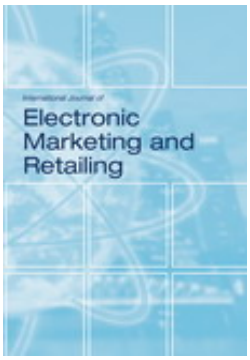

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Students' behavioural intention towards mobile technology for online shopping

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Students' behavioural intention towards mobile technology for online shopping

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Abstract: The younger generation of mobile technology is connected to mobile commerce (MC) in a digital communication mode. This study aims to assess aspects that influence the user's (students') behavioural intention on mobile shopping online. The variables are extracted from the unified theory of acceptance and use of technology (UTAUT) and technology acceptance model (TAM). Researcher choose five variables like performance expectancy, facilitating condition, price value, trust and behavioural intent are suitable for technology enhancement. This research utilises a quantitative approach using AMOS 22.0 software with a total of 250 participants using SPSS and covariance-based structural equation model (CB-SEM) technique. While the internal consistency analysis of all scales is reliable and valid, the findings show that the students' behavioural intention is positively impacted by trust and price value concepts. But, the performance expectancy and facilitating condition have an adverse impact on students' behavioural intention. This research contributes significantly to mobile communication studies by providing empirical evidence of student's behavioural intention on technology adoption in shopping via a mobile device.

Keywords: mobile commerce; behavioural intention; technology; online shopping.

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1 Introduction

Developing m-commerce to address growth and instability issues, expanding activities, payments and security, and sharing fresh thoughts to boost m-commerce. The adoption and execution of new technologies have presented significant difficulties for business employees globally. Those who remain on highest of advancements in technology and introduce new technologies were concerned about maintaining existing clients, try to

attract fresh companies as well as to increase sales volume share (Hsu and Wu, 2013). Hence, the emergence of this new technology has embodied transformations in marketing advertising, manufacturing and purchasing, and company willing to do mobile business economies ought to prepared for mobile and mobile marketing (Barutçu, 2008). An effective existence of m-commerce through mobile phones has helped to generate low price and high effectiveness for product and service sales through a more vibrant and engaging place of possibilities where the globe becomes the market environment (Sahouly, 2017). The common problems that employees face are B2B and B2C, self-scanning, logistics system, multimedia advertisements, and other apps in shop sales assistance. Downloading of mobile apps globally grows expressively. Exactly, 178.1 billion applications stood uploaded concerning client linked computers this figure is expected to increase to 258.2 billion download applications by 2022 in 2017. A rise of 45% (Palau-Saumell et al., 2019). The Indian retail sector is one of the largest growths in the globe, as said by IBEF.

The Indian retail industry has been anticipated to grow to US$ 1.3 trillion by 2020, recording a 16.7% compound annual growth rate (CAGR) over 2015–2020 (Sanwal et al., 2016). The mobile trade apps for B2C processes were introduced to achieve each user in the country, however the measures adopted to raise awareness among clients and encourage the use of these mobile trade program methods (Gupta and Narwal, 2016). Even experienced customers are not conscious of all the techniques and some of them are afraid to use these techniques owing to the absence of trust and performance. This enables economic growth levels to be high and companies to become much more productive and hire more individuals (Essmui et al., 2014). The advent of digital technology, consumers' preferences have changed, which has encouraged a substantial portion of online shopping. And also stated that both traditional and internet shopping have a substantial relationship with income (Rangaswamy et al., 2022). So we need to find out mobile commerce B2C applications and this study is essential to use these apps for customer's daily use and to know their effectiveness.

For this research, the researcher concentrated on the younger generation. Because students are today's Indian city's next third person. It is estimated that the average age of India's residents will be 29 years by 2020, placing India the world's youngest nation. India's youth are incredibly hard working and optimistic. They are keen to adopt latest technology and knowledgeable on the internet (Sanwal et al., 2016). This greater smartphone market penetration between university students and individuals in other age groups implies that a big proportion of smartphone early adopters are university students. Incredible rise in smartphone ownership among university learners across a comparatively short period of time was also observed. This higher smartphone market penetration is also common among North American university students in developing nations. In April 2014, Pakistan's smartphone market was only 15% of the mobile industry prior to the actual auction of 3G and 4G spectrum. But after 3G and 4G mobile networking in Pakistan has been available through three main network providers. Demand for smartphones is anticipated to rise to 50% within one year (Arif and Aslam, 2014). The software industry is a challenging environment to operate in due to intense competition, a wide variety of available applications, a short application life cycle, and ever-growing customer expectations. Additionally, customers' expectations are growing more and more conservative and they are less intend to insert everything on their smartphone (Wiścicka-Fernando, 2021). The primary aim behind this research could be to empirically evaluate its present state in mobile technology for learners and create a

conceptual framework for the implementation of mobile technology based on current literature on TAM and UTAUT theory, to study the factors which are influencing student's behavioural intention using online shopping technology via mobile device and to identify the exogenous constructs that have a significant impact on the endogenous construct. Based on the objectives the following questions are derived:

- What factors affect students' behavioural intention by using online shopping technology via mobile device?
- Which age group of students is highly intent to use mobile technology?

Youngsters easily learn new technology and find fun in internet buying. Because of their propensity to make purchases and increasing size, the youthful group area has drawn the attention of online marketers (Sumi and Ahmed, 2022). The present study aims to create a mobile technology acceptance research framework by incorporating the existing literature on the theory of TAM and UTAUT. Although UTAUT is almost the latest among some of the theories suggested in the field of technology acceptance, this model's validity and reliability have been proved for research on technology adoption in different contexts. A certain model is valid for understanding the adoption and effective use of mobile technology in developing nations. The current research concentrates on five variables that may influence customer interest when using new technology namely, performance expectancy, facilitating condition, trust, price value and behavioural intention. These elements are obtained from the classification of variables that was the case commonly prior research. Figure 1 exhibits the framework of the research and the suggested hypotheses.

2 Literature review

Several authors explored the determinants of the intention of use the theory of reason action (TRA), theory of planned behaviour (TPB), technology acceptance model (TAM), and innovation diffusion theory (IDT) to address how clients embrace innovations. Ajzen and Fishbein (1977) created TRA, arguing that intention assessed conduct and attitude affected this intention and behaviour in turn. Acceptance of technology or scheme is affected through behavioural, normative and control beliefs based on TPB suggested by Ajzen (1991). According to TAM, the perceived usefulness and perceived ease of use decide the implementation of a system by the user. UTAUT is an extensive user acceptance model suggested by Venkatesh et al. (2012) UTAUT is extremely wealthy in descriptive ability to understand behavioural intention and usage of technology (Samaradiwakara and Gunawardena, 2014).

There are several models that justify the adoption of technology by adding some dimensions to the model. In this research, we use the UTAUT model to explore behavioural intent for university learners to use mobile technology. Performance expectancy, facilitating condition, price value, trust, and behavioural intention from the UTAUT model were also included in their study. Researchers identified a large amount of behavioural intention in their domain and also concluded that price value and trust in the use of mobile technology are affected by students' intention to shop online.

2.1 Performance expectancy

This factor denotes to what degree a person thinks that the use of the scheme will help him or her achieve job performance benefits (Ghalandari, 2012). Studies in separate geographical places have discovered that performance expectations are a crucial factor in making consumers shapes their behavioural intentions. Performance expectancy is described as that of the degree in which customers will benefit from the use of technology in certain activities, as has often been shown to be the major determinant of behavioural intention (Venkatesh et al., 2012).

2.2 Facilitating condition

It refers to how much a person perceives the technical and institutional resources required to use the program to be accessible (Ghalandari, 2012). UTAUT explains facilitating condition is like structure that represents individual's opinion of their influence in excess of their behaviour (Palau-Saumell et al., 2019). Consumers including a minimum standard of facilitating conditions the use of the mobile Internet will get less intention. Consumers using distinct devices can sometimes face distinct data exchange rates and thus have distinct volumes of mobile Internet intention. Therefore, in the domain of the consumer, researchers adopt TPB's overall model and link circumstances in both behavioural intention and behaviour (Venkatesh et al., 2012).

2.3 Trust

Extensive empirical evidence indicates that many users tried to prevent from moving to internet shopping because they do not trust the system; it is an important challenge to rapid adoption. Many previous studies claim that trust is one of the significant and complicated variables in the globe of commerce. Therefore, absence of trust can cause consumers to doubt and be unwilling to purchase products or services from internet sources (Septiani et al., 2017). Trust plays a main role in customer shopping choices. For these purposes, it was effectively integrated into the shopping environment within the TAM framework (Pantano and Di Pietro, 2012). Furthermore, trust is even more essential in electronic transactions, which are characterised by confidentiality and the absence of social indications owing to geographic division (Slade et al., 2013). With trust, businesses can improve the acceptance of recently marketed products. Furthermore, trust has been evaluated to predict the attitude towards purchasing in an online world. It may be expressed that trust in 3G service users is expected to grow the behavioural intention to use the 3G service (Li and Yen, 2009).

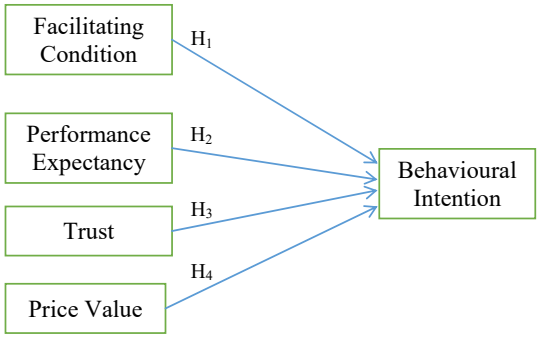
2.4 Price value

The factor price value is for technological advances whose use holds a financial cost for the customer to purchase a product or service at a reduced price. The preceding hypothesis is suggested predicated on this theoretical analysis (Palau-Saumell et al., 2019). The price value has positive benefits by using technology were considered to have been higher than that of the financial cost, and another, like these price value will have a beneficial effect on intention. We incorporate price, therefore, is such an important indicator of the intention of using a technology (Venkatesh et al., 2012).

2.5 Behaviour intention

Generally, behavioural intention can remain described through the strength of one's concern in carrying out such activities. In m-commerce, behavioural intention on the likelihood by using specific m-commerce is considered as customer subjectivity (Septiani et al., 2017). Because of their previous implementation of smartphone development, younger individuals are inclined to be more skilled with mobile payments as part of m-commerce and thus perceived risk will impact their behavioural intention less (Slade et al., 2013).

Figure 1 Research model and hypotheses (see online version for colours)



The hypotheses suggested in this research are as follows, based on Figure 1:

H_1 Facilitating condition has positive effect on student's behavioural intention.

H_2 Performance expectancy has a positive effect on the student's behavioural intention to use online shopping technology via a mobile device.

H_3 Trust has a significant impact on the intention of behaviour.

H_4 Price value has a significant impact on behavioural intention in mobile commerce context.

3 Research methodology

Based on primary data, this research is an exploratory research. Respondents for this research were chosen using random sampling technique. To evaluate students' behavioural intent towards mobile shopping self-administered questionnaire was created and circulated to experienced users of 3G and 4G mobile devices. Empirical data was then collected by conducting an online survey based on the internet.

3.1 Sampling procedure

This descriptive research involved 250 respondents who were students of a private University. The questionnaire had 11 questions; question number 1 to 10 is made up of student demographic information such as age, gender, family income, graduation, and internet technology that respondents use 3G or 4G mobile devices. Question number 11

includes statements and study items such as performance expectation (consists of four items), facilitating condition (consists of four items), confidence (consists of four items) and cost (consists of three items) as independent variables and behaviour intention (consists of three items) as dependent variable. The questionnaire also requested respondents to evaluate items that were formulated as Likert-type five-point statements varying from 1 – 'strongly disagree' to 5 – 'strongly agree'.

3.2 Survey instrument

In order to evaluate the intention of students shopping behaviour by using mobile devices with the help of 3G and 4G technology, the assessment of data was carried out using SPSS statistical software packages. We used covariance-based structural equation modelling (CB-SEM) as per the assessment model to evaluate the latent variables inside their fundamental arrangement so that the theoretically extracted model could match the available information using AMOS 22.0 tools. The questionnaire items were developed in the published paper on the basis of the literature reviewed with acceptance in the context of this study. By testing reliability and validity of measurement model results show that we can state that this questionnaire was a reliable and valid tool for measuring the conceptual model's latent variables. The current research participants were first faced with a message indicating the objective of this study and the contribution of this scholarly field-based questionnaire. Table 1 provides the participants' descriptive stats. The following table describes the outcomes.

Table 1 Demographics of the respondents

Item	*Category*	*Frequency*	*Percentage*
Gender	Male	210	84.0
	Female	40	16.0
Age (in Years)	18–21	115	46.0
	22–25	87	34.8
	Above 25	48	19.2
Graduation	UG	171	68.4
	PG	79	31.6
Family Income (per month)	Below Rs. 20,000	46	18.4
	Rs.20,001–Rs.40,000	92	36.8
	Rs.40,001–Rs.60,000	63	25.2
	Above Rs.60,001	49	19.6
Using Internet Technology	3G	22	8.8
	4G	228	91.2
Usage of Mobile Internet	Rarely	15	6.0
	Every once in a week	33	13.2
	Frequently	202	80.8
Amount spent for mobile internet (per month)	Rs.100–Rs.200	147	58.8
	Rs.201–Rs.300	45	18.0
	Rs.300 and above	58	23.2

Source: Primary Data

Table 1 states that the online survey included 250 valid participants. 84% of the questionnaires were filled by male, while the remaining 16% of the questionnaires were filled by female participants. The massive group of participants between the ages of 18 and 21 years is 46%, the age group from 22 to 25 years is 34.8% of the respondents and the age group above 25 years is only 19.2% of participants.

In terms of education, 68.4% of them are undergraduate participants (171) and the remaining 31.6% (79) of them are from PG (postgraduation). Of the complete survey, 18.4% of income group participants are below Rs.20,000 (per month), Rs.20,001–Rs.40,000 income group (per month) is 36.8%, Rs.40,001–Rs.60,000 income group (per month) is 25.2% and above Rs.60,001 income group (per month) is 19.6% of participants. 8.8% of them use 3G mobile devices and 91.2% are using 4G mobile devices. 80.8% of respondents use mobile internet frequently, 13.2% use mobile internet once a week and only 6.0 % use mobile internet rarely. 58.8% of respondents spend Rs.100 to Rs.200 per month on mobile internet, 18.0% spend Rs.200 to Rs.300 per month and 23.2% spend Rs.300 per month on recharging their mobile internet.

3.3 Evaluation of measurement model

The first step is to ensure that this instrument's reliability as well as its validity, Cronbach's alpha (CA), composite reliability (CR), average variance extracted (AVE), and factor loading have been implemented to execute this evaluation.

Table 2 Constructs reliability and validity

Constructs	*Item*	*Factors loading*	*Average variance extracted (AVE)*	*Composite reliability (CR)*	*Cronbach's alpha (α)*
Performance expectancy	PE1	0.869	0.768	0.930	0.899
	PE2	0.933			
	PE3	0.810			
	PE4	0.889			
Facilitating condition	FC1	0.871	0.687	0.897	0.848
	FC2	0.839			
	FC3	0.850			
	FC4	0.750			
Price value	PV1	0.904	0.727	0.888	0.807
	PV2	0.912			
	PV3	0.728			
Trust	TR1	0.741	0.623	0.868	0.798
	TR2	0.826			
	TR3	0.846			
	TR4	0.737			
Behavioural intention	BI1	0.911	0.757	0.903	0.839
	BI2	0.815			
	BI3	0.881			

Table 2, exhibits that the item had a loading factor greater than 0.50, showing that the threshold value of the construct items was met (Hair et al., 2010). The composite

reliability (CR) and Cronbach's alpha (CA) values of all variables are higher than 0.70, which leads to a threshold value (Hair et al., 2010). Average variance extracted (AVE) of entire variables are above 0.50 which satisfy the point of Hair et al. (2010). These findings summarise that the internal consistency of the measurement model has a valid and reliable tool for evaluating conceptual model of present research latent variables.

3.4 Structural model

This model of structural equation is a method of statistical analysis used to analyse the structural connection between measured factors and latent variables and to estimate the general fitness of the model. Using CB-SEM, the statistical goal is to predict model dimensions minimise the distinctions between sample covariance matrix computed before the theoretical framework solution is acquired, with the covariance matrix measured after the theoretical model solution is achieved (Matthews et al., 2018). When evaluating the model as whole the chi-square, the adjusted goodness-of-fit index (AGFI), the comparative fit index (CFI), the normed fit index (NFI) and the root mean square approximation error (RMSEA) are evaluated. Table 4 shows the reports.

Root mean square error approximation (RMSEA) examines its problems with both hypothesised and null model without contemplating total population (Sarfaraz, 2017). Where RMSEA values are less than 0.05 is considered to be the goodness of fit; however, in this study, the values were elevated to 0.08, there is some error in acceptable population approximation (Hsu and Wu, 2013). An RMSEA between 0.05 and 0.10 was regarded to be an indicator of excellent fit until the mid-1990s (Hooper et al., 2008). Whereas the current study showed that the value of RMSEA is 0.85 which has some reasonable errors in samples. GFI, AGFI values also vary from 0 to 1 and it's also widely recognised the above values of 0.90 or higher means good fit models (Hooper et al., 2008). The chi-square value is 348.143 and CFI = 0.923 satisfy the recommended value, GFI value is 0.872 and NFI = 0.886, the value of NNFI greater than 0.95 is the threshold (Hooper et al., 2008). The fit index quality proposed the model and information for the notion of mobile shopping is acceptable across the whole model. In addition, the value of R2 has been studied seeing the dynamic forecast model's authority.

Table 3 demonstrates the endogenous variable R^2 value (behavioural intention). The R^2 score of behavioural intention is 0.560 which suggests that the variable of behavioural intention could be described by up to 56.0% of its predictor variables and the remainder represented by several factors beyond the framework. Hence, the results reveal that behavioural intention has powerful correlation with exogenous factors (performance expectancy, facilitating condition, price value and trust).

Table 3 R^2 value for endogen variable

Endogen variable	*R^2 value*
Behavioural intention	0.560

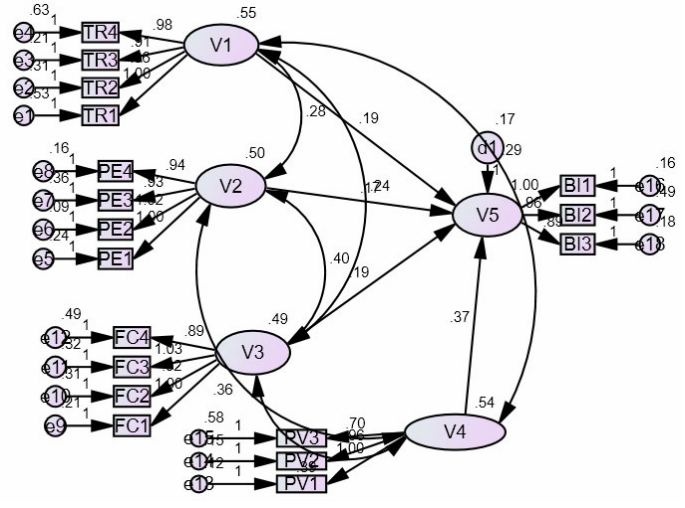
Table 4 Fit indices for measurement model

Fit index	*Chi square*	*RMSEA*	*GFI*	*CFI*	*NFI*
Recommended value	>0.05	< 0,07	>0.90	>0.90	>0.90
Model value	348.143	0.85	0.872	0.923	0.886

Table 5 Hypotheses testing results

Hypotheses	*Attributes*	*Estimate*	*P*	*Results*
H1	PV BI	0.370	0.000	ACCEPTED
H2	FC BI	0.195	0.115	REJECTED
H3	PE BI	0.173	0.101	REJECTED
H4	TR	0.194	0.003	ACCEPTED

Figure 2 Structural equation model (SEM) results (see online version for colours)



Note: V1 – trust, V2 – performance expectancy, V3 – facilitating condition, V4 – price value and V5 – behavioural intention.

AMOS 22.0 is used for single-tailed testing of the hypothesis. The suggested framework seems to be strengthened by the important path coefficients (p = 0.05). Table 5 illustrates the results of the testing of hypotheses. Two hypotheses are dismissed from four initial hypotheses whereas the rest is approved.

4 Discussions and implication

Research on customer adoption of innovations in online and offline sales points to determine the intention and use of the technology (Pantano and Di Pietro, 2012). The aim of conducted studies is to discover the ways to enhance practice; and, the current study has embraced the UTAUT model to identify factors affecting the adoption of mobile technology; price value, performance expectancy, trust and facilitating condition towards behavioural intention to examine the impacts of students intention towards mobile technology. The present study's respondents indicate that price value has a greater impact on their online shopping via mobile devices with the help of 3G and 4G technologies. On the other side, trust has also been regarded as significant factor in mobile commerce, leading to beneficial effects of students on behavioural intention. Trust and price value have valid antecedent of behavioural intention of university students. Current research

demonstrates that online purchases via mobile devices have lesser effect of students on facilitating condition and performance expectancy. Mobile consumers without any online service are much more enthusiastic about using mobile marketing campaigns than People using the internet, suggesting that mobile business could target mobile users according to demographic features (Barutçu, 2008). In this research report, demographic variables are very important in the notion of mobile commerce, revealing that younger generations are important variables connected with smartphones. Factors such as age, gender, family revenue, graduation, etc. are linked to each other. Compared to postgraduate students, with the help of 4G internet technology, under graduates are more likely to go on mobile shopping frequently. The results reveal that mobile internet users are rapidly increasing now-a-days.

Several consequences are raised for market experts. At first, knowing how intention is constructed towards students and enhanced is crucial for mobile technology because higher intention can lead to better customer base. Secondly, trust, price value, facilitating condition and performance expectancy play a main role in the concepts of mobile commerce. Trust and price value have a greater effect on behavioural intention towards learners shopping online via mobile devices in this research. A significant implication is that the verification of facilitating condition and performance expectancy is the other two significant variables that cause students' intention to conduct behaviour. While buying online via mobile devices, the technology must be useful to the customer, i.e. without any trouble they should have performed their job. Since almost everyone now uses the internet, a various target business model is advised to account for gender, educational, and income level differences. This method should strengthen consultation and customisation while enhancing digital marketing to attract new customer and retain the existing customer (Rangaswamy et al., 2022). More focus should be given to the post-sale period in order to keep existing customers. The study's implication indicates that technology developers should concentrate on creating the software as user-friendly to customers, it leads to higher impact on the intention of clients to buy products on handheld devices and improve the mobile trade economy. The findings of such research revealed which the intention to adopt mobile trade is not moderated by gender, age, and experience (Sahouly, 2017). In order to implement their business concept and organise their mobile strategies based on consumer-preferred techniques and promotions, organisations and individuals involved in mobile apps, mobile shopping, and mobile marketing might use them as a consulting tool. This would encourage their customers to adopt mobile devices to make online purchases of goods and services.

5 Limitations and future work

One of the constraints of this research is source of data. The statistically significant result in the mobile trade context of the behavioural intention of students should be limited to the region. In future studies, it should aim mobile phone consumers, their demographic features in detail, Why mobile phone consumers also had an adverse attitude towards mobile purchasing, how mobile marketing companies change adverse attitudes and in which services and products were intended to shop through mobile device should be recognised in distinct areas, cities, and nations. For future work, we may pay attention to improving the R square to add some more variables such as hedonic motivation,

perceived ease of use, usefulness and habit. Culture must also be added as one factor in the research of cross-cultural behaviour in mobile commerce.

6 Conclusions

The findings of the study can help practitioners evaluate their technology solutions based on the variables impacting mobile customers' behaviour and increase their subject matter knowledge in mobile technology. Technology acceptance is essential to the development of mobile trade. This study focused on the element of behavioural intent that plays a basic role in influencing the adoption of mobile technology towards internet student purchases, indicating that technology users are equally crucial to market operations compared to technology integration. In India, mobile commerce is open to technology/service providers' company possibilities. As more consumers reach the market, mobile shopping demand will continue to expand and take off. How to maintain old users, attract fresh users and comfort current users become significant challenges in the market environment. We guarantee that the study findings suggest that a higher intention can help marketers to maximise the adoption of this new channel and increase revenues.

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