

**Personal Values and Motivational Complexities  
in Mobile Shopping**

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## ATTESTATION OF AUTHORSHIP

"I hereby declare that this submission is my own work and that to the best of my knowledge and belief, it contains no material previously published or written by another person (except where explicitly defined in the acknowledgments), nor material which to a substantial extent has been submitted for the award of any other degree or diploma of a university or other institution of higher learning."

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## **ETHICS APPROVAL**

Ethics approval from AUT University Ethics Committee (AUTEC) was granted on 10 May 2016, for a period of three years until 9 May 2019. The ethics application number is 16/184.

## ABSTRACT

With the expansion of mobile shopping (m-shopping) consumption, there is an increased need to understand the variety of consumer motives for consumer engagement in such behaviour. While the m-shopping industry is growing at a rapid pace, the paradoxes of consumer behaviour include the fact that consumers are enthusiastic about conducting searches through m-shopping but when making purchases, they go back to online shopping. This study sought to address this paradox by exploring the motivational complexity of m-shopping. Accordingly, the research objectives were twofold: to explore personal values that drive m-shopping consumption, and to investigate the possible value conflicts of m-shoppers. Based on data collected (n=251) through the hard-laddering approach, this study found 10 types of personal values that motivate m-shopping: *Self-respect, Recognition, Exciting Life, Family Well-being, A Sense of Accomplishment, Centre of Attention, Self-direction, Financial Independence, Sense of Belongingness, and Financial Security*. Based on two personality characteristics, that is, social character and openness to change, a typology of the personal values of m-shoppers was developed to explain personal values that drive m-shopping consumption. This study also found several value conflicts that are likely to occur in m-shopping consumption. Identified conflicts were: *Exciting Life vs. Financial Security, Centre of Attention vs. Financial Independence, and Family Well-being vs. Self-direction*. The analysis showed that consumers have to compromise and prioritize between their conflicting personal values. The study augments previous literature in personal values research and m-shopping research, as it provides researchers with a better understanding of how m-shopping consumption satisfies the personal values of consumers. This study provides a springboard for further m-shopping research and personal value oriented investigations in relation to segmentation development as well as m-shopping dissemination. Managerially, this study provides

insight into creating a more favourable service design and marketing strategies for m-shopping consumption.

## **Chapter One**

### **Introduction**

#### **1.1 Background**

With the exponential growth of internet-enabled mobile phone subscribers, advancement in mobile technology has enhanced the mobile device's potential as a new channel for service delivery in the retail landscape (Yang, 2010; Ewe, Yap & Lee, 2015). The emerging retail environment is being reshaped by mobile retailing (m-retailing) with features such as ubiquity, wireless, and portability which enable people to shop differently (Pantano & Priporas, 2016). M-retailing is a fast growing sector accounting for 30 percent of online sales in Europe and the US in 2016 (Center for Retail Research, 2016). Concurrent with technology development, the increase in consumer interest and demand for mobile shopping (m-shopping) has resulted in distinctive m-shopping behaviour (Maity & Dass, 2014; Pantano, 2013; Wang, Malthouse, & Krishnamurthi, 2015). Mobile consumption is regarded as an important area of research given the potential of mobile technology and its practical implications for retail businesses.

M-shopping is defined as an advanced mobile service that allows consumers to perform shopping activities via a wireless handheld device such as a smartphone, tablet, or personal digital assistant (Huang, Lu, & Ba, 2016). A mobile device is regarded as an individual's most intimate item, more so than a personal computer or any other mediums (Kataria, Dixit, & Hasan, 2014). M-shopping services are accessible on the move through mobile devices that have fundamentally different presentation, processing and interaction features compared to a desktop computer and are therefore arguably different from the computer-based web shopping services (hereafter called online shopping) (Kourouthanassis & Giaglis, 2012). The mobile channel can, therefore, serve customers

differently from the online channel. Musa et al. (2016) suggest that m-shopping attributes are the most influential predictor in examining consumers' attitude, behaviour, and adoption towards m-shopping. Findings from past studies (Constnatiuous, Damsgaard, & Knutsen, 2006; Musa et al., 2016) indicate that distinct m-shopping attributes distinguish m-shoppers' characteristics from alternative channel (i.e., Internet) shoppers, which implies that m-shopping motivations can be different from online shopping motivations. For this reason, previous findings on online shopping may not automatically be applied to the m-shopping context (Amoroso & Ogawa, 2013). Based on its current market distinction and its increasing importance, researchers and practitioners must seek to understand m-shopping consumption which differs from online shopping.

According to eMarketer (2016), m-shopping sales reached 32 percent of total retail sales in 2016 compared to 19 percent in 2014. It was predicted in 2009 that mobile devices would overtake desktops and laptops as the primary the source of internet traffic (Morgan Stanley, 2009). By October 2016, mobile devices had become the major source of global internet traffic (Statcounter, 2016). According to a study conducted in November 2014, 74 percent of American consumers regularly use the Internet for shopping purposes and 40 percent consult their smartphone before making a purchase decision (IAB, 2014). However, when it comes to making online purchases, desktops and laptops are the major devices that are used (Adobe, 2016). On Black Friday 2016 in the United States, visits to retail websites were mostly done through mobile devices, at 55 percent: however, the actual purchases made through mobile devices only consisted of 36 percent (Adobe, 2016). There is a paradox demonstrated in these statistical figures. That is, while statistics are increasingly moving toward the growth of smartphone usage for product research purposes, mobile retailers (m-retailers) are still struggling to get customers to purchase through their m-shopping services (Meola, 2016). Why do consumers still largely rely on desktops and laptops when making purchases despite the

increasing prevalence of mobile device usage? Why is m-shopping not thriving as much as online shopping? A good understanding of underlying motivations and possible motivational complexities of m-shoppers will provide valuable insights into the paradox of consumer behaviour in the current marketplace. Delving into the underlying motivational factors that guide m-shopping behaviour and the motivational conflicts that may hinder m-shopping consumption may help explain this issue.

Until recently, the role of personal values in m-shopping was regarded as marginal in the literature as technological attributes were often deemed to be more profound and pivotal in inducing the number of customers. However, a recent study by Koh, Shoi, and Ann (2015) demonstrates that m-shopping consumption is determined by personal values such as an exciting life whereas online shopping is based on service attributes such as quality and usefulness. In the past, the Technology Acceptance Model (TAM) has been successfully used to understand the intention to use online shopping (Aldas-Manzano et al., 2009; O’Cass & Fenech, 2003). However, m-shopping behaviour may be driven by personal values. Research in this area is highly lacking and the importance of personal values are not highlighted in the current literature. The next section discusses these issues setting a case as to why further research is required.

## **1.2 Statement of the Problem**

In order to support strategic m-shopping marketing plans, past studies have attempted to examine the antecedents of m-shopping consumption in areas such as the adoption of new technology (Aldas-Manzano, Ruiz-Mafe, & Sanz-Blas, 2009; Ko, Kim, & Lee, 2009), the intention to use m-shopping (Li et al., 2012; Lu & Su, 2009; Yang, 2010; Yang & Kim, 2012), and the continuance intention to use m-shopping (Hung, Yang, & Hsieh, 2012). Past studies have also attempted to understand and predict m-shopping behaviour by applying well established frameworks such as TAM and UTAUT (Unified

Theory of Acceptance and Use of Technology Acceptance) (Venkatesh et al., 2003). While TAM is based on the belief that the behaviour of individuals is determined by their intentions, attitudes, and beliefs (Davis, 1989; Fishbein & Ajzen, 1975), it also provides information on users' opinions about using new technology (Mathieson, 1991). However, there is a need to move beyond the functional attributes (e.g., perceived ease of use and usefulness) contained in the TAM model in order to present the strong underlying motivation of m-shopping consumption (Amoroso & Ogawa, 2013).

Recent m-shopping studies have highlighted the role of personal values and beliefs (Koh et al., 2015; Yang, 2012), an area that needs further research in terms of the potential of personal values in this area. While both Yang (2012) and Koh et al. (2015) discuss the important role and potential of personal values in their studies, no empirical studies have been carried out. Scholars (Rokeach, 1973; Schwartz, 1994) have suggested that all individuals possess personal values and personal values are a powerful force in consumer behaviour. Personal values are defined as a centrally held enduring beliefs and desirable trans-situational goals which guide actions and judgments in a person's life (Murray, 1938; Rokeach, 1973; Schwartz, 1994). This is important as values strongly influence positive and negative responses towards consequences sought from consumers' decisions (Rokeach, 1973). Thereby, they act as important motivational drivers (Schwartz, 1994), which lead to consumption behaviour (Kilbourne & Beckmann, 1998; Rokeach, 1973). Despite the general consensus that personal values have a strong influence on human behaviour and provide important motivation for consumption behaviour, it is an area that has not yet been explored in the current m-shopping motivational literature.

On the other hand, personal values can play a role in reducing consumption behaviour through the complex nature of values (Rokeach, 1973). A number of value theorists have suggested that all individuals possess multiple personal values and when these values are opposite, people are likely to experience ambivalence through value

conflict in the form of psychological tension (Burroughs & Rindfleisch, 2002; Otnes, Lowrey, & Shrum, 1997). An understanding of these value conflicts or complexities is particularly important in the study of consumer behaviour because the consequences of experiencing ambivalence may hinder people from participating in purchasing activities (Otnes, Lowrey, & Shrum, 1997). Although the conflicting nature of personal values may produce psychological tension and may potentially limit consumption behaviour, the motivational complexities of the influence of personal values in m-shopping consumption remain untapped. Therefore, it is important to explore the conflicting nature of personal values that contribute to the motivational complexities of m-shopping. An understanding of m-shopper personal values and the possible motivational conflicts that they may experience will contribute to existing knowledge on m-shopping.

### **1.3 Research Questions and Objectives**

After identifying several limitations in the literature, this study aims to explore these issues through an empirical study. The purpose of this study is to understand the personal values of m-shoppers in relation to their m-shopping consumption. This research aims to widen the body of literature by exploring the nature of personal values as an important motivational factor in m-shopping consumption. Accordingly, this study seeks to address the following research objectives:

1. To explore personal values that drive m-shopping consumption.
2. To investigate the possible value conflicts of m-shoppers

According to Yang and Kim (2012), different kinds of personal values may influence decisions towards different consumption behaviours, making personal values an important construct to be explored in the m-shopping context. Therefore, this study attempts to take an exploratory approach to delve into the personal values that drive m-

shopping as well as the potential conflicting values held by m-shoppers which may hinder m-shopping consumption. The findings of this study will contribute to a better understanding of the phenomenon of m-shopping consumption and potentially uncover a typology of m-shopper segments yet unknown to marketers and academics.

#### **1.4 Significance of the Study**

This study has the potential to be applied to several areas in research and industry and the contribution of this study is threefold. Firstly, the findings from this study can contribute to broadening existing knowledge of m-shopping as well as retailing literature. Using and highlighting personal values as an important motivational factor in m-shopping consumption can provide valuable insights to consumer researchers by identifying clearly distinguishable motivational patterns centred on m-shopping concerns. The findings may possibly suggest distinct m-shopper typology in the market, categorised based on their personal values.

Secondly, the identification of the personal values of m-shoppers and the classification of m-shoppers based on their common values are likely to be viewed favourably by retailers as it will enable them to provide better service offerings and to gauge expected outcomes. Clear and thorough identification of motivational patterns will support m-retailers by suggesting suitable marketing plans for different segments. Likewise, the use of marketing planning and strategy can be improved if the behaviour of consumers can be related to their personal values. M-retailers can assess the plans and strategies by looking at the personal value fulfilment prior to the market implementation. Understanding customers' perspective will provide retailers in-depth knowledge on what customers want to express and satisfy through their m-shopping activity. By customising offerings that link to these personal values, retailers will be able to attract and satisfy consumer tastes. Moreover, the findings may support the broadening and strengthening

of consumer involvement by a novice m-shopper, who mostly browses and searches, to a higher involvement m-shopper, who also makes purchases through m-shopping. Furthermore, strong bonding between personal values and m-shopping consumption may potentially demonstrate loyalty towards m-retailers.

Thirdly, findings concerning personal values and their potentially conflicting patterns will help consumers to become aware of their motivational complexities and therefore help them to balance their individual needs and desires as well as their m-shopping concerns. Understanding appropriate m-shopping consequences will help consumers to obtain better outcomes from their consumption activities.

### **1.5 Organisation of the Thesis**

This paper is structured as follows. It begins by examining the existing research in m-shopping, providing insights from the previous literature. The next section focuses on the motivational aspect of personal values. The study posits that an understanding of personal values permits a greater focus on how such values may be a strong driving force in m-shopping motivation. Next, the methodology discusses the samples selected, the instruments, and the methods applied. Finally, the last section presents the findings, theoretical and managerial implications, and future research opportunities.

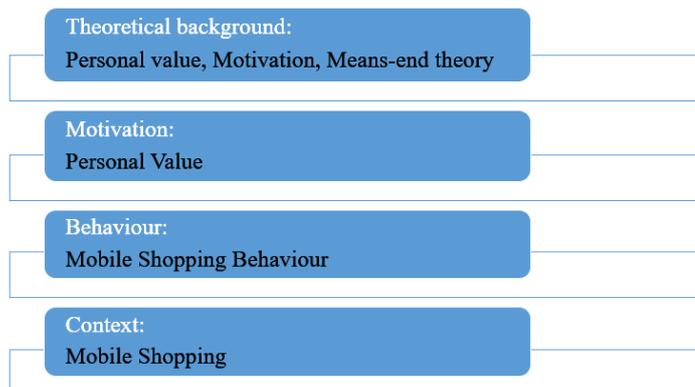
## Chapter Two

### Literature Review

#### 2.1 Introduction

The purpose of this study is to better understand the underlying motivation of mobile shopping (m-shopping) consumers. This chapter begins by discussing the difference between online and mobile shopping to clearly illustrate the importance of studying the m-shopping context. Subsequently, a review of the research in the field of m-shopping provides a background to this study. The chapter then moves on to an explanation of shopping motivation and the notion of personal values, providing insights from existing related studies. Types of personal values and limitations of existing studies are discussed to highlight the importance of studying personal values in the m-shopping context. A discussion on personal value conflicts follows and highlights the importance of exploring consumer ambivalences. The last section of this chapter discusses means-end theory. Finally, the chapter concludes with a summary of the chapter that highlights insights from the literature review.

Four areas in the literature are researched to offer clarity and direction for this study. Figure 1 illustrates the theoretical background of the research, the motivation and the behaviour of m-shoppers, and the context in which this study is based on.



**Figure 1 – Areas of Literature Studied**

## **2.2 Internet (or Online) Shopping Versus Mobile Shopping**

Online shopping refers to the shopping activity of purchasing products or services over the Internet using a personal computer. On the other hand, m-shopping refers to shopping activity via a wireless handheld device such as a smartphone, tablet, or personal digital assistant (Huang, Lu, & Ba, 2016). It is important to first clearly distinguish the features of online shopping and m-shopping to highlight the significance of studying m-shopping consumption. M-shopping incorporates many features of online shopping; however, researchers have different points of view on the key characteristics of m-shopping (Huang, Lu, & Ba, 2016). For instance, Shankar and Balasubramanian (2009) suggest that the key attributes of m-shopping and mobile devices are personalization, localization, portability, and wireless features. These attributes provide customized and localized offers to shoppers when they are near a store, which induces more customers and higher sales (Wang et al., 2015). Wu, Chen, Zhou, and Guo (2010) contend that the most important characteristics of a mobile service are mobility and instantaneity. Online shopping may offer interactivity, but it does not do so at the moment of intent as mobile does. These characteristics reflect the fact that m-shopping offers consumers different shopping services from online shopping, allowing consumers to be ‘always online’. The attributes of a mobile platform, such as mobility and instantaneity, enable consumers to develop habitual interactions with a retailer, which reinforces consumers’ psychological and experiential state of being in a relationship with the shopping service (Wang et al., 2015). With the more instant and intimate characteristics of m-shopping, consumers are in a different frame of mind and have different informational needs.

Past studies have explored the motivation involved in online and mobile shopping. However, these studies have mostly focused on consequences that consumers can gain from consumption activity and there are few studies that explore personal values in the

online and mobile shopping context (Brunso et al., 2004; Erdem et al., 1999; Lages & Fernandes, 2005; Swinyard, 1998). This area of research is limited, therefore, this study aims to explore personal values as important underlying motivators of m-shopping consumption.

### **2.3 Mobile Shopping Consumption**

M-shopping covers the gamut of shopper activities from shopping motivation to post-purchase and includes both in-store and outside store activities (Shankar, Kleijnen, Ramanathan, Rizley, Holland, & Morrissey, 2016). The core concept of m-shopping is to adopt an individually customized, personalized service delivery representing all products and services of the companies when communicating with customers. While some researchers describe m-shopping as an extension of online shopping activities with a mobile terminal (Muller-Veerse, 1999; Ngai & Gunasekaran, 2007), others have attempted to study the differences between these two shopping channels (Wu, Chen, Zhou, & Guo, 2010). As m-shopping services are accessible on the move through mobile devices with fundamentally different presentation, processing and interaction features compared to a desktop computer, they are arguably different from computer-based web shopping services (Kourouthanassis & Giaglis, 2012). M-shopping is defined as an advanced m-service that allows consumers to perform shopping activities anytime, anywhere via a wireless handheld device such as a smartphone, tablet, or personal digital assistant (Huang, Lu, & Ba, 2016). A well-designed m-shopping service offers value that produces high impact in the retailing industry. As such, retailers endeavor to design a sustainable competitive advantage. With a specified strategic perspective, retailers can act in conformity to achieve the desired goals.

On 2016 November Black Friday, m-shopping sales reached their highest sales revenue (Adobe, 2016). This was caused by stronger consumer demand for shopping

through mobile devices. Previous studies have highlighted that the pervasiveness of mobile technology and mobile marketing has significantly shifted consumer access to the retail environment from online shopping to m-shopping (Patano & Priporas, 2016; Shankar, Venkatesh, Hofacker, & Naik, 2010). Although the m-shopping market is rapidly growing and the recent shift in access to the retail environment has been identified, there is higher use of m-shopping in terms of information search and the consideration of alternatives, than in the purchase transaction (Holmes, Byrne, & Rowley, 2013). Actual purchase and transaction rarely takes place via m-shopping (Musa et al., 2016). In general, respondents are more positive regarding their use of a computer for shopping than they are in relation to their use of a mobile (Holmes, Byrne, & Rowley, 2013). Use of mobiles for shopping is significant, but remains lower than use of computers for shopping.

Along with the growth in market size, research interest in m-shopping has increased in recent years. The concept of m-shopping has gained popularity in the marketing literature as m-shopping adds value to the marketing and sales of a company. Past research on m-shopping has focused on several issues. M-shopping literature was initiated in early 2000s. Between 2003 and 2006, the first stream of m-shopping studies mostly focused on the limitations of mobile phone technological features and suggested schemes to improve technology for better m-shopping (Lee & Park, 2006; Wu & Wang, 2006). At the same time, studies also focused on making an approximation of m-shoppers' profile by relating mobile phone users' characteristics (e.g., lifestyle) with mobile device advantages and by linking the examples of Internet users' characteristics with online shopping motivations (Bigne, Ruiz, & Sanz Blas, 2005; Jih & Lee, 2003; Wu et al., 2004). Many researchers and practitioners have attempted to identify the characteristics of m-commerce to predict technology adoption (Wu & Wang, 2005). However, understanding mobile technology features and the profile of m-shoppers involves descriptive information which does not address what motivates m-shoppers.

The second stream of research focused on consumer adoption of new technology (Agrebi & Jallais, 2014; Chen & Lan, 2014; Ko, Kim, & Lee, 2009; Wong, Tan, Ooi, & Lin, 2015; Wu & Wang, 2005). At a time when m-shopping was only sporadically being introduced, consumer-based empirical studies were conducted to explore m-shopping acceptance. The theoretical framework called the Technology Acceptance Model (TAM) created interest in these studies in its attempt to identify the determinants affecting the acceptance and adoption of new technology (Aldas-Manzano, Ruiz-Mafe, & Sanz-Blas, 2009; Ko, Kim, & Lee, 2009). The reason many authors used TAM was that m-shopping was perceived as a technology process that involved an active interaction between the user and technology (Kumar & Mukherj, 2013). In addition, TAM was successfully utilized to explain the intention to use online shopping (Aldas-Manzano et al., 2009; O’Cass & Fenech, 2003). Since then, studies on the potential of technological convergence to contribute to interactive shopping have emerged (Funk, 2007). The well-established theoretical model of TAM (Davis, 1989) helps predict the intention to use new technology.

While TAM is based on the premise that the behaviour of individuals is determined by their intention, attitudes and beliefs (Davis, 1989; Fishbein & Ajzen, 1975), it only provides users’ opinions about using technology (Mathieson, 1991). TAM theories are specifically designed to predict use of an information system (Davis, 1986) and the model focuses on the functional aspects of technology such as ease of use and usefulness. The Unified Theory of Acceptance and Use of Technology Acceptance (UTAUT) (Venkatesh et al., 2003) extends the model by adding social influence and hedonic aspects; however, the influence of technology acceptance and hedonic influence are still insufficient to capture m-shoppers’ underlying motivations. Therefore, underlying motives that drive m-shoppers should be explored to better understand m-shopping behaviour.

As the impact of m-shopping evolves, research on m-shopping has been actively contributing to the marketing literature since late 2009. Factors influencing m-shopping experience and decision making have been explored (Holmes, Byrne, & Rowley, 2013; Karaatli, Ma, & Suntornpithug, 2010) and using UTAUT, studies have examined independent variables that influence the behavioural intention to use m-shopping and explored utilitarian and hedonic motivations (Yang, 2010). Studies have begun focusing on the psychological beliefs of consumers to better understand consumption behaviour (Lu & Su, 2009). For instance, Lu and Su (2009) found that affective barriers hinder consumers' use of innovative systems and therefore are the key negative predictors of consumers' intentions to use m-shopping. Several theories, for example, the Theory of Reasoned Action (Fishbein & Ajzen, 1975), the Theory of Planned Behaviour (Ajzen, 1985), and Uses and Gratification Theory (Leung & Wei, 2000; Nysveen, 2005) have been utilized. Past studies using the Theory of Planned Behavior (TPB) have highlighted that beliefs are important criteria when determining attitude toward m-shopping adoption (Yang, 2012). Such studies have also utilized TPB to provide more specific information that can better guide the development of the consumer segment (Mathieson, 1991). TPB is designed to predict behaviour across many settings (Ajzen, 1989). However, TPB's disadvantages are that this perspective may not apply to all individuals (Mathieson, 1991) and it is difficult to apply across diverse user contexts as TPB uses beliefs that are specific to each situation. Despite these disadvantages, psychological theories that highlight beliefs and values seem more useful in predicting m-shopping consumption. Nevertheless, current literature in this area is lacking.

M-shopping motivation research has attracted academic attention in the marketing disciplines since 2012. Studies have begun to distinguish the motivations of m-shoppers from those of non-m-shoppers, focusing more on consumers' perspectives, and capturing the importance on hedonic motivations compared to utilitarian measures (Li et al., 2012;

Yang & Kim, 2012). As consumers' m-shopping activities continue to increase, past studies have started to anticipate consumers' continuance behaviour (Hung, Yang, & Hsieh, 2012). Since 2013, more scholarly work has been published on the extension of TAM with the integration of additional independent variables such as satisfaction, perceived enjoyment, trust, perceived usefulness, and perceived ease of use (Agrebi & Jallais, 2014; Chen & Lan, 2014; Lee, Park, & Jun, 2014; Wong, Tan, Ooi, & Lin, 2015).

Lastly, the relationship between consumer profile and motivation in using m-shopping has received renewed focus in recent years (Assarut & Eiamkanchanalai, 2015; San-Martin, Prodanova, & Jimenez, 2014). These studies suggest that the characteristics of consumers play an important role in explaining m-shopping behaviour. For example, m-shoppers are characterized and distinguished by a common set of variables such as socio-demographic variables (e.g., gender, age) and technology-oriented variables (e.g., experience, skilfulness) as well as lifestyles and personality (Kim & Kim, 2015). When m-shopping literature was first initiated, researchers assumed there were minimal differences in terms of demographic and characteristics between online-shoppers and m-shoppers and utilized online shoppers' profiles to predict the motivations of m-shoppers. However, recent studies have demonstrated that m-shopping requires separate research since m-shoppers have different characteristics and needs compared to online shoppers (Assarut et al., 2015; San-Martin et al., 2014). The changes in spending behaviour and shopping patterns after the adoption of m-shopping have been identified (Wang, Malthouse, & Krishnamurthi, 2015). Emerging studies have also started questioning the performance of m-shopping in the marketplace. For example, Huang, Lu, and Ba (2016) studied whether the mobile channel is likely to increase retail sales or whether it is merely shifting consumers from an online channel to a mobile channel. Recently, an issue has emerged whereby actual purchase and transaction rarely takes place via the mobile channel (Musa et al., 2016). It has been found that m-shopping attributes are an influential

predictor when examining consumers' attitude, behaviour, and adoption of m-shopping (Musa et al., 2016). Distinct m-shopping attributes distinguish m-shoppers' characteristics from alternative channel shoppers, which implies that m-shopping motivations can be different from online shopping motivations and therefore previous findings on online shopping can not necessarily be replicated in the m-shopping context.

In summary, past studies have mostly focused on the technological aspects of m-shopping in order to understand its acceptance by consumers and have mostly drawn insights from TAM or UTAUT models. In the past, TAM has been successfully used to understand the intention to use online shopping (Aldas-Manzano et al., 2009; O'Cass & Fenech, 2003). However, m-shopping has different attributes and they differentiate the characteristics of m-shoppers from online shoppers. This implies that previous findings on online shopping should not be automatically applied to m-shopping. Relatively recently, studies using TPB and TRA theories have identified that focusing on psychological, belief, and value aspects are more impactful in understanding consumer behaviour (Lu & Su, 2009). While understanding consumer psychological states is important, research in this area is highly lacking and the importance of beliefs and values are not evident in the current literature. Additionally, the notion of personal values is more generally accepted as being a strong influence on human behaviour that provides important motivation for consumption behaviour (Cai & Shannon, 2012; Lee & Lyu, 2016; Lee et al., 2014; Rokeach, 1973), however, it has not yet been explored in the current literature. Therefore, this study aims to examine personal values that act as underlying motivation for m-shopping.

## **2.4 The Drivers and Impediments to Mobile Shopping**

The frequent use of mobile devices has placed consumers in a mobile lifestyle in which consumers seamlessly use mobile devices for shopping activities such as searching for information and conducting transactions, as well as socializing (Shankar et al., 2010). Google surveys (2013) suggest that 51 percent of consumers cite saving time as the major driver of m-shopping, and 42 percent cite convenience (Google shopper marketing council, 2013). M-shopping enables consumers to utilize more search strategies by providing an intelligent agent (e.g., Google Now, Siri), which improves consumers' overall shopping experience (Shankar et al., 2016). The functional features of m-shopping enable shoppers to search instantaneously and quickly while on the move. M-shopping offers flexibility of accessing and sharing information beyond the capabilities of any other shopping medium (Karaatli, Ma, & Suntornpithug, 2010). M-shopping offers more full market information to consumers, hence enabling them to make better purchase decisions (Voropanova, 2015). However, although m-shopping leads consumers to better purchase decisions, they tend to switch to computers when purchasing (Adobe, 2016).

Especially from the marketing perspective, mobile platforms serve as effective and personalized marketing communication tools (Wang, Kim, & Malthouse 2015). M-shopping offers marketers the opportunity to track consumers dynamically, produce relevant offers, and motivate purchases. The unique features of m-shopping increase unplanned spending and if it requires shoppers to travel further from their plan, it can enhance unplanned spending (Hui et al., 2013). In addition, another aspect of the mobile platform is that it allows users to be constantly interactive with the external environment including brands and firms, and the users' personal social networks (Stafford & Gillenson, 2004). The use of other interactive characteristics of the mobile platform, such as information search and check-in, boost m-shoppers' spending levels, and when shoppers discontinue using the features, their spending levels reduce (Kim, Wang, & Malthouse,

2015). Therefore, researchers and practitioners have focused on improving service features to induce shoppers to continue using the mobile platform.

While dynamic interactions between firms and shoppers have created values and facilitated personal and social experiences, there are also serious concerns about privacy and intrusiveness (Belanger, Hiller, & Smith, 2002; Shankar et al., 2010). Security and confidentiality are one of the key concerns of consumers when making purchasing decisions (Musa et al., 2016). Gupta (2013) also reported that four out of five shoppers dislike mobile promotions due to their intrusiveness. Moreover, issues of the technological limitations of m-shopping have been identified in the literature. Ghose, Goldfarb, and Han (2012) suggest that mobile devices have usability limitations, for instance, a small screen that limits display capabilities and thereby decreases the richness of information presented. M-shopping's higher search cost may also influence consumers purchasing behaviour; thus, consumers may rely on computers when purchasing (Wang, Malthouse, & Krishnamurthi, 2015). The simultaneous existence of drivers and impediments limit m-shopping growth.

M-shopping attributes present important choice criteria (Musa et al., 2016). Koo et al. (2008) suggest that attributes play an important role in leading customers with certain motivations to evaluate the attributes of m-shopping and seek for consequences that are important to them. Findings of past studies suggest that m-shoppers simultaneously seek for utilitarian and hedonic consequences from m-shopping attributes (Bigne et al., 2007; Fenech, 2002; Jih, 2007; Jih & Lee, 2003; Kim et al., 2009; Ko et al., 2009; Lu & Su, 2009; Wong et al., 2012). Multiple desirable values that can be obtained by the attributes of m-shopping are simultaneously sought when engaging in m-shopping (e.g., Wu & Wang, 2005; Ko, Kim, & Lee, 2009; Agrebi & Jallais, 2014; Chen & Lan, 2014; Wong, Tan, Ooi, & Lin, 2015; Aladas-Manzano, Ruiz-Mafe, & Sanz-Blas, 2009; Lu & Su, 2009; Yang, 2010; Yang & Kim, 2012; Li et al., 2012). These past studies

suggest that m-shoppers simultaneously pursue multiple values and this may push them to prioritize among these values, which may positively or negatively influence purchasing decisions.

Scholars have examined the potential role of personal values in relation to m-shopping purchase decisions (Lu & Su, 2009; Yang, 2012). Despite the importance of personal values, marketers have focused on technological feature development while personal value fulfillment has been neglected by the m-commerce marketer. The m-shopping experience is maximized when it is more personal because mobile devices are deemed by shoppers as extensions of their own identities (Walsh, White, & Young, 2010). Hence, the concept of personal values deserves further empirical attention in the m-shopping context given the potential for personal values to underlie the motivation of m-shoppers.

## **2.5 Shopping Motivation**

Motivation is defined as the process which triggers people to behave in the way in which they do (Dubois, 2000; Eccles & Wigfield, 2002). It represents the existence of a force within an individual which stimulates one's behaviour with a predetermined goal (Eccles & Wigfield, 2002). Motives are defined as a force inducing behaviour to meet internal needs and an unobservable psychological construct that explains human behaviour (Westbrook & Black, 1985). Motivational forces have a key influencing role in the explanation of shopping behaviour, which can also be termed goal-directed behaviour (Jarratt, 1996). Shopping motives are defined as a consumer's needs and wants related to consumption choice (Sheth, 1983) and thus the driver of behaviour that prompts consumers to enter into the marketplace to meet their internal needs (Jin & Kim, 2003). They represent the enduring characteristics of individuals (Westbrook & Black, 1985) and result from the gap between an actual and a desired state of being, which the

individual intends to overcome and meet through shopping activities (Groppel-Klein et al., 1999; Sheth, 1983; Luomala, 2003; Morschett, Swoboda, & Foscht, 2007). Hence, identifying shopping motives plays an important role in understanding consumers' needs and segmenting target markets.

M-shopping is a relatively new phenomenon; thus, investigating consumer motivation to adopt and use m-shopping is important for effective designing and marketing planning. In m-shopping, there is no starting or ending point in the shopping journey (Walker, 2011). Rather, m-shopping intervention is ubiquitous since shoppers join or leave at any point. Traditional shopping studies have proposed that shoppers enter into the shopping medium with a particular motivation or goal in mind and evaluate products and services based on that goal (Rohm & Swaminathan, 2004). However, the phenomenon of m-shopping presents a new way of shopping which has caused a recent shift in goal pursuit because m-shopping eliminates the distinguished boundary between shopping and other variables such as situational influence, lifestyle, and priority in life (Shankar et al., 2016). M-shopping changes the way people set and achieve shopping goals because it can be used as a tool to contextually prioritize 'other goals' while the person is engaging in m-shopping. Therefore, according to Morschett et al. (2007), m-shoppers intend to satisfy personal values through m-shopping. Exploring the personal values of m-shoppers will enhance the understanding of m-shopping consumption.

## **2.6 Personal Value**

Theorists believe that values cause behaviour (Rohan, 2000). Marketers, too, are of the opinion that values impact the behavior of consumers (Lowe & Corkindale, 1998), and keeping up with societal changes in values is an imperative for marketers (Kahle et al., 1988). Values-centric is more important than self-centric consumption as consumers seek to satiate values that encompass the self as well as others (Nicholls, 2002). Values

are deemed to be more effective means than demographics to profile consumers and to segment markets (Boote, 1981; De Pelsmacker et al., 2005a; Kennedy et al., 1988; Prakash and Munson, 1985). However, the nexus between personal value and m-shopping remains untapped in the marketing literature.

Human nature involves a set of universal basic needs, with individual difference in these needs leading to the uniqueness of individuals, and they are represented as personal values (Murray 1938). Anthropology, with its interest in life styles and cultural patterns, defines values as abstract objectives and social elements, which provoke individuals' reaction (Thomas & Zaraniecki, 1927). Sociology, concentrating on ideologies and customs, interprets a value as a concept, which is constructed of clusters of modes of conduct in the society (Ronowski, 1959). Psychology, which examines values from the viewpoint of attitudes and personal motives, defines a personal value as a centrally held, enduring belief, which guides actions and judgments and is trans-situational. It encompasses specific situations and goes beyond immediate aims to deeper ultimate end-states of existence (Rokeach, 1968; 1973; 1979). Schwartz (1994) maintains that personal values refer to desirable trans-situational goals with a hierarchy of importance that serve as guiding principles and standards in a person's life. The implication of these definitions of personal values as goals is that they serve the interests and needs of individuals, they motivate behavioural direction and stimulate emotional intensity, and they act as standards for deciding and justifying action (Schwartz, 1994). There are various other types of value terms, for example, consumer value, perceived value, psychological value, hedonic value, and consumption value. However, personal value differs from these value terms as it is the most abstract and generalizable (Vinson et al., 1977). In sum, personal value is a centrally held enduring belief and a desirable trans-situational goal which guides actions and judgements, and thus a powerful force in guiding the behaviour of individuals (Rokeach, 1968).

The term personal values has been defined in various ways such as individual values, global values, human values and so on. The evolution of the types of personal value is outlined in the following table.

**Table 1: Evolution of the Notion of Personal Values**

Author/Year	Types of personal value	Study Context	Insight
Rokeach, 1973	<p>Personal Value: standards that guide action transcendentally across situations and objects, and that decide what is worth and not worth being concerned about.</p> <p>Terminal values: end-states of existence; long-term goal in life.</p> <p>Instrumental values: mode of behaviour; guiding principle in day-to-day activities.</p>	Psychology	Personal values determine attitude and behaviour. Hence, the ultimate function of value is to provide people with a set of standards to guide them in meeting their needs and making it possible to regard themselves and to be regarded by others as meeting social and moral competence.
Vinson, Scott, & Lamont, 1977	Global Value: the most centrally held and enduring beliefs concerning desired states of existence or modes of behaviour.	Marketing – product consumption	Personal values influence consumption patterns. This study contends that values stimulate motivation for behavioral response. Therefore, an individual's characteristics are ultimately based upon his or her values, and these values have a salient impact upon attitudes and upon behaviour.
Kahle, 1980	List of Values: a nine-item scale based upon Maslow's hierarchy of needs (Maslow, 1954). This is supplemented with other value-based theories such as Rokeach's Theory (1973).	Food Shopping	This list of values has been demonstrated to be a better predictor of daily behaviour (Beatty et al., 1985).
Schwartz, 1994	Human Value: desirable trans-situational goals, varying in importance, that serve as guiding principles in a person's life. Schwartz defines values as goals	Social Psychology	Distinguishes values from related concepts such as needs and attitudes. Schwartz contends that values represent responses to three universal requirements that individuals and societies

	and as serving the interests of a person, motivating action, providing direction and emotional intensity, and operating as standards for evaluating and justifying action.		must cope with such as biological requirements, social interaction, and survival and functioning of groups. Individuals and societies communicate these requirements as personal values which they express through their consumption behaviour in order to rationalize and justify behaviour.
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While these definitions presented in the above table differ, there appears to be general agreement that values influence behaviour (Fritzsche & Oz, 2007). A number of scholars have suggested that behaviour is an outcome of personal values and attitudes. For example, Rokeach's Theory (1973) maintains that personal values determine behaviour. Connor and Becker (1979) and Homer and Kahle (1988) contend that values provide the basis of individual attitudes that lead to specific decision-making behaviour. Williams (1968) suggests that values serve as the standards of preference. He addresses that actual behaviour is a result of motivations in specific situations and is determined by the beliefs and values of the person (Williams, 1979). Personal values perform as an important motivational driver as they act as a guiding standard in individuals' lives (Schwartz, 1994), and hence an underlying determinant of consumers' attitudes and behaviour (Kilbourne & Beckmann, 1998; Rokeach, 1973). Rokeach's Theory (1973) argues that studies and marketing strategies focused on personal values provide valuable insights and implications into shopper patronage (Homer & Kahle, 1988; Shim & Eastlick, 1998). While personal values are deep seated and thus not apparent, the consequence of an individual's values can be discerned through observing his or her decision making (Sheehan & Schmidt, 2015). Koo, Kim, and Lee (2008) provide the insight that personal values held by a consumer provide motivation for him or her to seek certain potential benefits provided by a product or service. Thereby, after having been motivated to seek

particular benefits, the consumer is motivated to evaluate certain attributes of the product or the retail environment that are more likely to be associated with his or her desired benefits, which leads to patronising a shopping channel or store and initiating a purchase. Therefore, personal values can affect an individual's judgment concerning which attributes of an object are important in consumption decision-making. Accordingly, marketing planning and strategy can be improved if the target market is segmented based on the consumer behaviours that are related to values.

Personal values have been explored in various disciplines such as business ethics (Fritzsche & Oz, 2007), travel and leisure (Madrugal, 1995), management (Ariail et al., 2015; Meglino & Ravlin, 1998; Connor & Becker, 1994), and education (Voss, Gruber, & Szmigin, 2007; Durvasula, Lynsonski, & Madhavi, 2011). In addition, personal values have been an important construct in the marketing literature in the area of product positioning (Young & Feigin, 1975; Vinson, Scott, & Lamont, 1977; Zeithaml, 1988), retailing (Cai & Shannon, 2012; Jayawardhena, 2004; Jin & Kim, 2003; Koo, Kim, & Lee, 2008; Swinyard, 1998; Shim & Eastlick, 1998; Sweeney & Soutar, 2001), food consumption (Nielsen et al., 1998; Fotopoulos et al., 2003; Russell et al., 2004; Russell et al., 2004; Ares, Gimenez, & Gambaro, 2008; Barrena & Sanchez, 2009; Santosa & Guinard, 2011; Zanolli & Naspetti, 2002; Brunso et al., 2004; Page et al., 2005; Worsley et al., 2010; Worsley et al., 2010; Lee, Lusk, Miroso, & Oey, 2014; Barrena et al., 2015; Farragher et al., 2016), service experience (Orsingher, Marzocchi, & Valentini, 2011; Mustaffa, Bing, Rahman, & Wahid, 2016), fashion consumption (Goldsmith et al., 1993; Rose et al., 1994), brand choice (Dibley & Baker, 2001; Manyiwa & Crawford, 2001; Mort & Rose, 2004), and ethical shopping (Jagel et al., 2012). These past studies have shown that personal values drive behaviour, which presents the proof of significance of personal values as a powerful underlying motivational force.

A number of previous studies have adopted Rokeach's value scale and the list of values (LOVs) to measure personal values (e.g., Homer & Kahle, 1988; Shim & Eastlick, 1998) in mall shopping (Swinyard, 1998; Shim & Eastlick, 1998; Sweeney & Soutar, 2001) and online shopping (Jayawardhena, 2004; Koo, Kim, & Lee, 2008). Nevertheless, there is still no clear explanation for the distinction between terminal and instrumental values and LOV has been criticized for not being a stable instrument when applied across cultures (Watkins & Gnoth, 2005) as it is too broad to measure specific shopping behaviours (Hansen, 2008). Schwartz's (1992) value survey has provided useful insight into shopping and consumption behaviours such as mall shopping (Cai & Shannon, 2012), food shopping (Worsley, Wang, & Hunter, 2010), healthy drinks (Lee, Lusk, Miroso, & Oey, 2014), vegetables (Farragher, Wang, & Worsley, 2016), ethical clothing shopping (Jagel, Keeling, Reppel, & Gruber, 2012), and fair trade consumption (Doran, 2009). These studies have adopted Schwartz's value survey as it embraces diverse cultural value dimensions (Schwartz, 1999; Cai & Shannon, 2012).

However, less personal value studies have been undertaken in the retailing context. While online shopping is considered as sharing the most similar characteristics with m-shopping, there have in fact been few studies undertaken on online shopping. Past studies on online shopping (Jayawardhena, 2004; Koo et al., 2008) have used existing value scales such as Rokeach's value survey and Kahle's LOV to measure shoppers' underlying personal values. However, according to Sheehan and Schmidt (2015), personal values are deep seated, thereby not obvious and apparent. Measuring people's personal values through surveys and existing scales can have limitation in presenting the full extent of various values.

While past studies have provided insights on the nature of values, criticisms of these studies are that the predefined value sets risk missing other relevant constructs as shopping mediums are continually changing and interchangeably used. Shopping

behaviour generally includes multiple personal values simultaneously. There has been limited research exploring potential value conflicts in marketing and consumer behaviour. Understanding personal values is not enough; thus, this study also aims to explore the possible value conflicts during consumers' m-shopping experience. Accordingly, this study focuses on exploring the personal values of m-shoppers that reflect consumers' goals to stay committed to the m-retailer by satisfying their personal values through the m-shopping platform. This study also aims to investigate any possible value conflicts that may emerge and that may hinder consumers from m-shopping, which influences m-shopping growth.

## **2.7 Value Conflict**

The concept of ambivalence has a rich history in psychology and sociology. Bleuler (1911; 1950) maintained that ambivalence that occurs in normal people is affective ambivalence or the simultaneous feelings of opposite feelings toward the same object or a person. A number of values theorists and well-being researchers have suggested that individuals hold multiple values and when these values are opposite people are likely to experience value conflict in the form of psychological tension (Burroughs & Rindfleisch, 2002; Otnes, Lowrey, & Shrum, 1997). Emmons (1999) notes that while value conflict is common in human experience, it needs to be solved as the conflict pulls an individual in opposing directions, leading to stress and a fragmented sense of self. Rokeach (1968, 1973) argues that individuals are involved in constant struggle and conflict to prioritize and align their various personal values. Rokeach and Ball-Rokeach (1989) highlight that incompatibilities in a person's value system decrease self-satisfaction, and motivate people to try to realign their values, which can deter or limit consumption behaviour. Likewise, Otnes, Lowrey, and Shrum (1997) contend that the understanding of ambivalence is particularly important in the study of consumer

behaviour because the consequences of experiencing ambivalence may hinder individuals from participating in purchasing activities. Levav, Kivetz, and Cho (2010) also maintain that when consumers try to decrease the intensity of the experienced value conflict, the engagement in consumption activity is reduced. Over time, these conflicts are likely to produce limitations in m-shopping behaviour, leading to diminished purchasing rates. Although the conflicting nature of personal values produces psychological tension and has high potential in limiting consumption behaviour, empirical research examining the potential conflicting sets of values in m-shopping consumption remain untouched. Therefore, it is important to examine possible value conflicts in the m-shopping context.

In order to correctly identify value conflicts, the structure of value relations must be understood to identify opposing values. The relations among personal values have been scrutinised by Schwartz (1992, 1994, 1996), who developed a circumplex model of values. The key insight from the structure of value relations is that each value type has psychological, social, and practical consequences that may conflict when pursued simultaneously. Schwartz (1992) suggests that personal values are featured by two major opposite dimensions: egoistic versus altruistic, and openness to change versus conservation. This results in four different value dimensions. First, egoistic relates to self-enhancement, which promotes self-interest and social superiority (e.g., recognition, achievement). In contrast, altruistic highlights self-transcendence and concern for others (e.g., caring environment). Second, openness to change denotes independent directed action and thought (e.g., enjoyment, curiosity), whereas, conservation implies self-discipline and self-restriction (e.g., tradition) (Schwartz, 1992). Accordingly, one dimension contrasts with the opposite dimension. The opposing value dimensions highlight that personal values can therefore be conflicting in nature (Schwartz, 1992). When consumers simultaneously possess multiple opposing values, they experience ambivalence and need to prioritize. Understanding consumers' personal values will help

both the retailers and consumers to enhance consumption activities.

Since personal values are deep seated, and therefore not apparent, presentation of hierarchical structures showing the links between personal values, consequences, and attributes will help to better understand personal values. This will support retailers on deciding which attributes and consequences to focus on when designing and developing marketing strategies.

## **2.8 Means-end Theory**

Means-end chain theory (MEC) is employed as the fundamental theoretical framework of the study and as the tool to reveal the linkages between consumers' cognitive hierarchical value structures (Gutman, 1982; Reynolds & Olson, 2001). This theory contends that personal values function as a basis for consumption behaviours and general behavioural decisions because people desire to fulfill their personal values through consumption activities (Carman 1977; Rokeach, 1973; Williams, 1979). However, this has not yet been explored in the m-shopping context. The main premise of this notion is that consumers choose to engage in m-shopping and select attributes that allow them to achieve their personal values (Barrena, Garcia, & Sanchez, 2015). In MEC theory, objects are seen as means through which consumers acquire value ends. For instance, consumers use means (e.g., products, attributes, activities) to obtain ends (e.g., personal values). In a value system, values are ordered in priority with respect to other values, that is, they have a hierarchical nature (Bagozzi & Dabholkar, 1994; Overby et al., 2004; Woodruff & Gardial, 1996). The main premise of MEC is that product or service knowledge is organized into hierarchical levels of abstraction inside a person's mind (Gutman, 1982; Reynolds, Gengler, & Howard, 1995). Consumers select objects because they believe that the distinct attributes of the object help them to fulfil desired personal values through the consequences of consumption activity (Reynolds & Gutman,

1984). This theory proposes that connections between attributes, consequences, and values are the key elements that contribute to understanding the meaning that consumers attach to products (Olson & Reynolds, 1983). The stronger and more direct the personal link with the attributes, consequences, and personal values, the higher the potential a consumer prefers to utilise m-shopping in the decision making process (Olson & Reynolds, 1983). Therefore, MEC theory frames consumer decision making. Accordingly, an investigation of the hierarchical dimension of shopping motivation has the potential to increase the understanding of m-shoppers' underlying value needs pursued through m-shopping.

This theory explains hierarchically how an individual cognitively performs through a consumption process (Zeithaml, 1988). MEC is a cognitive structure linking the consumer's knowledge of a product or service to his/her knowledge of personal desired consequences and values (Gutman, 1982). Specifically, the theory posits that consumers' preferences toward m-shopping attributes are determined by consequences, which help them to satisfy their personal values.

## **2.9 Chapter Summary**

In sum, the review of the literature reveals a wide range of motives behind consumers' m-shopping consumption. All motivational studies on m-shopping provide valuable insight, but are fragmented and therefore, more research is needed. Given the positive link between an individual's values and m-shopping behaviour, an objective in the m-shopping industry is to increase the awareness of consumers' personal values and the role those values play in their shopping decision making. M-shopping is regarded as the most private shopping channel and thus individual customer treatment is necessary. Koo et al. (2008) demonstrated that personal values are useful in explaining variations in beliefs and behaviours among individual customers. As a behaviour is mostly determined

individually and less influenced by others at the time the consumer initiates m-shopping, scholars argue that many consumers have a fixed method of decision making when performing m-shopping. Therefore, a first step in identifying these typologies is to discern their individual values. In conclusion, there is a call for managers and retailers to emphasise that the shopping environment contributes to the fulfilment of customers' personal values. Retailers need to clarify their consumers' values and then provide them with an optimal, customised service.

## **Chapter Three**

### **Research Design**

#### **3.1 Introduction**

The aim of this chapter is to describe the methodology, methods, and procedures for data collection and analysis in this study so other researchers may use this information for possible duplication of this study or in different contexts. The following sections will describe the research design and methodology, the participant selection process, questionnaire techniques and methods for gathering evidence, trustworthiness and credibility, and data analysis procedures.

This research constitutes an exploratory study that is qualitative in nature with a post-positivist theoretical perspective (Philips & Burbules, 2000). There are calls for qualitative research to examine why and how individuals behave the way they do by delving into their unconscious (Barrena, Garcia, & Sanchez, 2015). Also, based on the previously mentioned limitations in past studies, an exploratory approach was selected to further explore personal values in the m-shopping context. A semi-qualitative study offers rich information that can improve the current knowledge of personal values associated with different contexts by applying them in the m-shopping context.

#### **3.2 Methodology**

This empirical study relies on a post-positivist theoretical perspective, whereby the researcher looks at the whole picture and take a distanced perspective (Philips & Burbules, 2000). Means-end chain is employed as the fundamental theoretical framework of the study and as the tool to reveal the linkages between consumers' cognitive hierarchical value structures (Gutman, 1982). This approach explains hierarchically how

an individual cognitively performs through a consumption process (Zeithaml, 1988). Means-end chain is a cognitive structure linking the consumer's knowledge of a product or service to his/her knowledge of personal desired consequences and values (Gutman, 1982). The main premise of means-end chain is that consumers choose the attributes of goods and services that will allow them to achieve their personal values (Gutman, 1982; Barrena, Garcia, & Sanchez, 2015). According to means-end chain theory, product or service knowledge is organized into hierarchical levels of abstraction inside a person's mind (Gutman, 1982; Reynolds, Gengler, & Howard, 1995).

### **3.3 Research Method**

Means-end theory has been used by researchers to examine the deep-seated personal values of consumers (Reynolds & Olson, 2001; Gutman, 1982). According to means-end theory, there are three levels of abstraction in a means-end chain (Gutman, 1982, 1984): attributes, consequences, and personal values (i.e., attributes ► consequences ► personal values). These three elements were explored through the use of the semi-qualitative laddering approach in the data collection stage. Laddering is a well-known technique used to understand how consumers associate attributes with respect to consequences and personal values (Gutman, 1982) and allows for a better understanding of the relationship between the attributes of m-shopping and the personal values pursued by consumers (Amatulli & Guido, 2011). There are two common laddering approaches: soft and hard laddering. This study utilizes the hard laddering approach.

Soft laddering was the first laddering approach to be introduced. It uses individual, face-to-face, semi-structured interviews to elicit individuals' values qualitatively (Russell et al., 2004; Hofstede et al., 1998). It is generated from the interview technique to elicit underlying personal values (Reynolds & Olson, 2001). The limitations of the soft

approach are expense, geographic constraints, and time (Reynolds & Phillips, 2008; Veludo-de-Oliveira et al., 2006). The interview technique can be challenging as there is a continual need to ask questions and to delve into the consumer's mind. On the other hand, the hard laddering approach uses a semi-structured questionnaire, which is semi-qualitative and thus fast and cost-effective (Russell et al., 2004). The purpose of the hard laddering technique is to freely generate respondents' personally meaningful constructs (Phillips & Reynolds, 2009). Hard laddering allows the capturing of more consequences and values related to attributes and the links between them as it prevents the researcher's bias during the interview, which enhances the understanding of consumer choices (Phillips & Reynolds, 2009). Kaciak and Cullen (2009) present that a hard laddering questionnaire can be shortened by approximately 50 percent and still enable the elicitation of 95 percent of the ladders produced by the full set of questions.

As part of hard laddering, respondents complete open-ended questions using an open text box, identifying up to three attributes that are of importance to them and subsequently write up reasons for why each attribute is of importance (Voss et al., 2007). The patterns of responses and observed similarities across respondents construct the results of the hard laddering approach (Zeithaml, 1988).

### **3.4 Research Instrument and Data Collection**

A detailed hard laddering questionnaire was developed to elicit thoughtful responses. This research phase included an online pilot study using a convenience sample of 80 online panels. The pilot study was conducted to check and improve the understanding of the questionnaire from participants' point of view. The sampling was handled by Cint Access research agency who publicized the questionnaire to members of their large and demographically diverse existing panel of potential participants. This agency was used as a profiling tool to reach the specific participants within a target

audience rapidly and efficiently (Cint, 2012). Self-service options provided flexibility in choosing the survey panel and control over monitoring the participants' answers. Potential participants were included in the categories of advanced mobile device users and rewarded by monetary incentives once they had completed the questionnaire. The research instrument was then revised upon feedback, and then distributed in the main study. The main revisions and improvements that were made after the pilot test included a reconstruction of the questions by adding assisting questions to enhance understanding and support respondents to relate their thoughts and experiences. The sample used for the pilot test was excluded from the main study.

The final questionnaire (please see Appendix 2) started by offering a definition of the term 'mobile shopping', in order to ensure a shared understanding among all participants. Following the definition section, two screening questions were used to filter participants. A participant was required to be "a person who owns a wireless handheld device such as a smartphone, a tablet, or a personal digital assistant" and "a person who has performed m-shopping at least once in the last six months". This was followed by a short tutorial to explain the questioning process of climbing the ladder. In addition to the explanations given in the tutorial, to help participants to understand attributes further, they were encouraged to consider the wide range of attributes relating to m-shopping and were told that they should not feel limited in their choice. Participants were further asked to think of the three most important decisive attributes in their past m-shopping experiences (Reynolds & Gutman, 1988) and those attributes that would make it likely for them to use m-shopping in the future. This question was shown to work well at the piloting stage and is similar to Reynolds (2006) and Philipps et al.'s (2010) notion of the margin elicitation, that is, asking a question that identifies main barriers to consumption decisions. This procedure helped elicit a wide range of consumer preferences in relation to m-shopping. With this in mind, respondents were asked to: *Write down the 3 most*

*important decisive attributes in your past use of mobile shopping or those attributes that would make you likely to use mobile shopping in the future.*

In the next step, participants used a large open text box to answer why the first attribute they had just identified was important to them. Following the laddering technique, the repeated questioning process was employed. For example, respondents were asked about why the attribute they selected was important and why the answer in the previous box was important. Subsequently, these questions were repeated three times. The laddering procedures can prove difficult for some people to understand. Following Jagel et al.'s (2012) suggestion, this issue was addressed by providing hints beside the original question for extra assistance. For instance, if participants wanted help to answer the laddering question, they could tick a help button, which provided an additional question based on probing techniques for soft laddering interviews (Reynolds & Gutman, 1988). This was aimed at helping participants to structure their thoughts – for example, assuming the absence of an important attribute, the question asked, 'How would you react if mobile shopping did not have the attribute?'.

In the next step, after asking for three decisive attributes, participants were given a large open text box to explain when, during m-shopping, one selected attribute was important to them. In subsequent steps, participants explained why the answer in the previous box was important to them. After this, participants were asked to explain how the answer in the previous box supported their desires and the things they wished to achieve throughout their life. Lastly, participants answered how they would react if mobile shopping did not possess the first attribute. After completion of the first ladder, the process was repeated for the second and third attributes. The questionnaire was completed by the final section that included socio-demographics questions.

### **3.5 Selection of Participants**

A non-probability purposive sampling method was employed to locate information- rich participants. Non-probability sampling was chosen as it did not involve the random selection of participants for this study. The use of purposive sampling allowed the selection of participants who had experiences relating to the research context such as a person who had a mobile device and had experiences of using an advanced mobile device in the past. The benefit of purposive sampling was that the selection of categories of people for the sample involved a specific purpose already in mind (Stenbacka, 2001).

The selection of the sample was handled by Cint Access research agency who publicized the questionnaire to members of their large and demographically diverse existing panel of potential respondents, which included the category of advanced mobile devices users. This study covered international samples, mainly American sample and does not limit to a region or country. Respondents who completed the questionnaire were rewarded by monetary incentives. Panel maintenance involved routine membership, as well as fraud and data quality screening to ensure valid and unique responses. Grunert and Grunert (1995) argue that for a hard laddering approach to be successful, respondents' involvement with the product category should not be too low (as cognitive connections would be too weak) or too high (as cognitive connections would be too complex for a hard laddering approach). Therefore, screening questions ensured that only participants reporting at least one relevant m-shopping behaviour could take the survey.

The selection criteria were as follows: a respondent was required to own a wireless handheld device, that is, a smartphone, a tablet, or a personal digital assistant; and the respondent needed to have undertaken m-shopping at least once in the last six months. Since this study aimed to gather the opinions of m-shoppers, respondents were selected based on their past m-shopping experience. Only the participants who fully satisfied the

selection criteria process were able to start the questionnaire. Equally, the screening requirements were low enough to ensure the sample covered a range of respondent involvement with m-shopping. The Zaichkowsky (1994) measure of product involvement provided a check on respondent involvement.

The original sample size gathered was 300. In total, 49 responses were not usable due to their copying of internet sources and duplicated responses throughout the questionnaire. The final usable sample was 251. The final sample amount was deemed sufficient based on the results of previous studies that collected around 80 to 100 samples using hard-laddering technique (Jagel et al., 2012; Ares et al., 2008; Voss et al., 2007). This research collected extra samples for data saturation to create m-shopper typology. Sixty-five percent of respondents were females and thirty-five percent were males. Ages were relatively evenly distributed, although 30-39 age group had the highest proportion of respondents. Predominantly, the majority of respondents were white collar workers with professional occupations. The majority of respondents had graduated at the tertiary level. According to past studies, the profile of typical m-shoppers is women in the mid-income bracket (\$50,000-74,999), aged between 18 and 29 years old and with secondary schooling as their highest education level (Grob, 2015; Rainie, 2010; Yang, 2012). The sample of this study was relatively congruent with current m-shopper profiles, however, participants aged between 30 and 39 years with university level education were added. The following table presents a summary of the demographic information of the entire sample.

**Table 2 – Profile of Respondents**

<b>Gender</b>	
Male	86
Female	165
<b>Age</b>	
18-29	63
30-39	81
40-49	46
50-59	37
60+	24
<b>Occupation</b>	
Professional or Managerial Position	53
Middle Level Manager	42
Executive/Technician/Production/worker/Clerical	41
Self-employed	16
Student	13
Housewife / Househusband	34
Retired or Unemployed	16
Other	36
<b>Income</b>	
\$0-9,999	6
\$10,000-29,999	30
\$30,000-49,999	58
\$50,000-74,999	66
75,000-99,999	41
100,000-199,999	44
200,000+	6
<b>Highest level of Education</b>	
Primary/Secondary level	57
Tertiary / Professional / University level	123
Postgraduate	62
Other	9
<b>Total Number of Respondents</b>	<b>251</b>

### **3.6 Data Analysis Process**

Based on the exploratory nature of this study, content analysis was used to interpret the data, as this does not require predetermined theoretical perspectives of methodologies. Content analysis is an observation technique used to determine the frequency of data and to categorize it in order to provide enhanced understanding of written data (Krippendorff, 2004). Grouping and frequency categorize patterns and therefore provide understanding for segmentation and marketing strategies. Performing

frequency analysis and analyzing patterns show the importance of outcomes. The reason for using content analysis in this study was, firstly, to explore the personal values of m-shoppers. It was important that the links between value, consequence, and attribute were represented in consumers' cognitive structure. Therefore, the content analysis was used to identify the frequency of each component and linkage. It has been posited that components that occur frequently are more likely to yield dominant links in a hierarchical value structure, hence allowing a reliable investigation of variables (Krippendorff, 2004). Secondly, content analysis was used to support the development of a personal values construct and increase validity (Krippendorff, 2004).

The coding of data was completed entirely by hand. The researcher did not use computer software such as Nvivo because programs do not take context into account (Bazeley & Jackson, 2013). The manual categorization and frequency determination helped in the selection of text segments, name groups, categories, and patterns (Creswell, 2013). The manual coding allowed the researcher to work with the data in the language of the respondents. Each response was systematically examined. Responses collected from participants were identified as constructs (e.g. attribute, consequence, personal value) and coded. The frequency of constructs elicited by respondents was recorded and counted.

In order to provide a continuum of evidence and credibility, the researcher recorded coding processes and hierarchical coding from stage one to stage six. Firstly, the researcher created an Excel sheet and inputted each code when identified. Secondly, the researcher combined similar codes into common meanings to identify the frequency of each construct and links (see Tables 2, 3, 4, and 5 for details). Following these steps, lower, major, and value level links and categories were identified based on evidence in the data. In order to increase trustworthiness, a second coder, a marketing PhD student, was enlisted to examine a quarter of the data to ensure data reliability and to scrutinize each coded construct to assure that it was interpreted accurately with supported data.

As part of the content analysis, Braun and Clarke's (2006) six-step guiding process of data analysis and codification was applied. Firstly, the researcher read through the whole data sets to gain familiarity with the data. Stage two involved finding and distinguishing similar codes that formed a common idea (Creswell, 2013). Visual diagram was created when reorganizing the codes (Braun & Clarke, 2006). The researcher organised each code and the combined responses into common meanings on online word sheet to identify the frequency of each construct and links (see Table 2 for details). At this stage, the aim was to find patterns amongst the open codes and their connections (Siedman, 1988). An attempt to code the data sentence by sentence was conducted. The useful codes having similar meanings were merged into one or split into two codes and then categorised into lower level category and assigned with code labels.

**Table 3 – Example of Preliminary Coding**

<b>Open Code</b>	<b>Description</b>
Use of personal mobile device	Using my smart phone while shopping Having access to my phone Shopping with my cellphone Shopping while using my phone All you have to do is get your mobile phone out

Following this step, initial lower level links and categories emerged which draw the connections between codes (see Table 3 for lower level categories).

**Table 4 – Example of a Lower level Category**

<b>Lower level category</b>	<b>Open codes</b>
Use of personal mobile device links to ease of use	Was easy and did not require me to have in-depth knowledge of technology Know how to use it An easy way of getting a product – makes me feel more confident Easy way of shopping with a cellphone

Stage four included a review and the scrutinization of initial links against the raw data and codes. This effort of reviewing and refining created major and value level categories (see Table 4 for major categories and Table 5 for value level categories). Major level category was evolved through merging lower level codes that hold common idea or information (Creswell, 2013). Following this stage, an initial hierarchical value map was evolved to enable an overview of the relationships between codes and different levels of categories.

**Table 5 – Example of a Major Category**

<b>Major Category</b>	<b>Lower level category</b>	<b>Open codes</b>
Competency	Ease of use Avoid challenge and frustration	Was easy and did not require me to have in-depth knowledge of technology Know how to use it The easy way of getting a product – makes me feel more confident Easy way of shopping with a cellphone Learning something else would be frustrating Reflects my inabilities and I get frustrated If something is difficult, I feel incompetent

**Table 6 – Example of a Value level Category**

<b>Value level Category</b>	<b>Major level category</b>	<b>Lower level category</b>	<b>Open codes</b>
Self-respect	Competency	Ease of use Avoid challenge and frustration	Consider oneself intelligent Confronting a problem makes the person want to figure it out The person wants to achieve knowledge and skills throughout life If manipulation is complicated, the person feels he/she need to give up, which gives a sense of failure.

Stage five comprised an on-going analysis of codes, refining and reducing them to provide a clear description of the final structure. This effort of reviewing and refining strengthened the value connections. In order to provide important hierarchical value

structures, the organisation of codes and links was performed. Important and less important codes and links were distinguished based on the cut-off level. The identification of the cut-off level was essential to provide meaningful and practical results in a hierarchical value map (HVM) (Russell et al., 2004). In this step, the HVM was created to overview the connections between values. To identify the appropriate cut-off level, different cut-off points were identified and compared to create the most meaningful map. The cut-off level used in the HVM was chosen as 10 percent of the size of each link. This cut-off point means a link was considered when two concepts were mentioned by at least 10 percent of the entire data. This study used only the most frequently chosen and therefore the most important links between two levels of structure in the HVM. Linkages that were identified below the cut-off level were regarded as less important and thus not included in the HVM. The dominant links were then categorized into patterns and named accordingly so that they could be easily understood, applicable to research questions, and able to be used for creating typology.

Finally, stage six included an analysis of the relationships between the hierarchical levels of codes. These linked into a final report and their connection with the research questions were identified. On completion, new insight was found by relating the findings to existing theories in the field of m-shopping consumption. A record of hierarchical coding from stage one to stage six was maintained to provide a continuum of evidence.

### **3.7 Chapter Summary**

Individuals only act on their values if two conditions are met (Verplanken & Holland, 2002). First, the values must be highly important to the individual. Second, the values need to be activated. The structure of the questionnaire described in this study ensured the first condition was met as it asked respondents why they regarded each value as important and thus made them climb up the ladder, ultimately reaching their most deep-

seated personal values. The second condition was fulfilled by operationalising their values, which participants to write individual sentiments and identify their own values. The findings may offer insight to retailers concerning the need to explore beyond attributes and utilitarian and hedonic functions and to measure personal values, as these values construct a standard for consumers to express their preferences, choices, and behaviours.

## **Chapter Four**

### **Findings**

#### **4.1 Introduction**

The purpose of this study is to explore the personal values of consumers in relation to their m-shopping consumption and capture any value conflicts that may hinder consumption activities. This aim was met by conducting an online survey with 251 m-shoppers, which revealed what they considered to be personally important attributes in their past purchases. This study also addresses consumers' personal value priorities and how these drive them to prefer certain attributes of m-shopping as reflecting the values they find important to them.

This chapter elaborates the results of the study through five main dimensions. The first discusses tables of attributes, consequences, and personal values where they are distinguished based on their level of frequency occurrence in data, denoting participants' differing preferences towards m-shopping consumption as well as highlighting major personal values. The second section discusses the hierarchical value map (HVM) and what each link means. In the third section, the value conflicts from the identified personal values with an opposing nature are discussed. Finally, the last section discusses the typologies of m-shoppers based on their personal values found in the HVM. This section discusses the meanings of personal values held by m-shoppers in their m-shopping consumption, an area that has not been examined in past literature.

## 4.2 Main Findings

This study seeks to address the following research objectives:

1. To explore personal values that drive m-shopping consumption
2. To investigate the possible value conflicts of m-shoppers

Based on the responses collected from 251 participants this study identified 7 dominant attributes (see Table 7), 19 consequences (see Table 8), and 10 personal values (see Table 9). The links between these codes are depicted on a hierarchical value map (HVM) (see Figure 2). The base of the HVM with unshaded circles forms the attributes level. On the next step of ladder, the consequence level is highlighted in light blue shading. Categories reveal a wide range of desirable consequences. Lastly, the darkest shading represents the personal values level. Personal values represent the most important and dominant personal values identified in m-shopping consumption.

**Table 7 - Table of Attributes**

Name of Attribute	Meaning
Mobile Device	A portable computing device such as a smartphone or tablet computer
Push notification	A message that pops up on a mobile device. App publishers can send these at any time; users do not have to be in the app or using their devices to receive them.
Instantaneity	The quality of being instant or immediate
Quickness	Rapidness of movement or activity
Mobile search	Research through m-shopping allows consumers to frequently, instantly, and quickly search for products and services through mobile devices, taking advantage of m-shopping and mobile devices.
Connectivity	The state of always being connected
Mobile Payment	Payment services performed via a mobile device on mobile-online

**Table 8 - Table of Consequences**

Name of Consequence	Meaning
Competency	Capability to do something successfully
Avoid challenge	Not taking on difficult tasks and problems
Ease of use	Easy to use the functions
Opinion Leadership	Active user who interprets the meaning of content to others and is held in high esteem by those who accept that user's opinions and is therefore capable of affecting the behaviour or decisions of others
Easy lifestyle	Easy and simple way of living
Multitasking	The ability to process multiple things simultaneously and the ability to do as many tasks as possible in an efficient way within a short space of time
Anytime anywhere	To be able to shop while on the move (e.g., in transportation, while walking down the street, while waiting for a friend, etc.) at any time during the day
Spend more time with family	Reduce time working on other tasks and increase time being with family
Save time	To be fast and prompt
Smart decision	To be mature in one's decision making and able to reach an intelligent conclusion after research and consideration
Plan shopping journey	Plan the action of travelling from one shop to another
Stay informed	Continuously seeks knowledge on a subject or an object
Uniqueness	Individual and one of a kind
Variety	To be able to find variety with one device
Stay in budget	Maintain or not exceed estimated or intended expenditures
Save money	Buy things at lower cost and maintain low budget
Sharing	Portion shopping with others
Personalization	Saved personal information on personal device makes procedures more effective and efficient
Online	Controlled by a computer

**Table 9 - Table of Personal Values**

Name of Value	Meaning
Self-respect	Believe in one's own worth, be self-confident, and act with self-congruence
Recognition	Action of being recognised by others and held in high esteem
Exciting life	Life causing great stimulation and enthusiasm
Family well-being	The family state of being healthy, happy and comfortable
A sense of accomplishment	To feel a sense of achievement by completing a desirable task
Centre of attention	Feels one's individuality and being one of a kind and desires to get attention from others
Self-direction	Take the initiative in choosing one's own goals
Financial independence	To be free from financial dependence on others, to reliably carry out one's financial duties and obligations
Sense of belongingness	Desire to belong to a group (e.g., family, friends, co-workers) and to be an important part of the group
Financial security	State of being free from financial danger, anxiety, and threat

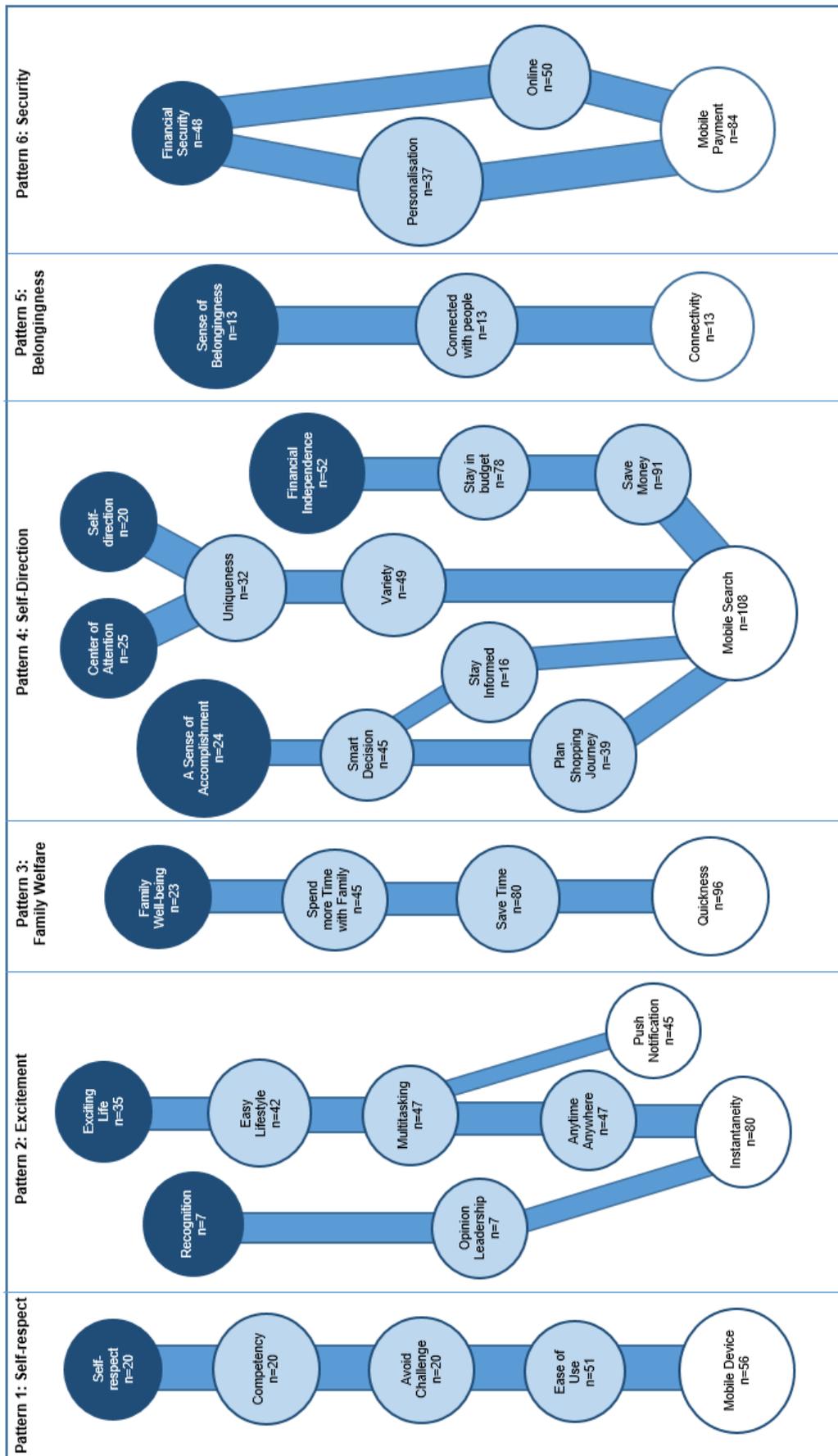


Figure 2 - Hierarchical Values Map for Mobile Shopping Consumption

### 4.3 Dominant Patterns

Consumers are driven towards m-shopping consumption based on the strong motivation of their personal values. They evaluate the attributes of m-shopping with relevance to their personal values and decide on which direction they should take towards their decision making. Ten dominant personal values were identified as follows: *self-respect, recognition, exciting life, family well-being, a sense of accomplishment, centre of attention, self-direction, financial independence, sense of belongingness, and financial security*. An explanation of these values and their links with consequences and attributes will be carried out consecutively in the following paragraphs (please see Figure 2 for full diagram – Hierarchical Value Map).

***Pattern 1: Self-respect.*** In the first dimension, the attribute ‘mobile device’ emerged as intrinsically linked to aspects of familiarity. The link between a mobile device and ease of use is one of the strongest connections in the HVM. Participants chose ease of use because they felt comfortable and confident when performing m-shopping by using their familiar personal mobile device. By experiencing the utilitarian consequence of ease of use and ease of navigation, they could avoid the challenges of incompetency. Participants maintained that competency emerged when they were able to perform m-shopping correctly and comfortably. Through the self-realization of their capability, participants communicated ‘self-respect’ personal values’ (see pattern 1 in Figure 2). They felt proud of themselves and confident with who they were when they acknowledged their competency. In addition, when having confidence in themselves, they simultaneously felt confident in making purchases through m-shopping, which enhanced their m-shopping consumption activity. Example quotes found from data are as follows:

*If mobile shopping isn't easy, it would not be worth my time. it is usually easier to shop on a device with a larger screen, so mobile shopping has to be really easy*

*in order for me to use it. It is important that mobile shopping is easy as I would rather shop on a laptop where the screen is larger and the keys are easier and quicker to use. I want to make shopping easy as I would rather be doing other things. If I am going to mobile shop it is probably something that I need right now. Otherwise, I would use a laptop instead.*

*The process of using **my smart phone** while shopping was **easy and did not require me to have in depth knowledge of technology**. I have to understand the technology that I use. It is **frustrating to not understand devices you are using**. I want to make things in my life easier to complete. This allows me to **achieve more success** because I do not spend too much time on unimportant matters. I probably would not use it much if I did not find mobile shopping easy to do. By being simple, **I feel confident** to satisfy my needs.*

***Having access to my phone means i know how to use it**. Accessing the internet and other applications **on my phone, makes shopping easier to do**. I do not know if i could do without my phone, that **i am familiar with**. **Technology confuses me**. **It is very hard for me to learn how to operate any technology**. **I have already learned how to use my phone**. **Learning something else would frustrate me** and i would probably end up breaking it. I am an orderly person and i am set in my ways. It gives me a nice sense of routine and control. **Doing things a different way or with a new technology would be chaos for me** and might mean i would end up in the psych ward for a mental breakdown.*

***This is the objective of mobile buys**, shop a article and get a effective order, get the article with a good prices. is important cause make me feel confident shopping more articles in websites and online stores, helps me to save time and money. **The easy way of get a product makes me feel more confident** about the online shopping in mobile device.*

*The easy use is very important reason cause I use a app to do mobile shopping cause **makes me feel more confident** using this. Is important cause make me **feel more confident** about the shop, cause I could in a **easy way shopping with my cellphone**. Supports cause it allow me buy in a easy way, more easy than in a store or in another device, I feel more free.*

**Pattern 2: Exciting Life.** Continuing with the second pattern, the attribute ‘instantaneity’ is strongly link to the consequence of shopping anytime and anywhere and to multitasking. Participants sought to use their time effectively and efficiently. They utilized their less-important time wisely by utilizing m-shopping. For example, m-shopping allowed participants to shop when not in a shopping atmosphere (e.g., on transportation, during work breaks on the street, when waiting for an appointment). As reflected in the following excerpts, participants expressed that they felt excited when utilizing less-importanttime effectively through m-shopping. These consequences

provided participants with gratification, which allowed them to pursue an ‘exciting life’ (see pattern 2 in Figure 2). Moreover, the result of using m-shopping to reduce the work of repetitively buying necessities and alternatively spending more time with people (e.g. family, friends) produced excitement and created a sense of an exciting in participants’ lives.

*When you see something you want to buy on the internet all you have to do is get your mobile phone out and wow one touch of a button and you can buy just what you are looking for and want. Because if you lead a busy lifestyle and you do not have the time to sit down in front of a laptop or a desktop and order the mobile phone option is the perfect thing, **you are on the go and by ordering things ion a mobile phone is really quicker and easier** I think that on a laptop or desktop. I want to be connected with my mobile phone at all times.*

*I am able to do mobile shopping while I'm waiting for an appointment. It works best for me on a tablet, and, recently, **while waiting for a doctor's appointment, I was able to see what I wanted on the large screen tablet.** I don't normally carry my reading glasses with me, and, with the tablet, the screen is still large enough for me to see almost everything without the glasses. I don't like to waste time waiting. I don't like to waste time while waiting for appointments, and being able to do mobile shopping anywhere, anytime is very convenient and helpful. I don't always have time to do it at home, where I have my desktop computer.*

***Shopping while using my phone is so incredibly fun!** I can be anywhere and purchase something. I can be spending time at the beach or commuting for work and be able to purchase anything I need. I love shopping online because it's so fun!*

*at your finger tip to have the ability to browse and shop **at your own convenient time is very refreshing and effective.** technology gives that luxury and i for one intend to maximise the usage i have with my mobile and to enjoy this feature of shopping without hassle effectively. the desire is to have an amazing effective experience everytime i use my mobile to shop to **have fun and a great time that produce effective results** for me.*

*Being able to use **mobile shopping is an efficient use of my time.** I don't have to wait until I am at a computer or store to shop. I like operating my life in an organized and efficient manner. **Efficiency leaves me less stressed and in a better mood.** I like being organized and efficient. It makes for a **happier and stress free life.** Less stress is always better.*

***I can now how from anywhere I want on a train, at work, from my couch.** Mobile shopping is always with me. I always have a device on me that allows me to shop for what I need. That's **convenient and efficient.** I get to make good use of my time. I can get things done on the way to work or during other travel. That **frees me up to do more important stuff.***

Participants consistently felt that ‘instantaneity’, that is, the ability to utilize m-shopping anytime, anywhere, allowed them to multitask, which also enabled them to smoothly and easily overcome unexpected occurrences. For example, m-shopping satisfied participants by enabling them to shop when in situations of non-important time, such as in a restaurant or coffee shop or when held up by bad weather, and when there was limited time opportunity to take advantage of sales offers. In such situations, participants chose not to select alternative channels because they did not want to wait to go to a store or sit down in front of computer. These consequences helped participants to achieve ‘exciting life’ value through the positive experience of m-shopping (see pattern 2 in Figure 2).

*If you want to shop and you do not have your laptop, or you are not near a desktop computer, and say you are eating in a restaurant or a coffee shop and you feel like shopping and all you have to do is pull out your mobile phone and begin to shop and it would be quick and easy. It is important to be to be connected at all times, If there is somebody with me and we are wanting to go to the mall to shop and bad weather hits and we could not make it to the mall but I still have my mobile phone and the sale goes off in a few hours at a certain store, all I have to do is order that item on my cell phone and there you have it. I want to be able to use my mobile phone for anything and everything, and it will help me achieve my goals for my family and I by staying connected.*

*Purchasing is an important part of mobile shopping for me because if I am super excited about the object I am about to purchase, I usually do not want to wait to go to a store or even just go to my computer to buy the product. This is important to me because when I am excited about something, I just cannot wait for it. This also applies to online shopping. I usually prefer to get things as soon as I can, so purchasing on my mobile device is sometimes the best method of getting something a little sooner.*

*I can find reasonable shortcuts that will get the same job done without shedding my responsibilities and the job will be done in a more efficient and faster method thus allowing me to use the time saved for other projects.*

*I can shop no matter where I am at home, in the car, in bed with a small device that I can hold in the palm of my hand or keep in my pocket. Because I don't have to go any place special during certain hours or commit to a lengthy shopping trip. I can take a few minutes, search for something, save the information for later reference. It helps me make the most of my time. I can use spare minutes to shop a few minutes and return to the task later as many times as it takes to make the decision.*

Continuing with the second pattern, ‘push notification’ emerged as intrinsically linked to the ability to obtain extra deals and take advantage of limited time offers. The benefit of setting and then automatically receiving push notifications meant that participants were not required to check their mobile devices on a frequent basis and instead were able to focus on their daily life, which links to less worry about getting deals and an easy lifestyle. Ultimately, participants following this pattern experienced an exciting life (see pattern 2 in Figure 2).

*Apps such as Gilt notify me when a sale auction has started or when an item on my waitlist is available. This allows me **not to have to check in several times in a day or miss the item I want or may want.** Because **time is limited and with push notifications serving as a digital assistant or guide you can be allowed to go about your daily activities without having to check in or something at the wrong time.** Push notifications is just an example of how AI can benefit our lives and I would like for technology to make daily living easier and more fun.*

*I am able to find the best deals easier and faster plus find coupons on the internet that will reduce my final cost of buying the product. It allows me to use my assets more efficiently and **enjoy them to a greater degree.** As a result, **I can feel more secure and/or do things I couldn't otherwise do.** To get as much **fun and enjoyment out of life and not have to worry about** what will do if a costly unexpected emergency happens.*

*I have a running list of want/need items, but **don't always have the time to hunt down sales.** With **frequent email notifications from favorite e-retailers, I can grab those items when prices are best.** Often I'll find items online that I would really like to own, but that might not fit into my budget at the time, so I'd like to know when the price drops to something more manageable. Being able to own items that **I need or enjoy owning is important,** but as I get older, what is equally if not more important, is thinking of future needs, and the money that I'll need for that.*

**Pattern 2: Recognition.** Instantaneity also was seen as enabling participants to perform instant m-shopping and interpret messages concerning products or services to others. This resulted in the desire for opinion leadership in order to influence others’ purchase decisions with the knowledge obtained from instant m-shopping. The value of ‘recognition’ represented the desire to their opinions accepted and recognized by others (see pattern 2 in Figure 2).

*I can shopping in any place through my device, I can shopping in my house, in the street, in the work and I don't need a desktop computer for make it. because I am not dependent of a place for shopping, in the actual world this is extremely important for make the life easier and I can help others to make their life easier too. I can go to many places of my house and another house to **show a product to another member of my family and help them making purchase decisions in any of these places.***

*I can also take the help of my family to choose what we need or want. It makes my life easier and helps to do more for my family. We have more time together to do the things we want to do as a family*

**Pattern 3: Family Well-being.** In the third pattern, the concept of ‘quickness’ strongly links to the consequence of problem solving in one’s busy daily busy whereby consumers can shop for necessities without time constraint. Participants felt that m-shopping acted as their life support thereby enabling them to have better time management skills. These consequences helped participants to focus on taking care of their surroundings (e.g., children) and allowed them to spend more time with reference groups, especially family. The most frequent references to surrounding people were family and children. This fulfills the value of ‘family well-being’ (see pattern 3 in Figure 2). As mentioned previously, participants enjoyed using m-shopping as a prompt solution in limited circumstances. This type of phenomenon was most evident when participants experienced two ambivalent desires – for example, simultaneously seeking for rest after a busy work day, and needing to take care of children and buy necessities. This value represents caring about families. Participants mentioned that they used m-shopping to save time on shopping activities and this extra time was given to their families and friends. Families and friends were regarded as the most important element in their lives. Spending more time with family and friends ultimately creates an exciting life (see pattern 3 in Figure 2).

*I'm a busy person, I work part time, and then I work at my house some more. Plus I have 2 kids, my significant other and my pets. If mobile shopping is fastest, it means that saves time. And time is very important to me. Simple. Because many times I'm in a hurry, so I don't have a lot of time. The mobile device is always with*

me, is very important mobile shopping would be easy and fast, because again, it saves me a lot of time. **If mobile shopping is fast, that only means one thing, VERY important to me: It means more time with my kids, my family.** And that is definitely one thing I desire to achieve, be with my love ones and enjoy them the most I can.

because the quicker and easier it is the faster I am able to go about my day so I can make sure everything that needs to get done is being done before the day ends. because being a mother is being in charge of you family and making sure that everyone has what they need and when they need it whether is it a large or small item. **I am the type of person that likes to care for those people who are around me and I like to make sure that what the need to have is being fulfilled.**

quick is always important when you have little kids. I have a little boy and in the blink of an eye he can cause major chaos!!! the quicker and easier the process, the better! **The time I spend with my family is very precious to me.** My son is very busy and very full of life. being able to spend more time doing what I want is key. Shopping is a huge drag when you have kids. it takes longer, they stress you out and you cant give anything. this makes things very possible.

Because many times I'm in a hurry, so I don't have a lot of time. The mobile device is always with me, it is more practical to shopping using it that shopping using a laptop or a desktop. Because it makes my life easy and save me a lot of time. The more time it saves me, the more I get to spend with my kids, my significant other and all my family. Time is the most important thing that we have. So anything that saves me a lot of time is great. It means more time with my kids, my family. And that is definitely one thing I desire to achieve, **be with my love ones and enjoy them the most I can.**

The faster I'm able to do things makes my life that much better. Between working and kids and taking care of a home I don't have as much time as I like to for shopping. I enjoy spending time with my family doing fun activities and if I had to take more time out of my day to shop I have less time to do other things with my family. My family is the most important thing to me and being with them and doing things they enjoy doing is **what keeps a family happy** so the quicker I can get shopping done the better.

I got to spend quality time with my nephew instead of standing in lines and driving. Its important to spend REAL quality time with the people you love.

It so simple to browse and look at things on my phone. I don't have to leave my house and can stay comfortable in my sweats while shopping. Also, things are delivered right to my front door so I don't have to leave. Easy is **less stressful and more fun.** Plus, I don't have to drag my kids out of the house to try to find products I want or need. That makes my life lots simpler. **I want to live a stress free, fun life and spend as much time with my family doing fun things as I can.** Online shopping gives me that opportunity.

I enjoy having more **free time to myself.** The time it takes to make an order over the internet is usually under ten minutes for me. **Enjoying time with others is now more possible and that creates better relationships in the long run.** That makes

*life easier. **More friends are very important to me.** If I can do something to save time, I will more than likely choose that option.*

*Its easy to use because it narrows down the product to one specific thing when i type into the search bar and i dont have to worry if its stock at a store. **Because i feel its makes my life less stressful as a stay at home parent, thus allowing me to stay home more and spend more time raising my child** than driving and shopping at stores actually allows. Simplicity means i am able to **spend more time with my family** and less time in the stores which takes away from my time with them.*

*It is very nice to be able to shop for the items I'm looking for without ever having to leave my house. Due to my work schedule **I don't have a lot of time** to go shopping so it is easier to find it and purchase it online. It allows me to do other things with my free time like **spend time with my husband, kids and grandkids.***

**Pattern 4: A sense of Accomplishment.** In the fourth pattern, the attribute ‘mobile search’ allowed participants to focus on more important subjects in their life. Research through m-shopping allowed participants to frequently, instantly and quickly search for products and services through mobile devices, taking advantage of m-shopping. ‘Mobile search’ is thus different from attributes offered by alternative channels (e.g. offline and online shopping). This attribute supported participants in managing their time wisely during the day as well as helping them to plan shopping journeys prior to initiating shopping activities in-store such by alerting them to where to go, what to look for, and what promotions are available. By allowing effective time management, participants were able to achieve their tasks on time, which satisfied their value of ‘a sense of accomplishment’ (see pattern 4 in Figure 2).

*was in a hurry and needed to get things done so I tried to do what I could to make it happen and get on with other things. my time is important and I wanted to get things done as quickly as possible so I could move on with my busy life. make time for more important things in my life so I could feel better and **accomplished / and get on with my busy life.***

*Usually things you do mobile save you time so for me the point in doing it mobile is to save time so I want the shopping transaction to be fast if I need it to be. It saves me time in life and helps make it easier for me to keep on schedule with other things I need to get done. I don't wish to speed through life so I don't know if it **supports my desires of what I wish to achieve but it could help me get to other items that will faster.***

Participants shared that they were highly dependent on m-shopping during the searching stage in order to plan and make smart purchasing decisions. Participants wanted to stay informed with as much information as possible. They sought for updated information from time to time. The characteristic of always staying connected and informed allowed them to make smart decisions and therefore gain a sense of achievement (see pattern 4 in Figure 2).

*When there are many tens of choices for a particular type of app, it's extremely useful to have user ratings to provide some information up front. **I'm not someone who tends to try new technologies very early in their lifetime--I like to wait and let other people be the 'guinea pigs'.** So when it comes to apps, I tend to pay a lot of attention to what people have to say. Ultimately I still make up my own mind after trying the app, but reviews help narrow down the list of choices, sometimes significantly. I guess I desire not to be duped and always be informed. In general **I try to stay informed about the world**, and certainly before making either a major or 'long lasting' decision **I try to gather as much information as possible before making the decision.** I would be a lot more hesitant to try various apps/services. Crowd-sourced reviews are one of the best aspects of the app store/market in my opinion.*

*Search capability is important to me because it allows me to find **as many possible options** for any given query and this helps when **I am not sure exactly what I'm searching for.** So I can find the best match for my interest and learn more about **all of the options available to me.** I like to **keep my options open** and I try to be as accepting as possible to all of the variety of the world.*

*I like to know that what I am buying is for sure going to meet my needs and be able to get done what I need to have done before just buying a product that could potentially have no use for me. I like to **have variety in my life** and **know what options and consequences there are before making a decision.** I have anxiety so it helps me to calmly weigh out my options before making a choice. That way whatever the choice is I am able to **know what consequence I will have to deal with.***

*Since I do quite a bit of shopping on line, **if I find something that I want or need then I save it to my phone** or to the wish list of whatever site I am shopping at. This makes it easier for me and I don't have to remember so much. It makes it easier to remember things and I have what I need or want right in front of me. **When I have the time then I will look at whatever I saved and then decide if that is what I truly want.** Since it is easier to remember things it saves paper which is what I would do if I didn't have my phone.*

*easy to touch the screen to click sales items to **decide what we are going to buy, make it easier to look for in what isle to go to.** want to know what the sale items are so we can add them to the grocery list. tell us which isle we have to go down to find the item. like to **know what is on sale in the store** to **know were we have to go to put it in the cart,** cub just redesigned their mobile stuff.*

**Pattern 4: Center of Attention.** The attribute ‘mobile search’ in m-shopping emerged as intrinsically linked to aspects of variety. More frequent and quicker search allowed participants to experience variety. They believed having various options helped them to find unique and special objects, which represented their uniqueness and ability to differentiate themselves from others. This fulfils the value of ‘center of attention’ (see pattern 4 in Figure 2).

*Selection is important to me because it draws my attention and presents unknown opportunities or values that i otherwise would not find in-store. Selection is important because it **gives me more choices** and makes me consider other options for purchase that most in-store experiences do not provide. Sometimes its nice to have or own or wear something **different than what everybody else has** owns or wears purchased from the local store.*

*Having a variety like that is important to me because I have such a wide taste in clothing and accessories that I need a big option of styles to choose from. Its important because I cant live with just a few selections, I want many different options to look through and purchase. **I like a variety so that I can accessorize with many different outfits so they all look perfect.** It supports my desires because every aspect of my life has to have variety to choose from, life is boring if you don't have many different options to choose from.*

*I want to see all that's out there. How can I know I'm getting the best for what I want if I don't get to see it and compare it to others. Variety is the spice of life. I want to know what's out there all of it. I want to make the best decision so I need to see more. Again, variety makes life intersteresting. Havng variety gives you choices. Helps you try many different things.*

**Pattern 4: Self-direction.** In addition, participants expressed that they desired to experience variety because they wanted to choose according to their own tastes without receiving any enforcement from brand advertisements or compromising with less desirable products available. Participants desired to find and purchase the products and services that satisfied their tastes perfectly. Placing priority on attaining the most desirable goods and services represents the value of ‘self-direction’ (see pattern 4 in Figure 2).

*Search bar attribute is the most important to me. Most websites push you to view items that they feel are values. **I like to avoid these temptations by searching for***

*what I want instead of having to view their ads & promotions. One website wouldn't let me search until I viewed what they wanted me to see. I don't like being strong armed into viewing things that a company wants me to buy instead of just taking me to what I want to see. Again, very time consuming to try & find my way around a website when I am only in the market for a specific item.*

*I have had a general idea of what I was looking for, but not had a specific brand in mind. It's nice to have a large number of options within a different category, as well as being able to explore various details or aspects you might not have considered. I think it is important to have a **variety of products to choose** from because it helps you finalize the exact item you are looking for, and helps you **feel better about making the right choice**, as opposed to feeling like you only have one or two options to choose from. The ability to choose from multiple options makes you feel like your **final choice comes more from your own wants**, instead of just settling for something that comes close to what you want but might not be exactly right.*

**Pattern 4: Financial Independence.** Participants unanimously perceived that m-shopping could offer them the best price. Through active research and product price comparison, participants felt they could buy a specific product at the best price through m-shopping. This allowed them to stay in budget and control their finances, which helped them to feel more 'financially independent' (see pattern 4 in Figure 2). Staying in budget helped participants to regulate their family finances.

*Finding discounts is always important to me when I shop. I want to spend as little as possible on items I purchase. To maximize my savings -- and allow me to stretch my dollars. I don't want to spend any more than absolutely necessary. I want to be **financially independent**.*

*I have set amount to spend because I need to limit myself for important bills. It shows I am a **mature person**.*

*I am saving money which makes me feel smart and intelligent. I feel people will know I am smart and trendy because I can provide for my family without going broke.*

*It save money in the long run. Today, a person needs to save all the money possible. Money buys clothes, food, and necessities. Saving money by shopping online means a **person can provide better for family**.*

*My family doesn't have endless money. I need to be practical with what I shop for and spend my money on. I save money if I only get what I need during my online shopping trips. By saving money, we are able to put more into a savings account or use it to spend on family time.*

*Mobile shopping is cheaper than trying to buy things in a store. I can buy things on sites such as ebay, Amazon, just to name a couple that offer items at a huge discount PLUS they offer bulk buys so that if you buy 2 or more items you get one free. This means you are saving money in two ways. This is cheaper than getting in a car and using gas (which costs money) and buying things at full price or at a small discount at the store. Cheaper is very good when you are on a fixed income. Cheaper money wise doesn't mean cheaper quality wise. I need to make every dollar stretch as far as it can, and now days they don't seem to stretch too far. By buying things cheaper, I am **maintaining my independence** as much as possible. I can even **purchase gifts for people** without putting a big dent in my budget.*

*When you see something on sale, or are going to make a purchase, especially a large one, **I want to make sure I cannot buy the item for a cheaper price somewhere else.** Especially when quantities are different or you are shopping for unusual products, I cannot always tell what is the best price option. For example, when I go to Sam's Club and the quantities are much bigger, I may need to compare the price per ounce to my usual shopping location to see if it is actually cheaper at Sam's Club. We don't have a lot of extra money and **I want to be a smart shopper and use my money wisely.** I really enjoy saving money and that also makes **me feel better about spending.** We currently have **2 children in college** and most of our extra money is going towards college costs to try to minimize the amount of debt our kids start out with. I feel it is important to make smart financial decisions and make the most of your money- **be smart about spending.***

*It is important to me because it many vendors sell the same items at different prices and best price matching **lead me to the lowest price possible** for my husbands t-shirts. It is important to me because I do not like getting ripped off or spending more money than I should. This supports my life desires by allowing my to make **smart spending choices** and making my money go as far as possible.*

**Pattern 5: Sense of Belongingness.** While the previous 'family well-being' value involves time saving and thus spending more time with family, there were also participants who spent more time m-shopping in order to retain intimate relationships and close companionship with friends as well as family. Participants expressed that when they felt distanced from families and friends, m-shopping enabled them to send, receive, and share shopping processes. They felt that sharing moments in their shopping helped them to feel bonded and connected. They believed that m-shopping strengthened their relationship with valuable people. This satisfies the value of 'sense of belongingness' (see pattern 5 in Figure 2).

*was shopping for our dog and without "text with attachment(s) I would not have been able to get my daughters input as **she was unable to join me at the time.** It*

*not only provided a way for her and I to share the experience since she could not join me but it also helped not only to know if she liked what I was thinking of buying but helped me in making sure all of the articles of clothing did fit properly and comfortably, suit weather purposes and looked good on our pet. I like to be able to share a picture with someone at times in the moment not whenever I may see them again. I think this feature allows us the privilege to share our day. Connect with those we love for help for bonding for sharing. I think the possibilities are endless. An example: Text with picture of a for rent sign to a family looking for new housing. Get an opinion from someone else when shopping. A visual to the words always in my opinion helps bring anything to life. Helps in creating memories. We live in a busy world one where family and friends no longer share enough personal face to face time with one another. How wonderful it is to think we can share our thoughts attach the moment with a picture to it and they too can respond. When then they see one another I think this helps keep the flow for family and friends alike. It really can be a simple thing that can keep people together.*

**Pattern 6: Financial Security.** Lastly, in the sixth pattern, participants appreciated paying through a mobile device as it offered personalised payment solutions. Personal payment information was saved on their mobile devices and this characteristic provided participants with an easy transaction process. The ease of this payment procedure resulted in participants feeling ‘secure’ without the need to provide financial information each time (see pattern 6 in Figure 2).

*With the Convenience of linking your bank account to your device you are **aware of how much money you have**. You never know when you could forget your credit card or cash at home and **you have your device to substitute for it**. I like things to be simple. I am way too busy for life to throw me off and make it more difficult for me to do what matters.*

*Easy payment options are always important in every being able to pay in different ways is easier like you may not have enough credit left on your charge card so you might use for or PayPal. Because by being on a limited income I have to watch everything. Sometimes I might not have enough credit on my credit card so I need another way to pay. My desires is just being able to make it from one day to the next. Sometimes I might have to go about it a different way.*

By paying through a mobile device, participants felt there was no need to carry their physical cards. They believed their credit card information was more secure as they did not have to physically show their cards (see pattern 6 in Figure 2).

*In this situation in the past I have always had to either pay in cash or use my debit/credit card. With **mobile payments I don't have to worry about taking my***

*card out and take a chance of losing it or having someone looking over my shoulder to see what pin number I used or how I wrote my name if I had to sign it. It is more convenient and saves time. I already have my phone ready and it only takes a second to do what I have to do at the register. This saves me time and have less worry. I think that in the future you won't have to carry cards around, all you have to have is your phone or another high tech application that will do the job of paying for products for you.*

*Paypal/Venmo options to pay. Easy billing information. Paypal is a secure site that protects my identity online as well as has my banking information saved. **It makes me not have to pull out my card every time. It makes for an easier and quicker transaction which lets me do other things. It makes things easier as well as more secure.***

#### **4.4 Typology of Personal Values of Mobile Shoppers**

Mobile shoppers' unique values have not yet received sufficient attention from shopping behaviour researchers. To fully comprehend their personal value motivations for partaking in m-shopping, their different typologies and characteristics must be understood. All 10 personal values that were identified in the HVM (see Figure 2) were categorized to form a typology labeled Typology of Personal Values of M-shoppers (see Figure 3). Figure 3 describes how each value fits into each category, which is distinguished based on each value's social character and openness to change dimensions. Social character is based on Riesman's (1950) theory of inner- and other-directed social character. Inner-directed consumers are less focused on fitting into society and more focused on themselves. Other-directed consumers are more concerned about fitting into society or groups they belong to (Riesman, 1950). Openness to change is based on Schwartz's (1992) theory. When openness to change is high, it causes a person to seek stimulation, excitement, novelty, challenge in life, and independently directed action. When it is low, it causes the person to seek security, stability of relationships and of self, inner harmony, family security, sense of belonging, and health. It should be noted that consumers might shift from one position to another depending on the context and the situation they are in, such as when there is a change in household structure or a change in

social circle. Nevertheless, reasons for this possible transition in position are beyond the scope of this study and may provide an opportunity for future research. No study has yet examined the typology of m-shoppers based on their personal values. M-shopper characteristics that are categorized based on personal values will benefit segmentation strategy. This study therefore aims to provide a holistic view of this group of shoppers in terms of their personal values.

		Social character	
		Inner-directed	Other-directed
Openness to change	High (stimulation)	<p><b>Exciting Life &amp; Self-direction &amp; Centre of Attention &amp; A Sense of Accomplishment</b></p> <p>Independent directed thought and action Pleasure for oneself Choosing own goals Exploring and adventurous Seek for novelty Convenience Multitasking and active Unique and distinct</p>	<p><b>Recognition &amp; Sense of Belongingness</b></p> <p>Seek for excitement Seek for new knowledge Opinion leadership Recognition Belong to group Sharing Connected</p>
	Low (security)	<p><b>Self-respect &amp; Financial Independence</b></p> <p>Stability of one's emotional status Avoid challenge Control of resources (e.g. technology) Competency Independence Financial stability</p>	<p><b>Family Well-being &amp; Financial Security</b></p> <p>Responsible Mature love Enhancement of the well-being of family Healthy family Financial security Harmony Assurance</p>

**Figure 3: Typology of Personal Values of Mobile Shoppers**

*1st Category: Exciting Life, Self-direction, Centre of Attention, & A Sense of Accomplishment.* These values are involved in inner-directed social character with high openness to the change attribute, which is represented in horizontal and vertical dimensions. People who pursue these values are less concerned about others and fitting into the society; instead, they are more focused on their own feelings, experience, and outcomes gained from purchasing objects. They place importance on the horizontal

dimension as all personal values are related to caring about their own feelings. The value of an exciting life is satisfied when consumers have an easy lifestyle and flexible m-shopping features. Experiencing novelty such as shopping while on the move and performing shopping anytime and anywhere denotes explorative and adventurous personality traits. When these are achieved, pleasure for oneself emerges. The values of centre of attention and self-direction relate to seeking novelty and asserting uniqueness by making tasteful choices. Consumers satisfy the centre of attention value when they find and purchase unique items that can differentiate them from others. On the other hand, when consumers find and purchase according to their own taste, they satisfy the value of self-direction. A sense of accomplishment also represents active behaviour seeking for independent thought and action and value convenience.

***2nd Category: Recognition, Sense of Belongingness & Financial Independence.***

These values are involved in an other-directed social character with high openness to change. The values are more focused on others and fitting into the society rather than seeking individuality. People with these values place importance on the vertical dimension as it satisfies the 'recognition' value of experiencing excitement through being recognized by others and accepted in society. They seek for new knowledge and try to disseminate their opinions to others. M-shopping helps them with this through its instantaneity and anytime anywhere features. They feel excited when influencing others and express their opinion leadership because they feel they fit into society and lead the group. The value of a sense of belongingness means that these people care about relationships with others and seek acceptance by the groups involved (e.g. family, friends). As consumers, these people share shopping processes with others through mobile devices and they feel that they are connected although they are distanced from each other. They enjoy the active interaction of m-shopping. Financial independence represents actively

seeking to reduce expenditure to maintain financial independence. Such consumers continually seek for and explore information to make better budgetary decisions. They believe their financial independence can support their family financially; that is, the value of financial independence focuses on family budget and seeks to cut down individual spending to secure the stability of family finance.

**3rd Category: Self-respect.** In the third category, people who value self-respect are more concerned with their own feelings. They consider that maintaining the stability of their emotional status is important as they do not want to lose self-confidence. These people do not favour challenge and try to avoid the feelings of frustration that come from facing challenge. They believe they are competent in their life and they carry on with this belief by avoiding anything that reflects their incompetency. They seek familiar environments to maintain their inner harmony and forgo experiencing adventures, changes, and challenges. Essentially, these people respect themselves and are proud of who they are, and they avoid any situations that may affect their value of 'self-respect'. These consumers are afraid of complex technological manipulations and if a technology task is hard to perform successfully, they quickly abandon the service and switch to an alternative. They are reluctant to learn new skills or manipulations. They are conservative, less open to change, and suffer anxiety. Once they experience anxiety due to technological difficulty, they stop their consumption activities. They favour control and management of resources.

**4th Category: Family Well-being & Financial Security.** This group of consumers has an other-directed social character and low openness to change. They are concerned with caring for their children. Family well-being is their top priority. M-shopping helps them to get along with their daily household tasks by shortening the shopping time and

enabling them to shop while multitasking. Compared to m-shopping, online shopping is difficult as it requires them to spend relatively longer amounts of time sitting in front of a computer. The need for financial security means that these people avoid changes and seek to maintain the status quo to ensure security. They are not adventurous or exploring. They are reluctant to try new methods; instead, they retain their traditional ways to maintain a secure position.

#### **4.5 Possible Value Conflicts**

After looking at the dominant personal value dimensions in the HVM and the typology, exploring their relationship with each other is important because when they exist together in an individual, they may create value conflicts. According to Schwartz's (1992) framework, opposing personal values are potentially in conflict with one another. This means if consumers have to compromise on personal values, they simultaneously have to compromise on the possible consequences and attributes experienced through m-shopping. Respondents described prioritizing between competing motivations. The identified value conflicts are as follows:

*Conflict 1: Exciting Life vs. Financial Security.* According to Schwartz's (1992) theory, security refers to the state of maintaining stability by avoiding threats and retaining the status quo. The value of security conflicts with the value of an exciting life. Those who value an exciting life enthusiastically pursue stimulation, novelty and challenge. Consumers who pursue an exciting life enjoy multitasking, for example, shopping while on the move and seeking for convenience. Respondents shared that they value m-shopping for its promptness and convenience, especially when busy with other tasks. However, while a simple payment procedure through m-shopping without the need for a card partly satisfies the value of security, there are still many consumers who believe

that payment through a mobile device is not safe enough and their financial information is threatened. According to the vertical dimension in the typology, stimulation and security are opposite to each other (see Figure 3). While consumers may seek for an exciting life and convenience through active m-shopping, the need for security remains a significant conflict.

**Table 10: Examples of Conflict between Exciting Life versus Financial Security**

<b>Exciting Life (e.g. novelty, convenience, quickness, on the go, multitasking)</b>	<b>Financial Security (e.g. avoid threats, not open to changes, maintain traditional method)</b>
<p><i>Quick is important when I am at work and don't have much time . I may want to shop on my phone quickly at lunchtime or on breaks. Work is important thus I can't spend much time shopping. I need to only do so on breaks or lunchtime or quickly in between work activities. I need to do a good job at work and serve others. I want to do a good job for those I am working for and to be able to gain more opportunities at work.</i></p>	<p><i>I shop from some smaller sites that do not accept PayPal, or other secure payment services like Visa Pay. I look for their security badge on the site, and make sure the page is HTTPS before purchasing. If it isn't HTTPS, or if I do not find their own security badge I will not purchase from the site.</i></p>
<p><i>i always have my phone or tablet with me which allows me to accomplish tasks during the day, such as before work or during my lunch break. allows me to do things when i have time during the day such as lunch break. This makes my life a little easier and NOT SO stressed when i get off work. keep in touch with friends and family and stay on top of things i need to do.</i></p>	<p><i>I run security software that alerts me to suspicious sites before I even land on their homepage. I don't want my information stolen or compromised. I have already been skimmed twice, and had someone attempt to hack my PayPal. The two skimming incidents required hours on the phone, time at the bank, having to prove who I was, everything. Then you have a new card you have to update on your online key chains and the like. Paypal also was a huge amount of time on the phone and proving my identity, then waiting 3 days to have access to the account.</i></p>
<p><i>It saves time. I can get things done while I am waiting on my daughter to be picked up etc. If I am waiting in line somewhere or waiting on an appointment I can shop online where it would be impossible to go to a physical store in these short increments. Saves time is important to me. It allows me to do other things. This smartphone helps me cut out time driving for shopping errands.</i></p>	<p><i>I don't want to lose my identity to theft. It costs an incredible amount of money to fix the problem if it happens. I find the monthly pay identity monitoring to be sub pat and no not wish to spend my money on those options. Instead I use common sense as described at length above. If I were to fall victim to identity theft it could ruin my life for years.</i></p>

<p><i>When my wife and I both worked multiple jobs, we didn't have time to go shopping so it was more convenient to shop online or by mobile when we were on the go. We even stick to the same sites as checkout is faster when they have our information stored already. We are very busy so anything that will save either of us time is great and important for us.</i></p>	<p><i>I tend to shop, browse, etc but not actually make the purchase from my smartphone. I wait until I get onto my computer to do the financial transaction if I decide to purchase something. Because I don't want to be hacked. I don't want my information to be sold or used in any way where I then have to deal with closing my bank accounts, etc. I want to be able to go through life as easily and happily as possible without stress or deal with hackers who will steal my information and cause upset.</i></p>
<p><i>Mobile shopping on the go is important to me because i am always on the go. Not to mention that I always have my phone in hand most times, so it's convenient. Convenience is key for someone like myself that is on the go. It makes things easier, makes me feel like I can get things done in a timely fashion. Convenience is a great desire in life, it makes life easier. When I can have ease in my life i am happy and so is everyone around me.</i></p>	<p><i>I have to put my personal information and my bank or credit card details and if there is no security I will definitely not shop from that place. Need security. I won't buy anything using my phone. I need to make sure my information that I enter when I make a purchase to be well protected. Yes of course everyone needs to feel safe and secured and in control of his life and his well-being. No security no safety I lose trust control.</i></p>
<p><i>When I am on my phone already and I read about an interesting product, it is easy to shop with the device already in use. I am a mom to a newborn. It has been easy and convenient for me to shop for party supplies online for my almost 4-year Ike's upcoming birthday party while sitting on the couch breastfeeding. Because I am a busy mom to 2 young children and it isn't always convenient to change devices when I think of something my family needs. I value being able to take care of my family in quick and convenient ways without breaking stride, so to speak.</i></p>	<p><i>Security is important to me because I do not want anyone to steal my information. And I do not want to take a chance of someone getting a hold of all my pictures and my information. I have been hacked before and it is not fun to have to redo everything. My credit is really bad enough without someone taking my information. Plus, I don't want anyone else to get my contacts, pictures and other personal data. I would feel so violated almost like being robbed physically. Plus it puts all my contacts in jeopardy. I achieve to get better credit and be dependable so people don't have to worry about me having their information. I try to be a good person and I know how much I value my privacy. So I would feel really bad if someone hacked my information and it put any of my friends or family at risk.</i></p>
<p><i>because the quicker and easier it is the faster I am able to go about my day so I can make sure everything that needs to get down is being done before the day ends. because being a mother is being in charge of your family and making sure that everyone has what they need and when they need it whether is it a large or small</i></p>	<p><i>It is important to me , to feel sure of what I'm doing, Scammers and cybercriminals can target shoppers as well. Everyone should be on alert for emails that might get us to act quickly and click through links and open attachments. Very concerned.</i></p>

<i>item. I am the type of person that likes to care for those people who are around me and I like to make sure that what the need to have is being fulfilled.</i>	
<i>It's convenient because I can do it at home while my daughter naps. I don't have to get a sitter or wait for my husband. Convenience is important because I want to be able to spend quality time with my daughter and not be distracted. We often have places to go and it's nice not to always have to run out if I think of something. I like things being convenient and easy in my life when things are busy and my family comes first. Convince of the Internet and shopping online allows me to do it at naps and bedtime.</i>	<i>I tend to shop, browse, etc but not actually make the purchase from my smartphone. I wait until I get onto my computer to do the financial transaction if I decide to purchase something. Because I don't want to be hacked. I don't want my information to be sold or used in any way where I then have to deal with closing my bank accounts, etc. I want to be able to go through life as easily and happily as possible without stress or deal with hackers who will steal my information and cause upset.</i>

**Conflict 2: Center of Attention vs. Financial Independence.** The value of centre of attention is reflected in excited interest or concern, asserting uniqueness, and expressing oneself by having a better appearance or better possessions gained through consumption activity. This value belongs to the dimension of high stimulation, seeking novelty, and choosing independent thought and action. Financial independence refers to the ability to control one's feelings and make decisions focused towards preservation and enhancement of finances. When consumers stay in budget, they feel they can achieve financial independence. Staying in budget limits purchases required to fulfil the center of attention value.

**Table 11: Examples of Conflict between Center of Attention versus Financial Independence**

<b>Center of attention (e.g. uniqueness, variety, novelty, exploring)</b>	<b>Financial Independence (e.g. budgetary consideration)</b>
<i>I can buy things online that would not be available in stores which is very cool and it would be beneficial to me. I can purchase products which I really like and would be very happy when I receive it and that is important to me.</i>	<i>My family doesn't have endless money. I need to be practical with what I shop for and spend my money on. I save money if I only get what I need during my online shopping trips. By saving money, we are able to put more into a savings account or use it to spend on family time.</i>

<i>I want to see all that's out there. How can I know I'm getting the best for what I want if I don't get to see it and compare it to others. Variety is the spice of life. I want to know what's out there all of it. I want to make the best decision so I need to see more. Again, variety makes life interesting. Having variety gives you choices. Helps you try many different things.</i>	<i>It save money in the long run. Today, a person needs to save all the money possible. Money buys clothes, food, and necessities. Saving money by shopping online means a person can provide better for family.</i>
	<i>I am saving money which makes me feel smart and intelligent. I feel people will know I am smart and trendy because I can provide for my family without going broke.</i>
	<i>I have set amount to spend because I need to limit myself for important bills. It shows I am a mature person.</i>

**Conflict 3: Family Well-being vs. Self-direction.** The family well-being value refers to concern for the family and focus on household work. This value is reflected in the desire to save time and money to better support the family. Self-direction, on the other hand, is reflected in spending time and effort on satisfying one's taste and desire for uniqueness through purchases. Family well-being conflicts with self-direction as it focuses on saving and avoiding spending resources. According to the social character dimension portrayed in Figure 3, being inner-directed, or self-directed, is opposite to being other-directed, or family well-being directed. Being other-directed implies that caring for family does not always fit with consumers' desire for taste fulfilment when striving for self-direction.

**Table 12: Examples of Conflict between Family Well-being versus Self-direction**

<b>Family well-being</b>	<b>Self-direction (e.g. choose own taste)</b>
<i>When I needed something quick and to save time rather going store to store. It saves on gas and mileage on the car. Convenient to do from home or on the go. I am a single mom who works fulltime and mobile shopping helps me save time. I much rather do mobile shopping when it is Convenient for me. Saving time and</i>	<i>When I have a particular item I am looking for, it is important that I can find it on different websites. For example, if I want white pants, I can refine my search to just pants, and then refine my search again to just the color white. This then allows me to compare styles and prices across brands much quicker than would</i>

<p><i>money. This is important because of being a single mom where time and money are big factors in my life.</i></p>	<p><i>be the case if I went to each store individually to try each of their white pants - which I might not even be able to find in the store. It makes shopping for specific items much faster and much more convenient. While I enjoy finding unique and different items, there are staple items I know I need - like jeans, black pants, button-down white shirts - and when I know I need a particular item. When I have a specific goal, I will achieve it as quickly as possible - especially when it is something like shopping for a particular clothing item. I do think it is important to relax sometimes, and sometimes shopping can allow me to do that as well.</i></p>
<p><i>because it allows me to save time in the long run and to use that time I save in a much more productive way. it shows that throughout life I can find reasonable shortcuts that will get the same job done without shedding my responsibilities and the job will be done in a more efficient and faster method thus allowing me to use the time saved for other projects.</i></p>	<p><i>because it allows me to save time in the long run and to use that time I save in a much more productive way. it shows that throughout life I can find reasonable shortcuts that will get the same job done without shedding my responsibilities and the job will be done in a more efficient and faster method thus allowing me to use the time saved for other projects.</i></p>
<p><i>I enjoy having more free time to myself. The time it takes to make an order over the internet is usually under ten minutes for me. Enjoying time with others is now more possible and that creates better relationships in the long run. That makes life easier. More friends are very important to me. If I can do something to save time, I will more than likely choose that option.</i></p>	<p><i>I was at Walmart looking for a specific set of movies that weren't available in any store anymore due to how old it was. A store associate informed me that I should look online at their movie selection and they might have it. I went online and sure enough they had it online for cheap, it made me so happy to find it I purchased it immediately. Its important because when I cant find something in the store that I really want if they have it online it means that I can still get it and make my collections complete. it supports my desires because I love availability, I will not accept not available as an answer. I know that somewhere online there is something available for everyone who is looking for something specific that isn't in stores anymore. Good availability gives people hope and that is what everyone needs to survive in life.</i></p>
<p><i>I was trying to purchase a toddler bed and I was on a site trying to navigate through and it was a little confusing. I have children and work full time. I do not have a lot of time to navigate through a complex website. Simplicity equals time and money. The more simple the site is to navigate, the more time I save and the more money the website brings in.</i></p>	<p><i>I can compare prices across a variety of stores. If I know the exact thing I am looking for I am willing to spend some extra time to save some money. Makes me best informed to make a choice for a product I could find elsewhere at a possibility cheaper price. I want to make the best decision I possibly can in the interest of saving money while still getting what I want.</i></p>

#### **4.6 Summary of the Chapter**

This chapter discussed six dominant patterns that emerged from the data. The definitions of each attribute, consequence, and personal value were explained in Tables 4, 5, and 6. Subsequently, the HVM was presented and explained in detail. Through the HVM, the findings show the way personal values are achieved through consumption activities. Based on the HVM and identified personal values, a typology of m-shoppers was created. The typology was further explained whereby each category was based on horizontal and vertical dimensions: social character and openness to change. The contrasting attributes of each dimension were compared and contrasted and categories were also distinguished from each other. Finally, the possible value conflicts were discussed to show the motivational complexities of m-shoppers. Examples of conflicts depicted how two values conflict when they simultaneously occur in an individual. The findings of this study are novel and interesting as they have not yet been explored in the literature. The next chapter further discusses these findings and their implications, and how these findings can be applicable to literature and practices.

## **Chapter Five**

### **Discussion**

#### **5.1 Introduction**

The aim of this study was to explore personal values and value conflicts in m-shopping consumption. To date, there has been limited research in this area. The findings of this study provide new insights into the attributes m-shoppers regard as important in the m-shopping experience, and the values that that guide that experience. Secondly, links between personal values have not yet been studied empirically in m-shopping consumption research. The exploration of links between personal values helped identify the possible opposing values that may cause value conflict during consumption activity. Exploring the importance of personal values in making consumption decisions revealed the personal values of m-shoppers that should be considered in target segmentation. This indicates that mobile retailers can design strategies aimed at appealing to personal values, which could favourably influence m-shopping consumption.

This chapter offers three explanation of the findings:

- a) The importance of personal values in understanding m-shoppers' behaviours towards their consumption choices.
- b) The importance of value conflicts in understanding m-shoppers' behaviours.
- c) A re-examination and addressing of possible theoretical extensions of existing academic work in light of the study's findings.

## 5.2 Dominant Personal Values in M-shopping Consumption

This study had two objectives. The first objective was to explore personal values that motivate m-shopping consumption. To achieve that, this study freely elicited and analysed m-shoppers' personal values as a final order construct arising out of distinct attributes and the consequences of m-shopping. Based on the findings of this study, various personal values emerged as strong components in shaping m-shopping behavior. This study explored and found that personal value dimensions are directly related to m-shopping consumption. There are 10 dominant personal values identified from the finding of this study: *Self-respect, recognition, exciting life, family well-being a sense of accomplishment, center of attention, self-direction, financial independence, sense of belongingness, and financial security.*

*Self-respect.* This study found that respondents with the value of self-respect valued themselves highly and were confident with who they were. This self-respect was satisfied when they successfully utilize m-shopping without a sense of challenge. This ease of use was supported by their use of a familiar personal mobile device. This value is highly inner-directed as respondents thought and felt on their own without the need to explicitly express this to others. This study found that respondents in this category tended to avoid feelings of frustration so that when they encountered a challenge in their existing mobile technology, they switched to an alternative channel rather than overcoming the problem and learning how to use complex features. Past studies on the ability to utilize technology have referred to the self-efficacy of people who feel more confident after they have verified their ability to successfully accomplish a hard task (Lee, Park, & Jun, 2014; Daugherty, Eastin, & Gangadharbatla, 2005; Jarvenpaa & Lang, 2005; Lu & Su, 2009). However, this study found that respondents tended to avoid novelty so as to maintain their

self-respect. They were proud of who they were and thus avoided situations that could influence their confidence level. This showed that respondents in this category were highly sensitive about securing their value of self-respect as opposed to being open to changes. In this case, complex technical features would hinder this type of consumer from m-shopping.

**Recognition.** This study found that the value of recognition is supported by opinion leadership. When respondents exposed themselves to others by influencing others' shopping decisions through opinion leadership, they felt that they were recognized and accepted by the group. This value is driven by an interpersonal desire that is other-directed. An interesting finding of the study is that opinion leadership was achieved through instant searching activity via m-shopping. Consumers utilized the flexibility of m-shopping to expose and express themselves to others with whom they had frequent contact (e.g., family, friends, co-workers). Previous studies identified social influence as the factor that affects behavioural intention of using m-shopping, which defined that others' perceptions of m-shopping affects one's m-shopping use (Lu & Su, 2009; Yang, 2010). This study illuminated different aspect that respondents desired to express that they use m-shopping and gain recognition from reference groups, that is, those who had frequent contact and intimate relationships with the respondent. Recognition value in this study was found to be the desire for acknowledgement in one's social surroundings. There is differentiation in the fact that while interpersonal desire seeks for recognition from all people including strangers, the findings of this study found specific focus on reference groups.

**Exciting Life.** Respondents sensed the value of an exciting life when they were able to shop without being in a shopping atmosphere, that is, when they were experiencing unprofitable time (e.g., on transportation, at work, on the street, while waiting for an

appointment). Respondents felt that m-shopping was able to provide them with instantaneity and anytime, anywhere attributes. This study found that though m-shopping, consumers pursued an exciting life by spending valuable time doing more important work other than physical shopping, such as completing assigned tasks and spending time with family and friends. This finding differs from past studies (Ko et al., 2009; Ko et al., 2009; Lu & Su, 2009; Yang, 2012; Agrebi & Jallais, 2014; Kim, Chan, & Gupta, 2007; Wu & Wang, 2005) that have suggested that consumers feel excited when they actually use and purchase products via innovative technology (m-shopping). This study firstly found that consumers create an exciting life by maximizing priority time and reducing repetitive shopping work through m-shopping. They prioritize spending more time with family, taking care of their children, and completing important work other than shopping activities. This result implies that maximizing consumers' time through technology is very important.

***Family Well-being.*** This study found that respondents were more able to deal with household work and overcome stress by reducing shopping time through m-shopping. Family well-being is related to an exciting life value in several ways. Firstly, the reduction in shopping time allows people to spend more time with family and therefore take better care of family members. If the family is managed well, pressure is reduced, thereby producing excitement. Secondly, a study by Holmes, Byrne, and Rowley (2013) suggests that convenience and accessibility are valued by m-shoppers but excitement does not influence m-shopping consumption (Holmes, Byrne, & Rowley, 2013). This study extends the study of these authors in its finding that consumers value convenience and accessibility and through these characteristics, they ultimately can gain pleasure for themselves. Respondents who perceived family well-being as an important personal value were more likely to purchase through m-shopping based on its convenience in order to

spend more time with family and take care of their children. When m-shopping helped participants to prioritize the important aspects of their lives, they were more favourable towards using m-shopping.

***Centre of Attention & Self-direction.*** Center of attention and self-direction values are driven by the same attributes and consequences; however, they have different end goals. This is supported by the concepts of individual-group goals (e.g. self-presentation, self-expression) and individual-alone goal (e.g. satisfying one's own taste) (Ariely & Levav, 2000). Respondents for whom the value of self-direction was a priority chose products that matched their taste and were unwilling to compromise. Those respondents who valued the center of attention value chose something different from what others had chosen to assert their uniqueness and convey their better image to others. Both self-direction and center of attention values reflect the desire for individual contentment. Both values encompass exploring and seeking for novelty. Respondents with these values both used m-shopping to achieve their desires and had high openness to change as they were willing to use m-shopping and innovative technology rather than an offline channel to find the most desirable items. This shows that such people place priority on following their own way rather than accepting the status quo (Bardi & Schwartz, 2003). Respondents believed that m-shopping was the best platform to seek for novelty with utilizing the least effort.

***A sense of Accomplishment.*** This study has identified that m-shoppers satisfy their sense of accomplishment when they perceive that they have made smart decisions through an efficient way of shopping. Respondents were happy with their choice of m-shopping as it reduced effort and time expended on shopping and they attained maximum outputs from the experience. The achievement value can also be found in online shopping

(Jayawardhena, 2004; Degeratu et al., 2000) with studies showing that online shoppers feel they have achieved the best price for a product with the minimum inconvenience (Jayawardhena, 2004; Bakos & Brynjolfsson, 2000). However, while online shopping studies focus more on money saving, this study highlights the aspects of effort and time. The value of sense of accomplishment is also categorized under inner-directed as respondents felt this value could be perceived intrinsically without the need to share it with others, nor with the aim of fitting into a certain community. It is also related to high openness to change as respondents felt that m-shopping was the best method to minimize effort input and maximise outcome from the experience compared to other channels.

*Sense of Belongingness.* Respondents believed m-shopping allowed them to instantly exchange and share their ongoing shopping experiences through mobile device attributes and this interaction helped develop relationships with others such as distant families and friends. On the mobile platform, this can be successfully implemented through its more personalized nature, mobility, and connectivity features. Respondents valued m-shopping in that it was a channel through which they could satisfy their sense of belongingness. Respondents said that they shared experiences with others through the seamless use of the shopping procedure and chat services and they were able to send links, attachments, and photos via Mobile-Internet. They sent and received messages and photos of ongoing shopping procedures and felt that they were shopping together with a companion even though they were far away from each other. The exchange and sharing of the shopping process gave respondents the feeling that they were sharing decisions and opinions of what to buy, which brought them together, thus touching the need for belongingness and friendship.

***Financial Independence.*** By staying in budget, consumers not only fulfil efficiency motivation but also reach the personal value level of financial independence. Respondents in this study regarded themselves as mature persons, smart and intelligent, and in a position to support family by retaining their financial independence. They perceived their independence as resulting from restricting purchases and making budgetary decisions. They felt that their devotion to their families' future was reflected in this control of their financial status. Concern about budgets is categorized under low openness to change as it represents concern, stability, and safety characteristics.

***Financial Security.*** The value dimension of 'security' relates to the most common concern felt by online and mobile shoppers – payment security issues (Assarut & Eiamkanchanalai, 2015; Hung, Yang, & Hsieh, 2012). The security value reflects consumers' concern over the protection of their financial information and represents safety and maintaining stability of oneself (e.g. avoiding threats) (Hung et al., 2012; Schwartz, 1994). This study found that participants were not confident about financial theft and fraud. However, this study also illuminated a different perspective: participants felt safe when using the simplest payment procedure on an m-shopping service. They also felt safer when paying in-store through mobile pay-wave (saved credit card information inside the mobile device) because they regarded it as safer than pulling out credit cards from their wallets and exposing them to the public. This finding may support the growth of mobile pay-wave technology.

### **5.3 Typology of M-shoppers**

This study found that the m-shoppers who participated in this study were inner-directed by focusing on their own feelings. However, they were also other-directed in their desire to be accepted by the group. In sum, out of all identified personal values, this

study found that participants specifically focused on surrounding people rather than on the wider society and the unknown. This meant they were already an important part of the group. However, they also wanted to lead communication, be acknowledged, and create better relationships through the innovative interactive features of m-shopping. This finding shows that m-shopping is more personal and private in terms of interpersonal desire. This study also found that inner-directed related values were enhanced when participants maximized valuable time and minimized shopping time through innovative m-shopping attributes. This highlights that m-shopping technology not only provides convenience and utilitarian motives to consumers but also shapes their life in exciting and more valuable ways.

From the openness to change dimensional perspective, values categorized under stimulation showed a high acceptance of m-shopping by participants, as it was regarded as the only channel by which desires could be fulfilled. In particular, the convenience attribute enables participants to interactively achieve various values included in the high openness to change dimension. In contrast, values categorized under the security dimension reflected the fact that if participants' environment or situation changed, they would no longer continue using m-shopping and would switch to something else. This shows that consumers are willing to select other channels if they can obtain better outcomes. This openness to change dimension compares and contrasts the categories by differentiating consumer m-shopping usage purposes. This distinction will enable m-retailers to design and implement appropriate strategies to target each category.

#### **5.4 Possible Value Conflicts**

The second objective of this study was to examine the value conflicts in m-shopping. The results of this research show links between identified personal values are potentially conflicting with one another. This was captured by the established typology

which revealed that each personal value sits in different categories based on its dimensional characteristics. Since dimensions such as social character and openness to change have two opposite characteristics, when different categories simultaneously occur in an individual, they are potentially conflicting.

*Exciting Life vs. Financial Security.* The value domains of stimulation and security conflict; that is, an exciting life that seeks novelty, challenge and variety in life conflicts with financial security that seeks to protect oneself from potential threats, challenges, and changes. Security concerns result in protecting one's financial information.. This finding corroborates that of Botonaki and Mattas (2010), who found that protecting security was achieved by being involved in the whole service experience process and manually monitoring it. In other words, ensuring financial security means that consumers want to go through all the processes by themselves instead of allowing the Internet to process payments. Furthermore, the value dimension of security represents the need to secure the current environment by maintaining the status quo. The stimulation dimension is placed opposite the security dimension. The desire and motivation to find innovativeness and challenges in life is met by innovative technology that offers consumers convenience. Convenience orientation in shopping can be associated with the willingness to experience novelty and adventure and to seek pleasure for oneself through difference. It can be concluded that people with an exciting life value are more likely to use using m-shopping and individuals who are concerned with financial security are less likely to use m-shopping. Since both values pursue an opposite direction, if they simultaneously exist in an individual, the conflict will create concern and cause hesitation in which value to prioritize.

***Center of Attention vs. Financial Independence.*** Center of attention and financial independence are both situated in the inner-directed dimension. However, they are separated by being dividing into stimulation and security dimensions. The center of attention value seeks for convenience, which reflects a high openness to change. This conflicts with the financial independence value which focuses on conservation and self-restriction and reflects a low openness to change. People with either of these values are active in mobile searching. However, they have opposite purposes. The difference in values underlying the dimensions explains the purposes of each value. Those who value being the center of attention seek for unique and special items to distinguish themselves from others. On the other hand, those who value financial independence aim to find the cheapest item and restrict themselves from excessive purchases. Those who value independence are more focused on intrinsic rewards whereby they intrinsically feel that they are regarded as a mature person, smart and intelligent, and better able to support family by retaining financial independence.

***Family Well-being vs. Self-direction.*** Self-direction reflects the desire to choose and to satisfy one's own taste. Respondents who have this value are intrigued to shop more to follow and comply their goals. Respondents believe m-shopping offers them to shop more frequently and easily. On the other hand, family well-being reflects the desire to preserve and enhance the well-being of the family. This value is related to interest in household work rather than the m-shopping experience. This type of consumer uses m-shopping for the sake of convenience as it allows them to quickly find and purchase necessities from home while doing household work. This shows that they use m-shopping for buying necessities and their purpose for using m-shopping is to reduce time and effort. In sum, those with the value of self-direction utilize m-shopping

to actively engage in shopping in a convenient way while those with the value of family well-being utilize m-shopping to greatly reduce the time and energy spent on shopping.

## **5.5 Conclusion**

This study attempted to provide a holistic view of m-shoppers by discussing identified personal values, typology, and value conflicts. The discussion demonstrated that people shop for the benefit of personal value fulfillment (Carman, 1977; Rokeach, 1973; Williams, 1979). This study also provided empirical evidence of the strong influence of value conflicts on m-shopping behaviour. The discussion showed that if m-shoppers encounter value conflicts, they need to compromise among opposing values and determine priority, as they have to choose one and give up another. This produces value trade-offs (Padel & Foster, 2005) that consumers need to make when performing m-shopping. The findings are supported by the dominant patterns in the HVM and the typology dimensions. The typology enhances an understanding of the characteristics of personal values and therefore enables a better understanding of conflicts.

These findings relating to the personal values of m-shoppers and their distinctions could significantly assist marketers in improving their target segmentation. The findings can be usefully employed by mobile retailers to develop different marketing programmes aiming at each of the segments. The findings also show that different groups of attributes and consequences differ in the pursuit of personal values. The findings of this study need to be examined carefully by marketers in order to meet the personal values of m-shoppers more appropriately when designing and implementing marketing strategies.

## **Chapter Six**

### **Contributions and Conclusions**

#### **6.1 Introduction**

The objectives of this study were to explore personal values that motivate m-shopping consumption and identify potential value conflicts. This area of study has been limited in the literature despite the concept of personal value having a significant role in consumer behaviour. Using a laddering approach, this study freely elicited various personal values of m-shoppers. This chapter discusses the theoretical and managerial contributions of this study. It also suggests future research opportunities that could expand the body of knowledge of m-shopping consumption, personal values, and motivational complexities.

#### **6.2 Theoretical Contributions**

Through the data collected from respondents, the findings revealed different types of personal values and the importance these personal values have in m-shopping consumption. The importance of the findings is that they encourage future research on m-shopping consumption to seek for better understanding of the paradoxes of consumption behaviour. This study concludes that scholars should consider an assessment of individual personal values when examining m-shopping consumption behaviour as well as consumer ambivalences. This study further extends such theoretical implications by suggesting typology and potential consumer ambivalences that are drawn from identified personal values. This study provides a springboard for a further extension of m-shopping and

personal value research in relation to segmentation development as well as m-shopping dissemination.

Findings from this study on the importance of personal values in m-shopping not only further extend m-shopping research but also the study of online behaviour. It has been demonstrated that consumers' personal values and prioritisation of conflicting values determine which consequences and attributes they are likely to choose at the consumption decision-making stage (Rokeach, 1973). Overall, this study found 10 personal values: *Self-respect, Recognition, Exciting Life, Family Well-being, A Sense of Accomplishment, Centre of Attention, Self-direction, Financial Independence, Sense of Belongingness, and Financial Security*. Such values take into consideration that consumers seek to satisfy personal values through consumption behaviour and that values drive m-shopping behaviour.

The typology of personal values of m-shoppers developed based on the findings of this study contributes to the knowledge of m-shopper segmentation. This study is novel in itself as it is the first to develop a typology of m-shoppers personal values. It further expands the current understanding of m-shopping behaviour that is more focused on utilitarian and hedonic motivations related to technology usage and m-shopper profiles by focusing on demographic and lifestyle information supported by descriptive information. This study extends the theoretical implication of m-shopping consumption by providing four unique categories that have not yet been identified in past research in the m-shopping context. M-shoppers not only desire innovative features and convenience from their m-shopping experience, but also seek for the best way to maximize their quality time in life such as spending more time with family, friends, and on important tasks. The usefulness of the typology is demonstrated through the links to personal values and levels of social character and openness to change and in its applications to m-shopping

consumption. The typology developed from findings of personal values in this study contributes to the body of knowledge of m-shopper segmentation.

A better understanding of personal value characteristics in the typology model enabled the identification of potential value conflicts. The proposed potential value conflicts additionally signify the importance of personal values as the underlying motivation for m-shopping consumption. This study went beyond merely looking at personal values by also looking at potential value conflicts that create consumer ambivalence and therefore may prevent consumers from adopting m-shopping. Findings from this study propose that the reason why consumers are hesitant about utilizing m-shopping is that they need to compromise on their value conflicts and prioritise between them. When multiple personal values exist simultaneously, they may create consumer ambivalences due to their opposite natures. Identified potential value conflicts in this study were: *Exciting Life vs. Financial Security*, *Centre of Attention vs. Financial Independence*, and *Family Well-being vs. Self-direction*.

The potential for value conflicts between opposing values suggests that consumer ambivalence is expected in m-shopping. These findings support consumer ambivalence theory that maintains that individuals need to deal with psychological tensions and concerns when encountering multiple personal values during their consumption experience (Burroughs & Rindfleisch, 2002; Otnes, Lowrey, & Shrum, 1997). The topic of m-shopping and conflict in personal values has not been a focus in the consumer ambivalence area. Findings from this study contribute to consumer ambivalence literature by suggesting that potential value conflicts that m-shoppers experience and demonstrate hinder them from m-shopping consumption. The findings of this study show that consumers need to choose and prioritise between their values and abandon less important values. By accomplishing this, they ultimately reach the final stage towards actual purchases where they are happy with their purchasing decisions. Revealing consumer

ambivalences during the consumption experience is critical to analysing their behaviours and paradoxes; however, more significantly, it is essential to understand what the potential value conflicts are that can ultimately prevent consumers from purchasing via m-shopping.

Methodologically, this study contributes to research using the hard-laddering approach. Although there is strong support from some scholars about the benefits of the hard-laddering approach and evidence of sufficient results (Zanoli & Naspetti, 2002; Jagel et al., 2012), the hard-laddering approach has not yet been popularly used in personal value studies. The robustness of the findings from this study may inspire future researchers to use the hard-laddering approach. The findings expand the understanding of m-shoppers and identify the novel characteristics of this segment – something that may have not been possible through the adoption of a quantitative method using existing scales. This study, therefore, provides support for academia to consider incorporating more hard-laddering approaches in personal value research.

The typology of the personal values of m-shoppers potentially provides a springboard for further study of other online behaviour. This study did not use existing scales developed in the past; however, it successfully captured perspectives from current m-shoppers. The new perspectives from the current generation who use m-shopping may offer novel insight into other online behaviours as well.

### **6.3 Managerial Contributions**

Results of this study can also support m-shopping marketers and retailers. The investigation of the importance of m-shoppers personal values has produced a fruitful outcome that can aid the m-shopping industry in several ways. Mobile retailers need to analyse the consumer behaviours they are targeting before designing and implementing m-shopping services in the market. They must investigate the strengths and weaknesses

of m-shopping and opportunities for improvement as well as threats to the industry growth. They should assess if m-shopping satisfies consumers' needs and wants appropriately, not only from a consumption perspective but also from the personal value fulfilment aspect in order to successfully deliver the service to customers. To provide an m-shopping service that appeals to m-shoppers, mobile retailers must examine the importance that m-shopping represents from the consumers' perspective. It is crucial to know the personal values that consumers embody and express in their m-shopping consumption behaviour to maximize their enjoyment of m-shopping.

The fact that m-shoppers reflect paradoxes when choosing different channels at different stages of shopping activity means that m-shopping is not regarded as meeting consumers' sense of personal value fulfilment. The conflicting values that cause consumer ambivalence have hindered consumers from m-shopping. Retailers must realise that m-shopping is not only done to complete consumption activity but also to satisfy personal values. Consumers' important personal values should be included in the experience of m-shopping. The developed typology model supports the segmentation of m-shoppers based on their personal values. The two dimensions that draw opposite characteristics of values clearly depict the characteristics of personal value segments. The developed typology of the personal values of m-shoppers and its application to m-shopping consumption implies that individuals seek for innovativeness to enhance their experience. For example, people seek to fulfil their personal values such as an exciting life and family well-being. They achieve this through spending more time with family and friends and by saving shopping time via m-shopping. M-retailers can apply this inference to service design strategy and focus on improving the speed and instantaneity features of m-shopping, for instance, by reducing payment procedures. This can offer m-shoppers convenience and help them spend more quality time with families and friends. Moreover, m-retailers could implement a chat service that enables consumers to instantly

share shopping experiences with friends and others. This experience can offer a sense of belongingness to people and m-shopping can offer exceptional and unique experience to consumers. On the other hand, consumers who are not adventurous and do not enjoy novelty tend to seek for familiarity and ease of use in m-shopping in order to satisfy their self-respect value. They do not want to rely on personnel when encountering technical difficulties. Thus, offering electronic support would be beneficial. M-retailers could, for instance, implement a 24/7 consumer support system through an anonymous electronic chat service. This would reduce the number of customers who switch channels due to lack of technical support. This finding can guide practitioners to which goal they should focus on when designing and delivering an m-shopping service. This can thus help marketers, service designers, and retailers to better implement strategies that satisfy consumers' personal values.

Retailers must acknowledge the existence of potential value conflicts when anticipating consumer ambivalences. Findings from this study suggest that personal values having opposing natures, for example, seeking novelty vs. maintaining the status quo. The identified value conflicts were: *Exciting Life vs. Financial Security*, *Center of Attention vs. Financial Independence*, and *Family Well-being vs. Self-direction*. These potential value conflicts must be acknowledged by the retailers in order to design and deliver appropriate services. The conflicting values point to the strengths, weaknesses, opportunities, and threats of m-shopping. M-retailers should promote the strengths of m-shopping such as enabling m-shoppers to seek for novelty and deal with weaknesses such as barriers that prevent consumers from staying secure. For instance, the unique experience that m-shopping provides satisfies the value of an exciting life and this should be promoted. The payment security feature should also be improved to promote the image that m-shopping is secure. This will benefit both the retailers and consumers by effectively managing psychological tension and minimizing possible conflicts, which

consequently can encourage consumers to actively and confidently participate in m-shopping. This further step in understanding the complexity of m-shoppers' behaviours is significant in order to create more directed marketing strategies. Not only retailers but also consumers need to be aware of their potential value conflicts in order to reduce their psychological concerns and satisfy their needs and wants. The insights of this study will support individuals to better understand possible outcomes from their consumption activities. The findings of this study can support the creation of a more favourable service design and marketing strategies for m-shopping consumption.

#### **6.4 Limitations and Future Research Opportunities**

Researching personal values in the m-shopping context provides interesting insights and inferences that have not been studied previously. However, this study is exploratory in nature, and there is an opportunity for future research for substantiation. Hard-laddering and means-end approaches can be used for future study in the m-shopping area to offer more detailed insight. This can be done by comparing and contrasting different consumer groups within the typology, different product and service categories, and different cultural backgrounds. Adding sociodemographic information in each typology to strengthen the segmentation is suggested. Lastly, findings from this study revealed that value conflicts are the most important issue that hinders m-shoppers from adopting m-shopping. Future researchers might find it worth seeking a deeper understanding of the links between the identified conflicting values.

#### **6.5 Concluding Remark**

Through this research, it has been shown that there is a lot more to learn in the m-shopping and personal value research area with potential to develop further insights into m-shoppers and the m-shopping experience. The understanding of personal values and

value conflicts provides inferences about what intrinsically motivates and prevents m-shopping consumer behaviour. This research saw the need to identify personal values and potential value conflicts as they play an important role in determining m-shopping behaviour and distinguish m-shopper segments. Based on the typology developed in this study, marketers and retailers can better focus on the promising motivational factor of personal values and clearly capture the potential conflicts. This will enable them to establish strategies accordingly and prepare for challenges. The m-shopping industry will then be able to maximize its strengths and overcome barriers.

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## APPENDIX

### Questionnaire



### Introduction & Instructions

#### **Research Topic**

Individual motivational complexities in the mobile shopping context

#### **Introduction**

Thank you for completing this questionnaire. You have been chosen to participate in this questionnaire because we believe you own a mobile device – either a smartphone, tablet, or personal digital assistant – and have had experience of doing mobile shopping at least once in the last six months.

**In completing the following questionnaire, please reflect on your experience of the mobile shopping consumption.**

Please complete all question items in the following questionnaire. The questionnaire will take approximately 15 minutes to complete.

#### **Confidentiality and Anonymity**

All information you provide will be strictly anonymous. Your responses will be presented only in aggregate and no individual results will be highlighted. Results will not be released to any third-party and will be used for academic purposes only. The demographic information that you are asked to provide at the end of the questionnaire will be used for comparative purposes only. If at any time you wish to withdraw from the survey you will not be disadvantaged in any way.

#### **Consent**

Your consent to participate in this research will be indicated by commencing the following electronic questionnaire.

#### **Researcher Contact Details**

Ha Eun (Helen) Park, [helen.park@aut.ac.nz](mailto:helen.park@aut.ac.nz)

#### **Project Supervisor Contact Details**

Dr Crystal Yap, [crystal.yap@aut.ac.nz](mailto:crystal.yap@aut.ac.nz)

**Please complete the following introductory questions:**

1. Do you own a mobile device such as a smartphone, tablet, or personal digital assistant?

Yes

No

**Definition of Mobile Shopping:**

Mobile shopping means an activity relating to a person's shopping process through a mobile device such as a smartphone, a tablet, or a personal digital assistant.

For example, applicable activities can include browsing (texts, photos, videos), searching for specific information about a product or service, comparing prices, making payments, etc.

2. Have you performed mobile shopping, as detailed above, at least once during the last 6 months?

Yes

No

**Please read the following instructions and the questioning process before completing the following questionnaire:**

**Instructions**

**Definition of Mobile Shopping:**

Mobile shopping means an activity relating to a person's shopping process through a mobile device such as a smartphone, a tablet, or a personal digital assistant. For example, applicable activities can include browsing (texts, photos, videos), searching for specific information about product or service, comparing prices, making payments, etc.

**Questioning Process:**

The aim is to interview you about your mobile shopping experience and at the same time ask you for your reasons for m-shopping. This is called a 'laddering' approach and is used to reach your deepest thoughts about the subject. More and more personally important meanings will emerge as you 'climb the ladder' of your explanations. Subsequent questions will ask for the reasons behind your previous answers.

To ensure the richness of responses, please explain your thoughts as specifically and as in as much detail as you can. For example, do not just write a one-word explanation, but elaborate on what you mean.

**Please record, below, the 3 most important decisive attributes in your past use of mobile shopping or those attributes that would make you likely to use mobile shopping in the future.**

First Attribute:

Second Attribute:

Third Attribute:

**Please consider your answers to the questions, below, thoughtfully and thoroughly.**

1. Please answer the following questions based on your previously recorded attribute of mobile shopping, above, “{first attribute answer}”.

Share the reason why, during mobile shopping, {first attribute answer} was important to you.

2. Why is your answer in the box, above, important to you?
3. How does your answer in the box, above, support the desires you wish to achieve throughout your life?
4. How would you react if mobile shopping did not have the attribute of {first attribute answer}?

**Please consider your answers to the questions, below, thoughtfully and thoroughly.**

5. Please answer the following questions based on your previously recorded attribute of mobile shopping, above, “{second attribute answer}”.

Share the reason why, during mobile shopping, {second attribute answer} was important to you.

6. Why is your answer in the box, above, important to you?
7. How does your answer in the box, above, support the desires you wish to achieve throughout your life?
8. How would you react if mobile shopping did not have the attribute of {second attribute answer}?

**Please consider your answers to the questions, below, thoughtfully and thoroughly.**

9. Please answer the following questions based on your previously recorded attribute of mobile shopping, above, “{third attribute answer}”.

Share the reason why, during mobile shopping, {third attribute answer} was important to you.

10. Why is your answer in the box, above, important to you?
11. How does your answer in the box, above, support the desires you wish to

achieve throughout your life?

12. How would you react if mobile shopping did not have the attribute of {third attribute answer}?

**Please answer the following:**

1. Gender:

Male

Female

2. Age:

below 18

18-19

20-24

25-29

30-34

35-39

40-44

45-49

50-54

55-59

60 or above

3. Occupation:

Professional or Managerial position

Middle level manager

Executive / Technician / Production worker / Clerical

Self-employed

Student

Housewife/Househusband

Retired or Unemployed

Other (Please specify):

4. Your highest level of education.

Primary/Secondary level

Tertiary/Professional/University level

Postgraduate

Other

5. Your income level per year.

\$0 to \$9,999

\$10,000 to \$19,999

\$20,000 to \$29,999

\$30,000 to \$39,999

\$40,000 to \$49,999

\$50,000 to \$74,999

\$75,000 to \$99,999

\$100,000 to \$199,999

\$200,000 and over