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Exploring Key Factors Affecting the Adoption of Mobile Commerce: A Case of Purchasing Luxury Fashion Products

Hsio-Min Wang[1], Ariungerel Otgonbayar[2]

[1] Professor, [2] Graduate students, Department of Business Administration, Da-yeh University, Changhua, Taiwan

Abstract: **The purpose of this research is how to apply TAM model proposed by Davis, F. D. (1989) and Marketing factor to improve the purchasing intention on luxury fashion products via Mobile commerce. Conceptual Framework is mainly based on 3 hypotheses, 7 sub variables. (Fashion Innovativeness, Fashion Involvement, Brand image, and the constructs Perceived usefulness, Perceived ease of use, Social influence, Security) Quantitative research is used to determine the relationship between independent variable and dependent variable. All hypotheses tested factor analysis, Reliability, Correlations, and Multiple regressions. Data were collected from 253 respondents through online questionnaires within the period of 1st of February to 25th of March 2016. Computer program Statistical Package for the social science (SPSS) software was used to analyze the data. Our results illustrated that all variables have positive related on purchase intention. There is no doubt Mobile technologies have the potential to bring changes to traditional shopping.**

Keywords: **Mobile commerce; Technology acceptance model (TAM); Luxury fashion products; Purchase intention.**

1. INTRODUCTION

1.1 Research background:

With the growing development of information technologies today, every single moment offers new opportunities for change and innovation. As the number of mobile phone users is growing, purchasing products and services using mobile phones and other mobile devices are also increasing. Moreover, various new technologies have made cell phones easy to connect to the internet. "Mobile Internet (m-Internet) refers to accessing wireless Internet anytime and anywhere via palm-sized mobile devices including mobile phones, personal digital assistants (PDAs), and smart phones" (Hsiu-Yuan Wang and Shwu-Huey Wang, 2010)[1]. There are many definitions of Mobile commerce also known as "M-commerce". Lehman defines M-Commerce as "*the use of mobile hand-held devices to communicate, inform, transact and entertain using text and data via connection to public and private networks".* As for Tiwari, Buse and Herstatt, (2006) [2], Mobile commerce (m-commerce) is described as a new and innovative opportunity in commerce and business with its unique characteristics (such as ubiquity, immediacy, instant connectivity, pro-active functionality, simple authentication procedure) and functions.

1.2 Research purpose:

This research main purpose is how to apply TAM model proposed by Davis, F. D. (1989) [3] and improve the purchasing intention on luxury fashion products via Smartphone.

1.3 Research Objective:

Based on the problem statement above, the research objectives are:

1. To find out the major factors which affect the adoption of M-commerce

2. To find out which major factors affect the purchasing intention

3. To survey consumers who prefer to purchase luxury fashion products by Smart phone

4. To suggest luxury fashion companies whether it is necessary or not necessary to improve mobile purchasing processes

2. LITERATURE REVIEW

2.1 Background of M-commerce:

With the growing power of e-commerce, and advanced wireless technologies and devices, mobile commerce, also known as m-commerce is moving rapidly to the forefront of business activities. M-commerce can be viewed as being both a subset, and a further development of e-commerce (Wakefield & Whitten, 2006)[4]. A new report from Experian Marketing Services shows that m-commerce is beginning to outpace e-commerce in some product categories (Montgallo, 2014). Chaffey defines m-commerce as "electronic transactions and communications conducted using mobile devices such as laptops, PDAs and mobile phones, and typically with a wireless connection" (2007, p.132). Leung and Antypas consider m-commerce as both "content delivery (notification and reporting) and transactions (purchasing and data entry) on mobile devices" (Leung, K. and Antypas, J. 2001).[5] To put it simply, m-commerce refers to the use of mobile devices to buy or sell products, services, or information at anytime, anywhere via a wireless network. According to Norman Sadeh[6], M-commerce is defined as "any transaction with a monetary value that is conducted via a mobile telecommunications network". The technology behind M-commerce is very similar to the one behind e-commerce. The original idea with M-commerce was to make e-commerce easier, which is referred to as fixed internet application. M-commerce could also be considered as the rising set of functions and services people can access from their Internet enabled mobile devices.

2.2 Mobile commerce services:

The M-commerce services can be classified according to end user types such as B2C, C2C, and B2B. The majority of the existing mobile commerce services deal with an exchange of product, service or information in the B2C context (Panis et al., 2001).

2.2.1 Mobile shopping:

This application bundles services that allow for mobile processing of transactions involving purchase of goods of daily use. The user can purchase (mostly standardized) products by choosing them from a catalogue accessible from a mobile device. Mobile extends users ability to make transactions across time and location and creates new transaction opportunities. It is important to note that only a part of the purchasing process is conducted with the mobile terminal. The basic point is that user needs to know what he/she wants in advance of making a mobile purchase. Moving forward, it seems most likely that a shopping list might be created with a web interface, which may then be executed from a mobile. At the current stage of technological development the customer must ideally be faced with a one-button purchase experience for mobile shopping. The purchase suggestions will often be based on the users past behavior patterns (Müller-Veerse, 1999)[7].

2.2.2 Mobile marketing and advertising:

Mobile marketing is marketing on or with a mobile device, such as a smart phone. (Karjaluoto Heikki and Leppäniemi Matti, 2005)[8]. Mobile marketing can provide customers with time and location sensitive, personalized information that promotes goods, services and ideas.(Leppäniemi, Matti, 2008) In a more theoretical manner, academic Andreas Kaplan defines mobile marketing as "any marketing activity conducted through a ubiquitous network to which consumers are constantly connected using a personal mobile device".(2012)

2.2.3 Mobile banking and payments:

Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct some financial transactions remotely using a mobile device such as a mobile phone or tablet. Mobile banking differs from mobile payments, which involves the use of a mobile device to pay for goods or services either at the point of sale or

remotely, (KPMG.2011) analogously to the use of a debit or credit card to effect an EFTPOS payment. It is possible to complete bank-related transactions, e.g. checking account status, transferring money and selling stocks, via mobile devices, independent of the current user location. (Schejter, A., Serenko, A., Turel, O., and Zahaf, M. (2010) Mobile payment, also referred to as mobile money, mobile money transfer, and mobile wallet generally refer to payment services operated under financial regulation and performed from or via a mobile device. Instead of Instead of paying with cash, cheque, or credit cards, a consumer can use a mobile phone to pay for a wide range of services and digital or hard goods. Although, the concept of using non-coin-based currency systems has a long history (MPRA. 2012) it is only recently that the technology to support such systems has become widely available.

2.2.4 Mobile Apps:

A mobile application, most commonly referred to as an app, is a type of application software designed to run on a mobile device, such as a Smartphone or tablet computer. Mobile applications frequently serve to provide users with similar services to those accessed on PCs. Apps are generally small, individual software units with limited function. This use of software has been popularized by Apple Inc. and its App Store, which sells thousands of applications for the iPhone, iPad and iPod Touch. A mobile application also may be known as an app, Web app, online app, iPhone app or Smartphone app.(Techopedia.com) Apps that are not preinstalled are usually available through application distribution platforms, which began appearing in 2008 and are typically operated by the owner of the mobile operating system, such as the Apple App Store, Google Play, Windows Phone Store, and BlackBerry App World. Some apps are free, while others must be bought. Usually, they are downloaded from the platform to a target device, but sometimes they can be downloaded to laptops or desktop computers. For apps with a price, generally a percentage, 20-30%, goes to the distribution provider (such as iTunes), and the rest goes to the producer of the app.(Siegler, MG, 2008) The same app can therefore cost a different price depending on the mobile platform. The two biggest app stores are Google Play for Android and App Store for iOS.

2.3 Difference between E-commerce and M-commerce:

E-commerce or electronic commerce, is the process of buying and selling goods, products and services over electronic systems such as internet, telephone and e-mail. M-Commerce or mobile commerce is process of buying and selling products and services through wireless handheld devices such as cell phones or PDAs.(www.quora.com, 2014)

2.4 Technology Acceptance Model-TAM:

The author Fred D. Davis proposed Technology acceptance model (TAM) as a theoretical extension of the Theory of reasoned action (TRA) in 1989 (Ajzen and Fishbein, 1975) [9]. As it was stated by the Davis (1989) the technology acceptance model (TAM) is a "cost-benefit paradigm based on a person's cognitive assessment of the required effort and the subsequent outcome of a certain action".

2.5 Luxury brands relationship between Mobile commerce:

While luxury fashion brands might have been initially hesitant to embrace new technologies, it is safe to say that these days almost every luxury fashion label has realized that they need to interact in new ways with affluent customers in an attempt to seduce new clients and further engage brand's greatest enthusiasts. Designer labels have also recognized the opportunities given by the technology advancements on mobile and have stormed the App Store with their branded apps over the last few years.

3. RESEARCH METHODOLOGY

3.1 The Conceptual Framework and Research Hypothesis:

Conceptual Framework is mainly based on Literature Review. 3 hypothesis , 7 sub variables including Fashion Innovativeness, Fashion Involvement, Brand image, and the constructs Perceived usefulness, Perceived ease of use (TAM), Social influence, Security and last construct in our study Purchase intention through M-commerce.

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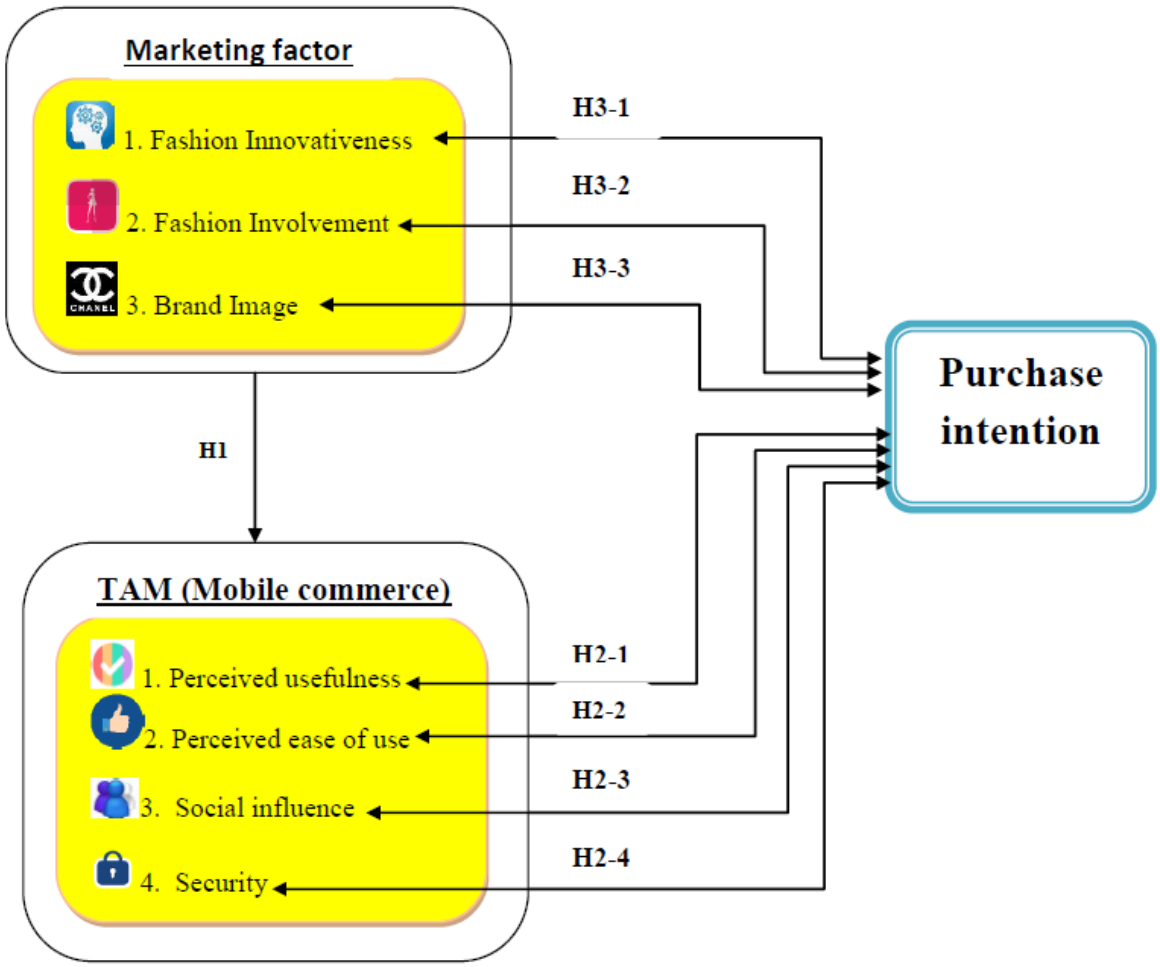

Figure 1. Research Framework

3.2 Summary of Research Hypothesis:

H1 Marketing factors is positive relationship with mobile commerce services (TAM).

H2-1 Perceived usefulness is positively related on luxury customers' purchase intention

H2-2 Perceived ease of use is positively related on luxury customers' purchase intention

H2-3 Social influence is positively related on luxury customers' purchase intention

H2-4 Security is positively related on luxury customer's purchase intention

H3-1 Fashion Innovativeness is positively related luxury customers' purchase intention.

H3-2 Fashion involvement is positively related on luxury customers' purchase intention.

H3-3 Brand Image is positively related on luxury customer's purchase intention.

3.3 Research Methodology:

Quantitative Research: Questionnaire Survey:

In this study, Quantitative method was used to analyze the relationship between variables. Questionnaire Survey was used to collect primary data in this research. "Online surveys are becoming increasingly popular as information-gathering tools" (Duda, Nobile, 2010)[10]. Online survey is one of the most popular research methods, because of its ability to reach huge audience quite easily. Furthermore, Phuong and Hoffmann (2010) [11] stated that "online surveys have become an important quantitative research method throughout the world, thanks to their relative low cost and high speed".

3.4 Questionnaire Design:

The research framework includes three constructs and these are divided 8 sub variables. All scale items were expressed as statements for which the respondents were offered a five-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5) for their answers

The questionnaire is classified 10 sections.

Section 1: Background

Section 2: Independent variable I- Marketing factor

Section 3: Independent variable II- I Perceived usefulness

Section 4: Independent variable II-II Perceived ease of use

Section 5: Independent variable II-III Social influence

Section 6: Independent variable II-IV Security

Section 7: Independent variable III-I Fashion Innovativeness

Section 8: Independent variable III-II Fashion Involvement

Section 9: Independent variable III-III Brand Image

Section 10: Dependent variable – Purchase intention

4. EMPIRICAL RESULTS AND RESEARCH FINDINGS

In this Chapter the collected data will be analyzed on the basis. The Descriptive, Reliability, Factor analysis, and multiple regression analysis are applied for analyzing data. The analysis of the data was generated by SPSS version 20.

4.1 Data collection:

The questionnaire was distributed online through the survey portal https://docs.google.com/forms/d/1caMko72L8Q5T3zOwwSVyTwOOJgr0uPC4WzKsZIZTX6s/viewform during 1st of February to 1st of March 2016. 277 questionnaires were received within 1 month. Some questionnaires were not unusable and incomplete responses, only 253 questionnaires were used for analysis, yielding a response rate of 100.0%.

4.2 Descriptive analysis:

Descriptive statistics are used to describe or summarize data in ways that are meaningful and useful. In the first stage of the analysis, the demographic details of respondents (gender, age, education, occupation, income, region, etc…) were tested with an aim eliminate demographic influence on the constructs in questionnaire.

Table: I Demographic data of respondents

	Characteristics	Categories	Frequency	Percentage (%)
1.	**Gender**	Female	184	72.7%
		Male	69	27.3%
2.	**Age**	17-25	65	25.7%
		26-35	138	54.5%
		36-45	42	16.6%
		More than 46	8	3.2%
3.	**Education**	College or Associate degree	18	7.1%
		Bachelor	61	24.1%
		Master	167	66%
		Doctor	7	2.8%
4.		Not employed	3	1.2%

	Occupation	Student	75	29.6%
		employed	150	59.3%
		Self-employed	25	9.9%
5.	**Income**	Under $500	41	16.2%
		$501-$800	35	13.8%
		$801-$1000	41	16.2%
		Above $1000	136	53.8%
6.	**Region**	Asia	198	78.3%
		Europe	31	12.3%
		Middle East	19	7.5%
		South America	5	2.0%
		North	0	0%
7.	**Which of the following devices do you own?**	Symbian phone	2	0.79%
		iPhone	155	61.2%
		Blackberry	49	15%
		Windows phone	12	8.7%
		iPad	50	19%
		iPod touch	13	5.1%
		Palm phone	0	0%
		Android phone	83	32%
8.	**Have ever bought any luxury fashion products by mobile devices?**	Yes	217	86%
		No	36	14%
9.	**If yes, What brand did you buy?**	Versace	27	11%
		Louis Vuitton	35	14%
		Chanel	19	7%
		Christian Louboutin	29	11%
		Gucci	20	8%
		Hugo Boss	20	8%
		Others	103	41%
10.	**Which of the following apps when you make a purchase by online?**	Facebook	33	22%
		Instagram	39	25%
		Net-a-porter.com	17	11%
		Others	164	42%

More than 270 respondents completed the survey questionnaire. There were some of incomplete responses. Thus, a total of 253 respondents were included in this research. As shown Table 1. Approximately 72.7% (n=184) of the respondents were female and approximately 27.3% were male (n=69). Over 80% of the respondents were between the ages of 17 and 35. About 66% of respondents had master degree, 24.1% of respondents had bachelor degree, 7.1% of respondents had college or associate degree and 2.8% of respondents had doctor degree. (78.3%) of respondents live in Asia, The highest percentages (61.2%) of respondents own iPhone, 32% of respondents own Android phone.

4.3 Reliability test:

Cronbach's alpha is well known as an internal consistency estimate of reliability test scores. This research was used Cronbach's alpha to examine the reliability of variables in the questionnaire through following coefficient. As shown in the last column of Table 2, the reliability coefficient ranged from 0.934 to 0.941, which was significantly higher than the acceptable level of ($\infty \geq 0.70$). These results confirm that the scales used are both reliable.

Table II. Reliability Assessment of variable

No.	Variables	Variable code	Number of questions	Cronbach's Alpha(α)
1.	**Marketing Factor**	MARFAC	3	0.936
2.	**Perceived usefulness**	PU	3	0.937
3.	**Perceived ease of use**	PEU	3	0.938
4.	**Social influence**	SI	3	0.938
5.	**Security**	SE	3	0.935
6.	**Fashion innovativeness**	FINO	3	0.936
7.	**Fashion involvement**	FINV	3	0.935
8.	**Brand image**	BIMG	3	0.934
9.	**Purchase intention**	PI	3	0.941

As shown in the last column of Table 2, the reliability coefficient ranged from 0.934 to 0.941, which was significantly higher than the acceptable level of ($\infty \geq 0.70$). These results confirm that the scales used are both reliable. The variable of Marketing factor (MARFAC) comprised of three items, the value of Cronbach's Alpha based on standardized items is 0.936 that strong thus it is regarded as acceptable. The variable of Perceived usefulness (PU) comprised of three items, the value of Cronbach's Alpha based on standardized items is 0.937 that exhibit strong. It is regarded as acceptable. The variable of Perceived ease of use (PEU) comprised of three items, the value of Cronbach's Alpha based on standardized items is 0.938 that exhibit quite strong reliability. It is regarded as acceptable. The variable of Social influence (SI) comprised of three items, the value of Cronbach's Alpha based on standardized items is 0.938 that exhibit quite strong reliability. It is regarded as acceptable. The variable of Security (SE) comprised of three items, the value of Cronbach's Alpha based on standardized items is 0.935> 0.70. It is regarded as acceptable. The variable of Fashion Innovativeness (FINO) comprised of three items, the value of Cronbach's Alpha based on standardized items is 0.936> 0.70. Thereby, it is regarded as acceptable. The variable of Fashion involvement (FINV) comprised of three items, the value of Cronbach's Alpha based on standardized items is 0.935> 0.70. It is regarded as acceptable. The variable of Brand Image (BIMG) comprised of three items, the value of Cronbach's Alpha based on standardized items is 0.934> 0.70. It is regarded as acceptable. The variable of Purchase intention (PI) comprised of three items, the value of Cronbach'sAlpha based on standardized items is 0.941 that high strong reliability. Thereby it is regarded as acceptable.

4.4 Factor Analysis:

1. **KMO** (Kaiser-Meyer-Olkin's measure of sampling adequacy) is measure calculated both of entire correlation matrix and each individual variable evaluating the appropriateness of applying factor analysis. KMO is suggested to be more than 0.5, but more than 0.4 is justifiable.

2. **Bartlett test of Sphericity:** Statistical test for the overall significance of all correlations within a correlation matrix. According to Kaiser-Meyer-Olkin 1974 KMO test indicates:

Higher than 0.9<marvelous

0.8-0.9 Meritorious

0.7-0.8 Middling

0.6-0.7 Mediocre

0.5-0.6 Miserable

Under 0.5 Unacceptable

Eigenvalue: Column sum of squared loading for a factor; also referred to as the latent root. It represents the amount all variance accounted for by a factor. Eigenvalue must be greater than 1.

3. **Factor loading:** Correlation between the original variables and the factor, and the key to understanding the nature of a particular factor. Squared factor loading indicate what percentage of the variance in an original variable is explained by a factor. Factor loading with cut point is less than 0.5.

Table III. Total of KMO and Bartlett's test

Kaiser-Meyer-Olkin	Measure of Sampling Adequacy.	.923
Bartlett's Test of Sphericity	Approx. Chi-Square	6405.979
	df	351
	Sig.	.000

Table IV. Results of Factor analysis

From table 3, the total of KMO measure is 0.923. It indicates the sampling adequacy is Marvelous. Meanwhile, the result of Bartlett's test of Sphericity shows that the significance level is 0.000 (0.05). From Table 4, The KMO values observed

No.	Variable	Questionnaire Items	Factor loading	Eigen value	Cumulative Proportion	KMO	Chi-Square	P-value
1.	**Marketing factor**	MARFAC1	0.777	2.081	69.360	0.667	227.584	0.000***
		MARFAC2	0.702					
		MARFAC3	0.602					
2.	**Fashion Innovativeness**	FINO1	0.723	2.305	76.837	0.723	326.702	0.000***
		FINO2	0.794					
		FINO3	0.788					
3.	**Fashion involvement**	FINV1	0.832	2.555	85.161	0.747	527.968	0.000***
		FINV2	0.884					
		FINV3	0.838					
4.	**Brand image**	BIMG1	0.709	2.360	78.660	0.688	391.558	0.000***
		BIMG2	0.865					
		BIMG3	0.786					
5.	**Perceived Usefulness**	PU1	0.804	2.290	76.337	0.706	330.376	0.000***
		PU2	0.804					
		PU3	0.683					
6.	**Perceived ease of use**	PEU1	0.691	2.209	73.643	0.665	292.559	0.000***
		PEU2	0.686					
		PEU3	0.832					
7.	**Social influence**	SI1	0.761	2.268	75.604	0.726	298.763	0.000***
		SI2	0.766					
		SI3	0.741					
8.	**Security**	SE1	0.819	2.499	83.300	0.745	470.507	0.000***
		SE2	0.863					
		SE3	0.817					
9.	**Purchase intention**	PI1	0.792	2.396	79.863	0.738	383.655	0.000***
		PI2	0.824					
		PI3	0.781					

are listed below, ranging from 0.665 to 0.747 indicating mediocre acceptable to correlation's between pairs of variables. The factor loading value of each item ranged from 0.602 to 0.884 which means they are practically significant (values over 0.5 are considered necessary for practical significance, Nunnally, 1978).

4.5 Correlation analysis:

Correlation is a statistical measure that indicates the extent to which two or more variables fluctuate together. A positive correlation indicates the extent to which those variables increase or decrease in parallel; a negative correlation indicates the extent to which one variable increases as the other decreases. Correlation matrix is brought in the following (Table 4.) which shows how much these variables are correlated to each other (Change in the variables will make change in the other variables). Double star shows that these variables are strongly correlated with 99% confidence.

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Table V. Correlation matrix

	MARFAC	PU	PEU	SI	SE	FINO	FINV	BI	PI
MARFAC	1	0.721**	0.65**	0.691**	0.667**	0.698**	0.655**	0.680**	0.563**
PU		1	0.783**	0.766**	0.709**	0.545**	0.593**	0.643**	0.490**
PEU			1	0.731**	0.606**	0.596**	0.647**	0.595**	0.475**
SI				1	0.721**	0.583**	0.570**	0.550**	0.455**
SE					1	0.711**	0.688**	0.696**	0.578**
FINO						1	0.798**	0.723**	0.664**
FINV							1	0.755**	0.674**
BI								1	0.790**
PI									1

**. Correlation is significant at the 0.01 level (2-tailed).

The result of correlation:

- Marketing factor is positively related to purchase intention with value of 0.563 which is significant 0.01%.
- Perceived usefulness is also positively related to purchase intention with the value of 0.490 which is significant at 0.01%.
- Perceived ease of use is also positively related to purchase intention with the value of 0.475 which is significant at 0.01%.
- Social influence is also positively related to purchase intention with the value of 0.455 which is significant at 0.01%.
- Security is also positively related to purchase intention with the value of 0.578 which is significant at 0.01%.
- Fashion innovativeness is also positively related to purchase intention with the value of 0.664 which is significant at 0.01%.
- Fashion involvement also positively related to purchase intention with the value of 0.674 which is significant at 0.01%.
- Brand image is also positively related to purchase intention with the value of 0.790 which is significant at 0.01%.

4.6 Multiple Regression Analysis:

Multiple regression analysis was employed to examine the relationship between single dependent variable and some independent variables.

- The three variable in perception of Marketing factor
- The four variables in perception of TAM and dependent variable - purchase intention

The summary result of multiple regression analysis is shown below.

Model 1. The result of multiple regression analysis on TAM is shown *Table 6* that the marketing factor is correlated the TAM. The p-value ("sig" for significance") for the predictor's effect on the criterion variable. P value less than 0.05 are generally considered "statistically significant". Level of significance of marketing factor is statistically significant effect is 0.01.

Table VI. Multiple regression analysis on TAM

No.	Independent variables	TAM				
		Beta(β)	**t**	**R^2**	**Adjusted R^2**	**F ratio**
1.	**Marketing factors**	0.803	7.473***	0.646	0.644	457.079***

*p<0.10, **p<0.05, ***p<0.01

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Multiple regression is used to measure the relationship between dependent variable and independent variables. Marketing factor is independent variable and dependent variable is TAM. *Figure 2* shows that marketing factor (β=0.803) is positively related on TAM.

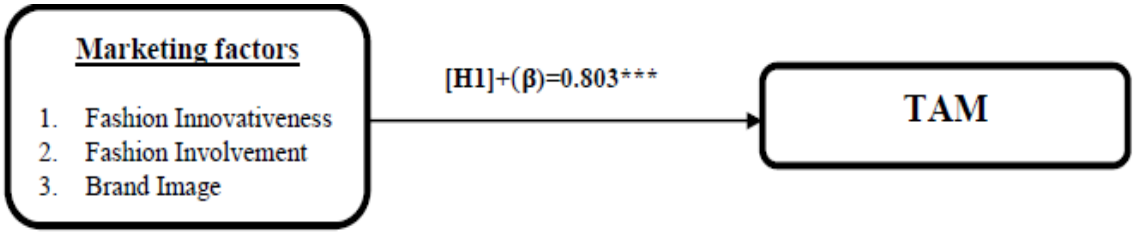

Figure II. Multiple Regression analysis of Model 1

Model 2. The result of multiple regression analysis on Purchase intention is show in *Table 7* that the Perceived usefulness, Perceived ease of use, Social influence, and Security are correlated the dependent variable usage of Purchase intention. The p-value ("sig" for significance") for the predictor's effect on the criterion variable. P value less than 0.05 are generally considered "statistically significant". Level of significance of Perceived usefulness, Perceived ease of use, Social influence and Security are statistically significant effect is 0.01.

Table VII. Multiple regression analysis on Purchase intention

No	Independent variables	Purchase Intention				
		Beta(β)	t	R^2	Adjusted R^2	F ratio
1.	Perceived usefulness	0.490	8.900***	0.240	0.237	79.213***
2.	Perceived ease of use	0.475	8.561***	0.226	0.223	73.287***
3.	Social influence	0.455	8.095***	0.207	0.204	65.521***
4.	Security	0.578	11.212***	0.334	0.331	125.700***

*p<0.10, **p<0.05, ***p<0.01

These four variables (PU, PEU, SI, & SE) are independent variable and dependent variable is Purchase intention. *Figure 3* shows that Perceived usefulness (β=0.490), Perceived ease of use (β=0.475), Social influence (β=0.455), and Security (β=0.578), are all positively related on Purchase intention.

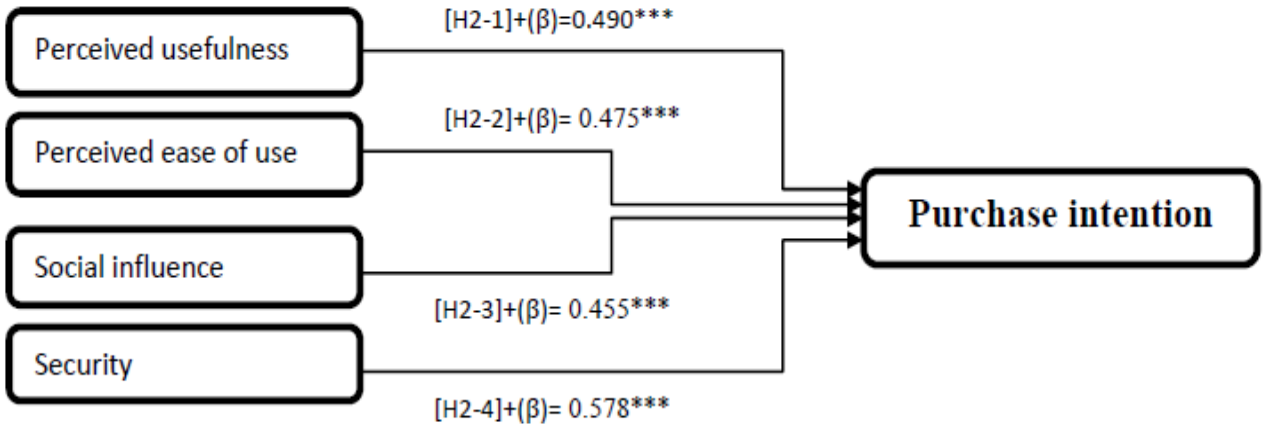

Figure 3. Multiple regression analysis of Model 2

MODEL3. The result of multiple regression analysis on Purchase intention is show in *Table 8* that the Fashion innovativeness, Fashion involvement, and Brand image are correlated the dependent variable usage of Purchase intention. The p-value ("sig" for significance") for the predictor's effect on the criterion variable. P value less than 0.05 are generally considered "statistically significant". Level of significance of fashion innovativeness, fashion involvement and Brand image are statistically significant effect is 0.01.

Table viii. Multiple regression analysis on Purchase intention

No	Independent variables	Purchase intention				
		Beta(β)	t	R^2	Adjusted R^2	F ratio
1.	Fashion Innovativeness	0.664	14.070***	0.441	0.439	197.976***
2.	Fashion Involvement	0.674	14.439***	0.454	0.452	208.487***
3.	Brand Image	0.790	20.420***	0.624	0.623	416.982***

*p<0.10, **p<0.05, ***p<0.01

These three variables (FINO, FINV & BIMG) are independent variable and dependent variable is Purchase intention. Figure 4 shows that Fashion innovativeness (β=0.664), Fashion Involvement (β=0.674), and Brand image (β=0.790) are all positively related on Purchase intention.

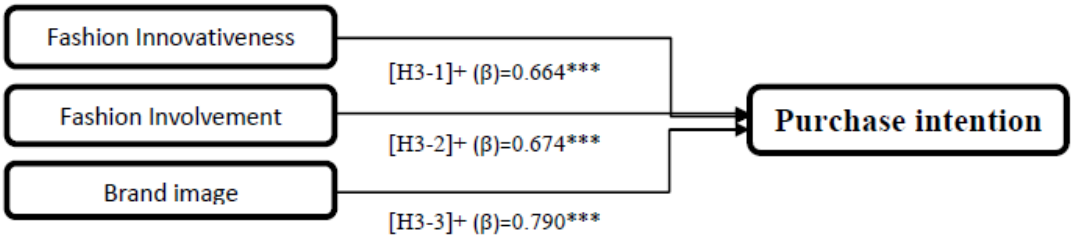

Figure 4. Regression analysis of Model 3

4.7 Findings:

Results from the demographic information summarize the characteristics of the respondents in this sample. More females responded to this survey than males (72.7% and 27.3% respectively). Also 54.5% middle aged respondents who are aged 26 to 30. It indicates young customers are more likely to purchase by mobile devices than other age categories. Analyses have tested the relationship between independent variables and dependent variable by Correlation, Regression, and Factor analysis. Also Chronbach's measures reliability of questions and their variables, Cronbach's alpha ranged from (0.935-0.941), it illustrates all variables are acceptable. A multiple regression analyses examined relationship between independent variables (MARFAC, PU, PEU, SI, and SE) and dependent variable (Purchase intention) is significant at an alpha level of 0.01.

Table ix. Summary of Hypothesis test result

№	Hypothesis	Result
H1	Marketing factors is positive relationship with mobile commerce services (TAM).	Supported 0.000
H2-1	Perceived usefulness is positively related on luxury customers' purchase intention	Supported 0.000
H2-2	Perceived ease of use is positively related on luxury customers' purchase intention	Supported 0.000
H2-3	Social influence is positively related on luxury customers' purchase intention	Supported 0.000
H2-4	Security is positively related on luxury customer's purchase intention	Supported 0.000
H3-1	Fashion Innovativeness is positively related on luxury customers' purchase intention.	Supported 0.000
H3-2	Fashion involvement is positively related on luxury customers' purchase intention.	Supported 0.000
H3-3	Brand Image is positively related on luxury customer's purchase intention.	Supported 0.000

5. DISCUSSION AND CONCLUSION

5.1 Introduction:

In this chapter, conclusion and discussion based on data analysis and research findings are presented. Subsequently, implication of future research and limitations are proposed. This thesis has researched in the adoption field Mobile commerce and tried to find out that how to apply TAM model proposed by Davis, F. D. (1989) and improve the purchasing intention on luxury fashion products via Smartphone. The researchers examine the factors that can influence to adoption of Mobile commerce. Theoretical model has two main construct which are including:

Marketing factor - Fashion innovativeness, Fashion involvement, and Brand Image,

TAM (Mobile Commerce) - Perceived usefulness, Perceived ease of use, Social influence and Security.

This study is mainly designed to answer these research questions:

5.2 To find out the major factors which affect the adoption of M-commerce:

TAM model including Perceived usefulness, perceived ease of use, Security and Social influence. The result shows that Security is the most important factor of Mobile commerce. Consumers believe that their personal information (private and monetary) will not be viewed, stored, and manipulated during transit and storage by inappropriate parties in a manner consistent with their confident expectations. According to Multiple regressions, Security (0.578) Perceived usefulness (0.490) and Perceived ease of (0.475) are most significant role in Adoption of Mobile commerce, While Social influence (0.455) is the least influencing factor in adoption of Mobile commerce. These results indicated that all variables are positively related on Adoption of Mobile commerce. Also All hypothesis tested studies of effect of Demographic factors like gender, age, ownership of Mobile devices and knowledge of using Mobile app using on Mobile Commerce. There was direct question in questionnaire that asked the respondents intention to use mobile commerce. Have you ever bought any luxury fashion products by mobile devices? The result shows that more than 77.5% of respondents already have bought any luxury fashion products by mobile devices.

5.3 To find out which major factors affect the purchasing intention:

Marketing factors including are fashion innovativeness, fashion involvement, and brand image which are positively related on luxury customers' purchase intention. Results from the research have shown Brand image is a major factor affects the purchasing intention. Luxury brands are loved the world over for what they provide the consumers: status and style. Not only has that, Luxury brand name (image) brands reminded us "you get what you pay for".

5.4 To survey consumers who prefer to purchase luxury fashion products by Mobile phone:

Our findings revealed that most of respondents are young generation who are aged 17-35 years, which means D.I.N.K.E.R group. They are Dual-Income No Kids Eternally Renting.

6. LIMITATIONS AND SUGGESTIONS FOR FUTURE RESEARCHERS

One of the limitations of this research was data collected only through the online survey website which there was a little check over the selection respondents. This research examined focus on luxury fashion customers. There is possibility to cheating by respondents who are actually real luxury customers or not. So, Future studies may take an interview from professional managers who are work along luxury fashion industry such as brand manager. Second, this research tried to get sample from all regions. But after the online survey, Most of respondents were Asian countries people. Future researcher should be getting more samples from Europe and American peoples then we can compare these different countries markets.

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