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# Acceptance of Mobile-Commerce in Hospitality & Tourism Sector

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**ABSTRACTS**

This paper aims to analyze how Hospitality and tourism sector are incorporating mobile commerce into their everyday business and how performance expectancy, social influence, subjective norms, age, gender, expertise, and educational level affected the adoption and usage of m-commerce. This study integrates well-established theoretical models to create a new conceptual model that ensures a comprehensive mobile commerce adoption survey. A cross-sectional survey was conducted to measure the constructs and their relations to test the research model. The study's findings confirmed previous results and produced a new conceptual model for mobile commerce adoption and usage. Performance expectancy, Habit, Social Influence showed significant effects. First of all, mobile commerce service providers should strategically pay critical attention to customer-centered factors that positively affect the adoption of mobile commerce innovations than focusing exclusively on technology-related issues. Hospitality service providers can attract more users if they carefully consider. promoting elements like Habit. Second, mobile commerce service providers should strategically focus more on younger individuals since, per the research findings, they are more likely to adopt mobile commerce innovations than the older folks. Third, service providers should also devise strategies to retain actual users of m-commerce by promoting elements like behavioral intentions and attitude, which according to the research findings, have a higher predictive power on actual usage of m-commerce. The study's findings suggested that mobile commerce adoption could promote a cashless society that is convenient for making buying things quicker and easier. The research sample size could be increased, and also the study any other country for a broader representation.



## Introduction

Over the last 20 years, the globe has achieved enormous advancements in the fields of networking and telecommunication, which has opened up new possibilities for ubiquitous solutions to enhance many aspects of our everyday tasks. For such solutions, the commercial business sector has been a booming environment. Businesses are increasingly interested in delivering related services through mobile devices as Electronic Commerce (E-commerce) trends expanded over the years in an effort to reach a wider client base(Kuizhen, 2019; Verkijika & Informatics, 2018). E-commerce, or mobile commerce, is the process of purchasing and selling products and services via mobile devices(Liébana-Cabanillas, Marinković, & Kalinić, 2017; Rana, Barnard, Baabdullah, Rees, & Roderick, 2019). For

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enterprises, it offers a variety of advantages. E-commerce, for instance, enables businesses to connect with customers whenever and wherever they are. It successfully provides clients with the necessary amenities. Acceptance of E-commerce enables businesses to sell directly to clients, significantly lowering operating expenses(Sun, Chi, & technology, 2019).

Small and medium-sized businesses (SMEs) are crucial to the economy in the hospitality sector(Khalique, Hina, Ramayah, & bin Shaari, 2020; Tibay et al., 2018). Success of hospitality SMEs is intimately correlated with each country's economic development(Peters, Kallmuenzer, & Buhalis, 2019). The utilization of mobile commerce by hospitality SMEs demonstrates how important it is for any country's economy to expand commercially. SMEs in the hotel industry have been singled out in particular due to the industry's high concentration of businesses and unique issues, such as cyclical seasonal demand fluctuations(Plan, 2018).Several researches done on the usage of E-commerce(Awiagah, Kang, & Lim, 2016; Kabanda, Brown, & Informatics, 2017; Kuizhen, 2019). Due to the fact that E-commerce is still in its early stages of development, little is known about how it is used. However, there aren't any empirical studies looking at the acceptance and application of E-commerce in poor nations. More crucially, as comparison to Western nations, Middle Eastern growth is still in its infancy(Alqatan, Noor, Man, & Mohemad, 2019). The decision was based on E-commerce in this study is a result of the increasing accessibility of mobile devices and mobile Internet, which has led to an increase in transactions completed on smartphones and tablets globally. This expansion has allowed businesses to provide a wider choice of services, goods, and advantages, creating a market potential for e-commerce Yang (2010) while simultaneously encouraging other forms of financial transactions via mobile banking or mobile payments. By creating individualized goods and services, this expansion assisted in the construction of creative approaches to include low-income customers from emerging countries, therefore reducing their marginalization and exclusion.

This study demonstrates that the literature is not sufficiently aware of the factors influencing the acceptance of e-commerce. As a result, the goal of this study is to develop and experimentally examine a research model of E-commerce usage from the perspective of the hotel business, as well as to investigate what motivates the use of E-commerce. Therefore, the primary research question addressed by this study is: What are the main factors influencing the acceptance of E-commerce in Pakistan's hotel industry? In-depth, this study focuses on examining the elements that can facilitate the usage of E-commerce in the Pakistani hotel industry. The findings of this study will be helpful in creating the best organizational strategies for local E-commerce enterprises, particularly in terms of marketing activities and the creation of mobile applications that will grab consumers' attention.

## Literature Review

E-commerce and e-commerce are sometimes confused, yet they are very distinct from one another. E-commerce, in a narrow sense, refers to business transactions that can be carried out through a mobile telecommunications network and have a monetary value. When people have extensive access to internet-enabled mobile devices or gadgets, it can also refer to a collection of applications and services(Grant & Meadows, 2012). The term "ubiquity" refers to the usage of wireless technology, which enables users to send and receive transactions at any time and from any location without any restrictions(Grant & Meadows, 2012). Models for the use of E-commerce in SMEs are examined and tested as part of the empirical validation of e-commerce usage(Chopdar, Korfiatis, Sivakumar, & Lytras, 2018), Planned behavior theory (PTB)(Khoi, Tuu, Olsen, & Logistics, 2018), for analyzing how E-commerce is used. These theories provide many perspectives for comprehending the use of E-commerce in SMEs. According to the TAM theory, perceived utility and perceived simplicity of use have an impact on SMEs' intentions to adopt mobile commerce(Pipitwanichakarn, Wongtada, & Logistics, 2019). TAM theory revealed that the primary determining criteria for E-commerce acceptance in SMEs are the website system quality, service quality, information quality, perceived utility, and perceived ease of use (Sujatha & Sekkizhar, 2019). This theory was widely applied to research the acceptance of mobile commerce by SMEs. Additionally, the

purpose to utilize technology, most notably near field communication mobile payment, has been separately explained using the Unified Theory of Acceptance and Use of Technology (UTAUT2)(Mokhtari, 2019). Another theory, theory of Planned behavior supported the literature. The Theory of Planned Behavior (TRA), which claims that attitudes toward behavior, subjective standards, and perceived behavioral control directly influence behavioral intents and actions, gave rise to the Theory of Planned Behavior (TPB). TPB acknowledges that actions may be thought out and prepared for. The new element introduced to TRA aids in accounting for circumstances in which a person lacks the control or resources required to engage in the targeted activity freely(Arkes et al., 1991). A person's assessment of the ease or difficulty of carrying out the conduct of interest is referred to as perceived behavioral control, or PBC. PBC fluctuates between contexts and actions, which causes a person to perceive behavioral control differently depending on the circumstance.

**Performance Expectancy**

"PE is defined as the "degree to which technology will provide benefits to consumers in performing certain activities"(Venkatesh, Davis, & Morris, 2007; Yuduang et al., 2022).Perceived usefulness is similar concept to performance expectancy (Alwahaishi, Snásel, & innovation, 2013; Chatsirichai, Vongurai, & Jaruwanakul, 2022). According to Bhattacherjee (2001) confirmation of expectations from earlier use and perceived utility were used to measure user satisfaction (performance expectancy). According to our study, a mobile app user would be more satisfied with its use if he or she believes that utilizing the app is beneficial On the other hand, it has repeatedly been demonstrated that the concept of performance expectation is the best predictor of behavioral intention in terms of utility(Verkijika & Informatics, 2018). Previous studies discovered that PE was the best indicator of consumers' beliefs and intentions towards the acceptance of a technology(Jena, 2022; Venkatesh, Thong, & Xu, 2012). The perceived value of mobile payment systems or the advantages of using them can also encourage users to utilize them more effectively, whether they are first-time adopters or seasoned users. The majority of research analyzing the uptake of mobile payment systems have not included how customers utilize these services. PE was discovered by earlier researches to be the best indicator of consumers' beliefs and intentions about the acceptance of a technology(Lutfi, 2022; Venkatesh et al., 2012). Hence this study propose the hypothesis is:

H1. Performance expectancy will positively effect on intention to adopt E–commerce

**Social influence**

The degree to which a consumer believes that significant persons (such as family, friends, coworkers, etc.) in their life think they should utilize a certain technology is known as social influence(Baishya & Samalia, 2020; Venkatesh et al., 2012). This characteristic appeared as a significant predictor of behavioral intentions when age, gender, and experience were taken into account as moderating variables. AlHadid et al. (2022); Dwivedi and Williams (2008) claimed that a significant predictor of behavioral intentions when age, gender, and experience were taken into account as moderating variables. According to Torres and Arroyo-Cañada (2016) In electronic commerce, the SI connection is the country of origin-based variable that is most frequently left out. The current proof opposing this claim is provided by the distinctions between developed and developing nations. Some writers claim that social influence tends to have a large impact on the desire to use e-commerce while its dissemination in a country is at its initial stages and will lose this influence as the degree of digital literacy declines and the market share of e-commerce rises. Additionally, bigger families made up of many family nuclei and generations living together in the same physical area are characteristics of low-income households.

Given that a large portion of the items they buy are goods and services that many people in the household share, this particular dynamic introduces a significant social influence on shopping behaviors. As a result, consultation with and influence from people in the

immediate environment would be an integral part of the decision-making processes. Hence this study proposed the hypothesis is:

H2. Social influence will positively effect on intention to adopt E–commerce

**Facilitating Conditions**

Facilitating factors include one's perception of the organizational and technological infrastructure that facilitate usage of the IS(Kearns & Kelly, 2022; Venkatesh, Morris, Davis, & Davis, 2003). A customer is more likely to intend to utilize a technology if they have access to a favorable set of enabling conditions. A concept known as "facilitating circumstances" represents a person's beliefs of his or her influence over a behavior(Kearns & Kelly, 2022; Venkatesh, Brown, Maruping, & Bala, 2008). According to user adaptations, a user will continue to use a mobile app more frequently the more favorable settings there are for doing so. Despite the variations shown in the prior findings, it is plausible to expect that institutional assistance for consumers who lack technology literacy and are in environments where electronic commerce is less developed would have a beneficial influence on their desire to use mobile commerce. Given the potential significance of enabling conditions, it is also possible to suggest that customers are more likely to have an easier and more comfortable time utilizing e-commerce if they perceive an acceptable degree of technological, organizational, infrastructural, and human assistance(Baabdullah, Alalwan, Rana, Patil, & Dwivedi, 2019). Hence this study propose the hypothesis is:

H3. Facilitating conditions will positively effect on intention to adopt E–commerce

**Habit**

Habit is the degree to which individuals typically carry out behaviors automatically as a result of learning(Jeyaraj, 2022; Limayem, Hirt, & Cheung, 2007). Users who have previously used something tend to develop habits that encourage the continuance of that behavior(Amoroso & Lim, 2017). The concept habit has been found to be a crucial predictor of technological use, as opposed to initial acceptance(Kim & Malhotra, 2005; Maune & Themalil, 2022). A powerful predictor and determinant of technology use, intention to utilize a certain technology system foretells consumers' subsequent usage. A key idea in the technology acceptance paradigm is the behavioral intention to utilize technology(Arkes et al., 1991; Zharova & Lee, 2022).Barnes et al. (2022); Granovetter (1973) reveals that network components such as nodes and ties might facilitate access to better knowledge and concepts about available possibilities and limited resources. According to Abaho, Mindra, Agasha, Balunywa, and Studies (2022); Okten and Osili (2004) assert that social networks facilitate information exchange regarding loan prospects. Hence this study proposed the hypothesis is:

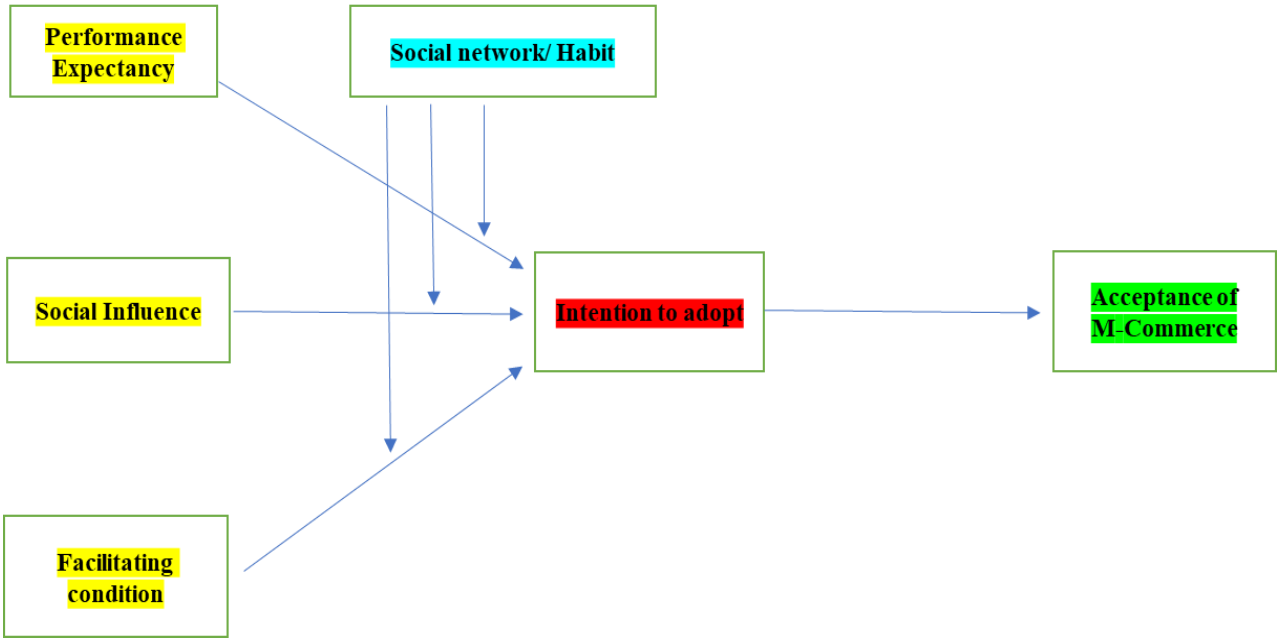
H4. Habit will moderate on intention to adopt E–commerce

**Intention to Adopt/Use**

An essential component is behavioral intention, which reflects the degree of an individual's motivation and effort to carry out the underlying behavior. Researchers summarize that a person's purpose may encompass a variety of motivating variables that lead them to engage in a behavior. Therefore, the likelihood of engaging in the underlying activity increases with stronger individual intentions Because there aren't enough reliable measurement items to gather data on this construct, researchers often don't include use behavior in their models. Intention is defined as the possibility that a person would use an IS, and it is the main dependent variable discovered in the TAM-based investigations. The successful use of new technologies depends critically on intention(Ntsafack Dongmo, Kala Kamdjoug, & Fosso Wamba, 2020).

H5: Intention to adopt mediate the relationship of E-commerce

## Framework/Model




## Methodology

The broad technique a researcher uses to bring the many elements of a study together into a comprehensible and logical flow is known as research design. The research problem will be precisely addressed if the study strategy is sufficient. A descriptive survey research design will be used in this investigation. In order to discover issues with language, meaning, and ambiguity, the author distributed the survey to managers working in several hospitality SMEs before it was administered. They provided feedback that was utilized to make a few small changes to the survey. The questionnaires were carefully examined after collecting, and the invalid ones were eliminated. The instrument was created using the multi-stage methodology recommended by(Morgan-Thomas & Veloutsou, 2013). The scales and items were obtained and used to assess the constructs from earlier research, where their validity and reliability were confirmed. Each item was measured with a 5-point Likert scale, ranging from “strongly disagree” (1) to “strongly agree” (5).

The survey was sent to the members of the hospitality sector using Gmail, which allows for the exchange of questionnaires. Every participant was urged to share the link with their contacts via email, Whatsapp, and social media (Facebook and/or Twitter). The quantitative data were coded and entered using the Statistical Packages for Social Scientists (SPSS Version 26.0), and descriptive statistics were utilized to analyze the data.

## Data Collection

The study's primary goal is to examine how the hotel and tourist industries are implementing e-commerce. Three hundred and eighty (364) respondents completed a self-administrative online questionnaire that was used to collect data for this purpose. When the tourist provided the data, it was obtained via an internet site. The researcher sent out 410 online questionnaires

to participants, who responded with 380 responses, 16 of which were rejected for lack of completion. The sample size is 380 in total. The sample size formula solvin (1960) used to calculate the sample size of this study. Following data collection, descriptive statistics, correlational analysis, and regression analysis are used to examine the effects of independent and dependent variables, respectively. All analyses are carried out using SPPS version 26.

**Data Analysis & Findings**

Using SPSS, data analysis was done. Information on demographic analysis, correlational analysis, and regression analysis is provided in this section.

**Scale Reliability results**

**Case Processing Summary**

| | | N | % |
|---|---|---|---|
| **Cases** | Valid | 366 | 100.0 |
| | Excluded[a] | 0 | .0 |
| | Total | 366 | 100.0 |

**Reliability Statistics**

| **Cronbach's Alpha** | N of Items |
|---|---|
| **.881** | 21 |

**Reliability Analysis**

| | **Cronbach's Alpha** | **Composite Reliability** | **Average** |
|---|---|---|---|
| **PE** | 0.813 | 0.867 | 0.529 |
| **SI** | 0.772 | 0.84 | 0.571 |
| **FC** | 0.788 | 0.782 | 0.541 |
| **HP** | 0.822 | 0.867 | 0.529 |
| **IA** | 0.914 | 0.921 | 0.545 |

Based on Tavakol and Dennick (2011) , When Cronbach's alpha falls below 0.5, the dependability is seen to be unsatisfactory. When 0.6 > 0.5, consistency is poor; when 0.7 > 0.6, it is debatable; when 0.8 > 0.7; when 0.9 > 0.8; and when alpha is larger than 0.9, it is exceptional. The reliability of constructs is 0.8 which shows that the variables are consistent and interconnected with each other.

**Descriptive Statistics**

| **Variables** | **Mean** | **Std. Deviation** |
|---|---|---|
| Performance expectancy | 2.808399 | 4.108724 |
| Social Influence | 3.608924 | 2.615613 |
| Facilitating Conditions | 2.661417 | 2.448863 |
| Habit Perspective | 2.968504 | 2.437302 |

| | | |
|---|---|---|
| Intention to adopt | 2.818110 | 3.241444 |

The means and standardization of the variables are assessed using descriptive statistics. This table illustrates the normalcy of the data using both the mean values and the "SD values." As the mean of all variables is larger than 3, it may be deduced that the agreement area must include all of the answer averages.

**Correlation Analysis**

This section looked at how the variables related to one another. This demonstrated the close connection between the variables. Correlation also considered the kind and gravitas of the link. Table 4 provides statistics on the relationships between the variables. The table illustrates the relationship between the independent variables and the dependent variable. The findings of a correlation research are presented in Table 4, with all variables showing substantial correlations at a significance level of 0.05.

**Table Correlational Analysis**

| Variable | | Performance expectancy | Social Influence | Facilitating Conditions | Habit Perspective | Intention to adopt |
|---|---|---|---|---|---|---|
| **Performance expectancy** | Pearson Correlation | | | | | |
| **Social Influence** | Pearson Correlation | 0.437** | | | | |
| **Facilitating Conditions** | Pearson Correlation | .389** | .661** | | | |
| **Habit Perspective** | Pearson Correlation | .271** | .568** | .496** | | |
| **Intention to adopt** | Pearson Correlation | .102* | .327** | .235** | .570** | |

**Correlation is significant at the 0.01 level (2-tailed)
*Correlation is significant at the 0.05 level (2-tailed)

A correlation analysis was performed in this particular investigation to see how closely connected the research components were to one another. The findings of the correlation research are shown in Table 4. The results show a positive association between social influence and performance expectations of 0.437**. Performance expectations and social influence show a positive connection with facilitating conditions of 0.389 and 0.661, respectively. Perspectives on social influence, performance expectations, and facilitating conditions all exhibit positive relationships with perceptions on habits of.271,.568 and.496 respectively. The Performance Expectancy at.102*, the Social Influence at.327**, the Habit perspective at.235**, and the Intention to Adopt at.570** all have positive correlations with Intention to Adopt.

**Regression Analysis**

**Table Regression Analysis**

| Model | Unstandardized Coefficients | | T | Sig. |
|---|---|---|---|---|
| | **B** | **St. Error** | - | - |
| Constant | 11.350 | 1.964 | 5.778 | .000 |
| PE | .157 | .079 | 1.993 | .047 |
| SI | .377 | .056 | 6.743 | .000 |
| FC | .306 | .065 | 4.703 | .000 |
| HA | .711 | .053 | 13.500 | .000 |
| Adjusted R Square | 0.323 | | Sig | .000 |

Dependent Variable acceptance of mobile commerce

Table 4 shows the result of Performance Expectancy (PE) (β=.157, ρ=0.047), $R^2$ is .008, which shows that model explains 8% of the variation of acceptance of mobile commerce. The model seems to be a respectable fit. This is a summary of the good and substantial impact on the acceptance of mobile commerce. Value of $p \leq 0.05$ so $H_1$ is accepted. Social Influence (SI) (β=.377, ρ=0.000), $R^2$ is .105, which shows that model explains 10.5% of the variation of acceptance of commerce. The model seems to be a respectable fit. This is a summary of the good and substantial impact on the acceptance of commerce. Value of p≤0.05 so H2 is accepted. Facilitating condition (FC) (β=.306, ρ=0.000), $R^2$ is .053, which shows that model explains 53% of the variation of acceptance of mobile commerce. The model seems to be a respectable fit. This shows a summary of the good and substantial impact on the acceptance of mobile Commerce. Value of p≤0.05 so H3 is accepted. The findings are consistent with earlier studies. Habit (HA) (β=.711, ρ=0.000), $R^2$ is .008, which shows that model explains 8% of the variation in the of acceptance of commerce. The model seems to be a respectable fit. This gives a summary of the good and substantial impact to the acceptance of mobile commerce. Value of p≤0.05 so H4 is accepted.

**Hayees Model-4**

Model : 4

Y : c

X : fc

M : h

Sample

Size: 366

OUTCOME VARIABLE:

H

Model Summary

| R | R-sq | MSE | F | df1 | Df2 | p |
|---|---|---|---|---|---|---|
| **.3594** | .1292 | 11.9145 | 54.0037 | 1.0000 | 364.0000 | .0000 |

Model

| | coeff | se | t | p | LLCI | ULCI |
|---|---|---|---|---|---|---|
| **Constant** | 14.3301 | .7609 | 18.8328 | .0000 | 12.8337 | 15.8264 |
| **fc** | .3856 | .0525 | 7.3487 | .0000 | .2824 | .4888 |

Total, Direct, and Indirect Effects of X On Y

Total effect of X on Y

| Effect | se | t | p | LLCI | ULCI |
|---|---|---|---|---|---|
| **.3726** | .0450 | 8.2733 | .0000 | .2841 | .4612 |

Direct effect of X on Y

| Effect | se | t | p | LLCI | ULCI |
|---|---|---|---|---|---|
| **.2403** | .0443 | 5.4246 | .0000 | .1532 | .3274 |

Indirect effect(s) of X on Y:

| Effect | BootSE | BOOTLLCI | BOOTULCI |
|---|---|---|---|
| **.1323** | .0269 | .0827 | .1882 |

The study assessed the mediating role of intention to adopt on the acceptance of mobile commerce. The results revealed that a significant Indirect effect of intention to adopt of mobile commerce (b=0.1323, t=5.4246) supporting H5. Furthermore, the direct effect of acceptance of commerce in the presence of mediator was also found significant (b=0.2403. P>0.01). Hence intention to adopt mediate the relationship of acceptance of mobile commerce in hospitality sector.

**Hayees Model-1**

Model : 1

Y : c

X : fc

W : h

Sample

Size: 366

Outcome Variable:

Model Summary

| R | R-sq | MSE | F | Df1 | Df2 | p |
|---|---|---|---|---|---|---|
| **.5421** | .2938 | 7.4053 | 50.2061 | 3.0000 | 362.0000 | .0000 |

Model

| Constant | Coeff | se | t | p | LLCI | ULCI |
|---|---|---|---|---|---|---|
| **Fc** | 6.4582 | 2.8480 | 2.2676 | 0.239 | .8575 | 12.0589 |
| **h** | .2396 | .1480 | 1.16190 | .1063 | -.0514 | .5306 |
| **Int1** | 0.0075 | 0.0102 | .7287 | .4666 | -.0127 | .0276 |

Product terms key:

Int_1 : fc x h

Test(s) of highest order unconditional interaction(s):

| | R2-chng | F | df1 | df2 | p |
|---|---|---|---|---|---|
| X*W | .0010 | .5311 | 1.0000 | 362.0000 | .4666 |

The study assessed the moderating role of Habit (H) on the acceptance of mobile commerce. The results revealed a positive and significant moderating impact of habit on acceptance of commerce (F= .5344, p = .4666), supporting H4.

**Conclusion**

The analysis above leads us to the conclusion that the purpose of this research study is to examine how well the hospitality sector will adopt mobile commerce. The survey is done among the patrons and visitors of the hospitality industry. To obtain the findings, a thorough investigation was conducted. An examination of earlier research has been done in this regard. These studies have been referred to as literature reviews in this study. Research on this subject has already taken many different forms. Nonetheless, more study has been carried out elsewhere. There are far fewer in Pakistan. The exploratory and descriptive character of our investigation. A total of 370 respondents from various age groups make up our sample We employed questionnaires as the major source of information and reviews of the literature as the secondary source. To choose the respondents to fill out the questionnaire, we employed a random selection approach. It has been demonstrated that mobile commerce is a reliable method of payment. This study will be beneficial to the hotel industry's plans to concentrate on mobile commerce and plug any gaps using mobile-based payment methods.

**Future Directions**

This paper makes several recommendations for future research directions. First off, the moderated mediated model put forward in this work has the potential for future expansion. The link between adoption of mobile commerce and other moderating and mediating factors may also be affected. So, to investigate m-banking adoption in-intention, future research may incorporate various mediating and moderating factors in the model. Other mobile commerce settings, such mobile payment, mobile retail, mobile health, and mobile internet, can attempt the same study in the future.

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