

Differential Effects of Customers' Regulatory Fit on Trust, Perceived Value, and M-Commerce Use among Developing and Developed Countries

Narongsak (Tek) Thongpapanl, Abdul R. Ashraf, Luciano Lapa, and Viswanath Venkatesh

ABSTRACT

Despite promising growth, mobile commerce (m-commerce) still represents only a small proportion of the world's total e-commerce market. The research behind this article moves away from the predominantly single-country (typically developed) and utilitarian-focused market scope of past research to examine and provide a more nuanced understanding of customers' motivations, whether utilitarian or hedonic, for using m-commerce across six countries. The six-country context, with data collected from 1,183 m-commerce users, offers a unique opportunity to advance mobile-retailing literature by comparing customers' value perceptions, trust, and m-commerce use across disparate national markets. By treating motivations as conditions activated by individuals' chronic regulatory orientations, our results show that hedonic motivation plays a more significant role in influencing customers' value perceptions and trust for those who are promotion oriented (Australia and the United States), whereas utilitarian motivation plays a more important role for those who are prevention oriented (Bangladesh and Vietnam). Finally, both hedonic and utilitarian motivations play an important role in influencing customers' value perceptions and trust for those who are moderately promotion and prevention oriented (India and Pakistan). These results offer insights to mobile retailers operating internationally in their decisions to standardize or adapt the mobile-shopping environment to deliver the most valuable, trustworthy, and engaging solutions to customers.

Keywords: prevention versus promotion orientation, hedonic versus utilitarian motivation, trust, perceived value, m-commerce use

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Rapid advancements in mobile technologies have resulted in high smartphone penetration and associated mobile Internet use that have in turn created

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several business opportunities for retailers. According to eMarketer (2014, 2017), the mobile Internet penetration rate will rise to over 60% globally by 2019, with over 75% of retailers planning to spend more on mobile marketing from 2015 onward. As smartphone ownership and Internet use grows globally, organizations that aim to expand their businesses internationally have discovered correlated

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potential opportunities. Despite the strong potential of mobile commerce (m-commerce), recent international marketing research (Aksoy et al. 2013; Ashraf et al. 2017; Morgeson, Sharma, and Hult 2015) and industry reports (Begg 2016; Love 2016) show that substantial investments in marketing activities aimed at motivating mobile users across developing and developed countries have failed to yield the desired results.

One of the greatest challenges for multinational mobile retailers (m-retailers) lies in carefully managing their websites across multiple national markets, in which individuals often vary in their goal orientations and motivations for m-commerce use. Despite recent studies showing significant differences in customers' m-commerce use across different countries, retailers typically still design mobile shopping (m-shopping) solutions that are largely standardized across national markets, based on trial and error. and/or not in line with local customer needs and motivations (Ashraf et al. 2017; Zaroban 2018). As a result, 40% of customers have switched to a competitor due to a mobile experience that was misaligned with their motivations (Buildfire 2016). Although internationally retailers' dependence on m-commerce has grown dramatically, research on this topic is still in its infancy (Ashraf et al. 2017; Love 2016; Shankar et al. 2016).

A closer investigation of the literature offers some insights into what may account for the lack of theoretical and practical understanding of this topic. First, researchers typically assume m-commerce to have the potential to change the paradigm of marketing, especially retailing (Shankar et al. 2010). As such, past studies have explained the drivers and barriers to m-commerce adoption and use. To our surprise, however, customers' motivations to use m-commerce, particularly across different countries, are still understudied. Compared with laptops and desktops, mobile devices are equipped with a relatively smaller screen, which can have significant implications (Venkatesh and Ramesh 2006), even across different types of services (Thong et al. 2011; Xu et al. 2010). Not only does the smaller display size increase the search cost, sense of overload, and frustration; it also significantly reduces the amount of information and the number of website attributes that can be offered. Therefore, it is vital for m-retailers to focus on offering customized and user-relevant information and experiences (Shankar et al. 2010; Zaroban 2018). Even more concerning, empirical studies of motivations' effects have focused on single countries and taken an approach that emphasizes the importance of utilitarian value, possibly because researchers assume that mobile shoppers have mainly utilitarian motivations. International marketers

and researchers have neglected aspects of enjoyment and self-gratification when using m-commerce (Hofacker et al. 2016; Shankar et al. 2016). In this work, we address this literature gap by moving away from the single-country (typically developed) and predominantly utilitarian-focused scope of past research to examine and provide a nuanced understanding of customers' motivations for using m-commerce by collecting data from a diverse set of countries (in this case, we consider Bangladesh, India, Pakistan, and Vietnam as "developing" and Australia and the United States as "developed").

Second, recent research on customer decision making, including product and technology adoption and use, shows that customers may regulate their decisions using two distinct regulatory orientations: promotion (focused on gains, aspirations, and achievements) or prevention (focused on losses, responsibilities, and safety) orientation. Previous regulatory-focus research shows that chronic regulatory orientations are stable over time and more accessible to individuals when they make shopping decisions (Haws, Dholakia, and Bearden 2010; Higgins 1997). However, international retailing literature has thus far paid little attention to how customers' chronic regulatory orientations, which vary across diverse countries, may activate different motivations that, in turn, may have differential effects on customers' shopping behaviors. In other words, the malleability of motivations as conditions activated by chronic regulatory orientations has not yet been examined. By examining the relationships between individuals' chronic regulatory orientations and motivations, this work clarifies why and when utilitarian and hedonic motivations may play a more significant role in driving m-commerce value perceptions and trust for customers across developing and developed countries.

In the broader cross-national context, ample evidence indicates that the dissimilarity of customer backgrounds, motivations, and regulatory orientations inhibits international marketing standardization and demands adaptation (Ashraf and Thongpapanl 2015; Thompson and Chmura 2015). Katsikeas, Samiee, and Theodosiou (2006) have since argued that firms may generalize their scant knowledge of foreign markets and customers without appreciating the complexities involved. This approach may result in poor performance in international markets due to a misfit between contextual factors and the offered technology, product, or service. Thus, it is critical to explore the relative importance of customers' motivations when using m-commerce along with the relative importance of those motivations across different countries.

By testing our model using a sample of 1,183 mobile shoppers (m-shoppers) from six countries (Australia, the United States, India, Pakistan, Bangladesh, and Vietnam), this work makes several important contributions to international marketing literature and practice. First, this research contributes to standardization–adaptation literature in international marketing by examining the relative importance of customers’ motivations when using m-commerce in a diverse set of countries. This knowledge is important because it allows m-retailers operating globally not only to optimize mobile websites by standardizing/adapting m-shopping experiences but also to create appropriate marketing strategies. Both should increase m-commerce value perceptions and trust. Second, this research advances m-retailing and customer-goal orientation research in international marketing by theorizing and empirically investigating the relationship between m-shopper regulatory orientations and motivations across developing and developed countries. Findings from this work can help m-retailers predict which motivations their customers are more likely to rely on when using m-commerce and thus suitably adapt their m-commerce initiatives to different countries. Third, both Ashraf et al. (2016) and Watson et al. (2018) have called for new theoretical mechanisms to foster progress in this developing stream of work. By answering this call, our research furthers the international marketing and m-retailing literature by using regulatory focus and regulatory fit theories to explain why and when different motivations may play a role in determining m-commerce value perceptions and trust, thus going beyond objective smartphone and website attributes.

MODEL DEVELOPMENT

Hedonic and Utilitarian Motivations

Shoppers are likely to have utilitarian and/or hedonic motivations for shopping online (Ashraf and Thongpapanl 2015; Büttner, Florack, and Göritz 2013). Utility-motivated online customers find value in instrumental, practical, and functional convenience website attributes, whereas hedonism-motivated customers seek aesthetically appealing, experimental, and enjoyment-related website attributes (Ashraf et al. 2017; To, Liao, and Lin 2007). Utility-motivated customers are more task oriented and tend to focus more on relevant product attributes, information collection, and finishing the shopping task in a timely and efficient manner. By contrast, hedonism-motivated customers are more experience oriented and engage in shopping activities to seek adventure, entertainment, and sensory simulation. Hirschman and Holbrook (1982) categorize hedonism-motivated customers as

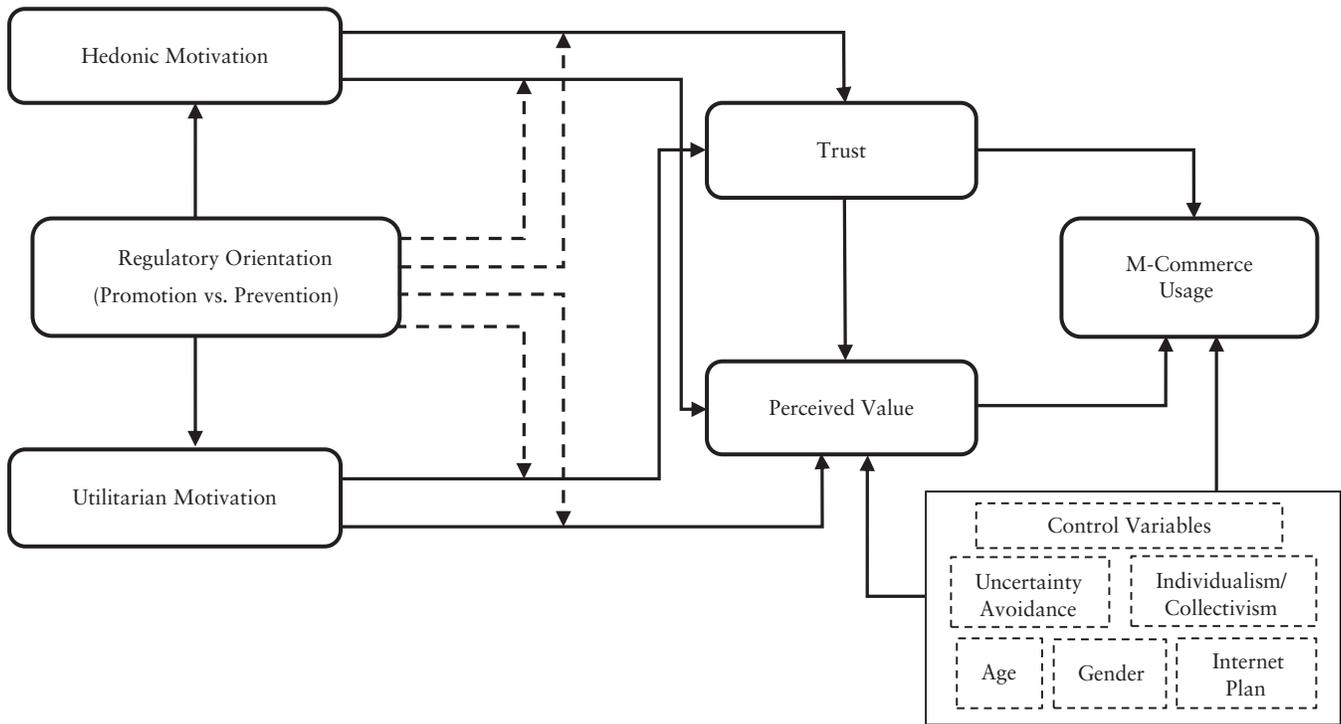
“enjoyment seekers” (i.e., involved in the type of consumption that seeks fun, amusement, fantasy, arousal, and sensory stimulation), and utility-motivated customers as “problem solvers” (i.e., involved in goal-oriented activities that include searching for information, weighing evidence, and coming to carefully considered judgmental evaluations). Figure 1 presents the research model.

Direct Effects of Motivations on Value and Trust

Motivations are the beliefs and reasons that drive individuals’ engagement in a given behavior (Kim, Kim, and Wachter 2013). Motivations are the foundations on which individuals build their assessments of reality (Snyder 1984). Individuals who use m-commerce, for example, do so because they believe that m-commerce will deliver a set of benefits (e.g., practicality, enjoyment) that allows them to fulfill a goal (e.g., purchase a product). In the digital retailing context, online shoppers are driven by motivations that are predominantly either utilitarian or hedonic in nature (Yim et al. 2014). These motivations are reflective of customers’ beliefs regarding the utilitarian and hedonic benefits that m-commerce delivers (Kim, Chan, and Chan 2007). Extant past research shows that individuals tend to make evaluations (e.g., value and trust) in such a way that confirms their motivations, regardless of what kinds of motivations they hold (Mullainathan and Shleifer 2005). To avoid engaging in elaborate and cognitively taxing judgments, individuals tend to rely on their motivations to determine the value of a product (Darke and Chung 2005). A similar mechanism helps explain why individuals tend to rely on their favorable or unfavorable predispositions and motivations to interpret information in a way that positively or negatively affects their assessments of trust (Poortinga and Pidgeon 2004). In line with this stream of research, we expect that customers will tend to reinforce their motivations when they assess the value and trustworthiness of m-commerce. More specifically, this reinforcing tendency provides the theoretical rationale for why we expect the utilitarian and hedonic motivations of customers to have positive effects on their assessments of the value and trustworthiness of m-commerce.

Past research provides ample support for the link between motivations on the one hand and perceived value and trust on the other. For example, a website that fulfills customers’ utilitarian and/or hedonic motivations is perceived as more instrumental and valuable because it allows customers to fulfill their motivations (Ashraf and Thongpapanl 2015). In particular, utilitarian and

Figure 1. Research Model



hedonic motivations have a positive influence on value perceptions of the shopping experience (Arnold and Reynolds 2012), customers’ retailer-satisfaction perceptions, the likelihood of a positive word-of-mouth and loyalty engagement, and continued patronage intentions (Jones, Reynolds, and Arnold 2006). Research shows that both utilitarian and hedonic motivations increase customer satisfaction and perceived value toward smartphones (Kim, Kim, and Wachter 2013).

Similarly, past research has shown several drivers of trust, among them customer motivations. For example, the utilitarian and hedonic attributes of a website that allows customers to fulfill their utilitarian and hedonic goals are perceived as more believable and trustworthy, and they positively influence customers’ trust in the m-retailer (Li and Yeh 2010). In a way, fulfilling customers’ motivational needs makes customers “feel right” about the retailer’s website and their shopping experience. Bart et al. (2005) showed that utilitarian and hedonic experiences offered on a website positively influence customers’ perceptions of trust towards it, whereas Akhlaq and Ahmed (2013) found that customers’ extrinsic (i.e., utilitarian) and intrinsic

(i.e., hedonic) motivations are significant predictors of their trust in online banking. Thus, we hypothesize:

- H₁: Customers’ (a) utilitarian and (b) hedonic motivations for using m-commerce have a positive effect on m-commerce’s perceived value.
- H₂: Customers’ (a) utilitarian and (b) hedonic motivations for using m-commerce have a positive effect on m-commerce’s perceived trust.

Regulatory Focus Theory

Regulatory focus theory distinguishes two specific and distinct types of approach–avoidance goals: promotion-oriented goals and prevention-oriented goals (Higgins 1997). A promotion focus involves growth, accomplishment, and advancement, whereas a prevention focus involves security, responsibility, and protection (Chitturi, Raghunathan, and Mahajan 2007). Promotion-oriented individuals aim to achieve their hopes and aspirations, whereas prevention-oriented individuals aim to fulfill their duties and obligations (Higgins 1997). Higgins (2002) explains that regulatory orientation relates to

enduring and distinct concerns about how to get along in the world, concerns emanating from how the person was raised. Parents who emphasize nurturance “engender a promotion focus in the child, marked by an enduring concern with advancement and accomplishments,” whereas parents emphasizing security “foster a prevention focus centered on protection and responsibilities” (Haws et al. 2010, p. 68). Previous regulatory focus research has shown that chronic regulatory orientations are stable over time, such that an individual who scores higher than another on promotion orientation at one point in time will also do so at another time (Avnet and Higgins 2006; Haws et al. 2010).

International marketing research shows that the culture that shapes an individual’s self-views plays a significant role in fostering distinct regulatory orientations (Lee et al. 2000; Lockwood, Marshall, and Sadler 2005). Individuals’ regulatory orientations vary between developing and developed countries (Lee et al. 2000; Lockwood, Marshall, and Sadler 2005). Individuals in developing countries focus more on living up to their responsibilities and maintaining social harmony (Uskul, Sherman, and John Fitzgibbon 2009). They tend to fulfill their obligations and avoid behaviors that may disappoint others in their lives (Markus and Kitayama 1991). The emphasis on fulfilling responsibilities and avoiding negative outcomes is in line with behaviors shown by prevention-focused individuals (Markus and Kitayama 1991; Uskul et al. 2009). In contrast, individuals in developed countries perceive themselves as unique (i.e., distinguishing themselves from others) and tend to focus more on their aspirations (Elliot et al. 2001; Markus and Kitayama 1991). Promotion-focused individuals typically exhibit behaviors that emphasize achievement and autonomy (Lee et al. 2000; Lockwood et al. 2005; Uskul et al. 2009). In general, findings from past studies demonstrate that avoiding negative outcomes is of greater importance to individuals from developing countries and that the opposite is true for those from developed countries (Hamamura et al. 2009). Thus, prevention and promotion orientations correlate to a map of developing and developed countries, respectively.

Regulatory Focus and Motivations

Customer experiences involve, on the one hand, motivations that drive consumption behavior and, on the other, the perception of value, which is the outcome of such an experience. For some shoppers, utilitarian motivation may dictate a purchase decision, whereas for others, hedonic motivation may dominate (Ashraf and Thongpapanl

2015; Büttner et al. 2013). Past research shows that individuals’ chronic personality predispositions may dictate how they react to different shopping environments in general; due to these differences, they tend to shop with different motivations, even at the same store (Büttner, Florack, and Göritz 2015; Das 2016; Yim et al. 2014).

The motivational hierarchy literature conceptualizes the relationship between goals and motivations on the basis of hierarchy (Arnold and Reynolds 2009). Higher-level motivations are “cross-situational in nature, incorporate cultural and subcultural influences, and affect lower-order traits and outcomes directly or indirectly through intervening levels” (Arnold and Reynolds 2012, 400). Chronic regulatory orientations are classified as cross-situational traits because they are enduring dispositions that are linked to early socialization and because they are shaped by cultural norms and values (Arnold and Reynolds 2012; Haws et al. 2010). In contrast, utilitarian and hedonic motivations relate to specific behavioral contexts and are found at lower levels of the hierarchy (Arnold and Reynolds 2012). Likewise, goal-based theories argue that individuals’ chronic regulatory orientations lead to stable interindividual differences (Higgins 2002; Read and Miller 2002); therefore, these orientations are more likely to activate cognitive and affective procedures in line with their chronic orientations during shopping (Büttner et al. 2013; Haws et al. 2010). For example, Büttner et al. (2013) show that customers with a chronic experiential orientation were more likely to activate a deliberative (i.e., evaluating desirability and feasibility) mindset during shopping, whereas customers with a chronic task-focused orientation were more likely to activate an implemental (i.e., planning and implementation) mindset. Relatedly, Gollwitzer et al. (1990) demonstrate that people engender more mindset-congruent thoughts than mindset-incongruent thoughts during shopping. These findings provide initial support for the idea that customers using m-commerce in developing and developed countries are more likely to activate a shopping orientation that corresponds to their chronic regulatory orientation (Büttner et al. 2013).

Past research has shown that utility-motivated customers are more rationally driven, focus more on accomplishing a task efficiently, and exhibit a more instrumental and cognitively driven behavior (Yim et al. 2014). In contrast, hedonism-motivated customers are affectively driven and think more of enjoyment and excitement during shopping as they actualize value from the fantasy, multisensory, and emotive aspects of the shopping experience (Ashraf and Thongpapanl 2015;

Chitturi et al. 2007). Regulatory focus is a strong motivational influence that affects what an individual is likely to attend to (Higgins 1997). From a regulatory focus perspective, research shows that promotion-oriented individuals process information on the basis of affect, whereas prevention-oriented individuals process information on the basis of substantive arguments (Pham and Avnet 2004). For example, Avnet and Higgins (2006) show that promotion-oriented customers are willing to pay more for products when they base their judgments on feelings rather than reason, whereas the reverse is true for prevention-oriented customers. Based on these two works, we expect that rationally (affectively) driven, prevention-oriented (promotion-oriented) individuals are more likely to have utilitarian (hedonic) motivations for using m-commerce as such motivations fit their processing strategy. It is also possible to rationalize the links between prevention focus and utilitarian motivation and between promotion focus and hedonic motivation from the perspective that the hedonic principle of approaching pleasure and avoiding pain serves as the fundamental basis of regulatory focus (Higgins 1997). Prevention- (promotion-) oriented individuals tend to focus more on avoiding (achieving) undesired outcomes (pleasure) (Chernev 2004); therefore, prevention- (promotion-) customers are more likely to focus on utilitarian (hedonic) motivations when they use m-commerce.

Support for this argument can also be drawn from the consequences of regulatory focus found in the literature: specifically, the effect of regulatory focus on evaluation and decision making (Chernev 2004; Chitturi et al. 2007). For example, in her study, Safer (1998) presented participants with two cars: one superior in reliability (i.e., functional) dimensions and neutral in luxury (i.e., hedonic) dimensions, and one superior in luxury dimensions and neutral in reliability dimensions. The results revealed that prevention-oriented participants preferred reliable cars to the luxurious type and that promotion-oriented participants preferred the opposite. Similarly, Das (2016) finds that prevention-oriented individuals reported higher levels of utilitarian shopping values (i.e., analytical, task oriented, and nonemotional), whereas promotion-oriented individuals had a greater inclination toward hedonic shopping values (i.e., exploratory, creative, and emotive).

As discussed previously, we expect that individuals in developing (developed) countries are more likely to have a chronic prevention (promotion) orientation (e.g., Lee et al. 2000; Lookwood et al. 2005; Uskul et al. 2009). More importantly, we expect individuals with a chronic

prevention orientation (i.e., those from developing countries) to have a higher level of utilitarian motivation when using m-commerce and the opposite for individuals with a chronic promotion orientation (i.e., those from developed countries). Thus, we hypothesize:

H_{3a}: Prevention-oriented individuals, when compared with promotion-oriented individuals, are more likely to have a higher level of utilitarian motivation when using m-commerce.

H_{3b}: Promotion-oriented individuals, when compared with prevention-oriented individuals, are more likely to have a higher level of hedonic motivation when using m-commerce.

Regulatory Fit Theory

Recent consumer behavior research shows that customers derive value not only from the outcome of their decisions, but also from pursuing goals in a way that fits their regulatory orientation (Aaker and Lee 2006; Avnet and Higgins 2006). When customers use strategies that fit their regulatory orientation, they feel right, motivated, and engaged (Aaker and Lee 2006). Regulatory fit theory posits that people experience fit when they process information or make trade-off decisions that are consistent with their regulatory orientation (Aaker and Lee 2006). Prevention-oriented individuals are more likely to experience fit when they seek to fulfill goals by adopting vigilant strategies that focus on being careful, whereas promotion-oriented individuals are more likely to experience fit when they pursue goals by implementing eagerness strategies that focus on advancement (Avnet and Higgins 2006). Aaker and Lee's (2001) analysis of different advertisements for Welch's grape juice shows that prevention-oriented customers favored risk-avoidance attributes, such as antioxidants and cardiovascular-disease prevention, whereas promotion-oriented customers responded more favorably to pleasure and enjoyment attributes, such as energy and taste, for the same product.

Regulatory Fit (Prevention/Utilitarian and Promotion/Hedonic) Effects on Value. We hypothesize that customers will have higher value perceptions of m-commerce when their motivation fits their chronic regulatory orientation than when it does not. People value their decisions more when they engage in decision strategies (utilitarian motivation and hedonic motivation) that are in line with their regulatory goals (Lee, Keller, and Sternthal 2010). For

example, individuals tend to overweight product attributes and information that are compatible with their regulatory orientation: prevention-oriented participants are more likely to overweight reliability-related and utilitarian product attributes, whereas promotion-oriented individuals are more likely to overweight the performance-related and attractive attributes (Chernev 2004). Past research also shows that prevention- (promotion-) oriented individuals evaluate products and websites more favorably, show more willingness to purchase a product, and have higher intentions of purchasing from a website when utilitarian (hedonic) attributes of the product and the website are highlighted (Ashraf and Thongpapanl 2015; Van Noort, Kerkhof, and Fennis 2008). Research on regulatory fit suggests that individuals from developing countries (i.e., chronic prevention oriented) are more responsive to and driven by information pertaining to negative outcomes and utilitarian experiences, whereas the opposite is true for individuals from developed countries (Ashraf et al. 2016; Lockwood, Marshall, and Sadler 2005). For example, Lee et al. (2000) finds that individuals from the United States (chronic promotion orientated) placed more emphasis on promotion-focused information, whereas individuals from China (chronic prevention oriented) placed more weight on prevention-focused information. Heine et al. (2001) find that Canadian participants were more motivated to do a follow-up task when they received feedback framed around success (promotion framed) than feedback framed around failure (prevention framed), whereas Japanese participants were more motivated when they received feedback framed around failure. Central to this article, we predict that chronic regulatory orientation and shopping motivation fit (i.e., prevention oriented to utilitarian and promotion oriented to hedonic motivations), tied to the distinction of developing versus developed countries, will enhance customers' perceived value of m-commerce. Thus, we hypothesize:

H_{4a}: Utilitarian motivation has a stronger positive influence on perceived m-commerce value for prevention-oriented individuals than for promotion-oriented individuals.

H_{4b}: Hedonic motivation has a stronger positive influence on perceived m-commerce value for promotion-oriented individuals than for prevention-oriented individuals.

Regulatory Fit (Prevention/Utilitarian and Promotion/Hedonic) Effects on Trust. Extant research shows that when people experience fit, they “feel right” about the goal pursuit activity (Aaker and Lee 2006) and that this

sensation often functions as a source of information (Pham and Avnet 2009). Schwarz (2006) proposes that the fit effect can be derived from a feel-right sensation and that this sensation can be relied on as an information source such that people use this feeling to imply the confidence of their decision. For example, feeling right from a regulatory fit perspective increases the perceived persuasiveness of the message (Aaker and Lee 2006), confidence in judgment (Chitturi et al. 2007), one's agreement with what is being advocated (Keller 2006), and the trustworthiness of others (Vaughn, Harkness, and Clark 2010). In his study, Kim (2006) finds that antismoking messages were perceived as more persuasive and believable when there was a fit between an adolescent's regulatory focus and the antismoking message frame (promotion framed vs. prevention framed). Uskul et al. (2009) find that British (Asian) participants have a stronger promotion (prevention) focus. Their study results reveal that British participants found gain-framed health messages more persuasive and believable, whereas Asian participants found loss-framed health messages more persuasive and believable. Customers experiencing fit have better evaluations of advertised products because the information provided is perceived to be more trustworthy and convincing (Yao and Chen 2014). Likewise, feeling right due to fit can be used to foster interpersonal trust (Vaughn et al. 2010). In particular, Vaughn et al. find that participants who experienced fit, in contrast to those who had not, subsequently reported the target person as more trustworthy. Thus, we hypothesize:

H_{5a}: Utilitarian motivation has a stronger positive influence on m-commerce trust for prevention-oriented individuals than for promotion-oriented individuals.

H_{5b}: Hedonic motivation has a stronger positive effect on m-commerce trust for promotion-oriented individuals than for prevention-oriented individuals.

Trust-Perceived Value and Perceived Value-M-Commerce Use. Past research has underscored the importance of trust and perceived value in driving online shopping behavior. For example, Kushwaha and Shankar (2013) observe that trust influences customers' choice of available buying channels, including m-commerce, and that high trust is inherently linked to the value perceptions of each channel. Likewise, Sirdeshmukh, Singh, and Sabol (2002) find a direct association between trust and perceived value. Similarly, retailing literature shows that perceived value

influences customers' intentions of using m-commerce (Kleijnen et al. 2007), likelihood of engaging in word-of-mouth behavior (Arnold and Reynolds 2009), intentions of engaging in repurchase behavior (Lam and Shankar 2014), and loyalty (Morgeson, Sharma, and Hult 2015). Although we do not formally hypothesize, we expect trust to have a positive influence on perceived value that, in turn, will have a positive influence on m-commerce use; for completeness, we include these relationships in our model and concomitant empirical testing.

METHODOLOGY

Participants and Data Collection

We collected data using a professional, online consumer-panel provider. We obtained responses from 1,431 mobile telecommunications customers using smartphones in six countries: Australia (271), Bangladesh (161), India (216), Pakistan (272), the United States (254), and Vietnam (257). We collected data in two stages. In stage one, we administered a questionnaire that included all variables except m-commerce use. In stage two, one month later, we administered a second questionnaire by using the same consumer panel provider for the same participants across six countries and received 1,183 responses: Australia (204), Bangladesh (147), India (186), Pakistan (212), the United States (210), and Vietnam (224) (for respondent demographics, see Web Appendix 1). In the second questionnaire, in addition to measuring use, we used a shortened format of the original questionnaire to assess common method bias (Yli-Renko, Autio, and Sapienza 2001). For each construct, we chose one proxy item that we believed best represented the original overall construct (De Clercq, Thongpapanl, and Dimov 2015).

Measurement

All the variables used are operationalized based on previously validated measurement scales. The details of the scale items and the psychometric properties of the scales appear in Web Appendix 2. We used seven-point Likert-type scales (1 = "strongly disagree," and 7 = "strongly agree") to record participants' responses, except for m-commerce use, for which we used a seven-point-Likert scale (1 = "not at all," and 7 = "several times a day"). We adopted a ten-item (five promotion items and five prevention items) regulatory focus composite scale for measuring chronic promotion goals (e.g., "I feel like I have made progress toward being successful in my life") and prevention goals (e.g., "I worry about making mistakes") from Haws et al.'s

(2010) study. Details for the chronic regulatory focus scale appear in Appendix A (see Table A1). The items used are conceptually consistent with the theoretical constructs used by Lockwood, Jordan, and Kunda (2002). Responses to the ten statements fell on a scale ranging from 1 (strongly disagree) to 7 (strongly agree). This ten-item regulatory focus scale has been validated in the international marketing context (e.g., Ashraf et al. 2016; Westjohn et al. 2016).

Analysis

We opted to use partial least squares (PLS) to analyze the data for several reasons. First, PLS structural equation modeling (PLS-SEM) is considered a robust approach with few identification issues and minimizes the residual variances of the endogenous constructs (Hair, Ringle, and Sarstedt 2011). Second, PLS-SEM is preferable to alternative covariance-based SEM (CB-SEM) methods when the focus is on optimizing the prediction of dependent variables. Third, researchers have argued that data from customer research often do not satisfy the requirements of multivariate normality (Morgeson, Sharma, and Hult 2015). Although the CB-SEM and PLS-SEM path modeling procedures differ from a statistical point of view, PLS estimates may represent good proxies of the CB-SEM results if CB-SEM premises are violated (e.g., assumption of normality) (Henseler, Ringle, and Sinkovics 2009). Finally, PLS-SEM is widely used in empirical research in international marketing (e.g., Ashraf et al. 2014; Morgeson, Sharma, and Hult 2015).

Measurement Model

To assess the measurement model, we conducted tests of convergent and discriminant validity recommended by Hair et al. (2011). Convergent validity is established when the item loadings are high (>.70) and when the average variance extracted (AVE) is at least .50 (Fornell and Larcker 1981). All items exhibited high loadings on their respective factor, and their corresponding AVE scores exceeded the recommended value of .50 (Fornell and Larcker 1981) for the overall model (i.e., Australia, Bangladesh, Brazil, India, Pakistan, and Vietnam combined) (see Web Appendix 2). Similarly, the composite reliability values for each of the scales used was well above the commonly used cutoff of .70 (Straub, Boudreau, and Gefen 2004), indicating that our scales were reliable.

We conducted two tests to assess discriminant validity. First, we examined each item's loadings on its own

Table 1. Descriptive Statistics and Discriminant Validity: Overall Model

	M	SD	1	2	3	4	5	6	7	8	9	10
1. Age	28.29	7.74	NA									
2. Gender	.58	.49	.03	NA								
3. Internet Plan	.54	.48	.01	-.30	NA							
4. Individualism/collectivism	5.32	1.02	-.14**	.14	-.01	.74						
5. Uncertainty	4.66	1.24	-.01	-.04	.04	.10*	.83					
6. Utilitarian motivation	5.28	1.16	-.05	.02	.04	.27**	.14*	.87				
7. Hedonic motivation	5.29	1.11	.03	.09**	.03	.19**	.12*	.57**	.86			
8. Perceived value	5.56	.94	.09**	.04	-.01	.28**	.15**	.58**	.57**	.85		
9. Trust	5.16	.90	.05	.02	.03	.22**	.17**	.4**	.49**	.52**	.78	
10. M-commerce use	4.58	1.67	.03	.15**	.03	.06	-.04	.30**	.33**	.24**	.48**	.94

* $p < .10$.** $p < .05$.

Notes: The diagonal values represent the square roots of AVE values. The off-diagonal values represent interconstruct correlations. The distribution of gender (0 = women and 1 = men), Internet plan (0 = variable plan and 1 = fixed plan), and age are shown in Web Appendix 1.

construct and cross-loadings on all other constructs. Each item had higher loadings on its intended construct than its cross-loadings on other constructs (for item loadings and cross-loadings, see Web Appendix 3). Second, we found that the square root of AVE for each construct was higher than the correlations between it and all other constructs, and it was greater than .50 for both overall and country-specific models (see Table 1 for the discriminant validity results for the overall model), which means that each latent variable shares more variance with its own block of indicators than with other latent variables (see Fornell and Larcker 1981). Thus, our scales exhibited adequate discriminant validity.

Control Variables

In line with past research, we included five control variables: collectivism–individualism,¹ uncertainty avoidance (Sharma 2010), age, gender (Ashraf et al. 2014), and Internet plan (mobile Internet tariff) (Gerpott and Thomas 2014). Research shows that culture has a significant influence on customers' behaviors (Aksoy et al. 2013; Sharma 2010). Similarly, due to the unique nature of

m-commerce (i.e., customers cannot touch, taste, or feel the product), it is perceived as risky (Shankar et al. 2010). Thus, this research incorporates collectivism–individualism and uncertainty avoidance constructs as control variables. We included the Internet plan as a control variable because recent research shows that a mobile Internet plan (e.g., fixed and/or variable Internet plan) has an impact on mobile Internet use levels (Gerpott and Thomas 2014).

Common Method Bias and Measurement Invariance

Because we collected cross-sectional data and use a single source, common method bias (CMB) may cause spurious relationships among the variables (Podsakoff et al. 2003). Following Podsakoff et al.'s (2003) recommendations, we took several steps in the design and analysis stage to control and test for common method bias. We took care during the construction of our survey in the design stage. We used pre-established, validated scales that were not only simple and concise but also unambiguous (Podsakoff et al. 2003). Second, in accordance with prior research (Yli-Renko et al. 2001), we assessed CMB by administering a follow-up survey four weeks after the initial survey. We used a shortened format of the original questionnaire for the follow-up survey: for each construct, we chose one proxy item that we believed best represented the

¹Even though several dimensions of national culture exist, previous research suggests (e.g., Auh et al. 2016) that only the dimensions that are strongly tied to the construct of interest should be incorporated in the nomological network under investigation, thereby satisfying the philosophical goal of parsimony.

original overall construct (De Clercq et al. 2015). The results showed positive and significant correlations between the original and follow-up items, providing evidence contrary to the presence of CMB (De Clercq et al. 2015; Yli-Renko et al. 2001).

In the analysis stage, we first performed Harman's one-factor test to examine whether common method bias had augmented relationships across all six countries. We found neither a single factor emerging from the factor analysis nor one "general" factor accounting for the majority of the variance (i.e., less than 40%) in the independent variables. Second, we assessed CMB using an approach suggested by Liang et al. (2007) and used in Venkatesh, Chan, and Thong (2012). According to Liang et al. (2007, p. 87), "if the method factor loadings are insignificant and the indicators' substantive variances are substantially greater than their method variances, we can conclude that common method bias is unlikely to be a serious concern." We assessed CMB for our overall model ($n = 1,183$). The CMB results reported in Web Appendix 4 revealed that only 2 of 20 method factor loadings were statistically significant. Moreover, the indicators' substantive variances (average of .73) were substantially greater than their method variances (average of .002). The ratio of the substantive variances to method variances was 365:1. Given the small magnitude and insignificance of the method variances, we conclude that CMB is unlikely to be a serious concern in this study (see Liang et al. 2007; Venkatesh, Thong, and Xu 2012).

Similarly, due to the cross-national nature of our research, measurement invariance (i.e., construct measures being invariant across groups) can be a problem. Therefore, we tested for factorial invariance using a procedure recommended by Steenkamp and Baumgartner (1998). The results of the configural invariance analysis showed that the $\chi^2/d.f.$ and other fit indices for the three groups—Australia-United States (AUS-US), India-Pakistan (IND-PAK), and Bangladesh-Vietnam (BAN-VET)—were sufficient according to the guidelines ($\chi^2/d.f. < 2.50$; comparative fit index [CFI] $> .93$; root mean square error of approximation [RMSEA] $< .07$), thereby providing evidence that configural invariance exists.

Next, we performed a factorial invariance analysis to discern whether the three samples conceptualized the constructs in the same way. Comparisons of the unconstrained baseline models and the constrained models (AUS-US vs. IND-PAK; AUS-US vs. BAN-VET; IND-PAK vs.

BAN-VET) revealed that the $\Delta\chi^2$ with $\Delta d.f.$ for the three groups (e.g., AUS-US vs. IND-PAK) were not significant ($p > .1$) and that the fit statistics (namely, CFI and RMSEA) for the two models were also not different. Thus, it appears that the three groups were invariant (Steenkamp and Baumgartner 1998). In other words, our factor structure is equivalent across the three groups.

RESULTS: HYPOTHESIS TESTING

Regulatory Focus

In line with past research (Aksoy et al. 2013; Ashraf et al. 2017; Haws et al. 2010), we calculated the predominant chronic regulatory orientations of individuals from all six countries. We did so by adding items belonging to each subscale (i.e., prevention orientation and promotion orientation) and then performing a within- and between-multigroup analysis (see Table 2 and Figure 2 for regulatory orientation differences within and between countries). To achieve our research objectives, we partitioned the six countries into three groups—low prevention orientation/high promotion orientation, moderate prevention orientation/moderate promotion orientation, and high prevention orientation/low promotion orientation—according to relative levels of regulatory orientations: we categorized individuals in Australia and the United States as low-prevention/high-promotion oriented, individuals in India and Pakistan as moderate-prevention/moderate-promotion oriented, and individuals in Bangladesh and Vietnam as high-prevention/low-promotion oriented. This categorization is in line with past research (e.g., Ashraf and Thongpapanl 2015; Lee, Aaker, and Gardner 2000) that showed that individuals can be high in promotion orientation only, high in prevention orientation only, or high or low in both orientations (Pham and Higgins 2005).

Baseline Structural Model Test

We first estimated an overall model that included data from all six countries ($n = 1,183$). Next, we estimated six country-specific structural models. We computed t -values using a nonparametric bootstrap procedure (Henseler et al. 2009) (see Table 3 for direct effects) to test whether the path coefficients differed significantly from zero in the overall and country-specific models.

Direct Effects of Motivation on Value and Trust. Our results (see Table 3) indicated that utilitarian motivation

Table 2. Regulatory Focus Within and Between Comparisons

A: Within-Country Regulatory Orientation Comparison			
Country	Prevention	Promotion	
Australia (low prevention/high promotion)	M = 4.17 ($\alpha = .89$)	M = 4.83 ($\alpha = .86$)	$t(203) = 5.61, p < .001$
United States (low prevention/high promotion)	M = 4.21 ($\alpha = .72$)	M = 4.80 ($\alpha = .76$)	$t(209) = 6.94, p < .001$
India (medium prevention/medium promotion)	M = 4.52 ($\alpha = .89$)	M = 4.48 ($\alpha = .86$)	$t(185) = .45, p > .10$
Pakistan (medium prevention/medium promotion)	M = 4.60 ($\alpha = .92$)	M = 4.49 ($\alpha = .93$)	$t(211) = .99, p > .10$
Bangladesh (high prevention/low promotion)	M = 4.87 ($\alpha = .91$)	M = 4.17 ($\alpha = .80$)	$t(146) = 5.16, p < .001$
Vietnam (high prevention/low promotion)	M = 5.05 ($\alpha = .80$)	M = 4.29 ($\alpha = .87$)	$t(223) = 7.39, p < .001$

B: Between-Country Regulatory Orientation Comparison		
Countries	Prevention (Mean Δ)	Promotion (Mean Δ)
Australia → India	-.345**	.348**
Australia → Pakistan	-.432**	.334**
United States → India	-.316**	.322**
United States → Pakistan	-.389**	.312**
Australia → Bangladesh	-.701**	.661**
Australia → Vietnam	-.877**	.537**
United States → Bangladesh	-.672**	.629**
United States → Vietnam	-.848**	.513**
India → Bangladesh	-.356**	.314**
India → Vietnam	-.532**	.189*
Pakistan → Bangladesh	-.268**	.327**
Pakistan → Vietnam	-.450**	.203*

* $p < .10$.
** $p < .05$.

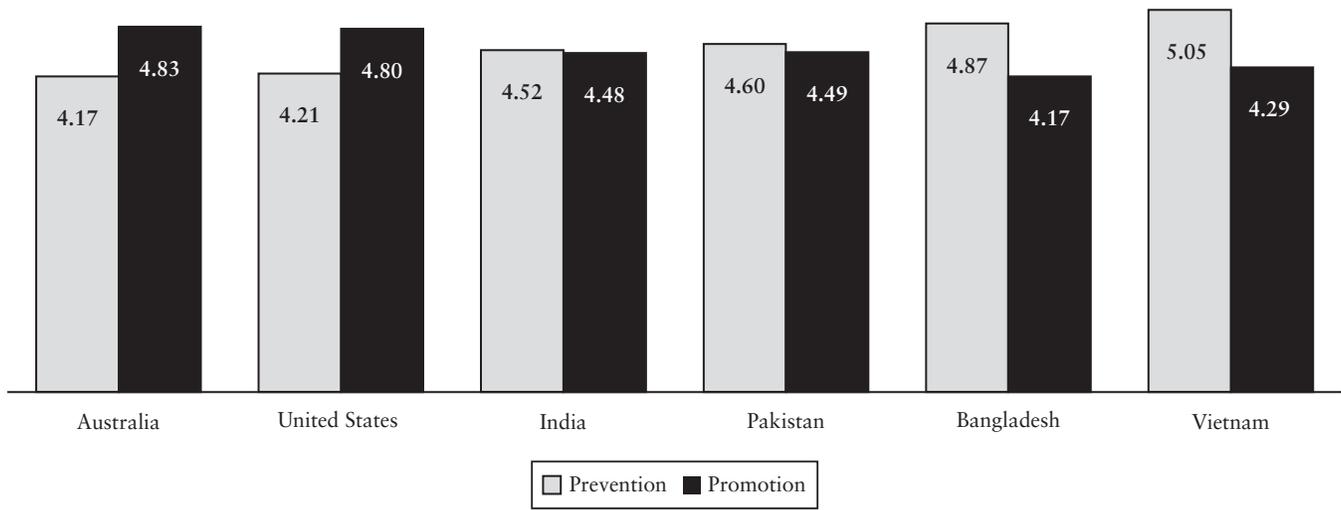
had a significant, positive influence on m-commerce value perceptions (H_{1a} : supported in all countries) and trust (H_{2b} : supported in the overall model, Bangladesh, India, Pakistan, and Vietnam), providing support for H_{1b} and partial support for H_{1b} . Likewise, hedonic motivation had a significant, positive influence on m-commerce value perceptions (H_{1a} : supported in the overall model, Australia, India, Pakistan, and the United States) and trust (H_{2a} : supported in overall model and in all countries except Bangladesh), and thus provided partial support for H_{1a} and H_{2a} . We then tested for the differential effects of motivation on perceived value and trust using multigroup analysis, as reported next.

Direct Effect of Value on M-Commerce Use and Trust on Value. Although we did not formally hypothesize the direct

effect of value on m-commerce use and trust on value, our results indicated (Table 3) that across all countries, trust positively influenced m-commerce value perceptions, which in turn positively influenced m-commerce use.

Chronic Regulatory Orientations and Motivations. H_3 predicted that prevention- (promotion-) oriented individuals were more likely to have a higher level of utilitarian (hedonic) motivation when using m-commerce. Our results revealed that individuals from BAN-VET (high prevention-/low promotion-oriented) countries, when compared with individuals from AUS-US (low prevention-/high promotion-oriented) countries, had higher utilitarian motivations toward using m-commerce (see Table 4 and Figure 3 for country differences). In contrast, individuals from AUS-US countries had higher hedonic motivations

Figure 2. Regulatory Focus Mean Differences



toward using m-commerce than individuals from BAN-VET countries. Individuals from IND-PAK (moderate prevention- and promotion-oriented) countries exhibit moderate levels of utilitarian and hedonic motivations.

Multigroup Analysis to Test Country-Specific Differences

We hypothesized (H_4 and H_5) that a utilitarian motivation would have a stronger effect on m-commerce's perceived value and trust in countries where individuals are more prevention oriented, whereas a hedonic motivation will have a stronger effect on m-commerce's perceived value and trust in countries where individuals are more promotion oriented. To test our hypotheses relating to differences in the importance of motivations (strength of path estimates) across different countries, we used PLS-MGA to analyze differences in country-specific path estimates. A PLS-MGA is a nonparametric significance test that builds on PLS bootstrapping results. Table 5 and Figures 4 and 5 show the PLS-MGA results.

Our results showed that the effects of utilitarian motivation on m-commerce's perceived value (e.g., AUS-US vs. BAN-VET: $\text{Mean}\Delta = -.22, p < .01$) and trust (e.g., AUS-US vs. BAN-VET: $\text{Mean}\Delta = -.37, p < .01$) were statistically significantly higher in countries where individuals were more prevention oriented than in countries where individuals were moderately promotion oriented or highly promotion oriented. In contrast, we found that hedonic motivation's effects on m-commerce's perceived value (e.g., AUS-US vs.

BAN-VET: $\text{Mean}\Delta = .46, p < .01$) and trust (e.g., AUS-US vs. BAN-VET: $\text{Mean}\Delta = .31, p < .01$) was statistically significantly higher in countries where individuals were more promotion oriented, as compared with countries where individuals were moderately prevention oriented or high prevention oriented. Overall, this supports H_4 and H_5 (see Table B1 in Appendix B for single-country multigroup analysis results and Table B2 for regulatory fit effects). We summarize support for our hypotheses in Table 6.

Our results revealed that the variances explained (R^2) in the endogenous variables were generally high, although they vary across country-specific models (see Table 3. The R^2 ranges from 31% (Vietnam) to 65% (India) for perceived value, from 19% (the United States and Vietnam) to 61% (India) for trust, and from 19% (Vietnam) to 38% (India) for m-commerce use.

Finally, we used a blindfolding procedure to calculate Stone-Geisser Q^2 values. Stone-Geisser Q^2 provides a gauge for the predictive relevance of the path models for a particular reflective endogenous latent construct (Henseler et al. 2009). A Q^2 value greater than zero is indicative of predictive relevance. The Q^2 values of seven models were greater than zero, indicating satisfactory predictive relevance of the endogenous constructs.

DISCUSSION

This article summarizes research investigating use of m-commerce by customers across a diverse set of countries.

Table 3. Structural Model Results

	Overall Model	Australia	United States	India	Pakistan	Bangladesh	Vietnam
	N = 1,183	N = 204	N = 210	N = 186	N = 212	N = 147	N = 224
Relationships	Path						
DV: Perceived Value	R ² = .47	R ² = .48	R ² = .58	R ² = .65	R ² = .48	R ² = .53	R ² = .31
Age	.12***	-.02	-.06	.11**	.09*	.03	-.03
Gender	.02	.03	-.02	.03	.02	-.08	-.01
Internet plan	-.04	.02	-.03	-.02	-.03	.06	.02
Individualism/collectivism	.09**	.03	.06	.18***	.18***	.15*	.10
Uncertainty	.03	.01	-.04	-.14**	.09	.08	.04
Utilitarian motivation	.31***	.12*	.13*	.26***	.21**	.34***	.41***
Hedonic motivation	.27***	.51***	.58***	.24***	.20***	.06	.03
Trust	.22***	.17***	.12**	.25***	.27***	.27***	.17**
DV: Trust	R ² = .30	R ² = .31	R ² = .19	R ² = .61	R ² = .58	R ² = .48	R ² = .19
Utilitarian motivation	.31***	.10	.07	.49***	.39***	.71***	.34***
Hedonic motivation	.31**	.50***	.38***	.34***	.35***	.07	.17**
DV: M-Commerce Use	R ² = .27	R ² = .33	R ² = .32	R ² = .38	R ² = .22	R ² = .28	R ² = .19
Age	.12***	-.04	-.05	.10*	-.01	.23***	.12**
Gender	.13***	.09	.02	.05	.83	-.02	.09
Internet plan	.03	.05	-.10*	.02	-.04	.16**	-.01
Individualism/collectivism	.07**	.05	.07	-.09	-.02	-.11	-.16**
Uncertainty	-.02	.10	-.08	-.12*	-.08	-.07	-.04
Perceived value	.49***	.52***	.54***	.67***	.39***	.16*	.41***
Trust	.01	.02	-.09	-.01	.16*	.35***	.03

p* < .10.*p* < .05.****p* < .01.

Notes: DV = Dependent variable.

The two underlying aims were (1) the desire to explore how customers' goal orientations and motivations affect m-commerce value perceptions and trust and (2) the need for an m-commerce-specific multicountry investigation. To gain insight into these issues, this research drew on regulatory focus and regulatory fit theories and tested an empirical model across developing and developed countries. Our results yielded two overarching findings that further previous international marketing, m-retailing, and regulatory focus literature. First, customers have different motivations for using m-commerce across developing and developed countries. Second, the effects of customers' motivations on the perceived value and trust of m-commerce are moderated by their goal orientations.

Our findings thus provide a better understanding of the intricate relationship between customers' motivations and goal orientations, as well as the interactive effect of both on customers' m-commerce value perceptions and trust.

Theoretical Implications

This research makes important contributions to international marketing theory and practice. First, our work expands standardization and adaptation literature by examining how the effects of utilitarian and hedonic motivations may differ across countries where individuals have different chronic regulatory orientations.

Table 4. Results of Hypothesis 3 Testing

	Country Mean Differences	t-Test
Utilitarian motivation	AUS-US vs. IND-PAK (M = 4.90 vs. 5.36)	t(809) = 4.87, <i>p</i> < .001
	AUS-US vs. BAN-VET (M = 4.90 vs. 5.51)	t(782) = 6.67, <i>p</i> < .001
	IND-PAK vs. BAN-VET (M = 5.36 vs. 5.51)	t(767) = 1.97, <i>p</i> < .05
Hedonic motivation	AUS-US vs. IND-PAK (M = 5.52 vs. 5.24)	t(809) = 3.63, <i>p</i> < .001
	AUS-US vs. BAN-VET (M = 5.52 vs. 4.92)	t(782) = 7.46, <i>p</i> < .001
	IND-PAK vs. BAN-VET (M = 5.24 vs. 4.92)	t(767) = 3.27, <i>p</i> < .001

Standardization and adaptation literature in international marketing (Katsikeas et al. 2006; Thompson and Chmura 2015) has suggested that the success of a product or technology across countries depends on the firm's ability to find the right fit between the environmental imperatives and the value that the product or technology offers. According to this stream of research, various factors—such as economic conditions, technological intensity and culture—influence managers' decisions regarding the standardization or adaptation of online shopping experiences across different countries (Ashraf et al. 2017; Morgeson, Sharma, and Hult 2015). Our results further this literature by suggesting that the linkages between motivations and individuals' regulatory orientations can also influence standardization or adaptation decisions. Thus, our work contributes to international marketing literature by extending the debate related to standardization and adaptation (e.g., Ashraf et al. 2017; Katsikeas et al. 2006; Thompson and Chmura 2015) to include the concepts of regulatory orientation and motivation in the m-retailing context.

Second, past research has acknowledged the importance of motivations in m-shopping behavior but has ignored how customer motivations may change depending on context (e.g., chronic goal orientations) (Limon, Kahle, and Orth 2009). In line with the regulatory focus theory, which notes that regulatory orientations influence customers' shopping behavior (Chitturi et al. 2007; Higgins 1997), we suggest that customers' motivations to use m-commerce may also change depending on their chronic regulatory orientations. Current research has taken a first step toward exploring why and when utilitarian and hedonic motivations may play an important role across different countries and argued that the retailer's excessive focus on customers' utilitarian motivations for engaging in m-commerce may be misplaced. Utilitarian

motivation played a more significant role for customers who were chronically prevention oriented (Bangladesh and Vietnam), whereas hedonic motivation played a more important role for customers who were chronically promotion oriented (Australia and the United States). Interestingly, our results revealed significant differences even within developing countries. Contrary to our expectations and past research (e.g., Khare and Rakesh 2011), our results showed that for individuals in India and Pakistan (moderate prevention and promotion oriented), both utilitarian and hedonic motivations played an important role in driving m-commerce value and trust.

Third, unlike past research that had focused mainly on the influence of objective smartphone and website attributes on perceived value and trust, our research uncovered new consequences of regulatory fit (prevention and promotion): increased m-commerce value perceptions and trust. These findings advance international m-retailing, regulatory focus, and regulatory fit literature by suggesting that customers may experience fit not only

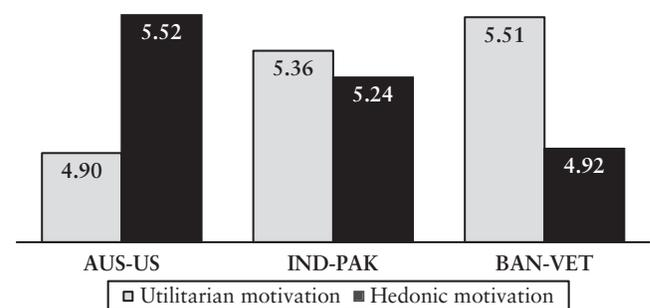
Figure 3. Motivation Mean Differences

Table 5. Multigroup Comparisons for Regulatory Fit Effects

	Utilitarian → Value	Hedonic → Value
	Δ	Δ
AUS-US vs. IND-PAK	-.04	.16**
AUS-US vs. BAN-VET	-.22***	.46***
IND-PAK vs. BAN-VET	-.19**	.30***

	Utilitarian → Trust	Hedonic → Trust
	Δ	Δ
AUS-US vs. IND-PAK	-.28***	.20***
AUS-US vs. BAN-VET	-.37***	.31***
IND-PAK vs. BAN-VET	-.10*	.12*

**p* < .10.
 ***p* < .05.
 ****p* < .01.

when they are exposed to different products’ advertising messages and websites (Ashraf et al. 2016) but also when there is a match with another goal-pursuit means, such as those related to shopping motivations. Finally, this investigation followed Watson et al. (2018) and Westjohn et al.’s (2016) call for international marketing researchers to advance and contribute to international

Figure 4. Motivation-Perceived Value Path Coefficients

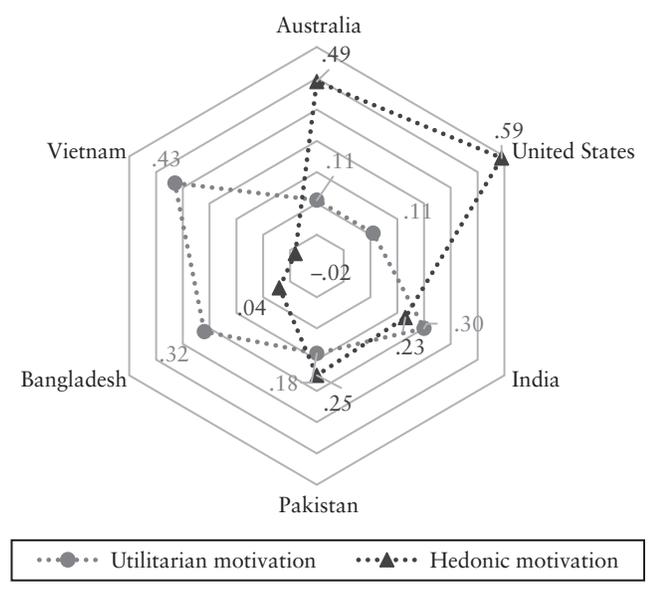
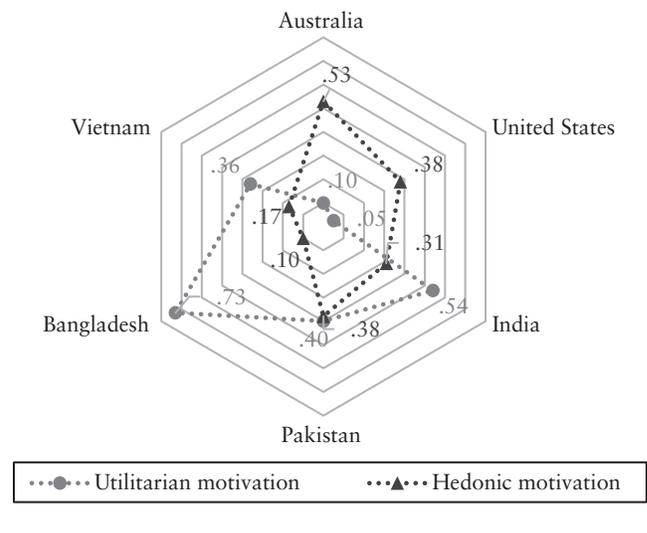


Figure 5. Motivation-Trust Path Coefficients



marketing literature by using a multidisciplinary approach and utilizing theories that are not frequently applied to international marketing. In doing so, our work brings international marketing, m-retailing, regulatory focus, and regulatory fit literature closer and helps develop insights into the decision making of m-commerce customers across diverse countries.

Practical Implications

Our results have key managerial implications. International marketing literature has acknowledged the importance of strategic decisions regarding standardization and customization for the success of companies operating internationally (Katsikeas et al. 2006; Theodosiou and Katsikeas 2001). M-retailers find decisions about whether to standardize or customize particularly difficult because of the reduced screen size of mobile devices. With a small screen size, customers must exert more cognitive effort because website navigation (i.e., scrolling up/down and left/right continuously) is more difficult, which reduces the effectiveness of mobile marketing (Shankar et al. 2010) and mobile websites (Ghose, Goldfarb, and Han 2012). First, our results can help international marketers in the complex task of designing mobile shopping environments that lead to desired outcomes. The insights from our work on customer motivations can help m-retailers decide which elements (i.e., utilitarian or hedonic) should be highlighted in m-commerce environments across

Table 6. Summary of Support for Hypotheses

Hypotheses	Results
H _{1a} : Utilitarian motivation → Perceived value	Supported (all countries)
H _{1b} : Hedonic motivation → Perceived value	Supported (overall, Australia, United States, India, and Pakistan)
H _{2a} : Utilitarian motivation → Trust	Supported (overall, India, Pakistan, Bangladesh, and Vietnam)
H _{2b} : Hedonic motivation → Trust	Supported (except Bangladesh)
H ₃ : Regulatory orientation → Motivation	Supported (all countries)
H ₄ : Regulatory fit → Perceived value	Supported
H ₅ : Regulatory fit → Trust	Supported
Trust → Perceived value	Significant positive influence (all countries)
Perceived value → M-commerce use	Significant positive influence (all countries)

Notes: Trust → perceived value and perceived value → m-commerce use are not hypothesized but included for completeness.

different countries. Specifically, m-retailers should focus more on offering (1) utilitarian shopping experiences (e.g., providing factual, objective information upfront and highlighting built-in security features) to individuals in Bangladesh and Vietnam, (2) hedonic shopping experiences (e.g., focusing on videos, pictures, games, and bright colors) to individuals in Australia and the United States, and (3) both utilitarian and hedonic shopping experiences to individuals in India and Pakistan.

Second, several companies, such as Vodafone, AT&T, and T-Mobile, have become more dependent on foreign markets for their revenue and profitability. International marketers, however, often misunderstand the nuances of specific national markets, thus leading to mismatches between their offerings and market needs (Love 2016; Morgeson, Sharma, and Hult 2015). By delineating the intricate relationship between individuals' goal orientations and motivations, our work provides international m-retailers with a way to predict the reliability of specific motivations on customers from different countries. By understanding where customers stand on the prevention-promotion spectrum,

m-retailers can effectively predict the likely motivations of customers when using m-commerce and then personalize the experience accordingly. Once a customer's regulatory orientation has been determined, m-retailers can customize their home pages and personalize their landing pages by incorporating design features consistent with the customer's regulatory orientations. Our results indicate that a more functional and practical shopping experience should be offered to prevention-focused customers and a more recreational, enjoyable, and interactive experience should be offered to promotion-focused customers (Ashraf and Thongpapanl 2015). However, m-retailers should avoid focusing only on utilitarian or hedonic shopping experiences to try to appeal to a segment consisting of individuals with a moderate prevention/moderate promotion orientation. Instead, m-retailers should offer a combination of both utilitarian and hedonic shopping experiences on their mobile websites for customers from India and Pakistan.

Although m-retailers can assess customers' chronic regulatory orientations based on the country to which they belong (Lee et al. 2000), customers' orientation can also be inferred through their interest in specific products and services (e.g., cosmetics vs. prescriptions) (Labroo and Lee 2006) and analysis of clickstream data collecting customer mouse clicks and click paths (Deng and Poole 2010). For example, m-retailers selling prescriptions should expect their customers to have a temporarily enhanced prevention focus, whereas m-retailers selling vacation packages should expect their customers to have a temporarily augmented promotion focus. Past research has shown that m-retailers can reduce their search costs by offering shopping experiences aligned to customers' needs; these, in turn, affect customers' website evaluations, the product's prices, online demands, and many other areas of economic life (see Ghose et al. 2012; Thongpapanl and Ashraf 2011).

Limitations and Future Research Directions

First, our results reveal that customers from countries previously considered more prevention oriented (India and Pakistan) were moving toward being more promotion oriented. Contrary to our expectations, our results showed that both prevention and promotion orientations seem to regulate individuals' motivations in India and Pakistan. Due to the cross-sectional nature of our study, we were unable to empirically validate this claim. Further research that uses controlled experiments, longitudinal studies, and qualitative studies

could further validate our findings (e.g., Venkatesh, Brown, and Sullivan 2016) and investigate the consequences of this transition for international marketers and m-retailers. Relatedly, our work used data collected from customers in varying stages of experience. By studying customers from an initial stage of exposure to new technologies in these countries, prior expectation confirmation research can be leveraged to gain richer insights (e.g., Brown, Venkatesh, and Goyal 2014).

Second, we treated culture at a country level and used specific motivations. This approach provided insights into how customers' chronic regulatory orientations, which vary across diverse countries, may activate different motivations that may in turn have differential effects on customers' shopping behaviors. However, past research has shown that customers within any one country were not all the same and thus may not behave in similar ways (Hoehle, Zhang, and Venkatesh 2015; Thompson and Chmura 2015), which suggests that customers from a given country may have different chronic regulatory orientations. Thus, future research should examine how within-country variations in regulatory orientation influence m-shopping behavior. In addition, Researchers should further explore this phenomenon through other theoretical perspectives used to study technology adoption (Brown, Venkatesh, and Hoehle 2015), such as the unified theory of acceptance (Venkatesh, Thong, and Xu 2012) and used to study online shopping, such as the technology usability framework (Venkatesh and Ramesh 2006).

Third, even though Australia and the United States on one side and India, Pakistan, Bangladesh, and Vietnam on the other are good representatives, respectively, of developing and developed countries, this sample is limited as it consists of only six countries. To extend the generalizability of our results, future research should replicate our study with another, larger set of countries and use other theoretical perspectives. In more recent years, generalizability and contextualization have been considered competing goals of theory development (Johns 2006; Hong et al. 2014), such that contextualization can be leveraged to generate unique insights to specific contexts (i.e., countries). When this research is extended to a larger base of countries, richer, more focused work on a smaller set of countries will also be important as national contexts, especially in large markets, become important from an international marketing perspective (e.g., Venkatesh, Bala, and Sambamurthy 2016), which can be particularly

accomplished when mixed methods approaches are used (Venkatesh, Brown, and Sullivan 2016).

Fourth, in line with past m-retailing literature, we conceptualized perceived value as a unidimensional construct. Recent research, however, has suggested that conceptualizing perceived value as a unidimensional construct may be too simplistic and may not allow for capturing intricate relationships between different value dimensions and behavior. Thus, future research should explore the relationships between regulatory fit and multiple value dimensions, such as emotional, social, performance, and information values.

Finally, we examined whether motivations for using m-commerce were influenced by their chronic regulatory orientations. Past research, however, has shown that prevention and promotion orientations can also be situationally primed. Thus, a possible follow-up study could consist of an experiment priming customers' situational regulatory orientations. More broadly, this concern relates to whether chronic regulatory orientations are traits or states. Thus, investigating beyond whether orientation occurs at a country level to whether it does so at an individual (trait) or an intraindividual (state) level is worthwhile.

CONCLUSIONS

Our work proposes and validates a new source of regulatory fit in a mobile retail setting: a match between the utilitarian/hedonic motivation and the shopper's prevention/ promotion orientation. Specifically, this work reveals that customers from developing countries (e.g., Bangladesh and Vietnam) have different regulatory orientations and motivations to use m-commerce than customers in developed countries (e.g., Australia and the United States). We aimed to extend knowledge in international marketing by demonstrating the uniqueness of customers from different markets in terms of drivers of their m-commerce use. This knowledge is important because it allows m-retailers operating globally to optimize mobile websites by departing from standardized m-shopping experiences across national markets. Furthermore, it allows them to create appropriate marketing strategies for different national markets with a view toward enhancing m-commerce value perceptions, trust, and shopper's engagement, all of which depart from current and common business practice of the standardization of mobile sites across national markets.

APPENDIX A. REGULATORY FOCUS MEASUREMENTS AND ITEMS

The following items are taken from Haws et al. (2010).

Prevention Focus

1. I worry about making mistakes.
2. I frequently think about how I can prevent failures in my life.
3. I see myself as someone who is primarily striving to become the self I “ought” to be to fulfill my duties, responsibilities and obligations.
4. Not being careful enough has gotten me into trouble at times. (Reverse coded)
5. I usually obeyed rules and regulations that were established by my parents.

Promotion Focus

1. I feel like I have made progress toward being successful in my life.
2. When I see an opportunity for something I like, I get excited right away.
3. I frequently imagine how I will achieve my hopes and aspirations.
4. I see myself as someone who is primarily striving to reach my “ideal self” to fulfill my hopes, wishes, and aspirations.
5. When it comes to achieving things that are important to me, I find that I don’t perform as well as I would ideally like to do. (Reverse coded)

Table A1. Internal Consistency

Country	Prevention	Promotion
Australia	($\alpha = .89$)	($\alpha = .86$)
United States	($\alpha = .72$)	($\alpha = .76$)
India	($\alpha = .89$)	($\alpha = .86$)
Pakistan	($\alpha = .92$)	($\alpha = .93$)
Bangladesh	($\alpha = .91$)	($\alpha = .80$)
Vietnam	($\alpha = .80$)	($\alpha = .87$)

APPENDIX B. MOTIVATION-REGULATORY FOCUS FIT EFFECTS

Table B1. Single Country Multigroup Comparisons for Regulatory Fit Effects

	Utilitarian → Value	Hedonic → Value
	Δ	Δ
Australia versus India	-.14**	.27***
Australia versus Pakistan	-.09	.30***
United States versus India	-.13	.34***
United States versus Pakistan	-.08	.38**
Australia versus Bangladesh	-.23**	.45***
Australia versus Vietnam	-.29***	.48***
United States versus Bangladesh	-.21**	.52***
United States versus Vietnam	-.28***	.55***
India versus Bangladesh	-.09	.18*
India versus Vietnam	-.15*	.21**
Pakistan versus Bangladesh	-.13*	.14*
Pakistan versus Vietnam	-.20**	.17*
	Utilitarian → Value	Hedonic → Value
	Δ	Δ
Australia versus India	-.39***	.17**
Australia versus Pakistan	-.29***	.15*
United States versus India	-.42***	.04
United States versus Pakistan	-.32***	.03
Australia versus Bangladesh	-.61***	.43***
Australia versus Vietnam	-.24***	.33***
United States versus Bangladesh	-.64***	.31***
United States versus Vietnam	-.27**	.21**
India versus Bangladesh	-.22**	.27**
India versus Vietnam	-.15*	.17*
Pakistan versus Bangladesh	-.32***	.28***
Pakistan versus Vietnam	-.05	.18**

* $p < .10$.
 ** $p < .05$.
 *** $p < .01$.

Table B2. Motivation and Orientation Fit Effects on Value and Trust

Countries	Relationship		Path Coefficients	PathΔ
AUS-US	Utilitarian → Value	—	.18	PathΔ = .31, $p < .001$
Low Prevention = M (4.19)	Hedonic → Value	<i>Fit</i>	.49	
High Promotion = M (4.82)	Utilitarian → Trust	—	.08	PathΔ = .34, $p < .001$
$t(413) = 8.72, p < .01$	Hedonic → Trust	<i>Fit</i>	.42	
IND-PAK	Utilitarian → Value	<i>Fit</i>	.22	PathΔ = .11, $p < .001$
Medium Prevention = M (4.54)	Hedonic → Value		.33	
Medium Promotion = M (4.49)	Utilitarian → Trust	<i>Fit</i>	.36	PathΔ = .33, $p < .001$
$t(397) = .91, p > .10$	Hedonic → Trust		.23	
BAN-VET	Utilitarian → Value	<i>Fit</i>	.40	PathΔ = .37, $p < .001$
High Prevention = M (4.98)	Hedonic → Value	—	.03	
Low Promotion = M (4.25)	Utilitarian → Trust	<i>Fit</i>	.45	PathΔ = .34, $p < .001$
$t(370) = 8.98, p < .01$	Hedonic → Trust	—	.11	

Notes: For countries where customers were more prevention oriented (Bangladesh and Vietnam) than promotion oriented, the effects of utilitarian motivation on both value and trust were stronger than that of hedonic motivation. In these countries, customers experienced fit when they had a utilitarian motivation for using m-commerce. For countries where customers were more promotion oriented (i.e., Australia and the United States) than prevention oriented, the effects of hedonic motivation on both value and trust were stronger than that of utilitarian motivation. In these countries, customers experienced fit when they had a hedonic motivation for using m-commerce. For countries where customers were moderately prevention and promotion oriented (i.e., India and Pakistan), the effects of both utilitarian and hedonic motivations were strong on trust and value. Because these countries were moderately prevention and promotion oriented, both utilitarian and hedonic motivations offer a fit experience.

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