



Application of M-Commerce In Retail Companies In Albania – A study of consumer behavior determinants in adopting m-commerce

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ABSTRACT (ENGLISH)

The development of m-commerce changed the online trade market, and if used properly, they can provide competitive advantage to the enterprises. The way companies offer their products or services directly affects their market performance and can result in financial success or failure, therefore rigorous research and analysis of determinants of consumer behavior are considered a necessity.

This dissertation aimed to study the main determinants of consumer behavior in adopting m-commerce in retail companies in Albania. This study presents significant insights that are useful to researchers for future studies; m-commerce consumers to increase awareness; retailers and enterprises to understand and gain insights regarding main determinants of consumers' behavior and how to adopt their m-commerce strategy accordingly.

Based on the most relevant technology acceptance theories worldwide that aim to study consumer behavior in adopting a certain innovative technology, this dissertation based its set of hypothesis to TAM (technology acceptance model) with extended variables by Chong, precisely based on 6 variables: perceived usefulness, perceived ease of use (TAM), cost, trust, enjoyment, network influence (Chong).

As primary data, cross-sectional survey with structured questionnaire has been conducted, with a sample size of 200 participants, distributed in Tirana and Durres. The most significant variables that seem to impact and enhance mobile shopping consumer behavior in retail companies in Albania are “cost”, “trust” and “network influence”, while the least important variable resulted to be “enjoyment” while “perceived usefulness” did not resulted to be a determinant factor to impact mobile buying behavior.

Keywords: *m-commerce, retail, Albania, TAM theory, variables, consumer, behavior*

ABSTRACT (PORTUGUESE)

O desenvolvimento do m-commerce mudou o mercado de comércio online e, se usado corretamente, pode fornecer vantagem competitiva às empresas. A forma como as empresas oferecem seus produtos ou serviços afeta diretamente seu desempenho no mercado e pode resultar em sucesso ou fracasso financeiro, portanto, pesquisas e análises rigorosas dos determinantes do comportamento do consumidor são consideradas uma necessidade.

Esta dissertação teve como objetivo estudar os principais determinantes do comportamento do consumidor na adoção do m-commerce em empresas de varejo na Albânia. Este estudo apresenta percepções significativas que são úteis aos pesquisadores para estudos futuros; consumidores de m-commerce para aumentar a conscientização; varejistas e empresas para entender e obter insights sobre os principais determinantes do comportamento dos consumidores e como adotar sua estratégia de m-commerce de acordo.

Com base nas teorias de aceitação de tecnologia mais relevantes em todo o mundo que visam estudar o comportamento do consumidor na adoção de uma determinada tecnologia inovadora, esta dissertação baseou seu conjunto de hipóteses para TAM (modelo de aceitação de tecnologia) com variáveis estendidas de Chong, justamente baseado em 6 variáveis: utilidade percebida, facilidade de uso percebida (TAM), custo, confiança, prazer, influência na rede (Chong).

Como dados primários, foi realizada pesquisa transversal com questionário estruturado, com amostra de 200 participantes, distribuída em Tirana e Durres. As variáveis mais significativas que parecem impactar e melhorar o comportamento do consumidor de compras móveis em empresas de varejo na Albânia são "custo", "confiança" e "influência da rede", enquanto a variável menos importante resultou em "prazer", enquanto a "utilidade percebida" sim não resultou ser um fator determinante para impactar o comportamento de compra móvel.

Palavras-chave: *m-commerce, varejo, Albânia, teoria TAM, variáveis, consumidor, comportamento*

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Jori Caushaj

DECLARATION STATEMENT

I declare under my full responsibility that this dissertation was written by me, has never been presented before in another institution for evaluation and has not been published in its entirety or in separate parts. The paper does not contain material written by any person other than the cases properly cited and referenced.

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LIST OF ABBREVIATIONS

m-commerce – mobile commerce

e-commerce – electronic commerce

TRA- theory of reasoned action

TAM - technology acceptance model

TPB - theory of planned behavior

UTAUT- unified theory of acceptance and use of technology

B2B- business to business

B2C- business to consumer

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1. Introduction

Private enterprises are significantly involved in creating wealth and employment, as well have widely been regarded as a driving force behind a large number of innovations. Nowadays, increasingly interconnected global economy is transforming not only what is traded but also the way it is traded. Before the development of online shopping, people used to purchase items only in physical stores by carefully checking the products, comparing them and paying directly at the cash register. Later on, with the emerge of electronic commerce (e-commerce), many enterprises, especially retailers, started to create websites or customized applications to present company's products in catalogue and brochures, which would later on include also online payments where people were able to purchase products directly from their computer or any internet-connected device.

The emerge of the internet and wireless connections has lead to development of the online business platforms and the increasing openness of the global economy. Enterprises from developing and transitioning countries now have the potential to become successful and important global traders as well. The internet has improved the firm's ability to interact with customers, suppliers and business partners through multiple inexpensive interactive technologies (Mathews & Healy, 2008).

The latest development in the field of online trading and wireless mobile connections lead to the emerge of mobile commerce (m-commerce) which consists on buying products or services with the use of handheld devices. Nowadays mobile devices, especially smart phones, have turned into an inseparable accessory, given its multipurpose and functions such as communication, enjoyment, playing games, surf the net, connecting to social media, conducting business activities etc, anytime and anywhere. Additionally, the widespread of online marketing, combined with the wide use and long time spent in the mobile, has lead people to check regularly on many retailers' websites, promotional items or their applications and purchase products directly from their device. This changed the online trading business by enhancing companies' sales and reducing costs, but highly impacted by the way companies use the online trading strategy.

The concept of marketing means that entrepreneurship is not just the process of producing goods or providing services, but the process of maintaining customers satisfied. The business world is never static (Brown & Eisenhart, 1998) and the technological developments have

made companies more competitive. Competition is seen as a complex phenomenon related to the external environment of firms appearing not only in terms of actors, but also in terms of customers, suppliers, potential competitors and substitute products or services. Therefore, companies are constantly looking for the best way to gain competitive advantage, be updated with the latest technological trends, satisfy the customers and meantime keep operating costs low.

In this context, research and analysis of determinants of consumer behavior are a necessity. The way companies offer their products or services directly affects their market performance and can result in financial success or failure (Cheng, Lai, & Yeung, 2008). Given the increase in competition, rapid changes in technology and increased power and choice of options by consumers, success belongs to companies that are able to identify and understand the expectations and values of consumers and react to them effectively (Sh. & Liao, 2007). The dynamic business environment and increasing customer power has forced firms toward a customer-focused strategy, especially through the use of new technology in establishing company-customer relationships (Ryding, 2010).

1.1 Problem Statement

The rise in the number of individuals and households possessing computers, mobile phones and other devices world widely and the ease of internet access has led to widespread acceptance of B2C m-commerce, which in the last decade has rapidly evolved into a global phenomenon. The competition among m-commerce sellers is increasingly more intense enforcing them to adopt innovative and creative approaches in order to attract, satisfy and retain customers.

Online shopping is one of the most popular online activities worldwide with global e-retail sales reaching 3.5 trillion U.S. dollars in 2019 (Clement, 2019). In 2021, over 2.14 billion people worldwide are expected to buy goods and services online, up from 1.66 billion global digital buyers in 2016 (Clement, 2019). In 2021, 72.9 percent of all retail e-commerce is expected to be generated via m-commerce, from 58.9 percent that it was in 2017 (Clement, 2019). M-commerce volume is predicted to rise at a 25.5% compound annually growth rate (CAGR) from 2019 to hit \$488.0 billion, or 44% of e-commerce, in 2024 with two key devices driving the m-commerce revolution: smart phones and tablets (Meola, 2019).

In today's world, the Internet marketing is in fact a necessity because of the changing consumer trends. When hearing about a new business, the majority of consumers tend to immediately search for their website or social media accounts to learn more. People expect firms to have a website or social media presence and in the case of a digital absence, buyers tend to doubt on the firm's reliability. More and more consumers are looking for online products and services and these trends are expected to grow exponentially.

Online marketing is essential for businesses today as an effective way to increase revenue, customers and brand presence. Customers are now online and online marketing is growing rapidly. Small and medium-sized businesses with limited marketing budgets can compete with large companies when it comes to the online world. Companies need to leverage from online trade possibilities offered from m-commerce, but the strategy applied differs for each industry, target market and customers. Therefore, companies need to understand their consumers' behavior, attitude and what triggers them to adopt new technology trends, in order to improve their online trade strategy.

Albania is a small and relatively underdeveloped economy; its regional and global integration in both political and economic fields has an important role in its transition to market economy and European integration. Albania is a consumption driven economy with a high share of services as a proportion of GDP. Private sector competitiveness is still restricted by limited access to finance, low quality of human capital and information externalities, which prevent economic diversification, whilst another feature of regional and global trade is the low degree of integration of Albania. In view of the limited size of country and low international integration, trade integration and expansion is a crucial instrument for promoting growth and development, because of various benefits. National firms can have access to sufficiently larger markets and regional producers can maximize their integration into the production chain; openness to trade allows the import of new technologies and know-how, while the consumers benefit from the larger variety of available goods at lower prices, reflecting competition from abroad.

According to (Digital Report, 2020) there were 2.07 million internet users in Albania in January 2020, while the internet penetration in Albania stood at 72%; there were 1.40 million social media users in Albania in January 2020 and social media penetration in Albania stood at 49%; there were 4.12 million mobile connections in Albania in January 2020, equivalent to 143% of the total population with an average speed of mobile internet connections by 49.55

Mps, whilst average speed of fixed internet connections is 33.19Mps. Share of web traffic by device is respectively 75.7% for mobile phones; 23.7% for laptops and desktops; 0.6% for tablets and 0.01% for other devices. Total number of social media users is 1.4 million or 49% of total population. Percentage of Facebook users, who only access via mobile phone, is 82.1%; percentage of Facebook users, who only access via a laptop or desktop computer is 1.6%; whilst 16.3% of users access Facebook via both phones and computers (Digital Report, 2020).

There are only a few domestic firms offering e-commerce in the country. Cross-border internet shopping is in its early stages due to the low use of credit cards, low purchasing buying behavior and costs of online shopping (Ndregjoni, 2014). In 2016, the government reduced the duty-free amount from EUR 150 to 22, which significantly reduced online shopping, whilst Albania's inadequate and costly telecommunications infrastructure is perceived as an obstacle to expansion of the e-commerce market (Societe Generale Albania, 2020).

In 2019 only 44.5% of surveyed businesses have their own website, while the enterprises that have used computers for business purposes represent 97.5% of economic enterprises, from 97.3% that was in 2018 (INSTAT, 2020). The use of online commerce in Albania remains very low and the largest share of e-commerce is conducted by enterprises that operate in the field of information and communication with 28.5%, followed by accommodation and food service activities with 12.8%, administrative and support services with 9.7% and retail sector with 5.2% (Oculus News, 2020).

The relatively limited participation of firms from small developing and transition countries such as Albania in online trade has attracted the attention of researchers and policymakers being seen as holding growth and employment potential, while the participation in trade is seen as one of the key factors that could help unlock their potential.

1.2 Purpose of the Study

Considering the wide spread of m-commerce worldwide, its limited use in Albania and meantime lack of studies and researches in this field, triggered the elaboration of this research study. Based on the most significant and widely used theories in the field of technology acceptance, this dissertation aims to identify key factors that determine consumers buying behavior in usage and adoption of m-commerce in Albanian retail industry.

It is strongly believed that such researches would significantly make consumers aware of m-commerce benefits as well as inform retailers how to better customize their services based on consumers insights.

1.3 The Research Question and Set of Hypotheses

R.Q: What are the key determinants of consumers' buying behavior in adopting m-commerce in the context of Albanian retailers?

Hypotheses:

Based on the research question of this dissertation and the most recognized theories in the field of technology acceptance and m-commerce adoption, the main hypotheses that support the research question and are critically studied and analyzed throughout this dissertation through rigorous research model are as follows:

H1- Perceived usefulness enhances m-commerce adoption in retail companies by Albanian consumers

H2- Perceived ease of use enhances m-commerce adoption in retail companies by Albanian consumers

H3- Cost impacts the adoption of m-commerce in retail companies by Albanian consumers

H4- Trust impacts m-commerce adoption in retail companies by Albanian consumers

H5- Enjoyment enhances m-commerce adoption in retail companies by Albanian consumers

H6- Network influence enhances m-commerce adoption in retail companies by Albanian consumers

2. Literature Review

Literature Review is a significant chapter of this dissertation since it gives fundamental information of the main researches and insights related with the topic. Literature review plays an essential role in identifying relevant previous studies, gain methodological insights and identify recommendations for further researches (Gall, Borg, & Gall, 1996).

2.1 From E-commerce to M-Commerce

Mobile commerce is considered as a natural extension of electronic commerce (e-commerce) that allows users to interact with other users or businesses in a wireless mode, anytime/anywhere (Coursaris, Hassanein, & Head, 2003).

(Zwass, 1998) Considers the e-commerce as the dissemination of information, building and maintaining business relationships and the execution of relevant transactions through the Internet. Meanwhile, (Kalakota & Whinston, 1996) identified the term e-commerce in 3 perspectives: from the *perspective of communication*: e-commerce is the distribution of information, products or services and payment through appropriate methods, such as telephone, computer, etc.; from a *business perspective*: e-commerce is a development of technology, which helps in the process of a business, having an impact on the performance of a business transactions; and from the *service perspective*: e-commerce is a way which expresses or seeks to meet the requirements of businesses, improving the quality of products and increasing the speed of delivery of orders.

Moderately, e-commerce is considered as the use of electronic data to drive business processes (Schneider & Perry, 2001) or as a method of interaction and exchange of a large number of types of products and services via the Internet (Samiee, 2008).

Despite having the same function, e-commerce and m-commerce should not be used interchangeably due to particular difference that characterizes each of them. Both have the main goal of making customers' life easier, facilitating online trading and operating transactions by the use of Internet. E-commerce involves production, distribution, marketing, sales or delivery of goods and services by electronic means (e.g. pc or any other device) (World Trade Organization), while m-commerce involves the same functions as e-commerce, only with the use of handheld devices such as mobile or tablet. Hence, m-commerce is considered as a sub-category and a developed version of e-commerce. Consequently, online shopping and mobile shopping are not the same thing. In mobile shopping customer use

handheld (mobile) devices while in online shopping they can use both mobile and fixed devices like pc (Wu, 2016).

2.1.1 Understanding M-Commerce

The term mobile commerce was originally presented in November 1997 by Kevin Duffey at the launch of the Global Mobile Forum, with the preliminary definition as "*the delivery of electronic commerce capabilities directly into the consumer's hand, anywhere, via wireless technology*" (Global Mobile Commerce Forum, 1997). Ever since, m-commerce has been an essential topic for many studies according to which, its definition and characteristics have been conceptualized in various ways.

M-commerce is a new innovation in business that will transform the way organizations conduct their business even between business to business (B2B) or between business to consumers (B2C) and changes the relationships between stakeholders (Anckar, Carlsson, & Walden, 2003)

M-commerce is defined as "*electronic transactions and communications conducted using mobile devices typically with a wireless connection*" (Chaffey, 2009, p. 6). A characteristic of m-commerce conceptualized by (Balasubraman, R.A, & S.L, 2002) is that communication can happen between two or more humans; between humans and inanimate objects or between two or more inanimate objects (e.g. devices). This helps to identify the transmitters and receivers in m-commerce communication. Another characteristic studied by (Balasubraman, R.A, & S.L, 2002) emphasizes the economic nature of m-commerce: "*if humans are communicating, at least one seeks to benefit economically from the communication, either in the short or the long run*".

Mobile commerce is a platform where user can purchase products with the use of mobile device connected through wireless data connection (Chiang, 2012). It is considered to have a prosperous future due to the wide use of mobile device in everyday life (Abdelkarim, 2010).

(Chaffey, 2009) states 5 main benefits that mobile devices offer to their users are: *ubiquity*-information being accessed anywhere and anytime; *reachability* - m commerce users can be reached in any location; *convenience* - no need for unnecessary power supply or fixed-line connections; *security* - mobiles make possible the authentication of each user with unique identification code and offer a higher degree of privacy; *always on* – always connected to internet and having instant access.

2.1.2 Applications of M-Commerce

Given that m-commerce expands the opportunities offered by e-commerce, it finds wide application in different industries. It is mostly used in retail industry, telecommunications, in finance & banking, information services, educational institutions and any other industry that tends to offer products or services online and accessible from handheld devices. Mobile applications seem to influence both in-store and online shopping experience to provide and to facilitate the use of m-commerce such as mobile payment, mobile banking, mobile vouchers, etc. Mobile payment generally refers to payment for a wide range of products or services, performed using a mobile device, instead of paying with cash or cheque, e.g. Apple Pay, or Android Pay. Mobile banking (e-banking) is mostly used by banks or financial institutions to allow their customers to access account information and make transactions (Padikkal, 2018). E-Bills are usually used for storing wallet-passes, boarding passes, student ID card or even loyalty points e.g. Apple Wallet. Mobile Ticketing and Booking serves to book and receive your tickets on the mobile app. Lately, even the auctions are being developed with the use of an integrated app that arranges the auction to be held online via mobile phone. Therefore, mobile devices are a crucial tool for mobile health, banking, and mobile learning (m-learning) (Alalwan, Dwivedi, Rana, & Algharabat, 2018)

M-commerce seems to serve as common starting point for most of the online activities, due to the wide usage of mobile in daily activities. It is considered a convenient way to do business, sell or buy products and services everywhere and anytime; target customer according to their preferences, location, service provider and mostly it is considered a beneficial method operating at low costs.

2.1.2 Consumer Behavior in M-Commerce

The use of mobile devices in online trading depends largely on consumer behavior, preferences, characteristics and many other attributes. Consumer centric decision-making has fundamentally changed since the prevalence of smart phones in consumer's everyday life (Pelet & Papadopoulou.P, 2015).

Emerge of m-commerce requires a deep study and research of consumer behavior (Nohria & Leestma, 2001) in every kind of industry to provide better opportunities and effective application of m-commerce. Similarly, behavior of the mobile consumer is significant in

understanding the process of technological innovation and diffusion (Green, Harper, & Murtagh, 2001).

Therefore, in order for effective m-commerce applications, companies need to understand thoroughly how their target customers can benefit from mobile services (Nohria & Leestma, 2001) and implement and design various interactive channels according to the needs and preferences of the consumers (Vrechopoulos & Siomkos, 2001).

Overall, researchers agree to the importance of identifying and critically assessing consumer behavior through extensive consumer behavior research, in order to explore business opportunities, successfully meeting their customer's need, identify weaknesses and threats and effectively gain competitive advantage in the market (Constantiou, Mylonopoulo, Vrechopoulos, Sideris, & Doukidis, 2003)

2.2 Retail Industry

Retailing is considered to be the last stop in the production chain, until the product meets its end user. Retailers make the connection of wholesalers and the consumer; it is how manufactures and wholesalers deliver their goods to customers (Amadeo, 2020). Retailing is the business activity of selling goods and products to the end consumer for personal use based on the principles of supply and demand (Levy & Weitz, 2012). Examples of well known retail companies are Walmart, Target, Inditex (Zara, Bershka, Stradivarius etc), Amazon (online retailer) etc

2.2.1 Application of M-commerce in Retail Industry

Even though retailing is considered to be an integral part of a country's' economy, for many reasons it is thriving for survival and seeking new methods on how to gain competitive advantage.

Nowadays, the retail industry has showed significant changes compared to previous years, passing from physical stores, called bricks-and-mortar stores, to online retailers, with the wide spread of e-commerce and the development of m-commerce. Thereby, different models have been incorporated by retailers, such as bricks-and-clicks approach (Wollenburg, Kuhn, Hübner, & Trautrim, 2017).

The introduction of mobiles in retail industries is changing the way of buying because consumers can now purchase anything, anywhere through their mobile phones (Shankar,

Venkatesh, & Hofacker, 2010), hence bringing convenience and reliability. Application of m-commerce connects the retailers with their customers, everywhere and anytime, which was not possible in the old traditional retailers, where the connection with their customers was possible only indoors. Firstly, the mobile applications in retail companies were introduced as a tool to promote the company's values, vision, brand content or showing their online catalogues and brochures. Later on, with the emerge of m-commerce, retailers consider mobile shopping as an integral part of their activity with huge impact in their revenues (Verizon, 2011).

2.2.2 Retail Industry in Albania

Retail industry accounts for 41.4% of active industries in Albania in 2018. Number of retail companies in 2018 has been 44,441 out of 107,450 and employing 125,445 people out of 515,706 employed in total (INSTAT, 2020). Apparently, Albania has experienced a slight decline considering the number of 45,041 retail companies in 2016 (INSTAT, 2018).

Some of the biggest retail companies in Albania are Megatek (DIY), GoTech, Inditex, Neptune, Globe, Big Market, Conad, Spar, Dyqantaxi.com, Grep.al, Ebuy.al etc

2.2.2 M-Commerce in Albania Retail Industry

Technology and online selling is advancing rapidly in the retail sector worldwide. In Albania, enterprises that have used computers for business purposes during 2019, represent 97.5% of economic enterprises, from 97.3% in 2018 (INSTAT, 2020). Of enterprises that use computers for business purposes in 2019, 97.8% of them have internet access, while companies with 250+ employees have 100% use of internet access in their computers.

In 2019, social media (Facebook, LinkedIn, Twitter, Youtube, etc.) was used by 59.5% of enterprises using computers with Internet access, from 52.4% in 2018. During 2019, in 82.2% of enterprises, social media was used to improve the image of the enterprise or product market (eg for advertising, launching a new product, etc.) from 80.0% that was in 2018 (INSTAT, 2020). Total number of social media users is 1.4 million or 49% of total population. Percentage of Facebook users, who only access via mobile phone, is 82.1%; percentage of Facebook users who only access via a laptop or desktop computer is 1.6%; whilst 16.3% of users access Facebook via both phones and computers (Digital Report, 2020).

Moreover, only 44.5% of enterprises own a company website in 2019 from 44.9% in 2018. In 2019, 87.8% of enterprises that own a company website used it to display product catalogs or their prices, from 80.4% that was in 2018 (INSTAT, 2020).

According to INSTAT data, 5.8 % of companies have sold products/services through a website or dedicated applications 5.6% in 2018; 7.1% in 2016 and 8.8% in 2015. The biggest seller in online market in 2019 is information and telecommunication industry with 28.5%, while retail sector with 5.2%.

There are no specific studies from academic researches or any other information from trustworthy and reliable sources that give information about the use of m-commerce in retail industry in Albania, therefore this dissertation aims to create the basis for further studies in this field.

2.3 Theoretical Framework

This section formulates and elaborates briefly the main theories that are used widely in studying and predicting consumer behavior in the field of technology and m-commerce adoption. They have served as guidance for the development of this dissertation research question and hypothesis, as well as structuring the theoretical approach. It provides sufficient theoretical information that helps readers to better understand and evaluate the analysis and results of this dissertation.

There are many theories that study the consumer behavior in response to their adaption degree to a technology. One of the first theories is “**Theory of Reasoned Action**” (TRA) developed by Martin Fishbein and Icek Ajzen in 1967 to predict how individuals will behave based on their behavioral intentions and attitudes. This theory has been used in many studies to obtain significance data on customer behavior and attitude and predict results accordingly (Hagger, Chatzisarantis, & Biddle, 2002).

Later on, based on TRA theory, **Technology Acceptance Model (TAM)** was built in 1989 by Fred Davis and others to predict technology acceptance based on consumer behavior and understanding consumer intentions in adaption to new technology (Venkatesh, Morris, Davis, & Davis, 2003).

TAM theory identifies 2 main determinants that indicate and influence consumers’ attitude toward the adoption or use of a technology: *perceived usefulness* and *perceived ease of use*.

Perceived usefulness refers to the extent to which people believe that use of a particular technology will lead to a better job performance, while *perceived ease of use* refers to the “efforts that people perceive on having while using a new technology against the benefits they might gain from it” (Davis, 1989).

Despite the effectiveness of TAM theory, some researchers do not consider the use of only 2 variables as sufficient to determine behavioral intention to adapt a technology, thus, (Chong, 2013) extended the TAM theory by adding 5 more variables that are assumed to better analyze the factors that determine consumers behavior on adopting or not to m-commerce such as: *enjoyment, trust, network influence, cost and variety of services* as illustrated in the below figure.

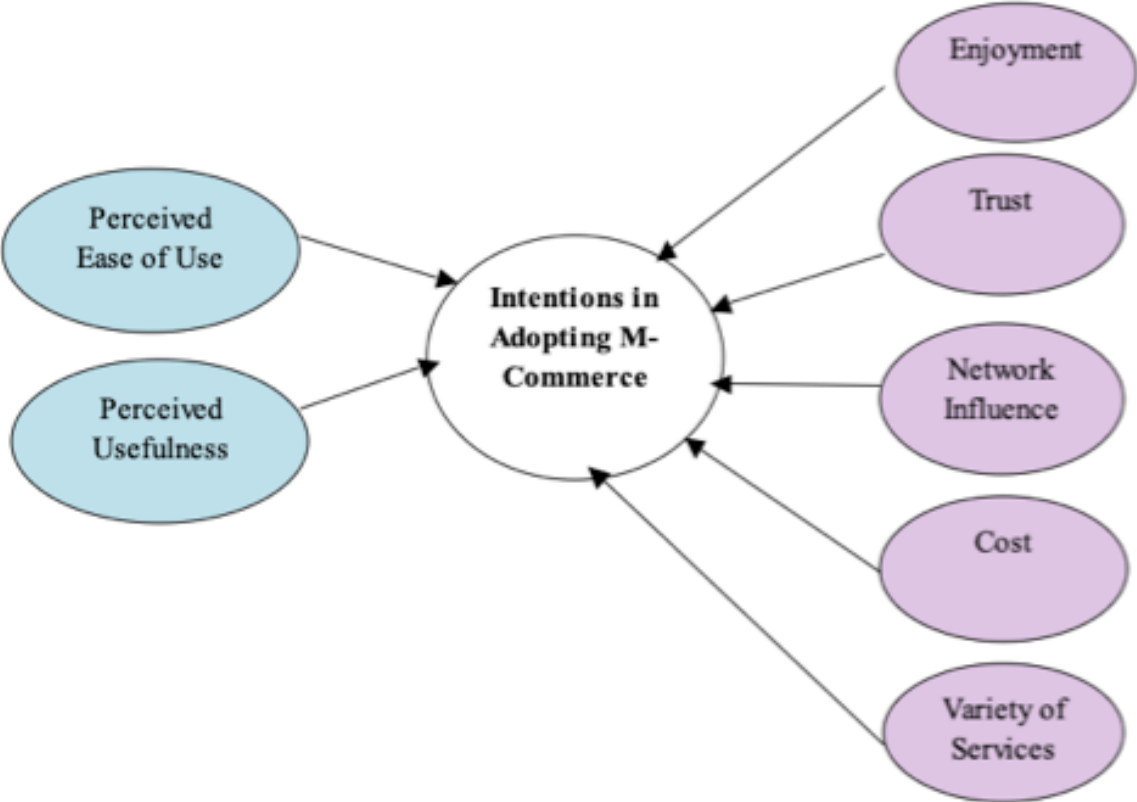


Figure 1- Chong Extended Theory of TAM

Enjoyment is incorporated as a determinant variable due to the fact that people use mobile phones for multiple reasons except business, like chatting, playing games, listening to music etc, therefore it is an important factor to be taken into consideration.

Trust relates whether the user feels that his/her privacy in m-commerce is being respected, secured and assured (Zhang & Zhu, 2012). It is an important element to be taken into account, because many users might hesitate using m-commerce due to the fear of privacy violation. Trust resulted to be the most significant factor influencing adoption of m-commerce in (Chong, 2013) research study. Additionally, trust in using technology applications in retailer, can enhance perceived usefulness and provide more efficient and wider adoption of m-commerce (Shankar, Venkatesh, & Hofacker, 2010).

Network Influence refers to the external factor related to individuals' network society that impacts them to use or not a certain technology. The research of (Chong, 2013) revealed that users are more willing to adopt m-commerce if their colleague and peers are using it, and it was considered the second most important factor of his research study, after trust.

Cost is another indicator that refers to the cost of using the device, communication fees, subscription fees etc (Chong, 2013) while *variety of services* refers to the variety of mobile applications that are supposed to enhance adoption of m-commerce.

Additionally, **Theory of Planned Behavior (TPB)** is another extension of TRA, developed by (Ajzen, 1991), with the main objective of predicting humans' intentions to perform a certain behavior. Ajzen considered intentions as individuals' motivational factor behind their behavior that triggers them to be willing to do something. He emphasized that "*the stronger the intention to engage in behavior, the more likely should be its performance*" (Ajzen, 1991). In his conceptual framework he determined 3 main independent variables which serve as intention to perform a certain behavior: *attitude, subjective norm and perceived behavior*, as illustrated in the figure below.

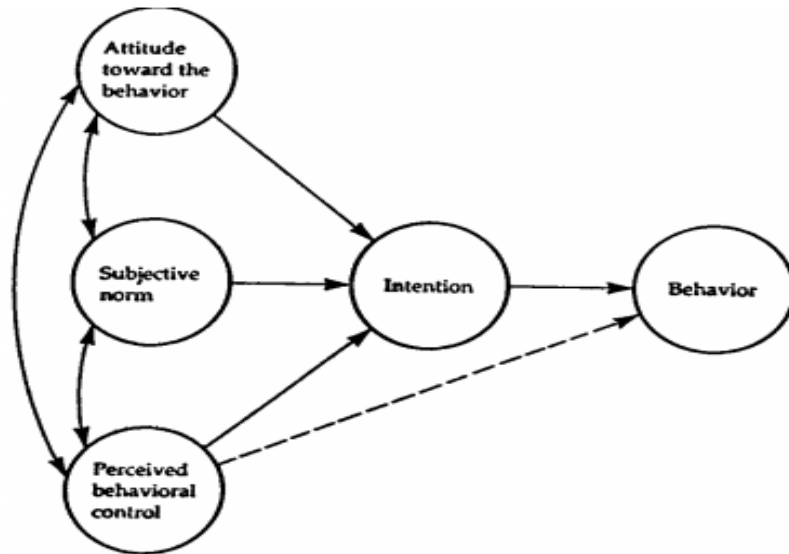


Figure 2-Theory of Planned Behavior (Ajzen, 1991)

Attitude toward the behavior refers to “*the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior in question*”; subjective norm is the “*perceived social pressure to perform or not to perform the behavior*” while perceived behavioral control refers to the “*perceived ease or difficulty of performing the behavior and it is assumed to reflect past experience as well as anticipated impediments and obstacles*” (Ajzen, 1991)

Unified theory of acceptance and use of technology (UTAUT) is a technology acceptance theory developed by Venkatesh and others in 2003 in order to analyze user intentions to accept and use technology based on 4 key variables: *performance expectancy, effort expectancy, social influence and facilitating conditions* (Venkatesh, Morris, Davis, & Davis, 2003).

3. Methodology

Methodology is considered to be a significant chapter of this dissertation, given its nature to explain the scientific methods how the research problem and hypothesis are supported; which theoretical approach is applied and indicate why a certain method prevails and is considered more appropriate for the analysis of the findings. As emphasized by (Kothari, 2004, p. 8): *“When we talk of research methodology we not only talk of the research methods but also consider the logic behind the methods we use in the context of our research study and explain why we are using a particular method or technique and why we are not using others so that research results are capable of being evaluated either by the researcher himself or by others”*

3.1 Research Approach

This research is classified to be a descriptive and exploratory research. Its descriptive nature consists on providing accurate and brief information of facts and information revealed by existing studies which later on laid the basis of this dissertation; data collection methods; selection of the sample; interpreting the analysis and reporting the results. Its exploratory nature consists on exploring past researches with the main aim of discovering a particular problem, gaining new insights regarding it (Kothari, 2004, p. 2) and then formulating the research question, objectives or yield causal hypothesis.

This dissertation aims to apply TAM theory with 4 out of 5 new added incorporated variables by Chong¹, and study through their application the consumer behavior of Albanian citizens in terms of new technology usage and adoption of m-commerce. To be more precise, 6 variables are taken into consideration for data gathering technique and data analysis: perceived ease of use, perceived usefulness (TAM by Davis 1989); enjoyment, trust, network influence and cost (added variables by Chong 2013).

Considering that the phenomenon of consumer behavior in adopting m-commerce is still emerging in Albania and not fully understood, this dissertation chose to follow mainly a qualitative approach since *“qualitative research is exploratory in nature, therefore its methodologies allow for a richer and more in-depth understanding of a process or a phenomenon”* (Tomorrow's Medicine, 2016).

In order to quantify results and test the hypotheses, certain quantitative approach has been applied. Thus, this dissertation is a combination of qualitative and quantitative approach,

¹ Explained at Chapter 2- Literature Review

where certain data and statistics revealed through quantitative techniques are interpreted by using qualitative approach for a richer understanding of the process and the results.

3.2 Research Design

Depending on their source, data can be either primary or secondary (Malhotra, Birks, & Wills, 2012) and based on the data, a research can be either a primary or secondary research. This dissertation has chosen to use primary and secondary data. Primary data are used to answer the research question and to test the set of hypotheses to the target population, supported by secondary data, which are data and information provided by others. Secondary data usually are too general and need data collected from the researcher (primary data) in order to provide accurate, specific and comprehensive results.

Considering the main purpose of this dissertation is to study consumer behavior, the most appropriate research method as primary data is considered survey, given its several advantages. It gives the opportunity to obtain information from a relative large sample in shorter time and at lower costs than other research methods (Chrysochou, 2017, p. 422). Additionally, they offer flexibility in structuring the questionnaire and are easy to administer and interpret the results. For several qualitative studies, survey is a method of empirical validation of the theoretical phenomenon that has been observed (Chrysochou, 2017, p. 422).

The aim of the survey is to study the characteristics of a specific targeted population and understand their behavior, beliefs, attitudes through a predetermined questionnaire based on the purpose of the researcher. That is the reason why the main chosen quantitative method for the study of consumer behavior for this dissertation is survey.

As secondary data, this dissertation is based on other research articles, books, dissertations, scientific publications and other information published in reliable and trustworthy sources.

3.2.1 Data Gathering Technique

The survey is cross-sectional given that it studies a particular phenomenon (consumer behavior) at a particular time (2020). The survey has been conducted with the use of structured questionnaires to collect data, since they are the most common method to collect quantifiable data by being referred to as quantitative research interviews (Saunders, Lewis, & Thornhill, 2007, p. 356).

The majority of questions in the questionnaires are composed of multiple choices questions, close-ended questions, but also some open-ended questions are included in order to get some subjective insights of the respondents. Questionnaires have been constructed carefully, by taking in consideration previous studies in similar topics; theories where this dissertation is being based on; the set of hypotheses and the purpose of the dissertation. The questionnaire is structured in two sections, where the first section contains general questions, while the second section contains questions regarding customer behavior assessment. Moreover, the language used in questionnaires was Albanian, and they have been structured in simple, understandable language to avoid confusion or ambiguity².

3.2.2 Sample Size

Surveys have been carried out, distributed in two important cities of Albania: Tirana (the capital city) and Durres city. 137 respondents out of 200 are surveyed in Tirana while 63 are surveyed in Durres. In the beginning it was thought to conduct all the surveys only in Tirana, considering it being the capital city of Albania and the center of the main activities with developing enterprises; therefore with the assumption that its residents will be more updated with latest technology and have a higher probability of understanding m-commerce. Later on, in order to have a better distribution and representative of the population, the author decided to survey residents in Durres as well. Durres was chosen given its proximity with Tirana and being a developing city.

Respondents are chosen randomly, mostly between ages 23-60, believing that this age range would better understand the purpose of the survey; would have use or heard of m-commerce and give more accurate answers.

The respondents were introduced first with the research purpose, objectives and explained how the questionnaires were going to be used. They were given a brief description of m-commerce and then kindly asked whether they accept to participate in the survey. The identity of the respondents is being kept anonymous due to privacy and confidentiality matters.

3.3 Data Analysis

In order to avoid the researcher bias that exists sometimes among the survey data analysis (Chrysochou, 2017, p. 422), the responses of the survey have been processed through SPSS

² Questionnaire structure is provided in the Appendix section of this dissertation

program, which is a platform being used for statistical analysis. Furthermore, the program can make correlations between responses and gain new insights that may have not been considered by the researcher.

3.4 Validity and Reliability

A research study that fulfills the requirements for validity and reliability produces results that are consistent (reliability) and accurate (validity) (Loyal, 2016). Validity and reliability should be taken as dependent variables since “*a measurement cannot be valid unless it is reliable; it must be both valid and reliable if it is to be dependent upon as an accurate representation of a concept or attribute*” (Wan, 2002).

3.4.1 Validity

Validity of a research can be *internal or external*. Internal validity refers “*to the extent to which a research measures what we actually aim to measure*” (Kothari, 2004, p. 69). Given the narrow topic of this dissertation (consumer behavior of Albanian citizens in adopting m-commerce in retail companies in Albania) and considering the chosen research design is cross-sectional survey with the use of structured questionnaires, as the most effective method for obtaining information from a relative large sample in shorter time and at lower costs than other research methods (Chrysochou, 2017), this dissertation claims to have fulfilled the requirements of internal validity.

External validity concerns with the generalization of the research findings. The sample size of this dissertation involved 200 respondents out of a population of 2.85 million, chosen randomly in two different cities, involving different age ranges from 23-60, including both genders and without discriminating or targeting a specific population. The margin of error of the sample size in the survey has not been measured, but given it is impossible to study the whole population, this sample size is assumed to be representative of the population and provide generalized data.

3.4.2 Reliability

“*Reliability addresses the overall consistency of a research study's measure. If a research instrument, for example a survey or questionnaire, produces similar results under consistently applied conditions, it lessens the chance that the obtained scores are due to randomly occurring factors, like seasonality or current events, and measurement error*” (Marczyk, Dematteo, & Festinger, 2005). This dissertation faced the threat of researcher bias that exists

sometimes among the survey data analysis (Chrysochou, 2017, p. 422), but the responses of the survey have been processed through SPSS program, which is a platform being used for statistical analysis, decreasing the margin of error and providing consistent and reliable results. Given the phenomena being studied is a particular condition (consumer behavior) in a specific time (2020), its consistency may be not the same if the study will be repeated in another period, given the emerging situation of m-commerce and its development among the society and the enterprises. If the study would be repeated in two or five years later, due to the rapid development of data and technology, most probably the citizens will be more informed regarding m-commerce and their behavior or attitude might change.

3.5 Ethical Issues

Research ethics involves requirements on daily work, protection of dignity of participants and the publication of the information in the research (Fouka, 2011). This paper has taken into consideration major ethical issues such as not plagiarizing others' work, proper citation, not falsifying work, publishing findings in transparent way and respecting confidentiality and privacy of participants.

Moreover, this dissertation treats with particular care the beneficence, since it aims to provide data and insights for the consumer behavior in Albania regarding adoption of m-commerce that could be beneficial and useful by many retail companies to enhance their mobile selling.

4. Analysis & Discussion

This chapter discusses the empirical findings of this dissertation relevant to the research questions and the set of hypotheses.

4.1 General Findings of the Participants

As displayed in Figure 3, majority of the respondents (41%) belong to the 31-40 age range followed by age range of 20-30 years old (23%) with a slight difference with the age range of 41-50 (22%). Only 14% of the respondents are over 50 years old.

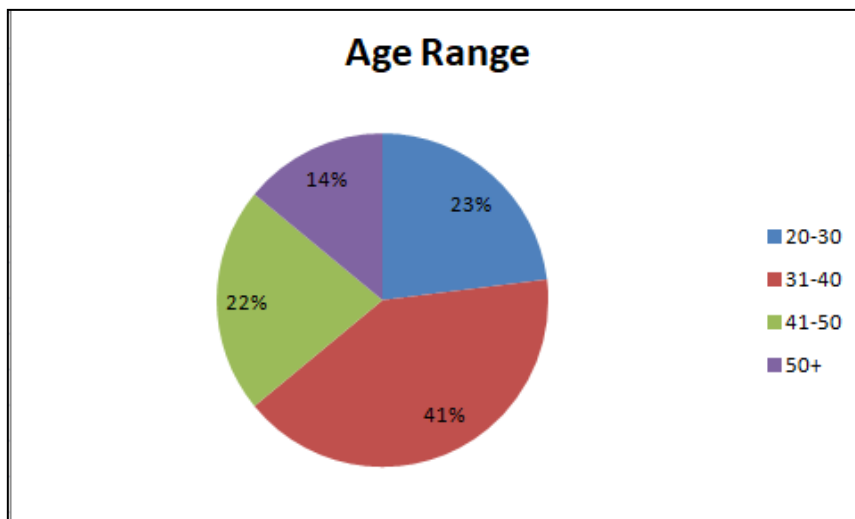


Figure 3- Age Range of the Survey Respondents

Regarding the highest level of education, 39% of the participants own a Master's Degree; 53% Bachelor's Degree; 1% Doctorate Degree and only 7 % chose Others. 61% of the respondents were male while 39% belong to the female gender.

Regarding their work status, 64% were working; 19% were students, 7% were unemployed while 10% had selected Others by writing down their work position such as housewife, self-employed, interns, volunteers etc

100% of the respondents own a smart phone and they spend on average 2-4 hours a day on their mobile. When they were asked to list the reasons of using the mobile from the most important to least, the most ranked was "Communication" which was quite expectable, followed by "Work", "Social Media"; while "Online/Mobile Buying" was among the last choices in the ranking list in almost all the questionnaires. Only 6% of the respondents had ranked Online/Mobile Buying the third in their list.

48% of the participants had mobile buying experience while 52% had not. Even though with a slight difference, still, this indicates that majority of Albanians do not have yet the culture of mobile shopping. When they were asked the software/app where they did mobile shopping, 66% responded social media; 18.4 % through company’s customized application while 15.6% through company’s website.

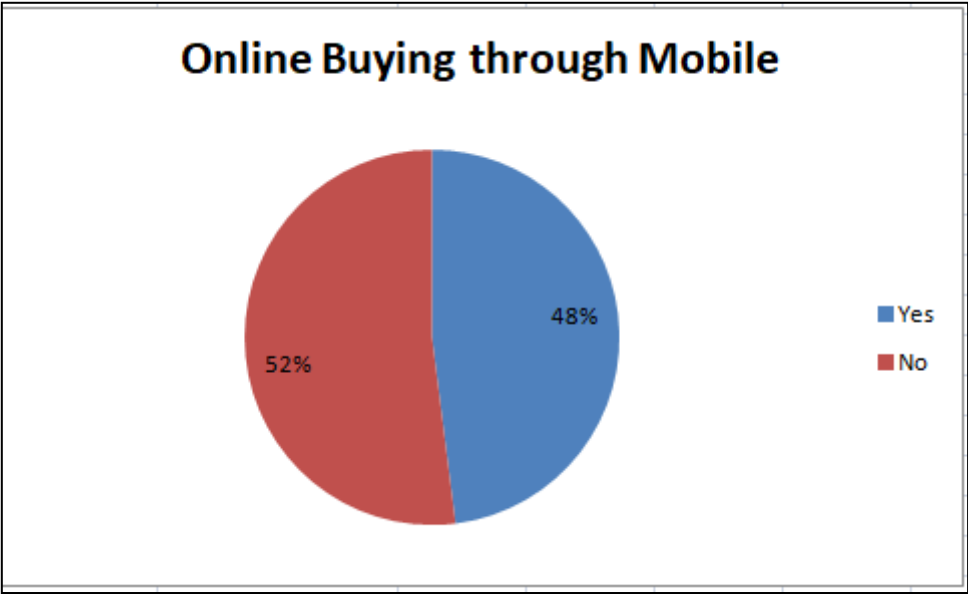


Figure 4- Mobile Buying Experience

The participants that responded “yes” to the mobile buying experience were required to describe their overall impression. 64% of the respondents were satisfied with their mobile buying, 22% very satisfied while 14% not satisfied.

The participants that responded “no” to the mobile buying experience, by using Likert Scale, they were asked their likeliness to purchase online using their mobile device. 58% responded “Likely”; 13% “Not Likely”; 27% “Very Likely” and 2% responded “Not likely at all”.

4.2 Consumer Behavior Assessment

The second section of the questionnaire was focused on consumer behavior assessment, particularly based on the 6 variables of this study: perceived usefulness; perceived ease of use; trust; cost; enjoyment; network influence with the main purpose of answering this dissertation set of hypotheses:

H1- Perceived usefulness enhances m-commerce adoption in retail companies by Albanian consumers

H2- Perceived ease of use enhances m-commerce adoption in retail companies by Albanian consumers

H3- Cost impacts the adoption of m-commerce in retail companies by Albanian consumers

H4- Trust impacts m-commerce adoption in retail companies by Albanian consumers

H5- Enjoyment enhances m-commerce adoption in retail companies by Albanian consumers

H6- Network influence enhances m-commerce adoption in retail companies by Albanian consumers

Regarding the “*perceived usefulness*”, respondents were asked if using a mobile device to buy products online will make their buying experience more effective. 37% of the participants responded “yes”, 32% responded “no”; 16% “maybe” while 15% “I do not know” (Figure 5)

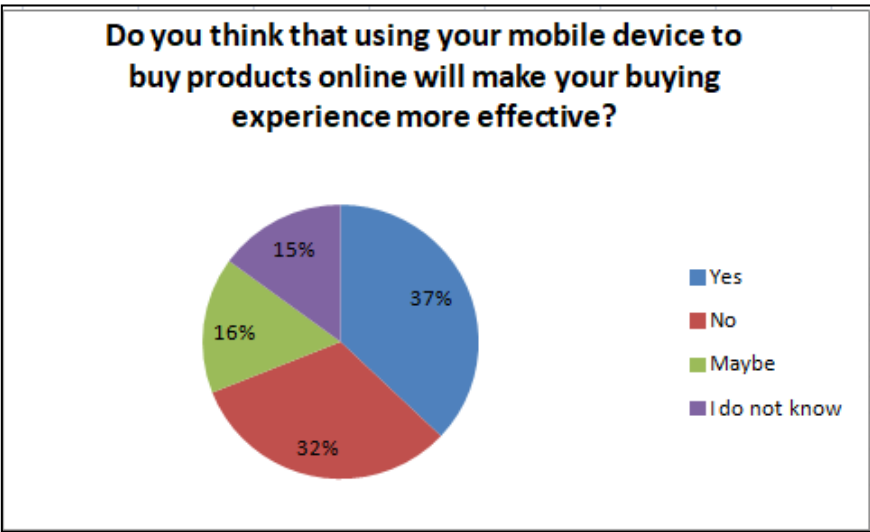


Figure 5- Perceived Usefulness Assessment

Furthermore, they were asked whether using mobile device to buy products could improve the quality of their buying experience. 67% responded “no”; 14% responded “yes”; 16% responded “maybe” and 3% “I do not know”.

Based on the responses, overall, perceived usefulness does not seem to completely enhance adoption of m-commerce by Albanian consumers, therefore *Hypothesis 1- Perceived*

usefulness enhances m-commerce adoption in retail companies by Albanian consumers is not proved. Given that only 37% of respondent consider mobile shopping effective, followed by a slight difference of 32% considering mobile shopping not effective, and 67% do not consider that mobile shopping could improve the quality of their buying experience, it can be generally accepted that perceived usefulness is not a significant determinant that impacts mobile buying behavior in Albania.

Regarding “*perceive ease of use*” participants were asked whether it is easier to buy online using mobile phone or in physical stores and briefly argument it. Majority of respondents said it is easier to buy products online from the mobile phone since it is more practical, comfortable, easier, quicker, convenient etc. While some respondents consider shopping in physical stores easier since they do not know how to use the apps; have never shopped online; would rather prefer to see and experience the product features etc.

Moreover, 41% were “probably” going to buy online from mobile, even though it might present difficulties, but the benefits would be relatively higher; 32% “not probably”; 17% “most probably”; 10% “I do not know” (Figure 6)

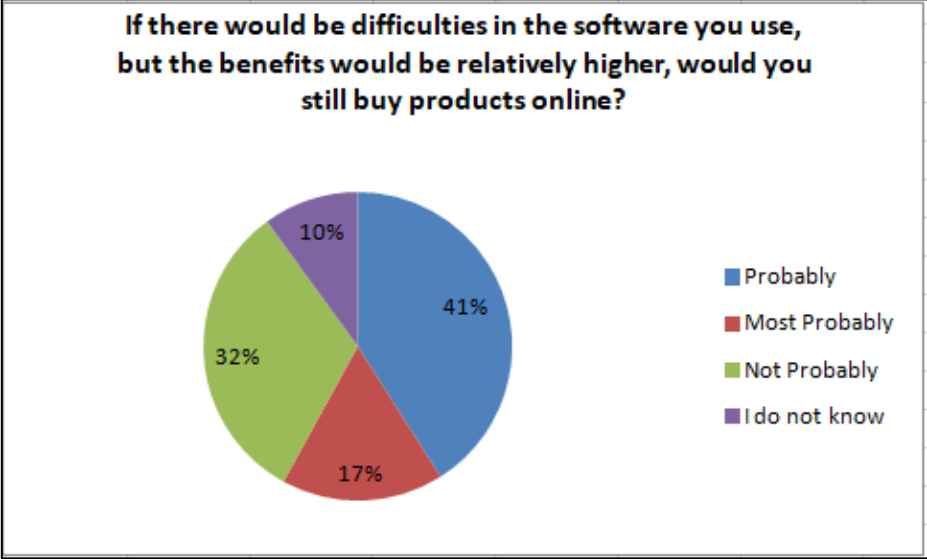


Figure 6- Perceived Ease of Use

Overall the *Hypothesis 2- “Perceived ease of use enhances m-commerce adoption in retail companies by Albanian consumers”* seems to be approved and supported since majority of respondents consider mobile shopping easier and more convenient. Even if the software presents difficulties, consumers seem to weight benefits against difficulties on using the software.

In order to answer the “H3- Cost impacts the adoption of m-commerce in retail companies by Albanian consumers”, participants were asked whether mobile shopping will reduce the buying costs. Apparently 73.3% consider mobile shopping in online retail shops cost effective and only 22.1% consider it not having a relative impact in cost reduction (Figure 7).

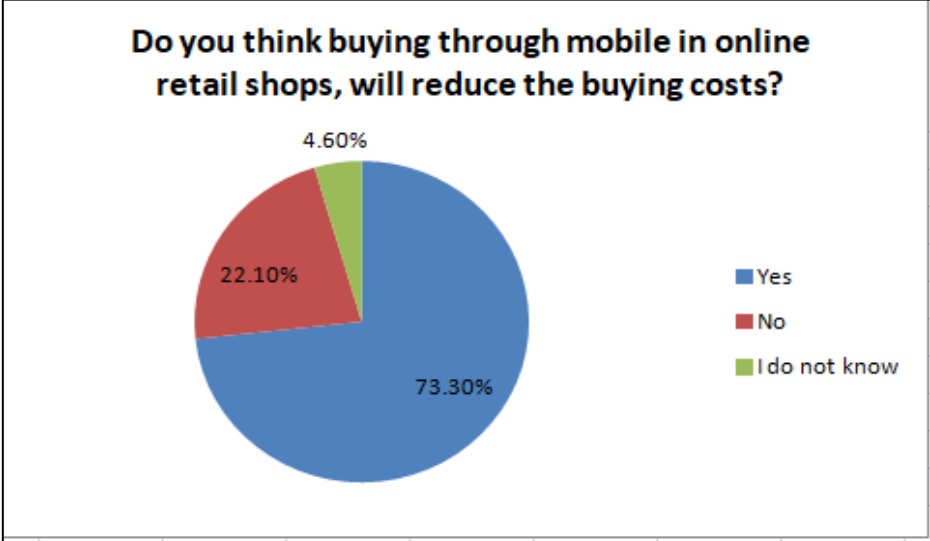


Figure 7- Perceived Cost Assessment

Despite considering mobile shopping less costly if compared to buying in physical stores, when asked if the online retailer software would have a certain cost/fee, 64.78% are willing to weight the cost against the gained benefits (Figure 8).

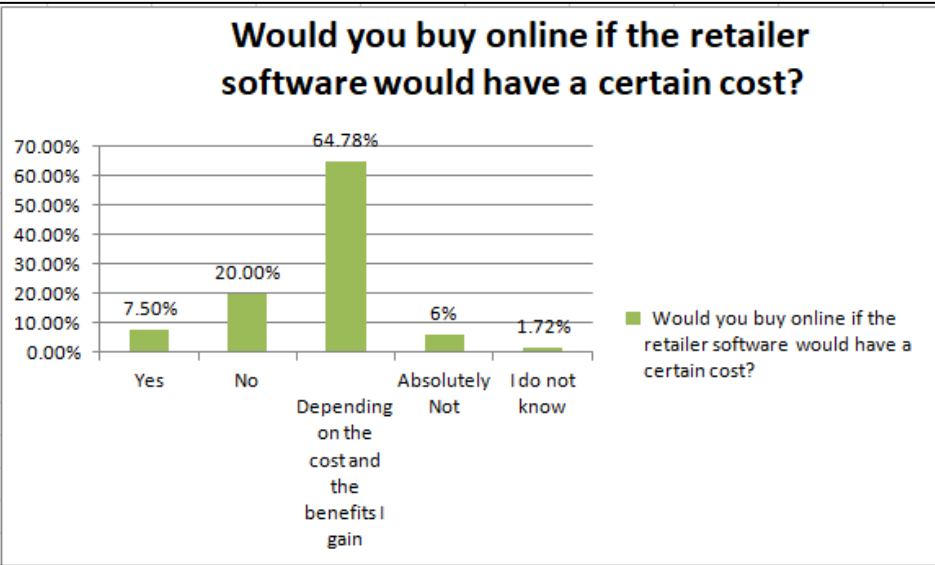


Figure 8- Perceived Cost Assessment-2

Only 7.5% are willing to pay for the online retailer software; 20% are not willing while 6% are absolutely against. Thus, *H3- cost impacts the adoption of m-commerce in retail companies in Albania* gets fully supported and retailers must consider the perceived cost when presenting their software to the consumers. Apparently consumers do consider mobile shopping cost effective but if the service would be offered with a certain cost/fee, not all of them are willing to pay. Therefore retailers should carefully consider their strategy regarding costs and fees when establishing their online apps or software.

Another major determinant aimed to be studied in this dissertation as a major factor assumed to impact consumer buying behavior and adoption of m-commerce is *trust*. 52% of the respondents relate trust with the type of software or app used from the retailer; 37% do not trust buying online through mobile and only 11% do have trust in mobile shopping (Fig.9). When asked to briefly argue the reasons why, majority of them are afraid of their privacy and confidentiality not being assured; fear of stealing private data and fear of stealing bank account information.

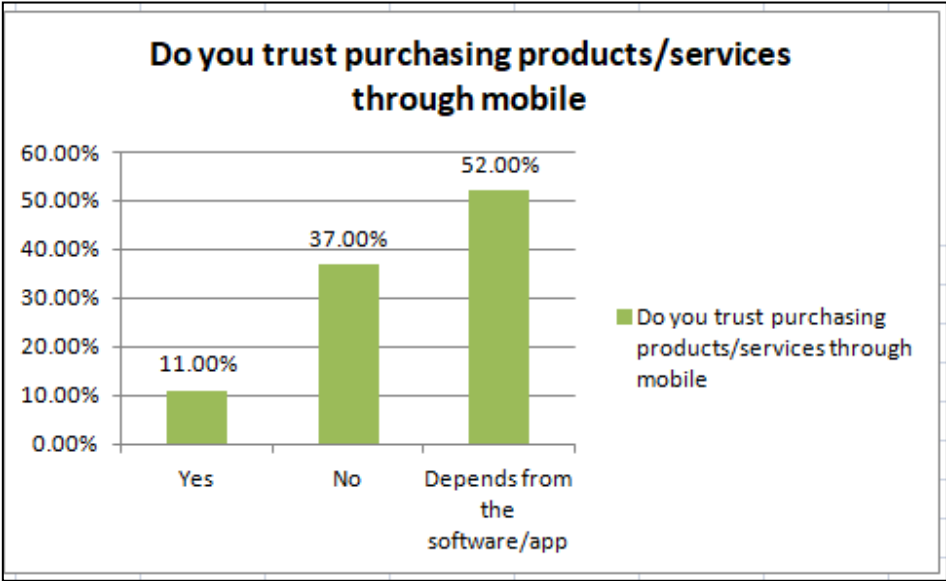


Figure 9- Perceived Trust in M-commerce

If their privacy would be assured, 52.2% of respondents seem to be “Very likely” to adopt m-commerce; 41.71% Likely while 4% are not likely and 2.2% not Likely at all (Figure 10).

Thus, *H4-Trust impacts m-commerce adoption in retail companies by Albanian consumers* seems to be strongly approved and trust results to be an important determinant in consumer behavior in adopting m-commerce. Therefore trust needs to be taken in consideration by retailers when establishing their online software, in order to secure consumer data and assure

their privacy and confidentiality. Regarding payment privacy, retailers must facilitate payment method by providing safe, reliable and trustworthy payment methods such as Paypal or offer cash payment method in delivery, in order to increase credibility to their consumers and meeting their expectations.

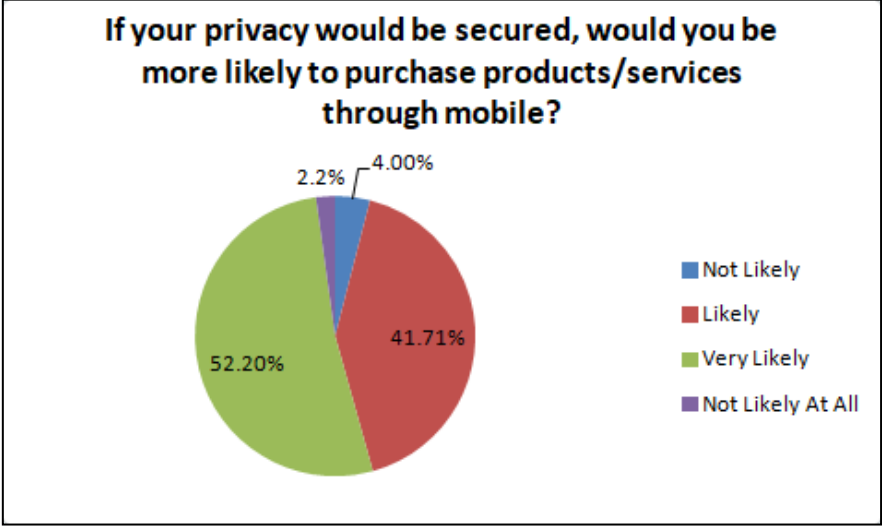


Figure 10- Tust Assessment in M-Commerce- 2

In answering the *H5- Enjoyment enhances m-commerce adoption in retail companies by Albanian consumers*, in order to assess the impact of enjoyment in enhancing m-commerce, respondents were asked whether they enjoy using mobile shopping. 44.7% relate enjoyment with what they are shopping; 31.2% enjoy mobile shopping while 24.1% do not relate enjoyment with mobile shopping. Logically, if people are looking online to shop for clothes or something they are passionate about, normally they will have a higher probability to enjoy the process, but if they are looking to purchase something for business issues for example, maybe they will not consider enjoyment as a factor to enhance m-commerce. Still, this is a issue that requires another specific research study. This dissertation aims only to assess whether enjoyment as a variable, enhances m-commerce adoption or not.

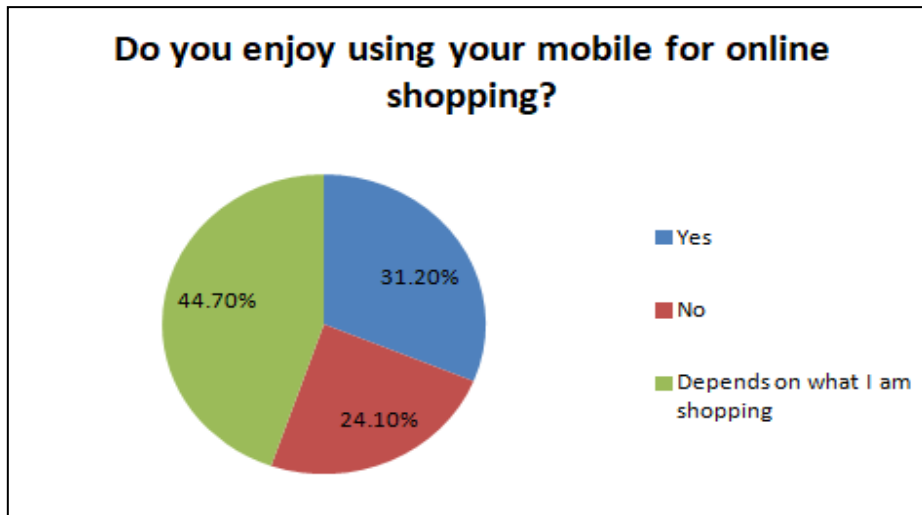


Figure 11- Enjoyment Assessment in M-Commerce

Additionally, based in past researches, one of the main reasons that people use mobile phone is entertainment, therefore this dissertation aimed to assess whether using mobile for entertainment (i.e playing games or social medias) can lead to purchase products online. Reasons might be different, mostly related with pop-ads, commercials or any other marketing tool that retailers might use. The findings reveal that 22.1% of the respondents who use mobile for enjoyment are leaded to purchase products online through their mobile; 27.9% are leaded “ many times”; 19% responded “no” while 31% responded “few times” (figure 12). The results are tight; therefore it is kind of difficult to come into a certain conclusion but it appears that enjoyment is not such a strong and significant indicator that can determine consumer behavior to adopt m-commerce in retail companies in Albania.

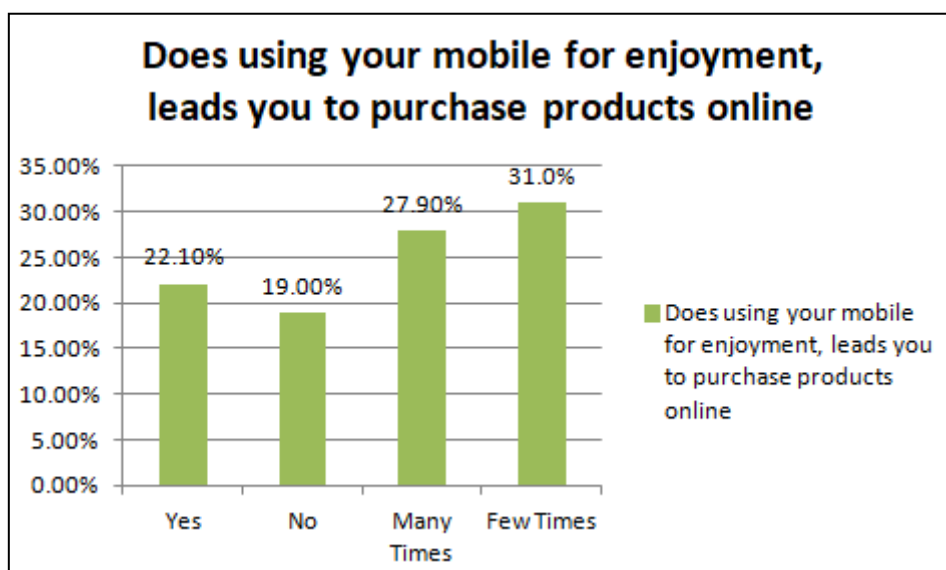


Figure 12- Perceived Enjoyment in M-Commerce- 2

Regarding the last but not least variable in the H6- “*Network influence enhances m-commerce adoption in retail companies by Albanian consumers*”, 76% of the respondents were recommended of mobile shopping by their peers or colleagues while 24% were not (Figure 13).



Figure 13- Network Influence Impact on M-Commerce

Moreover, if their peers would share their m-commerce experience, 56% are likely to be influenced, 37% very likely, 4% not likely and only 3% not likely at all (figure 14). Thus, based on the findings, hypothesis H5 is significantly supported given that network influence does enhance m-commerce adoption at consumers in Albania.

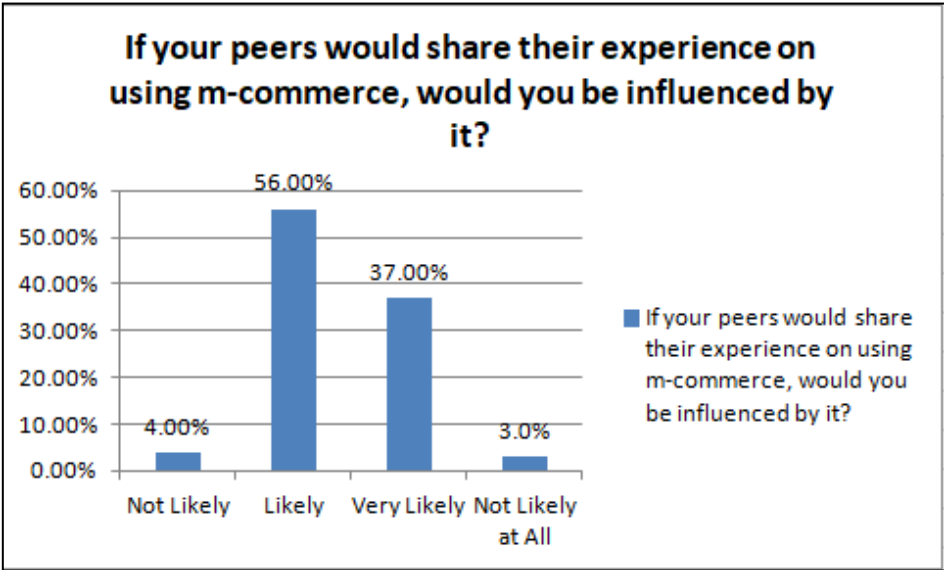


Figure 14- Network Influence Impact on M-Commerce -2

5. Conclusion

The development of m-commerce changed the online trade market, and if used properly, they could provide competitive advantage to the enterprises. Application of m-commerce connects the retailers with their customers, everywhere and anytime, which was not possible in the old traditional retailers, where the connection with their customers was possible only indoors, in physical stores. The way companies offer their products or services directly affects their market performance and can result in financial success or failure therefore rigorous research and analysis of determinants of consumer behavior are a necessity.

Considering the wide spread of m-commerce worldwide, this dissertation aimed to study the main determinants of consumer behavior in adopting m-commerce in retail companies in Albania. This study presents significant insights that are useful to researchers for future studies; m-commerce consumers to increase awareness; retailers and enterprises to understand and gain insights regarding main determinants of consumers' behavior and how to adopt their m-commerce strategy accordingly.

Based on the most relevant technology acceptance theories worldwide that aim to study consumer behavior in adopting a certain innovative technology, this dissertation based its set of hypothesis to TAM (technology acceptance model) with extended variables by Chong. Precisely this dissertation comes up with 6 hypotheses:

H1- **Perceived usefulness** enhances m-commerce adoption in retail companies by Albanian consumers

H2- **Perceived ease of use** enhances m-commerce adoption in retail companies by Albanian consumers

H3- **Cost** impacts the adoption of m-commerce in retail companies by Albanian consumers

H4- **Trust** impacts m-commerce adoption in retail companies by Albanian consumers

H5- **Enjoyment** enhances m-commerce adoption in retail companies by Albanian consumers

H6- **Network influence** enhances m-commerce adoption in retail companies by Albanian consumers

Through a cross-sectional survey, with structured questionnaires, distributed in Tirana and Durres, at randomly chosen 200 participants, this dissertation came out with significant findings.

Cost significantly impacts and enhances adoption of m-commerce by consumers in Albanian retail companies. Apparently majority of consumers do consider mobile shopping cost effective, but if the service would be offered with a certain cost/fee, not all of them are willing to pay. Therefore retailers should consider carefully their strategy regarding costs and fees when establishing their online apps or software.

Trust is the other relevant variable that impacts the adoption of m-commerce. Majority of consumers relate trust in mobile shopping with the retailers' app or software. If their privacy and security in mobile shopping would be assured, majority of them are willing to adopt m-commerce. This is an important indicator to be taken in consideration by retailers when establishing their online mobile software, in order to secure consumer data and assure their privacy and confidentiality.

The third variable that strongly impacts the adoption of m-commerce is *network influence*. Majority of consumers are more willing to adopt m-commerce if recommended by their peers or if their peers' experience and feedback is shared with them.

Perceived ease of use seems to impact consumers, since majority of respondents consider mobile buying easier and more convenient. Even if the software presents difficulties, consumers seem to weight benefits against difficulties on using the software.

Enjoyment is another variable that might enhance m-commerce, but it cannot be referred as a strong and significant indicator, since many of consumers were not lead to mobile shopping while using their devices for enjoyment.

The last variable is *perceived usefulness*, which according to this study, does not impact adoption of m-commerce in Albanian consumer behavior. Majority of respondents do not consider that mobile shopping could improve the quality of their buying experience; therefore it can be generally accepted that perceived usefulness is not a significant determinant that impacts mobile buying behavior in Albania.

This dissertation faced some limitations that constrained the research methodology, hence impacting the relevance of the findings. Lack of previous studies in this field in Albania, the

pandemic period (Covid-19); impossibility to have a larger sample size and time constraints made the conduct of this research relatively more difficult.

Overall, it can be concluded that this study gained significant insights regarding consumers' behavior in adopting m-commerce in retail companies in Albania and it offers possibilities to future studies to reveal other perspectives and hypotheses regarding the topic. A suggestion could be to conduct interviews with some reputational retailers in Albania to understand their awareness regarding m-commerce, their usages and strategies.

5.1 Limitations & Potential for Future Research

The research faced some limitations such as time constraints; lack of previous studies in this topic in Albania; the pandemic period (Covid-19) and impossibility to have a larger sample size; nevertheless, it presents significant insights and offers possibility for further researches.

Furthermore, this dissertation offers potential for future research which can come up at with a different point of view or simply test the topic with different methodology approaches. Additionally, some suggestions are as follows:

- Adding additional determinants/social factors in order to understand consumer behavior in adopting m-commerce in Albania
- Make the same study but with a larger sample size which could provide better generalization of the study
- Address a wider demographic range (not only Tirana and Durrës, but expand the study in other cities of Albania as well, for more valid and reliable results)
- Narrow the topic and study a particular group of study (i.e. a target age range, a particular gender, occupation etc)
- Apply the same methodology but at a different time (i.e. in 2022) to provide comparisons with this study (being conducted in 2020) and assess how timing can impact consumer behavior in adopting m-commerce
- Conduct interviews with some reputational retailers in Albania to understand their awareness regarding m-commerce, their usages and strategies.
- Study Application of M-commerce in Bank Sector in Albania, with a particular care in assessing adoption of e-banking by Albanian users
- Study Application of M-commerce in any other specific sector (telecommunication, supermarket, manufacturing etc)

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Appendix- Questionnaire

This questionnaire has been conducted by Jori Caushaj, a master's student at Catolica Lisbon University, for the completion of the dissertation topic. The main purpose of the dissertation is to study the determinants of consumer behavior in adopting m-commerce in retail companies in Albania.

“M-commerce is the electronic transaction conducted using handheld devices such as mobile phone, typically with a mobile wireless connection”

The results of the questionnaires will be useful to gain insights regarding consumers' behavior in adopting m-commerce in Albania and helping retailers to improve their mobile online trade strategy to meet their consumers' expectations.

The identity of the participants will be kept anonymous due to confidentiality and privacy matters.

Section 1- General Questions

1- What is your age?

- a) under 20
- b) 20-30
- c) 31-40
- d) 41-50
- e) 50+

2- What is your gender?

- a) Female
- b) Male
- c) Rather not say

3- What is your highest level of education?

- a) Bachelor's Degree
- b) Master's Degree
- c) Doctorate Degree

d) other _____

4- What is your working status?

a) student

b) working

c) retired

d) unemployed

e) other _____

5- Do you own a smart phone mobile?

a) yes

b) no

6- List the following reasons why you use the most a mobile (from the most important to the least):

work; communicating; entertainment; social media; online buying, others

7- How many hours do you spend on mobile in a day?

a) less than 2 hours

b) 2-4 hours

c) more than 4 hours

8- Have you ever purchased a product/service in the internet using your mobile?

a) yes

b) no

8/1- If yes, through what?

a) company's website

b) customized app

c) social media (instagram, facebook etc)

d) other _____

8/2- If yes, how was your buying experience?

- a) satisfied
- b) very satisfied
- c) not satisfied

8/3-If no, how likely would you purchase a product/service in the internet using your mobile?

- a) not likely
- b) likely
- c) very likely
- d) not likely at all

Section 2- Consumer Behavior Assessment

- **Perceived Usefulness**

1- Do you think that using your mobile device to buy products online will make your buying experience more effective?

- a) yes
- b) no
- c) maybe
- d) I do not know

2- Do you think that using your mobile device to buy products improves the quality of your buying?

- a) yes
- b) no
- c) maybe
- d) I do not know

- **Perceived Ease of Use**

1- Do you think it is easier to buy products online through mobile phone or in physical store? Please argument briefly the reasons!

2- If there would be difficulties in the software you use, but the benefits would be relatively higher, would you still buy products online?

- a) probably
- b) most probably
- c) not probably
- d) I don't know

• **Cost**

1- Do you think buying through mobile in online retail shops, will reduce the buying costs?

- a) Yes
- b) No
- c) I do not know

2- Would you do mobile shopping if the retailer software would have a certain cost?

- a) yes
- b) no
- c) depending on the cost and the benefits I gain
- d) absolutely not

• **Trust**

1- Do you trust purchasing products/services through mobile?

- a) Yes
- b) No
- c) Depends from the software/app

2- If no, please argument why?

3- If your privacy would be secured, would you be more likely to purchase products/services through mobile?

- a) not likely
- b) likely
- c) very likely
- d) not likely at all

- **Enjoyment**

1- Do you enjoy using your mobile for online shopping?

- a) Yes
- b) No
- c) Depends on what I am shopping
- d) I do not know

2- Does using your mobile for enjoyment, leads you to purchase products online?

- a) Yes
- b) No
- c) Many Times
- d) Few Times

- **Network Influence**

1- Have your peers recommended you at least one time, to purchase products online through mobile?

- a) yes
- b) no

2- If your peers would share their experience on mobile shopping, would you be influenced by it?

- a) not likely
- b) likely
- c) very likely
- d) not likely at all