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## SUCCESS FACTORS OF MOBILE COMMERCE ADOPTION

*This paper investigates the issue of mobile commerce focusing success factors that influence its adoption. The purpose of this article is to analyze economic, social and other factors that drive new technology adoption. These factors seem to influence adoption differently. In this article there are m-commerce adopters characterized and divided into three categories based on various roles they play. There is also a hierarchy model of the m-commerce users' requirements stated and m-commerce adoption factors in the existing literature showed.*

### 1. INTRODUCTION

Several independent studies have shown that m-commerce can have an important influence on business and society in future, because it promises many promising possibilities for a broad range of business sectors.

Many studies have aimed at identifying factors that relate to m-commerce adoption. Individuals in diverse markets vary in adoption of m-commerce.

The critical success factors for m-commerce diffusion are directly related to the reasons that consumers use or not use mobile services along. Researchers and practitioners alike will benefit from knowing which factors influence the new technology adoption. [1,3]

### 2. CRITICAL SUCCESS FACTORS OF M-COMMERCE ADOPTION

#### 2.1 M-commerce adopters

M-commerce users are more than just technology users. They are unique compared to adopters of traditional technologies. M-commerce adopters are usually part of a social network of people such as friends and family and this network usually influence an individual's perceptions, opinions and actions. People usually recommend good services to each other and equally oppose and discourage unfavourable services to each other. Therefore, the decision to adopt or reject a certain service is usually affected by others. [5]

Second, m-commerce users need to be subscribed to a mobile telephony service with a service provider. Only after becoming a mobile phone user, he or she can make a decision about becoming an m-commerce adopter. [5]

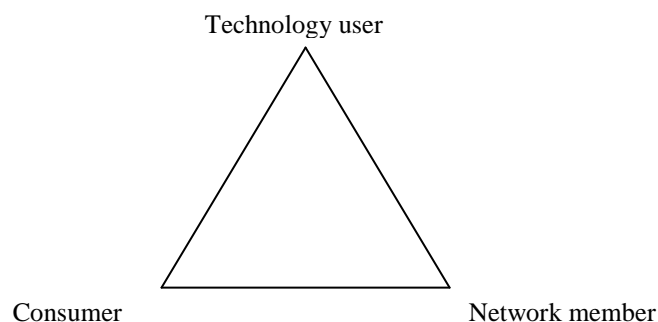
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There are three roles that need to be considered when speaking about individuals' adoption of m-commerce services (Figure 1)[5]:

- *M-commerce adopters as Technology users*  
This perspective conforms to traditional technology adoption research concepts. Researchers of m-commerce adoption studied the effects of factors such as usefulness, ease of use, enjoyment of using a service, content and system quality and impact of technical issues.
- *M-commerce adopters as Network Members*  
This perspective takes account of factors that are related to the user's surroundings and interactions with other people, such as family, friends, colleagues and other important people. This perspective is based on the fact that an individual's decisions and behaviours are influenced by the opinions and recommendations of other important people. As a person is part of a social network, he/she interacts with others. One of the most effective channels through which positive and negative ideas and perceptions spread in a social setting is „word of mouth“. It is crucial to include influences related to users as network members because many m-commerce services require interaction with others.
- *M-commerce adopters as Consumers*  
The majority of adoption determinants of traditional technologies (such as PCs, fax machines, TVs) lie in the interaction of the user with the technology and people around him. The case of mobile services is different because mobile service users are normally customers of a business and pay fees in order to receive services for as long as they remain customers, so there is a continuous interaction between the mobile customer and his provider.



*Fig.1. Roles played by mobile commerce users [5]*

## 2.1 M-commerce user requirements

There is an increasing interest on m-commerce issues; however the identification of user requirements is a less concerned issue. The needs of various users need to be taken into

account by network designers, service providers, vendors and application developers to provide better services and attract potential users. [2]

M-commerce user requirements are grouped into three categories as detailed in the Figure 2.

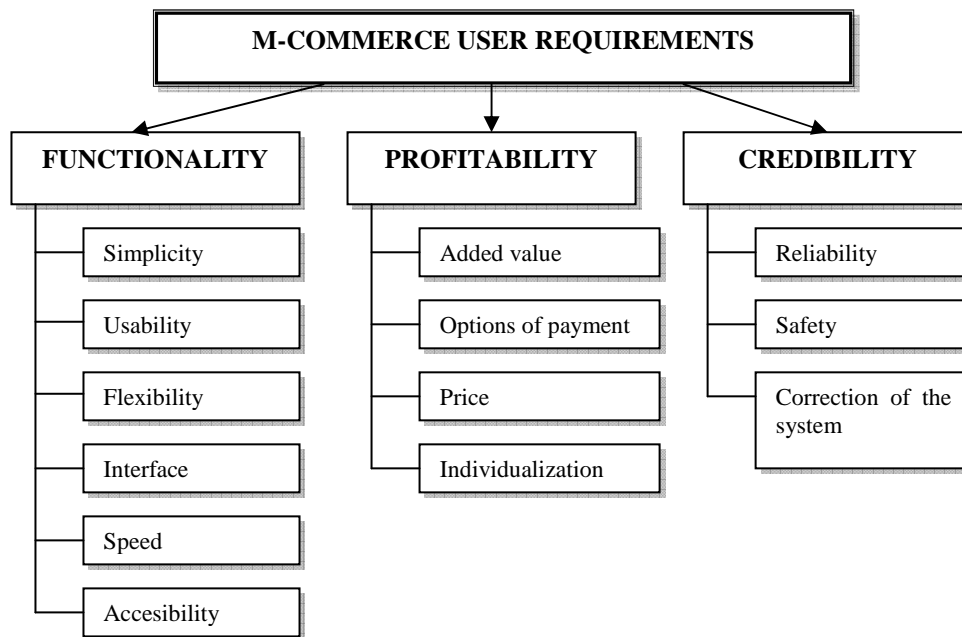


Fig.2. A hierarchy model of the determination of the m-commerce user requirements. [2]

### 2.1 M-commerce adoption factors

A more complete understanding of the issue requires integrating consumer, marketing, and business influences in researchers' studies. Thinking of m-commerce adoption we need to understand the requirements of each applicable stage and how they impact the attitudes, intentions and decisions of potential adopters. The review of m-commerce adoption factors can be seen below (Tab.1).

Tab.1. M-commerce adoption factors in the existing literature [5]

Factor (s)	Perspectives (roles)		
	Technology user	Network member	Consumer
Usefulness, performance expectations	*		
Enjoyment, playfulness	*		
Expressiveness, image, lifestyle enhancement	*	*	
User satisfaction (with using the service)	*		
Relative advantage and perceived value	*	*	*
Technical issues (such as connection speed, service speed, bandwidth, device limitations...)	*		
Contents and functions availability and quality	*		
Personal innovativeness	*		
Behavioural control	*		
Compatibility, prior experience, relevant past knowledge	*	*	
Ease of use, complexity, effort expectancies	*		
Service cost, price, fee, perceived financial cost, perceived financial resources	*		*
Trust, risk, security, perceived credibility, privacy issues associated with using a service	*		*
Subjective norm (peer influence, external influences, normative beliefs, others recommendations)		*	
Trialability, exposure to service through marketing	*	*	*

### 3. CONCLUSIONS

The ability to define standards and common rules will facilitate the rapid adoption of the m-commerce services such as also increase technology's speed to market. A more complete understanding of the issue requires integrating three roles that m-commerce users play. The review of various m-commerce factors can help to observe the trends and design studies on m-commerce adoption appropriately and therefore it can have significant contributions to theory and practice as well.

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