

Customer vs. E-tailer: How Tablet Affects Mobile Commerce

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Abstract

The emergence of mobile devices, especially the tablet, has created chances and challenges for mobile commerce vendors across the continents, as they seek to increase their profits and optimize the users' online shopping experience. This study examines how mobile devices affect mobile commerce with regards to tablet usage for online shopping in developed and developing nations. The intervention of mobile devices in mobile commerce should be aboveboard, so that it can be easily understood by both, customers and e-tailers. An exploratory and confirmatory factor analysis was conducted to validate the constructs while structural equation modelling was employed to test the hypotheses based on 550 respondents' feedback. The findings show that the reputation of an e-tailer's website is the determinant of trust to use a mobile tablet for online shopping while ease of use colligates with customer loyalty. Future research can concentrate on the impact of using a tablet for sales increase or how social media apps influence mobile commerce by using a tablet, with a focus on generation X and Y of developed and developing countries. This research impacts and extends the growing body of knowledge on usage of mobile devices. This study reveals the need for e-tailers to combine their in-house strategy with emerging technology and create a technology plan that targets consumer interest. Online vendors need to target the tablet users globally when optimizing their websites, for effective visibility and usability. This action plan will facilitate a cordial customer-e-tailer relationship. This study on mobile commerce in the context of tablet usage is paramount to the marketing practitioners and the scholars. This is a scanty research domain, but there is more publicity about the study on practitioner's electronic and print media. Due to this limitation in academia, this study contributes to filling some research vacuum in mobile commerce.

Keywords: Mobile Commerce, Tablet, Website Reputation, E-tailer, Customer

JEL classification: M31Marketing

1. Introduction

eMarketer (2013) envisaged the growth of using a tablet for shopping, and stated that 16.9% of sales on tablets will account for all retail electronic commerce total sales in 2016. E-commerce, mobile marketing and interactive marketing are notable and paramount concepts in mobile commerce. There was an interval of two decades between the emergence of e-commerce and m-commerce and m-commerce is the offshoot of e-commerce. Mobile marketing creates an innovative avenue for reaching targeted customers with relevant advertising through mobile devices (Sinkovics et al. 2012). Examples of m-marketing are ads-oriented text messages, e-mails, app-based, in-game, QR codes, mobile search, mobile image, and location-based m-marketing. Considering the cultural and geographical distribution of the use of mobile marketing: in Canada, for instance; appreciable impact is recorded in mobile marketing, according to Barrett (2012). Statistics shows that there is almost half of smartphone adoption and about 70% of marketers having knowledge of mobile media. This statistic, however impressive, may not fairly represent the mobile marketing picture in Canada. This is because the data used was sourced from respondents in a Mobile Marketing Conference, with a possibility of an above-average knowledge of mobile marketing from participants. Regardless of this statistical flaw, the Canadian retail industry has made impressive efforts to include mobile services in their marketing mix. This is evidenced by an increased use of QR scan codes in shopping, and in mobile websites' development with options of search and store-finder tools. The roles mobile services play in the marketing mix of marketers differ slightly, but they range from roles of marketing strategies, engagement with existing customers, and improvement in

customer retention to acquisition of new customers and creation of awareness. Friedrich, et al. (2009) equally enumerate the benefits that accrue as a result of using mobile marketing and its potentials. They note that there tends to be profound engagement with consumers that would presumably result in positive outcome, deepened brand loyalty, and ‘enhanced lifetime value’, which are benefits accruable for the use of m-marketing. In addition to these benefits, they also include multi-leveled and innovative marketing campaigns. They noted that there are at least five ways that mobile marketing outclasses other marketing channels – customers’ access, customers’ insight, customers’ emotions, customers’ dialogue, and customers’ satisfaction. Numerically speaking, the more the e-tailers embrace mobile marketing, the more the benefits accrue. The recorded successes in the acceptance and use, give a clue of the potentials inherent. In the retailing context, mobile marketing is essentially made up of three building blocks – the mobile, the consumer, and the retailer, according to Shankar et al. (2010).

Despite the advantages of mobile marketing, there are noticeable barriers, particularly in some specific industries and regions. As Najafabadi (2012) itemizes, in the agricultural sector in Iran, there is need for highly personalized and tailored-made marketing services, since a mobile phone is seldom used by another person apart from the owner. This position perhaps could be a result of the socio-cultural factors in Iran. In addition, ‘phone company problem’ is another challenge in implementing mobile marketing programs, particularly in the rural communities of Iran. In the same vein, Gao et al. (2013) listed barriers to mobile marketing to include the seeming negative perception mobile marketing communications have. It is usually perceived to be ‘intrusive, annoying, and posing a threat to personal privacy’. Supporting that position, Okazaki et al. (2013) also submit that the telephone’s build can be a barrier. They conclude that the relative small screen and keypads act as the major barrier to the adoption of smartphones. They, however, state how the innovative use of a multifunctional touch screen has helped to reduce this barrier. The strengths of m-marketing lie in customization and interactivity while interactive marketing has its root in search engine marketing. Interactive marketing, as a subset of m-commerce, “is an integrated exchange process by which an organization uses the understanding of customer behavior, technology, and other resources to create and manage customer value and collaborative relationships and enhance shareholder value through relevant brands, products/service offerings, ideas, and messages communicated and delivered to the right customers through appropriate channels and contact points at appropriate times” (Shankar and Malthouse 2006, p.3). Shankar and Malthouse (2007) posit that interactive marketing is valuable, especially with the aid of the internet, where consumers and companies communicate and conclude transactions. The value is profitable so much, as more companies – in addition to the conventional channels – are using interactive marketing in sales and services. The value notwithstanding, trust and reputation are essential in the successful use of interactive marketing. The interaction that subsists between an m-service user and the provider is strengthened by how engaged the services are to the users. A veritable means to cementing the relationship is via mobile devices.

Shankar et. al. (2016), defined mobile shopper marketing “as the planning and execution of all mobile-based marketing activities that influence a shopper along and beyond the path-to-purchase: from the initial shopping trigger, to the purchase, consumption, repurchase, and recommendation stages” (p.37). However, eMarketer (2013) defined a mobile shopper on tablet “as a user who has used the tablet to browse, research or compare products via web browser or mobile app within the past year, but has not necessarily made a purchase via tablet”. Referring to this definition, a tablet shopper in this context belongs to the category of those who search for product information only using a tablet.

The dividing line of e-commerce and m-commerce are device, portability and connectivity. E-commerce is an electronic transaction with wired technology and devices such as desktop and

laptop. Balasubramanian et al. (2002), identified the common definition of mobile commerce as “the use of mobile (handheld) devices to communicate and conduct transactions through public and private networks” (p.349), but discovered a gap in the conceptualization of m-commerce. The authors attempt to conceptualize m-commerce with attention on information transmitters and receivers, mobile ubiquity and mobility (communication-in-motion). Awareness and accessibility of tablet with electronic commerce, mobile commerce, mobile marketing, and interactive marketing are creating opportunity for global e-tailers to create a digitized marketplace without borders, with customer-involvement and information easy-reach retail services (Pentina et. al 2011).

The confluence of mobile marketing, interactive marketing, e-commerce and m-commerce is mobile devices, and among the factors that influence these concepts at micro and macro level are higher levels of income, stronger innovation capacity, higher urbanization rate and innovative telecommunication infrastructures. Nevertheless, in the developed and the developing countries’ internet penetration rate, the driving factors are the adoption rate of trendy technologies and labor mobility.

Electronic commerce (e-commerce) is growing steadily (Keith et al. 2015, Pousttchi et al. 2015, Shankar et. al 2016), as some consumers switch their retail channel from offline to online stores (Tamimi and Sebastianelli 2015, Shankar et al. 2016). The reason for this switch and the motivators of online purchase are very important for an online retailer. Due to factors like time, space, and trust, consumers are looking for a way to buy products or services online in a safe and conducive environment that is void of online thieves (e-theft). Mobile commerce, as a branch of e-commerce, emerged to save time and space. Despite the argument against mobile commerce and its endorsement, it is apparent that its emergence, that looks Lilliputian, is circularizing.

This study purports to answer the following research questions: 1) How does the reputation of an m-commerce website affect customer trust? 2) Why is reputation a determinant of loyalty in mobile commerce? 3) How does the use of tablet by females and males affect m-commerce in a developed country as compared to in a developing country? At this point, this research contributes to the mobile commerce literature by developing a conceptual framework, linking the relationships between an e-tailer website reputation and trust with the effects of mobile tablet and conducting marketing research across the borders.

2. Customer loyalty: reputation, trust and ease of use in E-tailing

2.1. Reputation

Building an online reputation is challenging, but nevertheless, it is attainable with dedication and commitment. Online shoppers are always looking for an online icon of mobile commerce that they can trust. Dijkmans et al. (2015) studied corporate reputation and emphasized how to use social media to engage online consumers. The authors argue that reputation will have influence on trust and loyalty of mobile commerce users. The authors hypothesized that:

H1: consumer’s purchase behavior with tablet is favorable when e-tailer’s website reputation is robust and trustworthy than when it is casual.

H2: reputation positively impacts loyalty.

2.2. Trust

Nilashi et al. (2015) opine that trust is an extensive and rigorous undertaking in mobile commerce and it plays an influential role in an online shopper’s decision (Kim et al. 2016). The desire to remain loyal in online shopping will depend on how well a consumer can trust the mobile commerce website. Nilashi et al. (2015) divided trust into low, moderate, and high trust. Nilashi et al. (2015) and Lee, Moon, Kim and Yi (2015) also emphasized the importance

and relevance of trust in building strong ties with consumers in mobile commerce. The author hypothesized that:

H3: consumer loyalty to use a tablet increases when there is perceived trust on an e-tailer's website.

H4: trust positively impacts ease of use.

2.3. Ease of Use

Ease of use is a validated construct from the study of Davis (1989), and it was used as a predictor of intention of the user to accept information technology. Ease of use is the perception that encourages a user to believe that the inbound technology will be less cumbersome. Kucukusta, Law, Besbes and Legohérel (2015), in their study, used perceived usefulness and ease of use to test the intention of the tourist to purchase online. Agrebi et al. (2015), use perceived ease of use to predict the intention to use smartphone to purchase online, but surprisingly, it was not significant. However, in this study, the authors posit that ease of use will positively influence loyalty. The authors hypothesized that:

H5: perceived ease of use of an e-tailer's website using a tablet will positively impact consumer loyalty.

2.4. Customer loyalty

Though loyalty involves commitment on the part of online merchant and online consumers, this study argues that customer loyalty is possible through the perception of reputation and trust of the m-commerce website. According to Chaudhuri and Holbrook (2001), to have loyal online customers, there must be a degree of commitment in conjunction with a repeat purchase intention. Orel and Kara (2014), posit in their study, that self-checkout service (SCS) will positively influence loyalty; but in this study, reputation, ease of use and trust are the predictors of loyalty.

3. Feminine and Masculine role in Mobile Commerce

Culture is an identity and cultural theory is common in cross-cultural studies. Arnould and Thompson (2005) look at culture in different perspectives in a more than two-decade overview of consumer culture theory (CCT). Their study reveals the relevance of culture in sociocultural, symbolic, ideological and experiential study of customer consumption. Arnould and Thompson (2005) argue that consumer culture theory is not limited by specific research methodology, and classified the goals of consumer culture theory in four groups. They listed consumer identity, marketplace cultures, socio-historic patterning of consumption, and mass-mediated marketplace ideologies and consumers' interpretive strategies. Contrary to the stand of Arnould and Thompson (2005) on consumer consumption theory, the study of Baptista and Oliveira (2015) emphasize the inclusion of culture in technology acceptance model and dwell on five national cultural dimension of Hofstede (2014). However, the consumer consumption theory differentiates itself by focusing on consumer and consumption, and in the opinion of the authors, consumers seek and make identity and it is culture that distinguishes their identity (Arnould and Thompson, 2005). This study underscores the relevance of masculine and feminine in the context of mobile commerce and compares the moderating effect of males in Nigeria as against females in Finland. Masculinity characterizes competition, egoism and quest for success while feminism is an epitome of equality and quality work lives. The Hofstede cultural dimension ranking indicates high (60) ranking in masculinity in Nigeria and low (26) masculinity in Finland (Hofstede 1980, Hofstede and Bond 1988, Hofstede et al. 2010, Hofstede 2014).

| Hypothesis | Path | FINLAND/ NIGERIA <i>Beta</i> | t-value | Hypothesis Confirmed |
|------------|-----------------------|---------------------------------|----------------|-------------------------|
| H1 | Reputation → Trust | 0.73/0.87 | 10.66/14.55*** | Yes |
| H2 | Reputation → Loyalty | 0.16/0.12 | 1.20/1.38 | No |
| H3 | Trust → Loyalty | 0.00/0.17 | -.015/2.07 | No/Yes |
| H4 | Trust → Ease of Use | 0.53/0.51 | 5.90/11.32*** | Yes |
| H5 | Ease of Use → Loyalty | 0.36/0.38 | 3.356/4.97*** | Yes/Yes |

*The model is invariant and the paths are across gender in both countries.

Table 1. Tested Hypotheses

Source: Standardized path coefficient and corresponding hypotheses results for the study

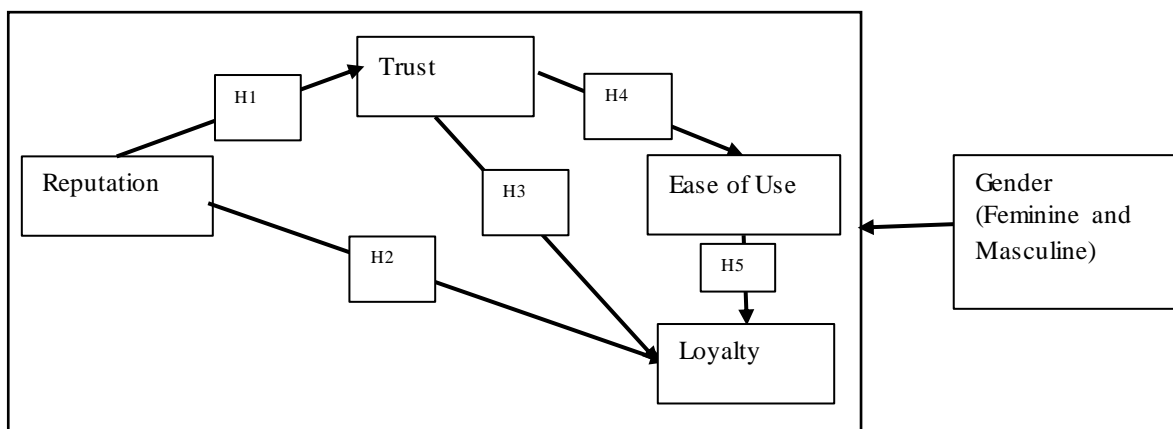


Figure 1. Conceptual framework and hypotheses

Source: Conceptual framework and tested hypotheses for the study

4. Research methodology and sample

4.1. Participants

An empirical data for this study was collected in Finland and Nigeria between April to July, 2015. The author selected these two countries for cross-cultural comparison based on developed and developing countries, and to highlight the differences in m-commerce use via tablet across the border. The study was conducted at major public and private universities in the Western part of Nigeria, being the hub of business and center of mobile commerce. Students, lecturers and non-academic staff of the universities – egressed as mobile commerce users – participated in the study, and were offered gift items of pen, tea and shirts for their participation in filling the questionnaire. The study targeted online consumers who had made online purchases with a tablet. A total of 800 respondents attempted the survey in two public and three private universities in Nigeria, while 590 respondents attempted in Finland. All participants were under 25 years but not older than 65 years of age (18-65), but only 550 indicated that they had used tablet for online purchase on e-tailers' sites in both countries, Finland (167) and Nigeria (383). In this sample, women in Finland account for 50.3% and men in Nigeria account for 59.5% representing feminine and masculine (gender) as a moderating effect of the study model. All the participants had at least a year's experience of undertaking m-commerce by using a mobile device. Even though a student sample was chosen for this study, – being the innovator of a trendy technology (Persaud and Azhar 2012) – this sample is representative of the target population that uses a mobile device for online shopping. Bezzina

and Saunders (2015), emphasized the importance of sampling selection while planning investigation of a phenomenon. The sampling method used was that of convenience sampling. The same sampling technique was replicated in Finland for data collection.

4.2. Task and Procedure

Participants, who agreed to fill the questionnaire, were grouped into five and a research assistant was recruited for each group for proper data coordination and collection. Some of the lecturers involved motivated their students to fill the questionnaire after a thorough explanation of the intention of the questionnaire and they were encouraged to see the procedure as a learning process, being future researchers.

4.3. Questionnaire development

The questionnaire was developed from extant research and divided into four sections: The first section focused on e-tailing shopping experience, the second section depicted six constructs (loyalty, ease of use, trust, reputation, privacy and experience). Experience and privacy were excluded from this study due to low factors loading. The constructs were adopted and modified from the previous studies to use in this context. Nine questions were asked concerning tablet usage in the context of m-commerce in the third section. The last section of the questionnaire covers the demographic information of the e-tailer customers. The question was based on 1-7 Likert scale items where 1=strongly disagree through to 7 = strongly agree. The scales and questions were first developed in English and then translated into the Finnish language. Finnish experts checked and confirmed the accuracy of the translation. The English questionnaire was administered in Nigeria and the Finnish version in Finland.

| Constructs and measurement items | Completely standard loadings (<i>t-value</i>) | Mean | SD | CA | CR | AVE |
|---|---|------|------|-------|-------|-------|
| Website Reputation (Li 2014) | | | | 0.926 | 0.930 | 0.661 |
| <i>This m-commerce vendor is well known</i> | 7.65 | 5.38 | 1.53 | | | |
| <i>This m-commerce vendor has a good reputation</i> | 15.59 | 5.26 | 1.38 | | | |
| <i>This m-commerce vendor has a reputation for being honest</i> | 13.31 | 5.22 | 1.23 | | | |
| <i>This m-commerce vendor has a reputation for caring about its customers</i> | 14.20 | 4.79 | 1.35 | | | |
| <i>This m-commerce vendor has a reputation for being able to meet its obligations towards the customers</i> | 17.75 | 5.02 | 1.37 | | | |
| <i>This m-commerce vendor has a reputation for being consistent</i> | 17.82 | 5.00 | 1.43 | | | |
| <i>This m-commerce vendor has a reputation for fulfilling its promises</i> | 8.57 | 5.08 | 1.40 | | | |
| Privacy (Li 2014) – excluded from the study | | | | 0.740 | 0.780 | 0.554 |
| <i>I am confident that I know all the parties who collect the information I provide during the use of this m-commerce website</i> | 5.58 | 3.02 | 1.62 | | | |
| <i>I am aware of the exact nature of information that will be collected during the use of this m-commerce website</i> | 15.30 | 3.02 | 1.59 | | | |
| <i>I am not concerned that the information I submitted on this m-commerce website could be misused</i> | 9.44 | 3.89 | 1.60 | | | |
| <i>I believe there is an effective mechanism to address any violation of the information I provide to this m-commerce website</i> | 11.80 | 3.83 | 1.44 | | | |

| | | | | | | |
|---|-------|------|------|-------|-------|-------|
| Trust (Lin and Wang 2005) | | | | 0.875 | 0.878 | 0.648 |
| <i>This m-commerce website is trustworthy</i> | 14.78 | 5.54 | 1.27 | | | |
| <i>This m-commerce website keeps promises and commitments</i> | 12.82 | 5.53 | 1.35 | | | |
| <i>This m-commerce website keeps my best interests in mind</i> | 15.06 | 4.54 | 1.32 | | | |
| <i>This m-commerce website meets my expectations</i> | 15.34 | 5.27 | 1.25 | | | |
| Ease of Use (Davis 1989) | | | | 0.932 | 0.933 | 0.737 |
| <i>This m-commerce website is easy to use</i> | 6.58 | 5.27 | 1.38 | | | |
| <i>It is easy to become skillful at using this m-commerce website</i> | 5.66 | 5.35 | 1.33 | | | |
| <i>Learning to operate this m-commerce website is easy</i> | | 5.47 | 1.20 | | | |
| <i>This m-commerce website is flexible to interact with</i> | | 4.94 | 1.33 | | | |
| <i>My interaction with this m-commerce website is clear and understandable</i> | | 5.28 | 1.57 | | | |
| Loyalty (Lin and Wang 2005) | | | | 0.729 | 0.747 | 0.500 |
| <i>My preference for this m-commerce website would not willingly change</i> | | 4.53 | 1.39 | | | |
| <i>It would be difficult to change my beliefs about this m-commerce website</i> | | 3.97 | 1.43 | | | |
| <i>Even if close friends recommended another m-commerce website, my preference for this m-commerce website would not change</i> | | 3.49 | 1.59 | | | |
| <i>I will buy from this m-commerce website the next time I purchase the above-mentioned product/service</i> | | 5.07 | 1.42 | | | |

*Note: Items of the constructs have been adopted from the previous studies and amended for the sake of this study.

Table 2. Finland Overall CFA for the measurement model

Sources of observed items used to measure latent constructs (Finland Data)

| Constructs and measurement items | Completely standard loadings (t-value) | Mean | SD | CA | CR | AVE |
|---|--|------|------|-------|-------|-------|
| Website Reputation (Li 2014) | | | | 0.913 | 0.898 | 0.596 |
| <i>This m-commerce vendor is well known</i> | 12.20 | 5.24 | 1.57 | | | |
| <i>This m-commerce vendor has a good reputation</i> | 15.29 | 5.31 | 1.46 | | | |
| <i>This m-commerce vendor has a reputation for being honest</i> | 16.97 | 5.15 | 1.46 | | | |
| <i>This m-commerce vendor has a reputation for caring about its customers</i> | 17.07 | 5.02 | 1.47 | | | |
| <i>This m-commerce vendor has a reputation for being able to meet its obligations towards the customers</i> | 17.78 | 5.18 | 1.38 | | | |
| <i>This m-commerce vendor has a reputation for being consistent</i> | 17.96 | 5.21 | 1.40 | | | |
| <i>This m-commerce vendor has a reputation for fulfilling its promises</i> | 10.47 | 5.29 | 1.41 | | | |
| Privacy (Li 2014) – excluded from the study | | | | 0.700 | 0.700 | 0.439 |
| <i>I am confident that I know all the parties who collect the information I provide during the use of this m-commerce website</i> | 10.21 | 4.13 | 1.71 | | | |
| <i>I am aware of the exact nature of information that will be collected during the use of this m-commerce website</i> | 18.55 | 4.80 | 1.49 | | | |
| <i>I am not concerned that the information I submitted on this m-commerce website could be misused</i> | 17.44 | 4.10 | 1.68 | | | |

| | | | | | | |
|---|-------|------|------|-------|-------|-------|
| <i>I believe there is an effective mechanism to address any violation of the information I provide to this m-commerce website</i> | 15.38 | 4.81 | 1.50 | | | |
| Trust (Lin and Wang 2005) | | | | 0.87 | 0.870 | 0.626 |
| <i>This m-commerce website is trustworthy</i> | 13.84 | 5.06 | 1.65 | | | |
| <i>This m-commerce website keeps promises and commitments</i> | 13.28 | 5.00 | 1.53 | | | |
| <i>This m-commerce website keeps my best interests in mind</i> | 15.11 | 4.87 | 1.43 | | | |
| <i>This m-commerce website meets my expectations</i> | 15.60 | 5.17 | 1.37 | | | |
| Ease of Use (Davis 1989) | | | | 0.872 | 0.874 | 0.626 |
| <i>This m-commerce website is easy to use</i> | 11.39 | 5.38 | 1.55 | | | |
| <i>It is easy to become skillful at using this m-commerce website</i> | 9.25 | 5.21 | 1.54 | | | |
| <i>Learning to operate this m-commerce website is easy</i> | | 5.35 | 1.51 | | | |
| <i>This m-commerce website is flexible to interact with</i> | | 5.19 | 1.52 | | | |
| <i>My interaction with this m-commerce website is clear and understandable</i> | | 5.43 | 1.57 | | | |
| Loyalty (Lin and Wang 2005) | | | | 0.769 | 0.727 | 0.473 |
| <i>My preference for this m-commerce website would not willingly change</i> | | 4.44 | 1.83 | | | |
| <i>It would be difficult to change my beliefs about this m-commerce website</i> | | 4.59 | 1.69 | | | |
| <i>Even if close friends recommended another m-commerce website, my preference for this m-commerce website would not change</i> | | 4.19 | 1.70 | | | |
| <i>I will buy from this m-commerce website the next time I purchase the above-mentioned product/service</i> | | 4.87 | 1.61 | | | |

*Note: Items of the constructs adopted from the previous studies and amended for the sake of this study.

Table 3. Nigeria Overall CFA for the measurement model

Sources of observed items used to measure latent constructs (Nigeria Data)

5. Results

To test the hypotheses in this study and the moderating effect of gender (feminine and masculine), the author applied four proven principles. At the beginning, the author embarked on data cleaning, in order to isolate outliers and unengaged responses. In the second stage, the author conducted a confirmatory factor analysis (CFA) to establish the factor, and deleted the items that may hamper the good fit of the measurement model. Thirdly, the author conducted a multi-group analysis and tested the chi-square to ascertain if the structure model depicted invariance among the gender (feminine vs masculine). Finally, the author conducted a path analysis to confirm the invariance of gender across the model, using Statistical Package for the Social Sciences (SPSS 23) for exploratory data analysis (EFA), and AMOS 23 for confirmatory data analysis (CFA) and structural equation modelling (SEM) for model fit.

5.1. Measurement model

Homogeneity test conducted revealed an unsatisfactory model fit. To ensure model fit, the author tested several models, and through the exclusion of items and construct, the confirmatory factor analysis and structural equation modelling with Amos 23 revealed the result below (see table 4 and 5 for details).

| FINLAND | CR | AVE | MSV | MaxR(H) | Ease | Reput | Trust | Loyalty |
|--------------|-------|-------|-------|---------|--------------|--------------|-------|---------|
| Ease | 0.916 | 0.732 | 0.394 | 0.922 | 0.856 | | | |
| Reput | 0.907 | 0.709 | 0.358 | 0.957 | 0.598 | 0.842 | | |

| | | | | | | | | |
|----------------|-----------|------------|------------|----------------|--------------|--------------|--------------|----------------|
| Trust | 0.893 | 0.807 | 0.394 | 0.969 | 0.628 | | | |
| Loyalty | 0.743 | 0.497 | 0.181 | 0.972 | 0.426 | 0.425 | 0.302 | |
| NIGERIA | CR | AVE | MSV | MaxR(H) | Ease | Reput | Trust | Loyalty |
| Ease | 0.854 | 0.594 | 0.575 | 0.860 | 0.771 | | | |
| Reput | 0.875 | 0.638 | 0.456 | 0.932 | 0.675 | 0.799 | | |
| Trust | 0.817 | 0.691 | 0.575 | 0.948 | 0.758 | | | |
| Loyalty | 0.726 | 0.472 | 0.493 | 0.955 | 0.702 | 0.528 | 0.585 | |

*VALIDITY

Convergent Validity: the AVE for Loyalty is less than 0.50.

Discriminant Validity: the AVE for Loyalty is less than the MSV.

Table 4. Correlation among constructs

Source: The result of confirmatory analysis for the study

5.2. Multi-group invariance analysis

The multi-group result shows that the group based on gender are not statistically different at the model level and a path analysis was conducted to ensure the invariance of the path. The path analysis test also depicted invariants across gender. The male e-tailer customers in Nigeria are similar to the female e-tailing customers in Finland.

| Model | X ² | df | P-value | RMSEA | TLI | CFI | CMIN/DF |
|---------|----------------|----|---------|-------|-------|-------|---------|
| Finland | 99.337 | 69 | 0.010 | 0.051 | 0.977 | 0.982 | 1.440 |
| Nigeria | 135.548 | 69 | 0.000 | 0.050 | 0.970 | 0.977 | 1.964 |

Table 5. SEM Result for two countries

Source: The result of structural equation modelling for the study

| | Chi-square | df | p-val | Invariant? |
|-----------------------|------------|----|-------|------------|
| Overall Model | 4.461 | 5 | 0.485 | Yes |
| Path | | | | |
| Reputation → Trust | 2.161 | 1 | 0.142 | Yes |
| Trust → Ease of Use | 0.072 | 1 | 0.788 | Yes |
| Ease of Use → Loyalty | 0.015 | 1 | 0.903 | Yes |
| Trust → Loyalty | 1.126 | 1 | 0.289 | Yes |
| Reputation → Loyalty | 0.046 | 1 | 0.830 | Yes |

Table 6. Overall Model Invariant and Path Analysis Result

Source: The invariant and path analysis result for the study

5.3. Hypotheses testing

The author examined the squared multiple correlation for structural equation in order to test the hypotheses. The result of the analysis shows the correlation of reputation and trust ($R^2 = 0.695/0.76$). Trust correlates with ease of use ($R^2 = 0.60/54$), while ease of use predicts loyalty ($R^2 = 0.34/38$). In a correlation of trust - loyalty and reputation - loyalty had a lower r-square. Hypotheses H1, H4, and H5 were supported across the group. Hypothesis H2 was not supported while H3 was partially supported. The result shows that reputation is a strong predictor of trust. The manner in which trust arbitrates between reputation and loyalty is consistent with the study of Jin (2008) (See table 1 for details).

6. Discussion and implications

6.1. Managerial implications

This study contributes to the already growing body of knowledge on consumer mobile commerce, especially the segment of consumer using tablet for online purchases. Specifically, it contributes to how tablets are changing consumer behavior in a retail environment. Online shopping with tablet is an economic juggernaut for e-tailers, and there are more contributions made by the mobile professionals than by the academia. Due to this gap, the study extends knowledge on mobile commerce literature. The findings of this study make progressive contribution to the marketing literature by unveiling the purchasing behavior of online consumers and the impact of using tablets for online shopping, based on the reputation of the e-tailer's website, ease of use, trust, and loyalty.

This study offers important and essential insights to business managers, most especially the online vendors. The most significant contribution is to unravel our understanding of the strategic importance of customer engagement in the context of mobile commerce. Mobile devices are increasingly paramount in online shopping and since the consumers have their preferences, it will be necessary for an e-tailer to know the right and best mobile device to engage its customers.

The result shows that an e-tailer's website reputation is an important factor when considering consumer loyalty. The result of this study will help the online vendors globally to target the tablet users when they are optimizing their websites for effective visibility and usability. The e-tailer will be conscious of their preference and ensure aesthetic and ergonomic websites that facilitate easy use for its customers.

6.2. Limitations and future research

Future research can leverage on the findings of this study to include other constructs and use gender, based on generations X and Y. Future researchers can compare the biggest traffic-driving mobile device for online shopping sites in relation to mobile users' attitudes. This will enhance a deeper understanding of online shopping behavior across genders of different age brackets while using tablets. Future studies can also consider the impact of social commerce via tablet for online shopping and consider the effect of visual commerce on a digital platform. Additionally, it can explore customer profiling in the context of mobile devices and discover the segment that attracts more e-customers than another. It is necessary also to explore the effects of computer viruses while using a mobile device like the tablet for online shopping; the danger and solution will give a deeper insight to the body of knowledge and to the e-tailers. This study applies the quantitative method. The future researcher can employ qualitative methodology and see if it can yield a more robust result than the one that was obtainable in this study. Clustering analysis is suggested for mobile device users' segmentation. Since this study integrates technology into marketing, making use of data visualization will be a welcome idea to the academia in future studies.

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