

THE EFFECT OF PERSONALIZATION ON BEHAVIOR AND USE INTENTION ON M-COMMERCE APPS ADOPTION

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Abstract

Objective: This study explores the determinants of behavioral intention to adopt m-commerce applications, drawing on the Unified Theory of Acceptance and Use of Technology (UTAUT2) framework with addition of personalization construct. *Method:* Nine hypotheses (H1–H9) were developed to examine the roles of performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, and personalization. Data were collected through a structured survey, and hypotheses were tested using statistical analysis to assess their significance. *Findings:* Results show that performance expectancy, effort expectancy, social influence, hedonic motivation, and habit did not significantly influence behavioral intention. In contrast, facilitating conditions, price value, and personalization, had significant positive effects. The findings indicate that users' access to resources (e.g., internet, smartphones), perceptions of economic value, and personalized experiences are the most critical drivers of m-commerce adoption. Interestingly, traditional determinants such as performance and effort expectancy, widely supported in prior studies were not validated in this context. *Implications:* The study highlights the importance of contextualized factors, suggesting that personalization and price value may outweigh classical technology acceptance constructs in influencing m-commerce adoption. These insights contribute to both theory and practice by emphasizing evolving user priorities in digital commerce.

INTRODUCTION

The 21st century is known as the era of technology. In this era of dynamic competition and technological turbulence, organizations are paying significant attention to improving their customer experiences by enhancing technological adoption and understanding the aspects that initiate

acceptance and use of technologies (Bailey et al., 2022). Similarly, electronic commerce (e-commerce) companies are also paying attention to determining the factors that enable customers to use them frequently. Statista (2023) reported that the total value of global revenue in the e-commerce

market is US\$5.7 trillion for the year 2022, about 18.7% higher than the previous year 2021, and with a forecast to grow by 56% over the next few years, reaching about US\$8.1 trillion by 2026. The number of e-commerce users was 5.3 billion in the year 2022, representing 66% of the world population. The previous statistical analysis has explained the importance of online shopping/purchasing for the economy's growth (i.e., shown by Statista, 2023). Time spent on mobile devices is increasing constantly among consumers, and it is leading to the growth of m-commerce (Pop et al., 2023). Customers prefer m-commerce over e-commerce as it provides distinctive offers, ease, closeness, and quicker shopping experiences (Lissitsa & Kol, 2021). Chhonker et al. (2018) recommended predicting the intention and usage behavior for the latest mobile technologies, such as m-commerce apps. Moreover, they highlighted that mobile shopping has not been introduced in many rural areas for various commercial activities. Globally, the use of smartphones has been increasing at a faster rate (Horng & Chao, 2018). GSMA Intelligence (2018) highlighted that two-thirds of people worldwide accept smartphones as consumer technology. Smartphones' internet penetration rate is increasing (Kaushik et al., 2020), which has enabled m-commerce to produce opportunities for retailers (Thongpapanl et al., 2018), and consumers get convenience and flexibility to use m-commerce (Chi, 2018). Mobile technology evolution has witnessed speedy advancements in mobile apps (McLean et al., 2020). The extensive practice of m-commerce and use of smartphones has prompted the development of mobile apps (Pop et al., 2023). In some countries, 96% of consumers access content via mobile devices, with about 88% of those using apps that provide financial services, information diffusion, and shopping (Comscore, 2020). M-commerce apps offer many features like shopping experiences and mobile payments (Vinerean et al., 2022).

Many prior studies have reported that technology is not the only aspect of technology adoption, the adoption of technology also involves dimensions of social influence (Ajzen & Fishbein, 1975), several facilitating conditions (Thompson et al., 1991),

trust (Gefen et al., 2003), and user attitude and personality (Venkatesh et al., 2012). Unified Theory of Acceptance and Use of Technology (UTAUT) was developed by Venkatesh et al. (2003); further modified to the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) by Venkatesh et al. (2012); after TAM was criticized, the acceptance of technology and its use was described to describe the situation. In this study, we used "personalization" as an additional factor of consumer behavior as an extension to the UTAUT2 model, to understand consumer attitudes and intentions towards the adoption and acceptance of m-commerce apps among Pakistani users. These factors play a significant role in the development of technology acceptance and adoption among the Pakistani consumer segment, given that Pakistan is at the initial stage of the digital economy (Saleem et al., 2022).

In Pakistan, an emerging and developing economy, m-commerce is still in its early stages (Ashraf et al., 2017) and not in a competitive condition as compared to other countries (Sabir et al., 2014). It was unclear what encouraged and hindered the growth and use of m-commerce, especially in developing nations. (Anwar et al., 2021). Specifically, the existing literature identifying and analyzing these factors is rare (Hubert et al., 2017) and surprisingly, even more scarce for emerging economies (Thongpapanl et al., 2018) such as Pakistan. The practical contribution of this research is twofold: identifying the factors that influence users most in their adoption of m-commerce applications will, on the one hand, help m-companies understand the user technology adoption process, and on the other hand, e-marketers will gain insights into user patterns. Moreover, the research will fill a gap in the user technology acceptability and implementation.

LITERATURE REVIEW

Many technology adoption theories and models have explained and predicted the behavioral intention and use intention towards e-commerce. Straub (2009) concluded that "technology adoption is (i) a complex, inherently social, developmental process; (ii) individuals construct unique (but malleable) perceptions of technology

that influence the adoption process; and (iii) successfully facilitating a technology adoption needs to address cognitive, emotional, and contextual concerns” (p.626).

The Unified Theory of Acceptance and Use of Technology, referred to as UTAUT, was postulated by Venkatesh et al. (2003) after a systematic review and amalgamation of the constructs of the earlier-mentioned eight models (TRA, TAM, MM, TPB, TAM2, DOI, SCT, and MPCU). The UTAUT2 model presented by Venkatesh et al. (2012) included three additional main factor constructs in the original UTAUT: Hedonic motivation, Price value, and Habit. This research has focused on Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) (i.e., a modified model of UTAUT) as the conceptual framework with slight modifications. UTAUT2 is considered a comprehensive model because it incorporates previous theories' constructs (Tamilmani et al., 2021). Moreover, the research excluded the moderation of gender, age, and experience (i.e., as investigated in the base model of UTAUT2) because there has been limited work on the selected domain. Furthermore, a broader picture of the technology adoption and usage patterns needs to be understood in Pakistan. In addition, in alignment with the previous studies (Arain, 2019; Al-Azawei & Alowayr, 2020; Palas et al., 2022), the moderation effect of age, gender, and experience was not used in this study.

Many researchers have used different models and their updated versions over time to comprehend current technologies and how consumers embrace them. A few papers focused primarily on examining the many determinants of the models in the context of a particular technology. Lu (2016) expanded the UTAUT 2 model by including the variables of perceived risk and trust in his quantitative study on consumers' behavioral intention to use mobile payment services. It was discovered that they have a significant impact on the use of mobile payments.

Performance Expectancy

Performance expectancy (PE) is “the degree to which an individual believes that using the system will help him or her to attain gains in job performance” (Venkatesh et al., 2003, p. 447). It

has been applied in consumer contexts, including mobile payments (Bailey et al., 2017), technology-facilitated services (Roy Chowdhury et al., 2014), and retail self-service technology (Kaushik & Rahman, 2015), assuming that users will adopt a technology that offers real-world benefits. Sair and Danish (2018) highlighted that this PE is seen to be the most significant and crucial predictor of desire to use technology. Venkatesh et al. (2003) highlighted that it is the best indicator of a user's behavioral intention to accept a technology. Therefore, prior studies have found a strong and positive correlation between behavioral intention to utilize mobile applications and performance anticipation (Chopdar & Sivakumar, 2019). Thus, the current study hypothesized that performance expectancy can significantly influence customers' behavior intentions toward acceptance and adoption of m-commerce apps. The following hypothesis is developed to determine the influence of PE on BI to use m-commerce applications:

H1: Performance expectancy (PE) positively impacts the customer's behavior intention (BI) to use m-commerce apps.

Effort Expectancy

Effort expectancy (EE) is defined as “the degree of ease associated with the use of the system” (Venkatesh et al., 2003). The effect of EE on behavioral intention has been found to be significant in previous empirical pieces of evidence. Venkatesh et al. (2003) argued that effort expectancy is a direct determinant of behavior intentions. Similarly, An et al. (2016) found a significant effect of effort expectancy on online shopping intention. Therefore, the study hypothesized that effort expectancy can significantly influence customers' behavior intention toward acceptance and adoption of mobile commerce applications. The following hypotheses were proposed:

H2: Effort expectancy (EE) positively impacts the customer's behavior intention (BI) to use m-commerce apps.

Social Influence

Venkatesh et al. (2003) defined the construct 'social influence' (SI) as “the degree to which an

individual perceived that others believe he or she should use the new system” (p. 451). Venkatesh et al. (2003) found that social influence was an important predictor of behavioral intentions in mandatory-use settings but was of less utility in voluntary-use technology adoption settings. Bellman et al. (1999) investigated the relationship between customers’ lifestyle and their intention to purchase online, finding that individuals who are more time-constrained, unable to leave their homes to find the required products, are more likely to adopt online shopping. A person is motivated to comply with the recommendations even if he or she does not favor the behavior (Catherine et al., 2017). Thus, this study assumes that the behavioral intention of users to use m-commerce apps is likely to be influenced by colleagues, friends, family members, and other experienced users. Based on the earlier discussion, the following hypothesis is developed:

H3: Social influence (SI) positively impacts the customer’s behavior intention (BI) to use m-commerce apps.

Facilitating Conditions

Facilitating condition (FC) is defined as “the degree to which an individual believes that an organizational and technical infrastructure exists to support the use of the system” (Venkatesh et al., 2003, p. 453). Existing research confirms that there is a significant relationship between facilitating conditions and behavioral intentions. This is found across several contexts including 3G mobile services in Taiwan (Wu et al., 2008); Internet banking (a study with 200 respondents using convenience sampling in Malaysia) (Foon & Fah, 2011); m-learning (acceptance of mobile learning in higher education in Iraq) (Jawad & Hassan, 2015) and mobile wallets (A survey of over 210 mobile phone consumers was made) (Madan & Yadav, 2016). The study assumes that favorable perceptions of users on facilitating conditions like support, internet connection, and/or getting help from others will lead to behavioral intention to adopt and use m-commerce apps. Drawing on the literature, the current researcher posits that this benchmark positively affects the acceptance and adoption of m-commerce apps in Pakistan.

H4: Facilitating conditions (FC) positively impact the customer’s behavior intention (BI) to use m-commerce apps.

Hedonic Motivation

Hedonic motivation (HM) is defined as “the fun or pleasure derived from using a technology” (Brown & Venkatesh, 2005). Accordingly, one of the most significant factors influencing a consumer’s acceptance of utilizing a certain technology is the pleasure or happiness they may have from using it (Dakduk et al., 2020; Venkatesh et al., 2012). Many other studies (e.g., Alalwan et al., 2017; Morosan & DeFranco, 2016; Venkatesh et al., 2012) have demonstrated support for the significant role of hedonic motivation in predicting intentions for using various technologies, despite the research by Oliveira et al. (2016) that lacks the evidence supporting the relationship between hedonic motivation and behavioral intention. Customer sentiments on online grocery shopping were found to be positively impacted by perceived enjoyment in a Malaysian study (Driediger & Bhatiasevi, 2019). This study supports the notion that a user’s behavioral intention to use an m-commerce app will increase in direct proportion to their perceived level of enjoyment. Hence, the following hypothesis is presented:

H5: Hedonic motivation (HM) positively impacts the customer’s behavior intention (BI) to use m-commerce apps.

Price Value

Price value (PV) can be defined as “the consumer’s cognitive trade-off between the perceived benefits of the application and the monetary cost for using it” (Dodds et al., 1991; Venkatesh et al., 2012). Many prior studies have demonstrated a substantial correlation between PV and behavioral intention since the inclusion of price value in the UTAUT2 (e.g., Alalwan et al., 2017; Lallmahomed et al., 2017; Venkatesh et al., 2012). In the consumer-use context, price value is believed to be a predictor of the user’s behavioral intention to use the m-commerce app. Thus, the following hypothesis is developed to determine the influence of PV on BI.

H6: Price value (PV) positively impacts the customer’s behavior intention (BI) to use m-commerce apps

Habit

Limayem et al. (2007) defined habit as “the extent to which people tend to perform actions automatically because of learning”. Habitual use or habit has been examined in various studies. Baptista and Oliveira (2015) focused on mobile banking and highlighted that habits significantly influence behavioral intention and the use behavior of mobile banking. Hew et al. (2015) argued that in China, habit is among the best indicators of behavioral intention to use mobile applications. Thus, this research postulates that habit formation will result in increased behavioral intention and usage behavior. Therefore, it is hypothesized that:

H7: Habit positively (H) impacts the customer’s behavior intention (BI) to use m-commerce apps.

Personalization

Personalization (PS) or customization is helping the firm in redesigning customer experience (Duncan et al., 2017). Personalization is the process of providing customers with customized products or services that are designed according to their individual preferences using customer data (Montgomery & Smith, 2009). Mobile app customization tailors the experience to the individual requirements of users. The practice of creating a smartphone application that caters to the individual needs of users over the internet is

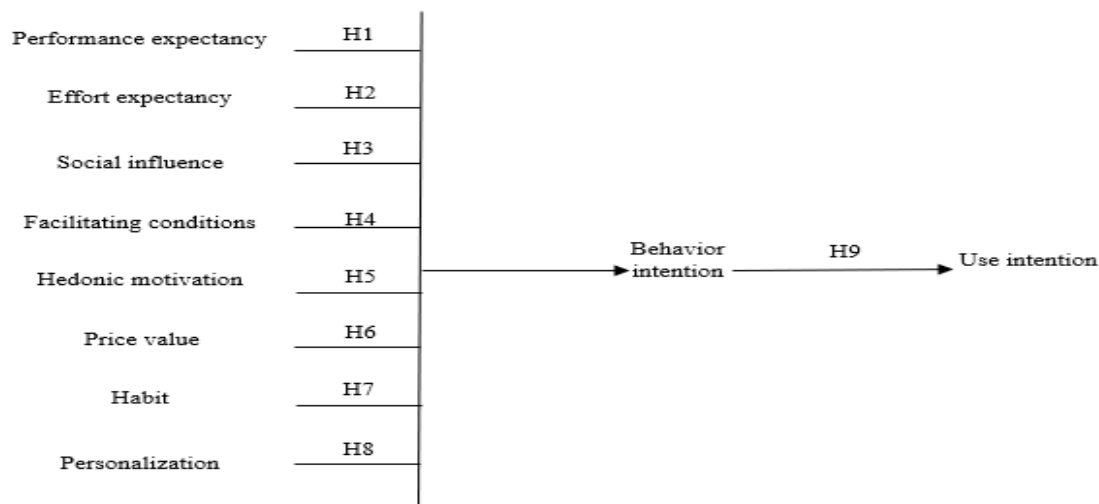
Based on the literature discussed above, the following framework is developed:

known as mobile app customization (Cheng et al., 2020). Customization plays a significant role in shaping behavior intention, but there is a dearth of available literature to understand the effect of personalization on the adoption of m-commerce apps. Thus, the following hypothesis is developed:
H8: Personalization (PS) has a positive and significant influence on behavior intention (BI) to use m-commerce apps.

Focal Constructs: Behavioral Intention and Actual Use

Use behavior has been regarded as the primary concept in literature that describes the factors that influence technology use behavior (Davis et al., 1989). There is a strong association between the desire to undertake action and actual conduct, as supported by several previous studies across various spheres such as e-banking, e-travel, m-learning, m-banking, and m-commerce (Gupta et al., 2018). Kim and Lee (2022) reported the impact of secondary school teachers’ behavioral intention on the use of actual mobile technology. Thus, the following hypothesis is developed to determine the influence of BI on use intention towards m-commerce applications in Pakistan:

H9: Behavior intention (BI) has a positive and significant influence on use intention (UI) to adopt m-commerce apps.



METHODOLOGY

The research has employed the positivistic philosophy, which focuses on empirical data analysis to establish a connecting link between independent and dependent variables for the testing of hypotheses, considering the research aims, questions, and discussion above (Saunders et al., 2012). The target participants of the research are male and female smartphone users who have used m-commerce applications in Pakistan. The study's target demographic was selected from among active users of mobile commerce applications. A multi-stage cluster sampling technique was employed to ensure generalization, yield a reliable population estimate, and improve assurance against sampling bias. Krejcie and Morgan's (1970) criterion was followed, which endorsed a suitable sample size with the smallest

amount of 384 for a population of more than 1 million. However, the sample size for this study is 434, which exceeds the minimum criterion (i.e., 384 as suggested by Krejcie and Morgan).

Structural Equation Modeling (SEM) is considered the most reliable and efficient statistical technique available to test complex models with mediation and moderation (Preacher et al., 2007) or direct relationships among the constructs (Sarstedt et al., 2011). PLS-SEM is more bent toward prediction (Henseler et al., 2016). Thus, SPSS and SmartPLS4 (i.e., for SEM) were used for data analysis.

RESULTS

In the first stage of data analysis, the demographic characteristics of the respondents were examined (See Table 1).

Table 1. Demographic Profile of the Respondents

	Demographic Analysis		
	Item	Total	%
Age	18-25	130	29.96
	26-33	105	24.19
	34-41	109	25.12
	Above 41	90	20.73
Gender	Male	227	52.30
	Female	207	47.70
Qualification	Matriculation	65	14.98
	Intermediate	86	19.82
	Bachelor's Degree	151	34.79
	Master's degree	74	17.05
	Post-graduation / M.Phil.	35	8.06
Marital Status	Unmarried	244	56.22
	Married	190	43.78
Province of Residence	KPK	72	16.60
	Punjab	229	52.80
	Baluchistan	34	07.80
	Sindh	99	22.80
Districts	Lahore	90	20.73
	Faisalabad	65	14.98
	Gujranwala	41	09.44
	Rawalpindi	46	10.61
	Karachi	98	22.58
	Peshawar	63	14.52

	Quetta	31	07.14
Smart Phone Usage	Yes	434	100
	No	*	*
Internet Connectivity	Mobile data	281	64.75
	Broadband	153	35.25
Mobile Apps Usage	Very often	102	23.50
	Often	332	76.50
	Never	*	*

**NOTE: 67 responses with “No” and “Never” were excluded during filtration process.*

In the second stage, the data were analyzed using SmartPLS4 to evaluate measurement and structural models. Table 2 shows that Cronbach’s alpha is above the 0.7 threshold for all constructs (Hardy & Bryman, 2009). Hair et al. (2014) suggested that

the threshold value of composite reliability be set at 0.6. The threshold value for AVE is 0.5 (Hair et al., 2014), and for the factor loadings, the threshold value is 0.5 (See Table 3).

Table 2. Construct Reliability Analysis

Variable	Cronbach's Alpha	CR
Behavior Intention	0.815	0.89
Effort Expectancy	0.879	0.913
Facilitating Conditions	0.813	0.877
Habit	0.815	0.89
Hedonic Motivation	0.847	0.908
Performance Expectancy	0.807	0.87
Personalization	0.734	0.842
Price Value	0.812	0.889
Social Influence	0.836	0.896
Use Intention	.856	0.912

Table 3. Factor Loadings (FL) and Average Variance Extracted (AVE)

Constructs	FL	AVE	Constructs	FL	AVE
Behavior Intention		0.73	Personalization		0.727
BI1	0.833		PS1	0.799	
BI2	0.879		PS2	0.904	
BI3	0.851		PS3	*	
Effort Expectancy		0.725	Performance Expectancy		0.697
EE1	0.873		PE1	0.947	
EE2	0.92		PE2	0.903	
EE3	0.748		PE3	0.716	
Facilitating Conditions		0.642	Use Intention		0.777
FC1	0.829		UI1	0.863	
FC2	0.837		UI2	0.907	
FC3	0.831		UI3	0.873	
FC4	0.700	0.727	Price Value		
Hedonic Motivation			PV1	0.823	
			PV2	0.874	

HM1	0.846	0.741	PV3	0.86	0.729
HM2	0.918		Habit		
HM3	0.86		H1	0.838	
Social Influence			H2	0.846	
SI1	0.846		H3	0.876	
SI2	0.921				
SI3	0.813				

**NOTE: Items less than 0.5 were deleted from the original analysis*

Discriminant validity can be measured through two methods, such as the Fornell-Larcker criterion and the Heterotrait-Monotrait (HTMT) ratio of correlation. Thus, both were considered to validate the model. The Fornell and Larcker criterion states that the square root value of AVE of constructs should be greater than the variance of the variables

with each other (See Table 4). The Heterotrait-Monotrait Ratio (HTMT) Criterion was developed by Henseler et al. (2015). The acceptable level of the HTMT criterion is <0.90 (Henseler et al., 2015). The output given in the table below shows that all values are below the cut-off value. The HTMT criterion is presented in Table 5.

Table 4. Fornell-Larcker Criterion

	BI	EE	FC	H	HM	PE	PS	PV	SI	UI
BI	0.855									
EE	-0.083	0.851								
FC	0.34	-0.01	0.801							
H	0.202	-0.077	0.308	0.854						
HM	0.321	-0.028	0.357	0.344	0.875					
PE	-0.08	0.579	-0.039	-0.063	-0.074	0.835				
PS	0.463	-0.013	0.258	0.151	0.283	-0.01	0.853			
PV	0.388	-0.02	0.382	0.336	0.371	0.08	0.417	0.853		
SI	-0.09	0.47	0.003	-0.043	0.022	0.462	0.043	0.017	0.861	
UI	0.462	-0.003	0.151	0.143	0.23	0.006	0.496	0.396	0.035	0.881

Table 5. HTMT criterion

	BI	EE	FC	H	HM	PE	PS	PV	SI	UI
BI										
EE	0.094									
FC	0.414	0.054								
H	0.245	0.077	0.370							
HM	0.386	0.086	0.430	0.417						
PE	0.092	0.695	0.061	0.088	0.087					
PS	0.629	0.059	0.350	0.194	0.377	0.057				
PV	0.476	0.051	0.474	0.411	0.449	0.105	0.570			
SI	0.100	0.602	0.046	0.058	0.051	0.691	0.070	0.038		
UI	0.552	0.034	0.182	0.172	0.271	0.051	0.668	0.477	0.034	

The VIF value should range between 3.3 and 10 (Hair et al., 2017). Table 6 presents the values of VIF, which are all observed to be less than 3.3 and

highlights the absence of multicollinearity. Path analysis is presented in Table 7.

Table 6. Values of VIF

Sr.#	Items/Construct	VIF	Sr.#	Items/Construct	VIF
01	BI1	1.659	17	HM3	1.994
02	BI2	2.024	18	PE1	2.315
03	BI3	1.838	19	PE2	2.226
04	EE1	2.604	20	PE3	1.428
05	EE2	2.51	21	PS1	1.274
06	EE3	1.803	22	PS2	1.274
07	EE4	2.644	23	PV1	1.667
08	FC1	1.899	24	PV2	1.951
09	FC2	2.078	25	PV3	1.806
10	FC3	1.864	26	SI1	1.981
11	FC4	1.381	27	SI2	1.901
12	H1	1.679	28	SI3	1.968
13	H2	1.92	29	UI1	1.986
14	H3	1.853	30	UI2	2.449
15	HM1	1.952	31	UI3	2.122
16	HM2	2.609			

Table 7. The Path Analysis

	Original Sample (O)	T Statistics (O/STDEV)	P Values	Result
BI -> UI	0.462	7.113	0.000	Accepted
EE -> BI	-0.015	0.298	0.766	Rejected
FC -> BI	0.154	2.091	0.037	Accepted
H -> BI	0.01	0.146	0.884	Rejected
HM -> BI	0.115	1.682	0.093	Rejected
PE -> BI	-0.025	0.449	0.654	Rejected
PS -> BI	0.332	4.946	0.000	Accepted
PV -> BI	0.146	2.107	0.035	Accepted
SI -> BI	-0.085	1.476	0.14	Rejected

The structural model was evaluated to measure the paths (See Table 7). H1 indicates relationship between PE and BI. Statistics show that PE has a non-significant influence on BI. Hence, H1 is rejected. H2 indicates the relationship between EE and BI. Statistics show that EE has no influence on BI. H3 is rejected, H3 indicates the relationship between SI and BI. H4 indicates the relationship between FC and BI, demonstrating a significant and positive influence of BI, so H4 is accepted ($\beta=0.154$). H5 indicates the relationship between

HM and BI; statistics show a non-significant effect on BI; therefore, H5 is rejected. H6 is accepted ($\beta=0.46$). H6 indicates the relationship between PV and BI. H7 indicates the relationship between H and BI. H7 is rejected. H8 indicates the relationship between PS and BI, so H8 is accepted ($\beta=0.332$). H9 indicates the relationship between BI and UI; statistics show that BI has a significant positive influence on UI, hence H9 is accepted ($\beta=0.462$). The measurement model is shown in Figure 2. Figure 3 shows the structural model.

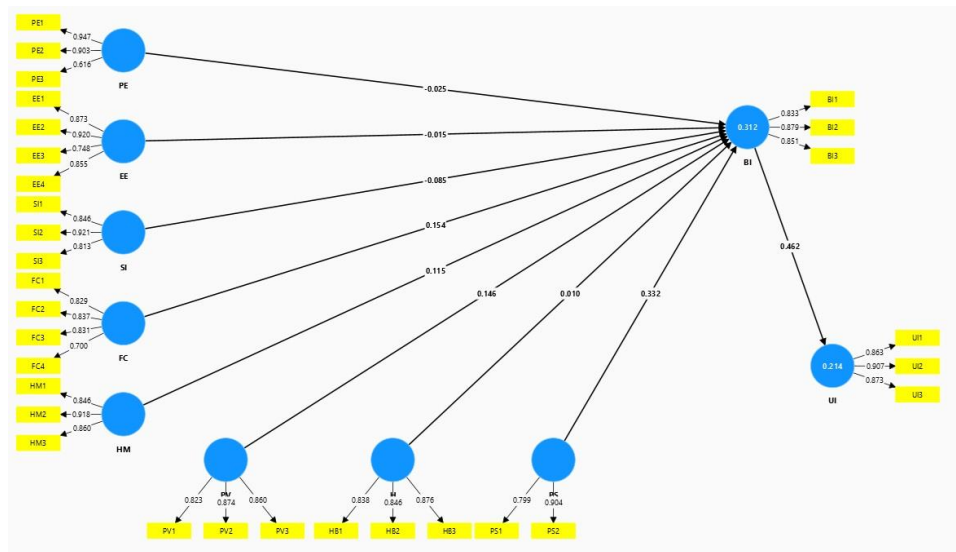


Figure 2. Measurement Model

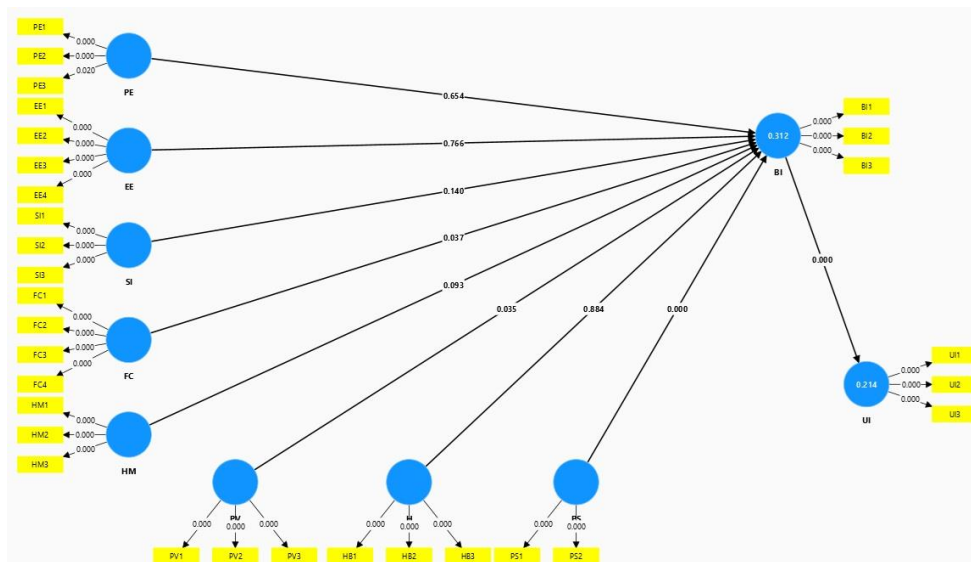


Figure 3. Structural Model

DISCUSSION

H1 was not supported. In this research, performance expectancy means that users who perceive a low level of perceived usefulness, extrinsic motivation, relative advantage, job-fit, and outcome expectations tend to discourage behavioral intention. The findings are opposite to existing research by Sair et al. (2018), who highlighted that PE leads to technology adoption. H2 was not supported. Effort expectancy, in this study, consists of two sub-constructs: complexity and perceived ease of use. It shows that users who perceive a low level of complexity and perceived ease of use tend to discourage behavioral intention. However, the relationship (i.e., between EE and UI) was supported by prior studies (e.g., Widyanto et al., 2020). H3 was not supported. Current findings are significantly changed from existing research (e.g., Marpaung, et al., 2021). H4 was supported. The impact of required resources (internet access, smartphone memory for app downloads, online assistance and support) and expertise needed to run social commerce apps is reflected in facilitating conditions. This means that users with smartphones and internet connectivity tend to develop behavioral intentions. The result of this relationship was also supported by many prior studies (e.g., Rachmawati et al., 2020).

H5 was not supported. Hedonic motivation consists of the user's enjoyment in using m-commerce apps. The result of this relationship was also supported by various studies (e.g., Mohd Thas Thaker et al. (2022), who focused on internet banking). H6 was supported. In the current study, the price value was assumed because the benefits derived from using m-commerce apps are perceived to outweigh the cost. This means that users who perceive a high level of value tend to encourage behavioral intention. The result of this relationship was also supported by various studies, for example, mobile app acceptance for restaurants (Palau-Saumell et al., 2019). H7 was not supported. However, H8 was supported in this study. Personalization refers to features like content filtering and favorite content selection by automatically tracking pre-collected personal information. This means that users who perceive a high level of personalization tend to encourage

behavioral intention. Current findings are significantly different from existing research by Chen et al. (2020), who focused on mobile news applications, and Molinillo et al. (2021), who relied on social commerce. H9 was supported. The findings are in line with the research by Ali et al. (2023), who focused on the use of mobile-banking applications.

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