## Determinants of Mobile Commerce Adoption: A Study of University Students in Malaysia

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## **ABSTRACT**

Nowadays, mobile devices are important devices especially in business sectors and has led to the development of mobile commerce to engage in online transactions (Zheng, Men, Yang, & Gong, 2019). Mobile commerce has unique features compared to the e-commerce such as ubiquity, interactivity, localization services, and usage patterns (Wang, Ou, & Chen, 2019) In addition, M-commerce has important implications for service providers to construct effective services through key factors of m-commerce adoption in order to satisfy customers (Hsu & Yeh, 2018). According to Khalifa and Shen (2008), m-commerce covers a large number of services, including mobile financial services (m-banking, m-payment, and m-brokering), mobile shopping (m-retailing, m-ticketing, and m-auctions) and mobile entertainment (m-gaming, m-music, m-video, and m-betting). In Malaysia, m-commerce is still at the early stage and there is a limited number of studies on m-commerce in Malaysia (Krishna et al., 2017). Nevertheless, limited studies have scrutinized the relationship between university students and m-commerce applications, particularly in the aspect of transaction purposes.

**Keywords:** M-commerce; Technology Acceptance Model; Individual-Collectivism at Individual level; Perceived Ease of Use; Perceived Usefulness