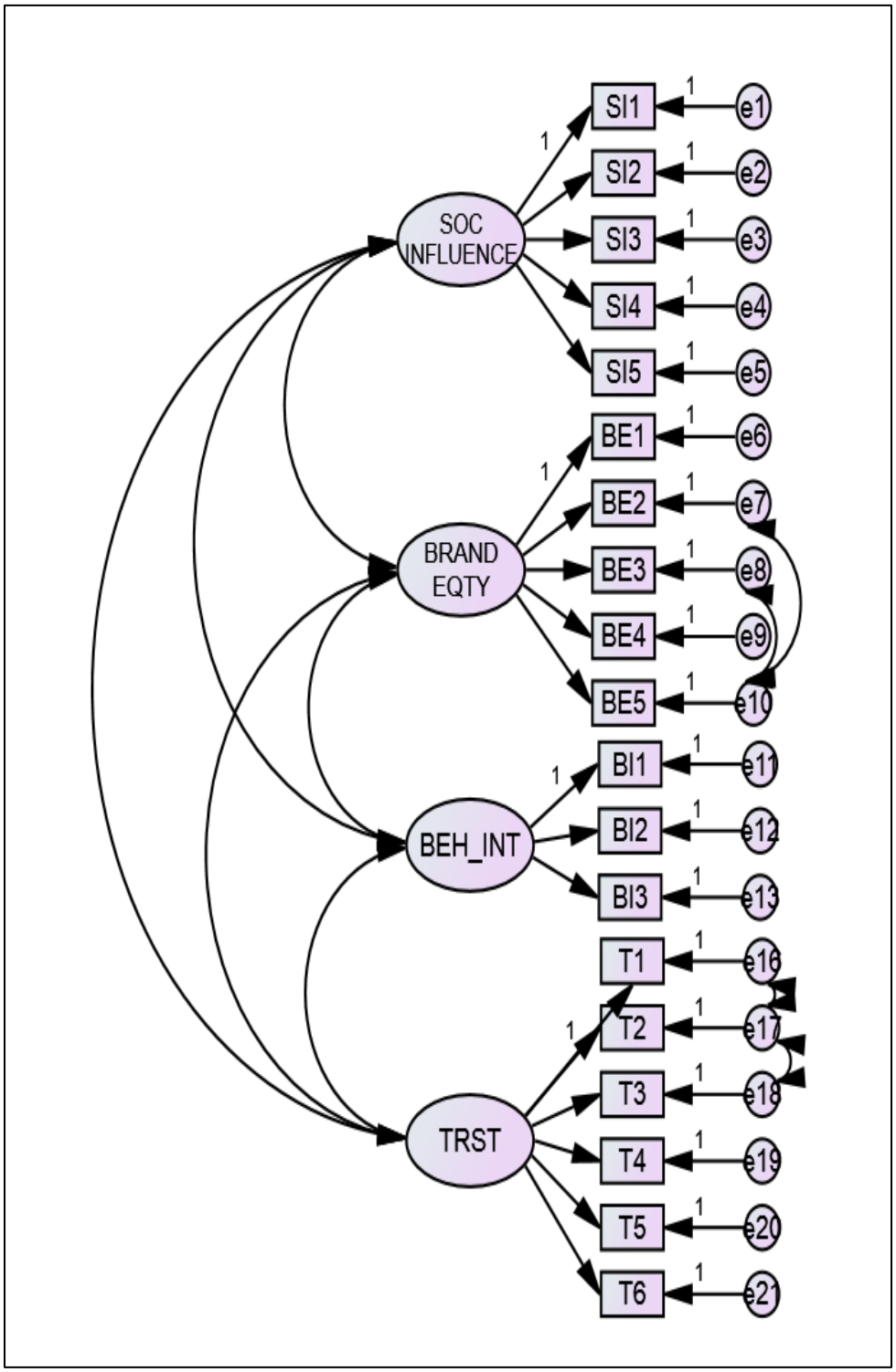

SOC INFLUENCE
BRAND EQTY
BEH_INT
TRST
SI1
SI2
SI3
SI4
SI5
BE1
BE2
BE3
BE4
BE5
BI1
BI2
BI3
T1
T2
T3
T4
T5
T6
e1
e2
e3
e4
e5
e6
e7
e8
e9
e10
e11
e12
e13
e16
e17
e18
e19
e20
e21

Table No. 5: Regression Weights:

			Estimate	S.E.	C.R.	P	Label
SI1	<---	SOC_INFLUENCE	1.000				
SI2	<---	SOC_INFLUENCE	3.569	.672	5.310	***	
SI3	<---	SOC_INFLUENCE	2.798	.536	5.215	***	
SI4	<---	SOC_INFLUENCE	2.665	.513	5.190	***	
SI5	<---	SOC_INFLUENCE	2.917	.563	5.184	***	
BE1	<---	BRAND_EQTY	1.000				
BE2	<---	BRAND_EQTY	.983	.074	13.224	***	
BE3	<---	BRAND_EQTY	.995	.075	13.348	***	
BE4	<---	BRAND_EQTY	1.018	.075	13.613	***	
BE5	<---	BRAND_EQTY	.480	.074	6.466	***	
BI1	<---	BEH_INT	1.000				
BI2	<---	BEH_INT	1.140	.148	7.718	***	
BI3	<---	BEH_INT	.930	.116	8.009	***	
T1	<---	TRST	1.000				
T2	<---	TRST	.909	.155	5.851	***	
T3	<---	TRST	.866	.171	5.064	***	
T4	<---	TRST	1.915	.254	7.543	***	
T5	<---	TRST	1.901	.250	7.591	***	
T6	<---	TRST	1.882	.250	7.522	***	

Table No. 6: Standardized Regression Weights:

			Estimate
SI1	<---	SOC_INFLUENCE	.272
SI2	<---	SOC_INFLUENCE	.755
SI3	<---	SOC_INFLUENCE	.666
SI4	<---	SOC_INFLUENCE	.647
SI5	<---	SOC_INFLUENCE	.643
BE1	<---	BRAND_EQTY	.704
BE2	<---	BRAND_EQTY	.694
BE3	<---	BRAND_EQTY	.701
BE4	<---	BRAND_EQTY	.712
BE5	<---	BRAND_EQTY	.339
BI1	<---	BEH_INT	.648
BI2	<---	BEH_INT	.741
BI3	<---	BEH_INT	.561
T1	<---	TRST	.394
T2	<---	TRST	.341
T3	<---	TRST	.317
T4	<---	TRST	.708
T5	<---	TRST	.723
T6	<---	TRST	.701

Table No:7.1 CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	48	389.812	142	.000	2.745
Saturated model	190	.000	0		
Independence model	19	2956.518	171	.000	17.290

Table No:7.2 RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.089	.910	.880	.680
Saturated model	.000	1.000		
Independence model	.375	.358	.287	.322

Table No:7.3 Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.868	.841	.912	.893	.911
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Table No:7.4 RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.065	.057	.073	.001
Independence model	.198	.192	.204	.000

Figure 6: Structural model

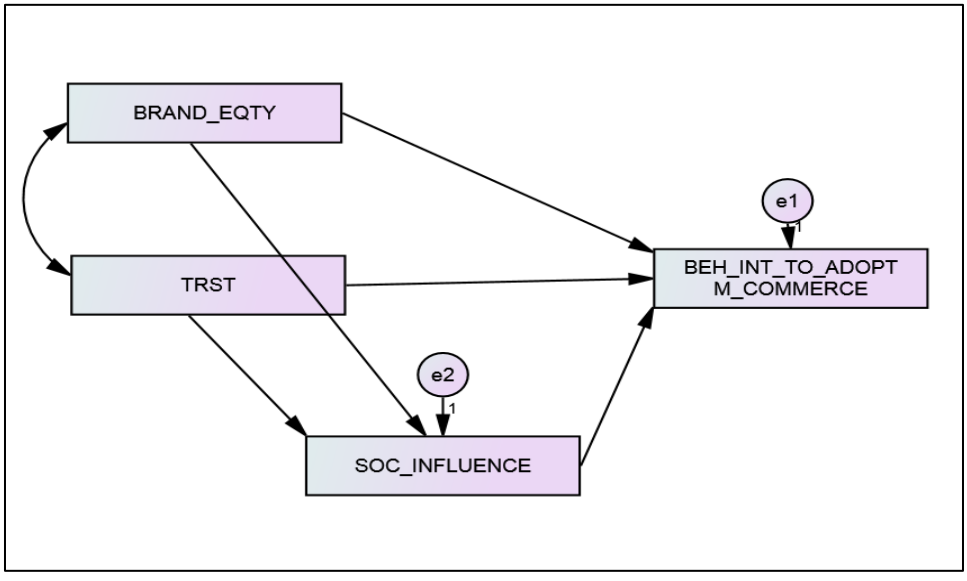


Table No 8: Regression Weights:

			Estimate	S.E.	C.R.	P	Label
SOC_INFLUENCE	<---	TRST	.073	.015	4.839	***	
SOC_INFLUENCE	<---	BRAND_EQTY	.283	.008	35.519	***	
BEH_INT	<---	BRAND_EQTY	4.177	.633	6.596	***	
BEH_INT	<---	SOC_INFLUENCE	-15.827	1.938	-8.167	***	
BEH_INT	<---	TRST	1.790	.611	2.928	.003	

Mediation Analysis for the model

In the following tables different effects (direct, indirect, total) are presented which show the partial mediation present.

Table No 9.1: Standardized Total Effects

	TRST	BRAND_EQTY	SOC_INFLUENCE
SOC_INFLUENCE	.120	.879	.000
BEH_INT	.420	-.386	-6.362

Table No 9.2: Standardized Total Effects - Two Tailed Significance (BC)

	TRST	BRAND_EQTY	SOC_INFLUENCE
SOC_INFLUENCE	.001	.001	...
BEH_INT	.352	.412	.001

Table No 9.3: Standardized Direct Effects

	TRST	BRAND_EQTY	SOC_INFLUENCE
SOC_INFLUENCE	.120	.879	.000
BEH_INT	1.182	5.208	-6.362

Table No 9.4: Standardized Direct Effects - Two Tailed Significance (BC)

	TRST	BRAND_EQTY	SOC_INFLUENCE
SOC_INFLUENCE	.001	.001	...
BEH_INT	.009	.001	.001

Table No 9.5: Standardized Indirect Effects

	TRST	BRAND_EQTY	SOC_INFLUENCE
SOC_INFLUENCE	.000	.000	.000
BEH_INT	-.762	-5.594	.000

Table No 9.6: Standardized Indirect Effects - Two Tailed Significance (BC)

	TRST	BRAND_EQTY	SOC_INFLUENCE
SOC_INFLUENCE	...	...	...
BEH_INT	.001	.001	...

Conclusion

Brand equity, trust and social influence is very important if the firms or businesses want to make their customers use mobile commerce and to adopt it for online sale purchase or putting their reviews on social media or referring some products to their loved ones. In this era of competition and rapid changes consumers' awareness and word of mouth is very important. The purpose of this study was to test the relationship brand equity, trust and social influence with "intention to adopt m commerce". The study showed the positive significant effect of brand equity on "intention to adopt m commerce". Brand equity has significant effect on social influence. Above all dimensions it is evident that brand trust has greater effect on "intention to adopt m commerce". It is the strongest impact which tells that development of brand trust is essential to build "intention to adopt m commerce". Social influence is also important as mediator mechanism. Future research can be done on relationship quality and post adoption behavior of consumers.

References

Aaker, D. A. (1996). Measuring brand equity across products and markets. *California Management Review*, *38*(3),102-120.

Aaker, D. A., & Joachimsthaler, E. (2000). The brand relationship spectrum: The key to the brand architecture challenge. *California management review*, *42*(4), 8-23.

Brackett, L. k., &Carr, B. N. (2001). Cyberspace advertising vs. other media:Consumer vs. mature student attitudes. *Journal of Advertising Research, 41*(5), 23-32.

Bridges, S., keller, K. L., & Sood, S. (2000). Communication strategies for brand extensions: enhancing perceived fit by establishing explanatory links. *Journal of Advertising, 29*(4), 1-11.

Buil, I., De Chernatony, L., & Martínez, E. (2013). Examining the role of advertising and sales promotions in brand equity creation. *Journal of business research*, *66*(1), 115-122.

Chaudhuri. (1995). Brand equity or double jeopardy? Journal of Product & Brand Management.

Chaudhuri, A. (2010). Brand equity or double jeopardy?, 4(1), 26-32. *Journal of Product & Brand Management, 4*(1), 26-32.

Dimitriades, Z. S. (2006). Customer satisfaction, loyalty and commitment in service organizations: Some evidence from Greece. *Management Research News*, *29*(12), 782-800.

Emari, H., &jafari, A. (2012). The mediatory impact of brand loyalty and brand image on brand equity. *African Journal of Bussiness Management*, *6*(17), 5692-5701.

Hogan, Lemon, & Rust. (2002). Customer equity management charting new directions for the future of marketing. Journal of Service Research.

Kelman, H. C. (1961). Three processes of social influence. *Public Opinion Quarterly*, *25*(1), 57-78.

Chung, H. S., Koo, A. J., Gao, X., Jayanty, S., Thines, B., Jones, A. D., & Howe, G. A. (2008). Regulation and function of Arabidopsis JASMONATE ZIM-domain genes in response to wounding and herbivory. *Plant physiology*, *146*(3), 952-964.

Malone, T. W., Laubacher, R., &Dellarocas, C. (2010). The collective intelligence genome. *MIT Sloan Management Review*, *51*(3), 21.

Cui, W. Y., Liu, Y., Zhu, Y. Q., Song, T., & Wang, Q. S. (2014). Propofol induces endoplasmic reticulum (ER) stress and apoptosis in lung cancer cell H460. *Tumor Biology*, *35*(6), 5213-5217.

Bagozzi, R. P., & Dholakia, U. M. (2002). Intentional social action in virtual communities. *Journal of interactive marketing*, *16*(2), 2-21.

Bagozzi, R. P., & Lee, K. H. (2002). Multiple routes for social influence: The role of compliance, internalization, and social identity. *Social Psychology Quarterly*, 226-247.

Algesheimer, R., Dholakia, U. M., & Herrmann, A. (2005). The social influence of brand community: Evidence from European car clubs. *Journal of marketing*, *69*(3), 19-34.

Bagozzi, R. P., & Dholakia, U. M. (2006). Antecedents and purchase consequences of customer participation in small group brand communities. *International Journal of research in Marketing*, *23*(1), 45-61.

Dholakia, U. M., Bagozzi, R. P., & Pearo, L. K. (2004). A social influence model of consumer participation in network-and small-group-based virtual communities. *International journal of research in marketing*, *21*(3), 241-263.

Gabbiadini, A., Mari, S., & Volpato, C. (2013). Virtual users support forum: do community members really want to help you?. *Cyberpsychology, Behavior, and Social Networking*, *16*(4), 285-292.

Tsai, H. T., &Bagozzi, R. P. (2014). Contribution behavior in virtual communities: Cognitive, emotional, and social influences. *Mis Quarterly*, *38*(1), 143-164.

Cheung, C. M., Chiu, P. Y., & Lee, M. K. (2011). Online social networks: Why do students use facebook?. *Computers in Human behavior*, *27*(4), 1337-1343.

De Oliveira, M. J., &Huertas, M. K. Z. (2015). Does life satisfaction influence the intention (We-Intention) to use Facebook?. *Computers in Human Behavior*, *50*, 205-210.

Matturdi, B., Zhou, X., Li, S., & Lin, F. (2014). Big Data security and privacy: A review. *China Communications*, *11*(14), 135-145.

Gui, B., Shen, C., Wang, Y., Ye, P., Liu, J., Wang, S., & Zhao, X. (2011). Quantitative analysis of CME deflections in the corona. *Solar Physics*, *271*(1-2), 111-139.

Cuppels, D., &Kelman, A. (1974). Evaluation of selective media for isolation of soft-rot bacteria from soil and plant tissue. *Phytopathology*, *64*(4), 468-475.

Horng, J. S., Liu, C. H., Chou, H. Y., & Tsai, C. Y. (2012). Understanding the impact of culinary brand equity and destination familiarity on travel intentions. *Tourism Management*, *33*(4), 815-824.

Barreda, A. A., Bilgihan, A., Nusair, K., &Okumus, F. (2015). Generating brand awareness in online social networks. *Computers in Human Behavior*, *50*, 600-609.

Macdonald, E. K., & Sharp, B. M. (2000). Brand awareness effects on consumer decision making for a common, repeat purchase product: A replication. *Journal of Business Research*, *48*(1), 5-15.

Cornelissen, J. J., & Blaise, D. (2016). Hematopoietic stem cell transplantation for patients with AML in first complete remission. *Blood, The Journal of the American Society of Hematology*, *127*(1), 62-70.

Tseng, M. Y., Liu, S. Y., Chen, H. R., Wu, Y. J., Chiu, C. C., Chan, P. T., ... & Chen, J. Y. F. (2009). Serine protease inhibitor (SERPIN) B1 promotes oral cancer cell motility and is over-expressed in invasive oral squamous cell carcinoma. *Oral Oncology*, *45*(9), 771-776.

Sivunen, A., &Valo, M. (2006). Team leaders' technology choice in virtual teams. *IEEE transactions on professional communication*, *49*(1), 57-68.

Dolan, R., & Davis, R. E. (1992). An intensity scale for Atlantic coast northeast storms. *Journal of Coastal Research*, 840-853.

Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management Science*, *46*(2), 186-204.

Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly*, 425-478.

Joubert, J., & Van Belle, J. (2013). The role of trust and risk in mobile commerce adoption within South Africa. *International Journal of Business, Humanities and Technology*, *3*(2), 27-38.

Nilashi, M., Ibrahim, O., Mirabi, V. R., Ebrahimi, L., &Zare, M. (2015). The role of Security, Design and Content factors on customer trust in mobile commerce. *Journal of Retailing and Consumer Services*, *26*, 57-69.

Cyr, D., Head, M., & Ivanov, A. (2006). Design aesthetics leading to m-loyalty in mobile commerce. *Information & Management*, *43*(8), 950-963.

Alkhunaizan, A., & Love, S. (2012). What drives mobile commerce? An empirical evaluation of the revised UTAUT model. *International Journal of Management and Marketing Academy*, *2*(1), 82-99.

Joubert, J., & Van Belle, J. (2013). The role of trust and risk in mobile commerce adoption within South Africa. *International Journal of Business, Humanities and Technology*, *3*(2), 27-38.

Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce*, *7*(3), 101-134.

Schmidt-Belz, B., Laamanen, H., Poslad, S., & Zipf, A. (2003, January). Location-based mobile tourist services: first user experiences. In *ENTER* (Vol. 2003, p. 10th

Ji, L., Zhang, T., Milliken, K. L., Qu, J., & Zhang, X. (2012). Experimental investigation of main controls to methane adsorption in clay-rich rocks. *Applied Geochemistry*, *27*(12), 2533-2545.

Rousseau, D. M., Sitkin, S. B., Burt, R. S., &Camerer, C. (1998). Not so different after all: A cross-discipline view of trust. *Academy of management review*, *23*(3), 393-404.

Yang, J., & Zhang, Y. (2015). Protein structure and function prediction using I-TASSER. *Current Protocols in Bioinformatics*, *52*(1), 5-8.

Leong, K. E. (2013). Factors that influence the understanding of good mathematics teaching. *Leong, KE (2013).* Factors that Influence the Understanding of Good Mathematics Teaching. *EURASIA Journal of Mathematics Science & Technology Education*, *9*(3), 309-318.

Venkatesh, A., Jaramillo, P., Griffin, W. M., & Matthews, H. S. (2012). Implications of changing natural gas prices in the United States electricity sector for SO2, NOX and life cycle GHG emissions. *Environmental Research Letters*, *7*(3), 034018.

Mallat, N. (2006). *Consumer and merchant adoption of mobile payments*. Helsinki School of Economics.

Ning Shen, K., &Khalifa, M. (2008). Exploring multidimensional conceptualization of social presence in the context of online communities. *Intl. Journal of Human–Computer Interaction*, *24*(7), 722-748.

Ommelna, B. G., Jennifer, A. N., & Chong, K. P. (2012). The potential of chitosan in suppressing Ganodermaboninense infection in oil-palm seedlings. *J Sustain Sci Manage*, *7*(2), 186-192.

Anderson, M., Gorley, R. N., & Clarke, R. K. (2008). *Permanova+ for primer: Guide to Software and Statisticl Methods*. Primer-E Limited.

Chong, C. R., &J änne, P. A. (2013). The quest to overcome resistance to EGFR-targeted therapies in cancer. *Nature Medicine*, *19*(11), 1389-1400.

Tiwari, R., Buse, S., & Herstatt, C. (2007). Mobile services in banking sector: the role of innovative business solutions in generating competitive advantage. *Technology and Innovation Managment Working Paper*, (48).

Amoroso, D. L., & Magnier-Watanabe, R. (2012). Building a research model for mobile wallet consumer adoption: the case of mobile Suica in Japan. *Journal of Theoretical and Applied Electronic Commerce Research*, *7*(1), 94-110.

Al-Debei, M. M., & Al-Lozi, E. (2014). Explaining and predicting the adoption intention of mobile data services: A value-based approach. *Computers in Human Behavior*, *35*, 326-338.

Fulk, J., Schmitz, J., & Steinfield, C. W. (1990). A social influence model of technology use. *Organizations and Communication Technology*, *117*, 140.

Schmitz, J., &Fulk, J. (1991). Organizational colleagues, media richness, and electronic mail: A test of the social influence model of technology use. *Communication research*, *18*(4), 487-523.

Pan, Y., Sun, K., Liu, S., Cao, X., Wu, K., Cheong, W. C., ...& Wang, D. (2018). Core–shell ZIF-8@ ZIF-67-derived CoP nanoparticle-embedded N-doped carbon nanotube hollow polyhedron for efficient overall water splitting. *Journal of the American Chemical Society*, *140*(7), 2610-2618.

Kelman, H. C. (1958). Compliance, identification, and internalization three processes of attitude change. *Journal of Conflict Resolution*, *2*(1), 51-60.

Bicer, M., Yildiz, H. D., Yildiz, I., Coignet, G., Delmastro, M., Alexopoulos, T., ...& Potamianos, K. (2014). First look at the physics case of TLEP. *Journal of High Energy Physics*, *2014*(1), 164.

Varadan, V. K., Chen, L., &Xie, J. (2008). *Nanomedicine: design and applications of magnetic nanomaterials, nanosensors and nanosystems*. John Wiley & Sons.

Tchekhovskoy, A., Narayan, R., & McKinney, J. C. (2011). Efficient generation of jets from magnetically arrested accretion on a rapidly spinning black hole. *Monthly Notices of the Royal Astronomical Society: Letters*, *418*(1), L79-L83.

Kardaras, D., Karakostas, B., & Papathanassiou, E. (2003). The potential of virtual communities in the insurance industry in the UK and Greece. *International Journal of Information Management*, *23*(1), 41-53.