

Tài liệu này được dịch sang tiếng việt bởi:



# Từ bản gốc:

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Tìm hiểu về dịch vụ: <a href="http://www.mientayvn.com/dich\_tieng\_anh\_chuyen\_nghanh.html">http://www.mientayvn.com/dich\_tieng\_anh\_chuyen\_nghanh.html</a>

## Introduction 4 h 14

Early studies on mobile commerce (MC) suggest that there is a general consumer interest toward MC and service applications. Purchases on web sites, electronic receipts and tickets, mobile content, routine bank services,

### 1.Giới thiệu

Các nghiên cứu trước đây về thương mại di động (MC) cho thấy người tiêu dùng có chung một mối quan tâm về MC và các ứng dụng dịch vụ. Thanh toán trên trang web, biên lai và vé điện tử, kho dữ liệu cho di

peer-to-peer payments, and vending are among the potential applications [1], However, the adoption of MC and services has been slower than expected. Facing on situation of insufficient user acceptance, Different persons have different explanation given from diverse angles. For promoting healthy development of MC, we believe that it is extremely important to understand MC perceptions consumer and acceptance. We believe that there are some important issues (i.e., cost, risk, usefulness, ease of use, playfulness) that can explain why some mobile applications have been successful and why some others have not performed as expected.

In this study we aim to analyze which factors will affect and how to affect consumer adoption to MC and analyze accepted possibility of certain MC application. The theoretical background of the study is based on the technology acceptance model (TAM) and diffusion of innovations theory, which have been suggested by prior studies as applicable frame of reference for MC context. Cited empirical data in the study was obtained from survey to some specialists in the relative field.

The paper is organized as follows. In the next section, we discuss the ingredients of affecting consumer adoption to MC in virtue of TAM and production of other research fields, we then construct a research model for MC acceptance and build an index system động, các dịnh vụ ngân hàng thường kỳ, thanh toán ngang hàng, bán hàng tự động là những ứng dụng tiềm năng [1]. Tuy nhiên, việc chấp nhận MC và các dịch vụ chậm hơn dự kiến. Trước tình hình này, các nhà nghiên cứu khác nhau đã đưa ra những cách giải thích khác nhau từ các góc độ khác nhau. Để xúc tiến MC phát triển phồn thinh, chúng tôi tin rằng vấn đề quan trọng là chúng ta cần hiểu cảm nhân và sư chấp nhận của khách hàng đối với MC. Chúng tôi tin rằng có một số nhân tố quan trọng (ví dụ, chi phí, rủi ro, tính hữu ích, dễ sử dụng, giải trí) có thể lý giải tại sao một số ứng dụng di động thành công và một số không hoạt động hiệu quả như mong đợi.

Trong nghiên cứu này, chúng tôi nhắm đến việc phân tích các nhân tố sẽ ảnh hưởng và cách thức tác động đến khả năng chấp nhận MC của khách hàng và phân tích khả năng chấp nhận một ứng dụng MC nhất định. Nền tảng lý thuyết của nghiên cứu dựa trên mô hình chấp nhận công nghệ (TAM) và lý thuyết phổ biến sự đổi mới, những mô hình này qua những nghiên cứu trước đã chứng tổ được vai trò là mô hình



for evaluating. In the third section we apply the analytic hierarchy process (AHP) to evaluation of weight of factors in upper model. In succession, choosing a piece of MC applications, we use fuzzy evaluating method to analyze the accepted possibility by consumers. The final chapter discusses our results and suggests future research.

# The research model for our study is depicted in figure 1. In the model, based on these arguments, our study integrates TAM and three additional variables (i.e., cost, perceived risk, and perceived playfulness) to model user acceptance in the B2C MC context. The constructs of perceived ease of use, perceived usefulness, behavioral

intention to use, and actual use are

external variables are also integrated

Three other

adopted from TAM.

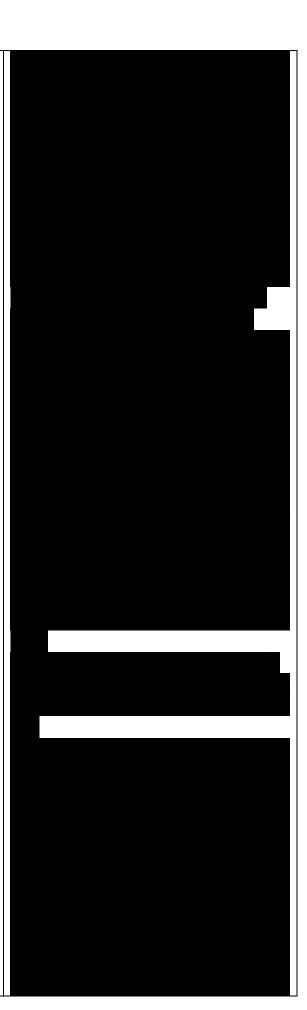
into the model.

Proposed research model

2,4

Fig. 1. Proposed MC acceptance model 2.5 Construct criteria system of MC application acceptance

Many variables involved in social, scientific, psychological research can't be measured directly, this variable is named as latent variable, so we measure indirectly latent variable by observable indicators. In the study, there are seven latent variables, namely perceived usefulness, perceived ease of use, behavior intention to use, actual use, perceived playfulness, perceived risk and cost. Observable indicators refer to previous research and actual



situation. Previous research was reviewed to ensure that comprehensive list of measures were included. Those for perceived usefulness, perceived ease of use, behavioral intention to use and actual use were adapted in our model from previous studies on TAM (e.g., [7]). The construct for perceived risk was adapted from the studies of Pavlou and Eastin. The scales for playfulness were based on M. Igbaria et al. and Atkinson et al. The measures for cost were captured using three items derived from Constantinides, Rupp and Smith, and real world experience. perceived ease of use has slim effect, we omit it.

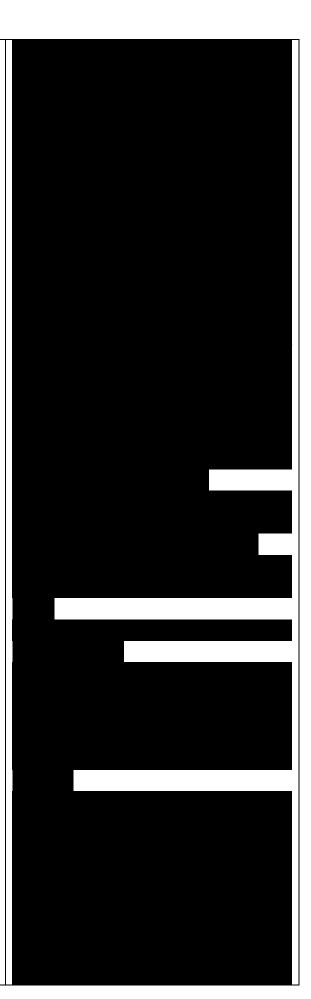
After a series of modifying and adjusting, the evaluating criteria system is depicted in figure 2.

Fig. 2. Criteria system of me application acceptance & AHP hierarchical diagram

5 Conclusions and future work

This research has contributed to the MC field by exploring which factors affect consumer acceptance and MC application acceptance possibility by empirical study.

Some suggestions for future study are outlined here: first, TAM needs to be given additional variables to provide an even stronger model. Although some new factors are already introduced into TAM, for example research by Venkatesh and Davis indicated that both social influence processes and cognitive instrumental processes



significantly influenced user, more reasonable variables is necessary to study adopt to consumer me applications acceptance. Second, other research methodologies can be applied to study me acceptance in order to do further research with a large population besides TAM. Third, empirical study should be further developed, including questionnaire design, choosing research object, scope of research etc. in this way, we can draw precise conclusion to guide me healthy development.

