UNIVERSITA' DEGLI STUDI DI PADOVA

DIPARTIMENTO DI SCIENZE ECONOMICHE ED AZIENDALI "M.FANNO"

CORSO DI LAUREA IN ECONOMIA E MANAGEMENT

PROVA FINALE

"MOBILE COMMERCE: Insight into Millennials' approach"

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MATRICOLA N. 1065175

ANNO ACCADEMICO 2015 – 2016

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Abstract

Mobile Commerce is a modern selling technique, which is continuously growing, and it has proved to have an important potential for profit; in this moment, companies cannot ignore its adoption and diffusion. The main users of this technique are members of Generation Y (Millennials), who are aged between 18 and 34 years old.

This study explores Millennials' approach toward Mobile Commerce, in particular, what are their product preferences and what motivations play a major role in their decision to use Mobile Commerce.

Through the literature review, customers' characteristics and psychological processes that influence people's consumption choices have been identified, as well as Utilitarian and Hedonic motivations, which are present in every shopping experience.

Furthermore, an online survey has been created and launched to directly answer research questions and see how theory is practically represented by Millennials' reality.

Results present classifications of product preferences and of the perceived relevance of motivational factors, and they provide implications for companies; customers profiles based on people's basic distinguishing characteristics are presented, as well.

Introduction

The increasing centrality of mobile devices in people's daily activities is in front of everyone's eyes. Wherever one is, in a bus, in a train, in a shop, it is possible to see people using their mobile phones or their tablets to play, work, consult information or buy something. People now use their mobiles to do almost everything and, in turn, there is a continuous development of their functionalities, as they are more and more sophisticated, multitasking and they aim to answer all people's needs, in every situation and at every moment.

Thanks to these new functionalities, new ways of doing business develop; a great example is Mobile Commerce and its rapid, uncontested growth. When thinking about Mobile Commerce, many advantages and positive aspects come to mind, for example: it does not take a long time, it is always available, it makes possible to see many products nimbly, compare them and to get inspiration. At the same time, when thinking about shopping, many aspects, different from simply getting an item, are involved; shopping, indeed, is an entire experience which involves also emotions and enjoyment.
Thus, questions about Mobile shopping arise: "Does it provide all the elements that traditional shopping experience provides? If not, is it a big loss?"

These questions are the base from which this research work has developed; its objective, indeed, is to investigate customers' approach toward Mobile Commerce and to identify their main expectations, thus to provide a deeper knowledge about them, which is essential for companies to conduct their business nowadays.

The work develops around two main research questions: "Which products do people prefer to buy through Mobile Commerce? What are people's prevailing motivations that encourage them to use Mobile Commerce?", and it is expounded on three parts; the first one presents Mobile Commerce, its relationship with young people and companies' adaptation need, while the second one reviews existing literature regarding customers' shopping behaviour and shopping motivations. The third part, instead, consists in a collection of primary data conducted through the creation of an online survey, and the presentation of related results, which provide a descriptive answer to the research questions.

PART 1: Mobile Commerce: a modern selling technique with high potential of future growth.

Introduction

In this chapter, a general overview of Mobile Commerce characteristics and related environmental factors is developed, thus to create a broad knowledge about the subject of this work.

First, a definition and presentation of Mobile Commerce is provided: its peculiar traits (namely Ubiquity, Localization, Personalization and Convenience) are explained, and the offered services are described. Among these, particular attention is given to Mobile Retailing, which is the main point of interest of the research work. Moreover, Mobile Commerce presents some benefits and drawbacks (both distinctive and related to the general Online Commerce activity), which are the base of its success and the main limits of its growth and, consequently, they determine the way in which people usually use Mobile Retailing for their shopping activity.

Secondly, the topic of Mobile Commerce diffusion is developed. Mobile Commerce now represents the 35% of total E-commerce activity, it is becoming the preferred device for shopping, and currently it is the fastest growing retail sector. Moreover, Millennial Generation (18-34 years old) is the main source of revenues through Mobile Retailing.

Thereafter, environmental factors that bolster Mobile Commerce growth and adoption are shown. In particular, mobile phones are central for people's daily life: they need multitasking devices to perform several, different tasks with just one appliance, and producers are engaged in creating and perfecting models that are capable to do so as best as possible. Another element is that young people are mobile-oriented and hard users of these devices.

For last, implications of Mobile Commerce diffusion for companies are identified. Given the fact that now companies act based on the "Holistic Marketing Concept", they need to investigate and know people's preferences, motivations and expectations when using Mobile Retailing, thus to satisfy and retain them. Indeed, smartphones nowadays seem to have a huge impact on retailers' sales, so companies are required to make serious adaptation efforts, if they want to keep being competitive.

Presentation of Mobile Commerce and Mobile Retailing

Among the several sale and distribution techniques that are present in the market, Mobile Commerce is so increasingly spreading among people as to be considered one of those techniques that have the greatest potentiality of making profit for companies.
Nevertheless, what is Mobile Commerce? Mobile Commerce is "the process of buying, selling, or exchanging products and services wirelessly over mobile communication networks." (Chen & Yang, 2006; p. 286). In other words, "M-Commerce gives mobile communication devices as mobile phones and personal digital assistants (PDA) the ability to pay for goods and services." (Antovski & Gusev, 2003)

Mobile Commerce is not just an extension of E-commerce, but it also brings further value to E-processes. Indeed, specific, distinguishing characteristics are (Clarke III, 2001):

- Ubiquity: users are given the possibility to receive information, conduct transactions and access to commerce in any location they are.
- Localization: GPS technology allows vendors to know where their customers are, thus to develop a location-based marketing. Namely, people receive ads, promotions that are appropriate to the specific demands for that location.
- Personalization: The amount of information about one's profile provided by mobile phones, as usually they are used by a unique person, allows vendors to develop an individual-based target marketing. This means that people receive messages and advertisements that are tailored to their specific habits and preferences.
- Convenience: people's comfort while buying something is increased thanks to the possibility to shop at distance, without any time and place constraints.

Furthermore, Mobile Commerce is a very wide concept: many different types of products and services can be offered to people through this channel (Antovski & Gusev, 2003):

- Mobile banking and trade services: money transferring, selling and buying products, checking one's bank account and stock quotes;
- Credit card and life insurance account information: checking one's individual account information;
- Ticketing: Ordering, buying and validating tickets for airlines, travels, concerts, cinemas, etc.;

- Sales: Buying and selling of products, such as food, CDs, books, clothes, etc.;
- Entertainment: Buying and playing online and offline games on mobile phone or tablet;
- Consulting news and information;
- Database and application: consulting databases such as “yellow pages”, visit guides, etc.

The “Sales” category corresponds to “Mobile Retailing”, which is defined as “Retail shopping where merchandise is purchased using smartphones, tablets or other mobile devices.” (Centre for Retail Research, n.d.) It corresponds to the normal shopping activity, but it is conducted online through mobile phones, rather than in real shops.

Mobile Retailing is a significant developing channel, as well: nowadays retail is more and more digital, and customers want to have tools that can support them throughout the whole purchasing process. (Deloitte, 2016)

The use of mobile phones represents a meaningful change in how people perceive their shopping: it facilitates the immediacy and the impulsiveness of the purchasing act, eliminating any time and place constraints. The principal distinctive characteristic of Mobile Commerce, indeed, is the fact that people can buy something wherever they are and whenever they want: they just have to take their mobile, go on the web, look for the product they want and then buy it. Many times, this process is made even faster and easier through the development of proper apps, created specifically for a certain brand or retailer.

Several advantages brought by Mobile Commerce are identified as the base of its success; according to Kotler and Keller, “The existence of mobile channels and media can keep consumers connected and interacting with a brand throughout their day-to-day lives. GPS-type features can help identify shopping or purchase opportunities for consumers for their favourite brands.” (Kotler & Keller, 2012).

Mobile Retailing presents unique advantages and disadvantages due to its peculiar characteristics (Ubiquity, Personalization, Convenience and Localization): on one side, it is always available, it facilitates the research of the desired product through the personalization of the customer’s profile, it provides inspiration and it encourages people to buy by sending messages related to their localization. On the other side, people may feel their privacy violated, and may get annoyed by receiving a lot of advertisements and offers.

Beyond these aspects, Mobile Retailing incorporates, as well, advantages and disadvantages that are related to the general Online Commerce technique (Table 1).

Table 1- Overview of benefits and drawbacks related to Online Commerce (Bridges, et al., 2006)

Benefits	Drawbacks
• Incessant availability: 24/24 hours; 7/7 days • Selection • Perceived lower prices • Online customer service • Ability to personalize • No pressure from salespeople • Ease of search and comparison	• Loss of privacy and personal information • Slow delivery • Potential errors in order fulfilment • Impossibility to experience or inspect the product before purchasing

The way in which people usually use Mobile Commerce through their purchasing process is deeply related to the advantages and drawbacks presented above. Indeed, people avoid using it for those steps where they feel to be less safe or to have more difficulties, such as the payment, substituting it with their computer, or going physically to shops. According to eMarketer's report, the purchase decision process increasingly develops through mobile phones, while the act of purchasing still takes place in shops. (eMarketer, 2015).

This aspect means that people feel comfortable to use mobile devices for looking for information about products, comparing products or prices and finding the places where products are available, but then they prefer to buy items concretely, going to physical shops. Furthermore, according to the Centre for Retail Research, in 2015 European people mainly used Mobile Retailing just to compare prices and to read products' reviews. (Centre for Retail Research, n.d.)

Actually, this matter is controversial, as some say that this tendency is decreasing, so considering mobile devices as incapable to cover the whole purchasing process may be wrong.

Mobile Commerce diffusion

Mobile Commerce has significantly diffused among people, and it presents such a high potential that makes it reasonable to think that it can keep on growing and developing in the future. According to Criteo's analysis on shopping data from Q3 2015, "Mobile is becoming the preferred purchase device for cross-device shoppers." (Criteo, 2015). "Cross-device shoppers" are those shoppers who use multiple devices (mobile phones, tablets, PCs) in path to purchase. Globally, Mobile Commerce is now 35% of E-Commerce transactions, and it is

expected to reach 40% in one year; this forecast enhances the rapid diffusion that Mobile Commerce is having. (Criteo, 2015).

Furthermore, the research conducted by the Centre for Retail Research in 2015 proved that "Mobile retailing is the fastest-growing retail sector, forecast to be responsible - on current trends - for 30.1% of online sales in Europe by 2016 and 36.5% in the U.S" (Centre for Retail Research, n.d.) (Table 2).

Table 2-Share of Sales by PC and by Mobile in 2015 (Centre for Retail Research, n.d.)

	2015 Share of Online Sales by Device		2014-2015 Sales Growth by Device	
	PC	Mobile	PC	Mobile
UK	73.4%	26.6%	+4.3%	+64.3%
Germany	72.3%	27.7%	+5.7%	+100.6%
France	80.8%	19.2%	+5.6%	+87.8%
Netherlands	81.7%	18.3%	+6.0%	+89.6%
Europe	77.0%	**23.0%**	+5.1%	+81.3%
U.S.	73.2%	26.8%	+1.4%	+61.4%
Canada	83.8%	16.2%	+7.3%	+62.2%
Totals	**77.5%**	**22.5%**	+3.0%	+67.9%

Looking deeper at Mobile Commerce diffusion, young people (from 18 to 34 years old) appear to be the main source of profit for retailers regarding Mobile Shopping. Indeed," Millennial iPhone shoppers are worth a lot to retailers; 55% of them shop online 1-3 times per month. ". (Judge, 2016).

These statistics are reinforced by the results of a research conducted by Ipsos on 22 different countries: 59% of those who use smartphones to make purchases are aged between 18 and 34 years old. (Paypal, 2014).

Contextual information

The phenomenon of Mobile Commerce diffusion is not self-bolstered, but it is supported by further environmental factors that facilitate and validate its adoption.

Namely, the increasing centrality of mobile phones in people's everyday life, as well as the continuous development and improvement of mobiles' functionalities, play a major role in reinforcing the adoption of Mobile Commerce. Moreover, the relationship between young people and mobile phones is another element that explains why this generation is the major source of Mobile Commerce revenues.

Diffusion and development of mobile phones

The increasing centrality of mobile devices in people's daily activities is in front of everyone's eyes. Looking at Mobile devices market, companies are engaged in creating

sophisticated, high-performing products, which are much appreciated almost everywhere in the world.

The fact of having a technological tool that can answer all one's needs and solve almost all one's problems has become nearly a necessity, rather than an "upmarket" advantage for few individuals. (Siddiqui, et al., 2014) Indeed, mobile phone is among the top three items that people usually carry with them, as it is multipurpose and it can be brought anywhere. (Samsung, 2015)

It is curious to notice that, when Samsung launched a survey asking people what they used their mobile phones for the most, results showed that the three top reasons were: Social media, Camera, Gaming and watching videos. The total set of alternatives also included: Calls, Instant messaging, and work-related activities. (Samsung, 2015) Mobile phones, now, consist in much more than communicating and connecting.

Young people and Mobile phones

Nowadays, young people seem to be very hard users and expert of mobile phones functionalities and potentialities. According to Chen and Yang," The widespread use of mobile devices is becoming a social phenomenon, especially among high school and college age students. […] Many users in this age will consume more Mobile Commerce services once they start working and will be already comfortable with making purchases and transacting via mobile devices." (Chen & Yang, 2006). From these words, it is logical to deduce that, among young people, having a sophisticated mobile is not only a matter of usefulness, but it also comprehends the fact of feeling fashionable and part of a group; mobile phones say something about one's personality, style and "status".

Moreover, when they have some free time, or they do not know what to do, young people often entertain themselves listening to music, playing games, surfing on Internet or on Social Networks, experimenting new functions of their mobiles; this means that they are significantly mobile-oriented and willing to use them.

Companies and Mobile Commerce

Companies' approach

Companies' activity is consistently influenced by the surrounding environment, which is continuously evolving; in this case, the way in which they address to customers and they

promote their offers is affected by new approaches and new techniques that are becoming predominant in the current shopping environment.

21st century marketers increasingly operate according to the “Holistic Marketing concept”, which is” based on the development, design, and implementation of marketing programs, processes, and activities that recognize their breadth and interdependencies. Holistic marketing acknowledges that everything matters in marketing—and that a broad, integrated perspective is often necessary." (Kotler & Keller, 2012). This concept is a successive evolution of the “Marketing Concept”, according to which consumer's needs are the central focus of companies, whose goal is to satisfy them by the products they offer and adapt these to people's needs and tendencies, not just making money. (Kotler & Keller, 2012).
These two concepts convey the idea that firms' major focus is customers' needs and expectations, and every single change in the environment requires them to take new adaptive steps.
For these reasons, companies must continuously observe and analyse market tendencies, collect data and interpret them, so they can foresee what people expect and then manage their tools in order to fully satisfy them, thus not to stand behind their competitors. Indeed, the more they know about customers' expectations and reactions, the better they will be able to satisfy and retain them.

Companies’ adaptation need

“Can a retailer afford not to think about the ways that mobile technologies are changing the how, when, and what of selling? According to Deloitte research, by 2016, smartphones, used as part of a shopping experience, could impact 17-21 percent of retail sales—a whopping $627-$752 billion. If you are not preparing for that today, you are already behind the curve.” (Kenney Paul, s.d.)
With the evolution of the time, companies necessarily have to adapt to this mobile tendency if they want to keep on being profitable and not to stand behind their competitors; Mobile Retailing is no more an original innovation used by few, modern adopters, but it has entered the set of the common, usual selling and distribution channels. Namely, 39 out of the 50 world’s major retailers are multi-channel, which means that they use both traditional selling points and online channels. (Deloitte, 2016)

Concerning the adaptation effort they are required to make, companies should not only develop a proper mobile-friendly website, but they also have to keep them updated and attracting, make them always appear fresh and alive, by changing or adding contents, features or design and having in mind what are their customers' main expectations.

In other words, they need to understand which kind of experience customers want to have when purchasing through their mobile devices, thus to give them the sensations and the feelings they are looking for.

For example, companies should ask themselves:" What is the main reason for which people use their mobiles to buy my products, rather than coming to my shops? Is it only a matter of being more comfortable or saving money, or are they looking for other, further emotions (such as having fun, being inspired, interacting with other people)?" Only if they are able to answer these questions, they will develop a mobile shopping channel that is able to attract and retain their customers, and this is why this research was developed.

Conclusions

Mobile Commerce is a profitably growing sales technique, which is characterized by four peculiar traits; these are Ubiquity, Personalization, Localization and Convenience.

Its popularity is mainly due to its benefits: continuous availability and increased comfort; ease of search and selection; the possibility to buy at lower prices; reduced pressure from other people or shop assistants. At the same time, drawbacks such as loss of privacy; reduced information; perceived lower safety discourage people to conclude their payments by mobiles.

Anyway, Mobile Retailing constituted the 22,5% of online sales in 2015, with a growth rate (from 2014 to 2015) of 67,9%. Moreover, it is particularly spread among young people: 59% of those using smartphones to make purchases belong to the Y Generation.

Additionally, there are two main factors that bolster Mobile Commerce diffusion: the development and use of increasingly sophisticated mobile phones, and the "dependence" and the familiarity that young people feel toward these devices.

Looking at companies, basing on the "Holistic Marketing Concept" that the majority of them apply nowadays, firms need to deeply know and understand this change that involves their environment and their target's mentality, thus to identify the proper methods and tools to adapt. Only in this way, they will be able to maintain or grow their level of profit.

PART 2: Why do people choose to use Mobile Retailing? Literature review

Introduction

After having observed how Mobile Retailing is developing and spreading among people, a question arises: Why do people like this selling technique? What motivations stand behind this choice?

Beyond the main benefits and drawbacks related to Mobile Commerce characteristics, which have been presented before, there are further reasons that mainly regard who makes this choice: customers as individuals. These elements are characteristic traits of each one and define people's approach and attitude toward this technique, involving people's psychology and perceptions.

Customers may like to use Mobile Commerce for the purchase of certain products but not for others, and this choice depends on their main purposes, concerns and habits. Moreover, those motivations that push different people to choose to use the same technique in a specific moment can have very different nature, and they can also change according to the situation (Kotler & Keller, 2012).

This means that there is not one or few motivations that can be considered as a general answer to the opening question of the chapter, but there are several, different motivations that are dynamic, and may play a major role in certain situations, but not in others.

In order to develop a deeper knowledge about people's purchasing behaviour and expectations, firstly it is necessary to understand customers' purchasing process and those variables that influence their decision-making; this is what this chapter of literature review presents.

Namely, these variables are consumer's characteristics (cultural, social and personal factors) and consumer's psychological processes (motivation, perception, learning and memory).

Then, a deeper understanding of motivation is developed through established, shared theories and results from previous research. Namely, theories of Maslow, Herzberg and Freud are presented, which help to understand better the reasons why people may adopt a specific behaviour and take certain decisions.

In the end, the two main categories of motivational factors related to shopping (Utilitarian and Hedonic motivations) are presented and described.

Consumers' behaviour and decision making

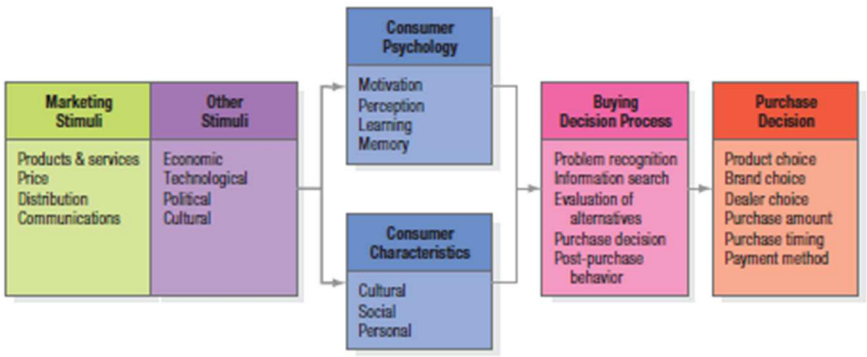
When people have to do their shopping, they are supposed to take a considerable number of decisions beyond the product choice; for example, they also need to choose where to buy it and how to pay it (Kotler & Keller, 2012).

Nevertheless, according to which criteria do people make their choices? From a general point of view, beyond those peculiar for each person, decision processes present some characteristics that are identical or similar among everyone.

First, consumers " tend to be value maximizers, within the bounds of search costs and limited knowledge, mobility, and income." (Kotler & Keller, 2012, p. 125). Value, as provided by the complete shopping experience, is defined by Schetcher as " all factors, both qualitative and quantitative, subjective and objective, that make up the complete shopping experience" (Zeithaml, 1988, p. 12). In other words, purchasers choose the product and the channel that maximize their perceived value, which is the difference between the total benefit they receive and the total cost they suffer (monetary, psychological, time and energy) (Kotler & Keller, 2012).

Furthermore, in order to understand how people select, buy, use goods and services, ideas and experiences to satisfy their needs and wants, it is necessary to fully understand the theory and the reality about consumer's behaviour (Kotler & Keller, 2012). The starting point for understanding it is the "Model of Consumer Behaviour" (Figure 1): decisions take place through an interaction between external stimuli and individual's responses: marketing and environmental stimuli enter consumer's consciousness, in which some psychological processes, combined with certain customer characteristics, operate and shape the final purchase decision (Kotler & Keller, 2012).

Figure 1-Model of Consumer Behaviour (Kotler & Keller, 2012; p.161)



Consumer characteristics

External factors define features of consumer's characteristics. Namely, these are (Kotler & Keller, 2012):

1. Cultural factors: Culture, Subculture, Social Class.

   These three factors determine members' preferences and behaviour through those values and unofficial rules that are commonly shared and internalized by people as common doing.

2. Social factors: Reference groups, Family, Social role and status.

   Reference groups directly influence people's attitude and behaviour by interacting with them or working as models of inspiration or rejection. Namely, they exert their influence exposing individuals to new behaviours and lifestyles, conditioning attitudes and self-concept and creating pressures for conformity.

3. Personal factors: Age and stage in life cycle, Occupation and economic circumstances, Personality and self-concept, Lifestyle and values.

   Stages in lifecycle subtend all previous experiences and critical events that a person has lived, which can change one's mind set or priorities, while economic circumstances mainly affect one's willingness to use money, as well as one's sensitivity to changes in price. Personality, instead, is "a set of distinguishing human psychological traits that lead to relatively consistent and enduring responses to environmental stimuli (including buying behavior)" (Kotler & Keller, 2012, p. 157), while "Self-concept" is the insight that one have about himself. In the end, also lifestyle and values play a role, as they define how a person lives through his/her opinions, interests and activities and according to his/her belief system, as well.

   As these factors have a direct impact on consumer's behaviour, marketers need to follow them very closely.

   An example of the influence of age and stage in lifecycle on consumption practices is the fact that people younger than 25 years old are more willing to use Internet to look for new products, product information or to compare alternatives (Perea y Monsuwé, et al., 2004). Otherwise, a person may choose to use Mobile Commerce because it better answers to those needs that are determined by his job or his everyday conditions; moreover, the potential possibility to save money may be an important criterion of choice, as well.

   Regarding personality and self-concept, "self-efficacy" (which is the individuals' belief that they have the necessary skills to perform a task) is positively related to the

use of Mobile Commerce, while "need for interaction" retains people to address to Mobile Commerce (Perea y Monsuwé, et al., 2004).

Consumer psychology

After having defined the main consumers' characteristics that affect their behaviour, another question arises: What happens in customers' mind?

Together with some consumers' characteristics listed above, some psychological processes start in response to external stimuli, and result in the definition of a specific decision process and, then, a purchase decision. "The marketer's task is to understand what happens in the consumer's consciousness between the arrival of the outside marketing stimuli and the ultimate purchase decisions." (Kotler & Keller, 2012; p. 160)

Consumers' responses are mainly influenced by four psychological processes; these are: motivation; perception; learning; memory.

1. Motivation.

   Motivation dawns when a need arises to a sufficient level of intensity to drive people to act in a certain way. (Kotler & Keller, 2012)

   In this sense, motivation is the source point which makes people ready to act.

2. Perception.

   Once a person has decided to act, perception influences the way in which he/she moves in a certain situation (Kotler & Keller, 2012). Namely, perception is "the process by which we select, organize, and interpret information inputs to create a meaningful picture of the world" (Kotler & Keller, 2012; p. 162); it determines one's reaction to a stimulus, and it can change from one person to another, even if the situation/object is the same.

3. Learning.

   Through their experience, people acquire (accidentally or not) knowledge, which may change their behaviour: by judging what happens, indeed, they adjust their responses to different stimuli thus to be consistent with their preferences and their expectations. (Kotler & Keller, 2012)

4. Memory.

   Memory is a repository of information, which is acquired through one's lifetime, and it can be more or less permanent. Memory creates associations in one's consciousness

and, in this way, it guides him/her to repeat or avoid a certain decision in the future time. (Kotler & Keller, 2012)

It is important to say that people's responses are not just rational and methodical, but emotions play a great role, as well. People may choose something not just because it rationally presents more benefits than the other alternatives, but because it creates an emotional connection with them, by sharing values, feelings or concerns. (Kotler & Keller, 2012)

Motivation theories

As seen before, Motivation is the factor that constitutes the origin of people's actions, while Perception, Memory and Learning mainly affect the way in which the action is conducted; at the same time, the four factors reciprocally influence one another. Thus, because of its role, motivation has been the object of several studies intended to assess its origin and what factors can influence it and, for marketers, it is really important to understand what encourages a person to purchase a certain product through a certain channel.

Theorists all agree that motivation is different from behaviour: motivation, indeed, is a determinant of behaviour, together with biological, situational and cultural factors (Maslow, 1943).

Moreover, motivation to act arises firstly from one's need, which is perceived as a state of lack (Gubitta, 2014).

The most known scientists of human motivation are Abraham Maslow, Frederick Herzberg and Sigmund Freud: trying to define what encourages people to adopt a certain behaviour, they developed three different, unique perspectives that carry different implications about consumers' understanding and analysis for developing proper marketing strategies. (Kotler & Keller, 2012)

<u>Maslow's Hierarchy of needs</u>

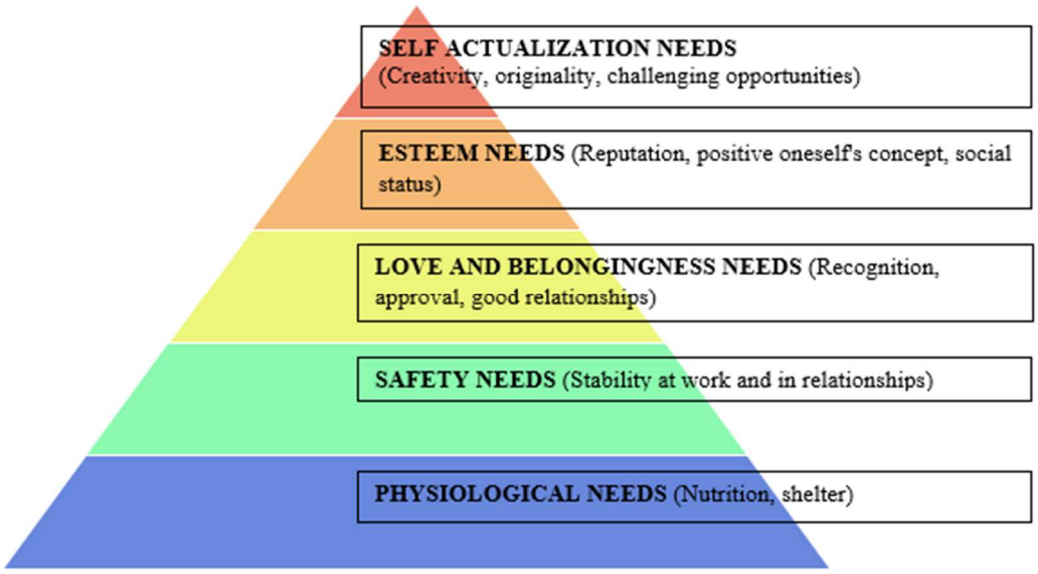
Maslow developed his theory in order to explain why people are driven by a particular need at a particular time (Kotler & Keller, 2012).

According to Maslow, “any motivated behaviour, either preparatory or consummatory, must be understood to be a channel through which many basic needs may be simultaneously expressed or satisfied. Tipically an act has more than one motivation.” (Maslow, 1943; p.1) This assessment means that when a person does something, he/she does so because he/she intends to satisfy his/her basic needs, which can be many or just a few, and work as the pushing force for people’s action.

The organism, indeed, “is dominated, and its behaviour organized, only by unsatisfied needs.” (Maslow, 1943, p. 4). These needs are perceived in a hierarchical order of importance and, consequently, they are satisfied one after the other according to their perceived relevance. (Costa, G., Gubitta, P., Pittino, D.; 2014)

Needs are arranged in five categories which have a different degree of importance (Figure 2): the first two needs are the most essential ones, and they are the first to be activated; when the need of a certain level is answered, the need of the successive level is activated.

Figure 2 - Maslow's Hierarchy of Needs (Gubitta, 2014)



1. Physiological needs

   These category embeds the basic, fundamental needs that have to be satisfied as first. People feel the lack of the related object in a very intense way, as it was vital (in most of the cases it is actually vital); the other needs are put in the shadow, and they become of secondary importance. (Maslow, 1943)

2. Safety needs

   Safety needs have the same role and effects on one's perceptions as physiological needs.

   An example of this cathegory is people's preference for familiar than unfamiliar, such as daily routines: in this way, the world seems predictable and ordered, and people feel safer.

3. Love needs

   This category includes the need of feeling loved and receiving affection, as well as the need of feeling part of something, such as a group.

4. Esteem needs

   Esteem needs represent the "Desire for a stable, firmly based, (usually) high evaluation of themselves, for self-respect, or selfesteem, and for the esteem of others. […] " (Maslow, 1943, p. 7) Self esteem, is based upon "real capacity, achievement and respect from others" (Maslow, 1943; p.7)

5. Self-actualization needs

   This need represents the desire of doing what one was made for; in other words, "What a man can be, must be" (Maslow, 1943; p. 8). The specific form in which one perceived this need varies from person to person.

To these needs, it is necessary to add people's desire to know and understand: people want to acquire knowledge, be aware of reality and satisfy curiosity thus to organize information, postulate and get the meaning. (Maslow, 1943).

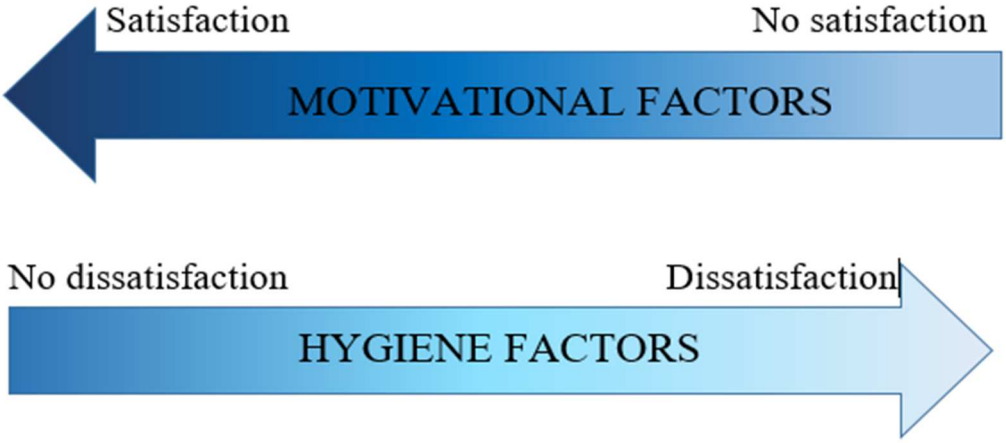
However, Maslow recognizes some limitations to his theory. For example, he admits that sometimes needs could not follow the described order, some needs may not be considered at all, or more than one need could be active in a certain moment. Moreover, as behaviour is different from motivation, he also considers the possibility that people may not act exactly according to their desires. (Maslow, 1943).

Herzberg's Motivation-Hygiene Theory

According to Herzberg's theory, individual's satisfaction and motivation are significantly influenced by external factors that have an effect on him. Herzberg, through his analysis, identified two classes of factors (Costa, G., Gubitta, P. & Pittino, D., 2014; Robbins & Judge, 2013), (Figure 3):

1. Hygienic factors: these factors are linked to the context and exert an influence only when they are not present. Their absence, indeed, generates dissatisfaction in people.
2. Motivational factors: these factors are linked to the content and, when they are present, they generate a feeling of satisfaction in people. Their absence, instead, does not directly imply dissatisfaction.

Figure 3 - Herzberg's view of satisfaction and dissatisfaction (Robbins & Judge, 2013, p. 122)



Freud's Theory of Personality

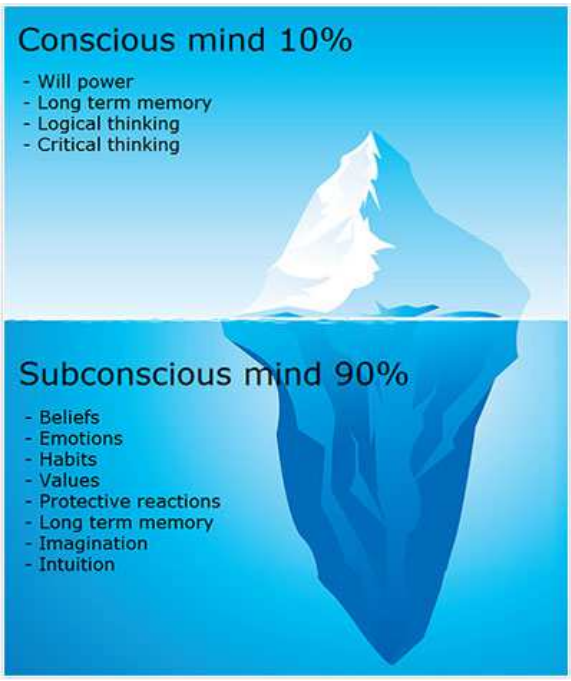
According to Freud, it is not possible to fully understand people's behaviour, because many of those forces acting on it are unconscious; in other words, it is not always feasible to identify all the reasons that stand behind a decision or an action, as some forces play inside individual's consciousness but remain in the shadow.

Namely, when facing a situation, people may react not only according to the objective, analyzable elements, but also according to other, less evident cues. (Kotler & Keller, 2012)

Freud described people's mind through the image of an iceberg: it consists of three levels which are characterized by a different level of consciousness (Mc Leod, 2015):

1. Conscious mind: conscious mental processes of which people are aware.
2. Preconscious: thoughts and feelings of which people are not aware, but at the same time they are easy to bring to consciousness by stimulus from reality (such as saying something that provokes one's memory).
3. Unconscious mind: mental processes that are not accessible to consciousness but, at the same time, they influence one's feelings and thoughts. According to Freud, this is the component that primarly determines people's behaviour. (Mc Leod, 2015)

Figure 4 - Freud's Iceberg metaphor (Sugam Healings, s.d.)



"The unconscious mind acts as a repository, a 'cauldron' of primitive wishes and impulse kept at bay and mediated by the preconscious area" (Mc Leod, 2015), and it developes through one's experiences, events and desires that are kept hidden.

<u>In summary</u>

Starting from the findings developed by the three main researchers of human motivation, the main conclusions related to Mobile Commerce that can be outlined are:

- People may choose to use Mobile Commerce in order to answer those needs that they feel as urgent in a certain moment. These needs have different levels of urgency depending on the individual's priorities. Moreover, more than one need can act simultaneously as the source of people's action, and people may be moved by needs which are not as fundamental as the five types identified by Maslow.
- People's decisions are influenced by external elements that may encourage or discourage them to use Mobile Commerce to conduct their shopping. In other words,

there are some features whose absence completely discourage people to use this technique, while others that act as stimuli.

- Not all those elements that determine people's decision to use Mobile Commerce can be consciously recognized, but the most unconscious factors are, at the same time, the ones that majorly determine people's choices and behaviour.

Moving from these points, a further question arises: what are, precisely, those motivations that are felt as urgent by people while shopping, and what are the main aspects that push them to use Mobile Commerce?

Utilitarian and Hedonic motivations

When approaching E-Commerce and Mobile Commerce the two cathegories of motivations that play a major role in people's decisions are Utilitarian and Hedonic factors. Even if there are other factors that determine and influence people's approach toward Mobile Commerce, these two are generally given more attention because "they maintain a basic underlying presence across consumption phenomena." (Childers, et al., 2001, p. 3).

Namely, Utilitarian factors are those factors related to efficiency and usefulness outcomes, while Hedonic factors are related to emotions and enjoyment: "Whereas "usefulness" and "ease of use" reflect the utilitarian aspects of online shopping, "enjoyment" embodies the hedonic aspect." (Perea y Monsuwé, et al., 2004, p. 107)

Furthermore, even if the two categories present quite opposite characteristics, they are both worth of consideration when talking about shopping experience, as it involves both experiential and instrumental outcomes an it is proved to provide both task-related and hedonic value to shoppers. Indeed, beyond instrumental, practical outcomes, shopping implies also several intagible and emotional costs and benefits that have an important role, as well. (Babin, et al., 1994; Perea y Monsuwé, et al., 2004; O'Brien, 2010).

In relation to this, Sherry described consumers as oscillating between "Homo economicus" and "Homo Ludens" positions (Babin, et al., 1994); this distinction remarks the importance of both factors, as well as the low degree of compatibility between them. Work and fun, indeed, are not mutually exclusive: people may see shopping as a work but, at the same time, they could have fun doing it. Nevertheless, the degree of association of these two perceptions is not high (Babin, et al., 1994).

Utilitarian factors

Utilitarian outcomes can be expressed as the "conscious pursuit of an intended consequence" (Babin, et al., 1994); generally speaking, Utilitarian factors play a role when people are productivity oriented and, according to Chen and Yang, they are determinants of productivity and usefulness, which are rationally considered by users when deciding to adopt a particular E-Commerce or Mobile Commerce application (Chen & Yang, 2006).

In this case, people's behaviour is focused, task-related and rational, and information is collected as a necessity, excluding any recreational element. In this way, indeed, people reach the desired outcome of purchasing products efficiently and without consuming much time. (Chen & Yang, 2006; Babin, et al., 1994; Sherry, 1990; Perea y Monsuwé, et al., 2004)

Examples of Utilitarian motivators that can be concretely seen in shopping experience have been collected from existing literature and are here presented. Namely, these are (Chen & Yang, 2006; Davis, 1989; Perea y Monsuwé, et al., 2004; Babin, et al., 1994; Childers, et al., 2001):

- Perceived usefulness: the perception that the application will help people to perform their task better and efficiently, thus to improve their performance (Davis, 1989; Perea y Monsuwé, et al., 2004).

  Examples are: 24/24 hours and 7/7 days availability; accessibility from everywhere; possibility to complete the task efficiently and to get what planned; the possibility to save money.
- Perceived Ease of Use: the perception that the application does not require an excessive effort to be used properly (Davis, 1989; Perea y Monsuwé, et al., 2004). Examples are: Easy comparison of products; good functioning and easy understanding of the service; high control of the experience; clarity and easy understanding.

Hedonic factors

The term "Hedonic" means "relating to or characterized by pleasure" (Tory, 2006). Indeed, "Hedonic consumption designates those facets of consumer behavior that relate to the multi-sensory, fantasy and emotive aspects of one's experience with products. […] By multisensory we mean the receipt of experience in multiple sensory modalities including tastes, sounds, scents, tactile impressions and visual images" (Hirschman & Holbrook, 1982, p. 92).

Hedonic elements are those determinants associated with personal enjoyment, emotions and pleasure during the shopping experience, rather than task completion; consequently, involved people are usually more pleasure oriented. (Perea y Monsuwé, et al., 2004; Chen & Yang, 2006; Babin, et al., 1994).

Namely, "Emotions represent motivational phenomena with characteristic neurophysiological, expressive and experiential component" (Hirschman & Holbrook, 1982, p. 93)

In this context, shopping provides value in many ways, both with or without purchasing, as the outcome is related to spontaneous enjoyment in doing something "because you love it", not to get a specific result. Thus, people may get satisfaction from the act of purchasing itself or from those activities they do while shopping which stimulate their emotions (Babin, et al., 1994; Perea y Monsuwé, et al., 2004).

To this purpose, answers to interviews conducted by Babin during his study about Hedonic and Utilitarian values are interesting; an interviewed said: "I like to hunt through the stuff for bargains. When you find something really cheap it's great because it makes me feel like I'm stealing something"; while another interviewed said: "I really don't care how much I have to spend. It's always a pick-me-up to see all the kind of things each store has." (Babin, et al., 1994, p. 647).

Diffused examples of Hedonic motivators that can be concretely seen in shopping experience have been collected from existing literature and are here presented (Perea y Monsuwé, et al., 2004; Babin, et al., 1994; Chen & Yang, 2006; O'Brien, 2010; Childers, et al., 2001; To & Sung, 2014):

- Fun, entertainment and enjoyment
- Social interaction
- Pleasure of hunting for bargains and promotions
- Feeling of escaping and being in another world, as well as having more privacy
- Finding inspiration and keeping up with trends
- Purchasing products related to the self-concept enhancement and feeling of being stimulated

Moreover, there might be a relationship between motivation and purchased product, as well. There are some products that are more related to hedonic consumptions, because they are more proper to provoke feelings inside people; usually, the decision of consuming these products is based principally upon their simbolyc meaning, rather than their tangible features. (Hirschman & Holbrook, 1982)

Conclusions

In order to answer the question: “Why do people choose to use Mobile Commerce for shopping?” existing knowledge has been reviewed, consulting both established theories and findings of recent research.

It has been found that motivation has an important role in people’s decision process, but all the other external factors related to the individual are very important, as well, as they affect how people perceive shopping value. Namely, these are cultural, social and personal factors, whose examples are: gender differences, consumer traits, product characteristics, previous experiences, trust in the technique, situational factors. (Kotler & Keller, 2012; Babin, et al., 1994; Perea y Monsuwé, et al., 2004)

Regarding motivation, people act in a certain way in order to satisfy needs that are felt as urgent in a certain moment (Maslow, 1943) , even if it may not be possible to identify all reasons consciuosly (Kotler & Keller, 2012).

Moreover, there are some factors related to Mobile Commerce itself that act as motivators for people to use it, while some others factors may act as discouraging (Costa, G., Gubitta, P. & Pittino, D., 2014; Robbins & Judge, 2013)

.

Furthermore, the two most important categories of motivations regarding shopping are Utilitarian and Hedonic motivations. Utilitarian motivations are related to the possibility to reach a certain result efficiently and without making a high effort, while Hedonic motivations are the ones related to personal entertainment and enjoyment.

The intent of this work and of the survey that has been conducted (which will be then presented) is thus the one to see what are, generally, the most purchased products by people and what Mobile Commerce elements work as motivators for Mobile purchasers.

Secondly, people are divided according to their personal factors, such as the age, the gender and the occupation, thus to profile them and see if preferences change according to their characteristics.

Part 3: Why do people choose to use Mobile Retailing? Results from the survey online

Introduction

In order to deepen the knowledge about people's mobile shopping experience, an original survey was created, launched and then analysed.

The survey had two principal aims: one was to see generally what Mobile Commerce factors are considered relevant by people, thus to understand their main motivations to use this technique; in particular, the objective was to see if one category between Utilitarian and Hedonic motivations prevailed, and which one. The other one, instead, focused on product preferences, to see which products are the most bought through Mobile Commerce, thus to identify those that may have greater profit potentialities.

The second step of the research consisted in identifying possible relationships between consumers' characteristics and their purchasing behaviour, thus to outline consumers' profiles according to their main, basic distinctive characteristics (namely sex, age and occupation).

The research was a quantitative one, and it was conducted through the development and analysis of an online survey: data were automatically collected and organized by SurveyMonkey software, which was used to launch the survey, and then they were personally treated and interpreted.

Construction of the survey

<u>Data collection: development and structure of the survey</u>

The survey was launched online using "SurveyMonkey" software. SurveyMonkey was chosen because it provides a large variety of possibilities and helping tools to conduct a quantitative survey online, and it is agile and intuitive to use; moreover, it automatically collects answers and organizes data properly, and it develops the related graphics.

Given the large number of services provided by Mobile Commerce, the survey only focused on the single field of Mobile Retailing, as it is the most profitable part regarding Millennials.

Within the survey, an initial, general explanation about Mobile Commerce, Mobile Retailing and the objective of the research was provided, and then 10 questions were presented, which assessed framework characteristics of the respondent and then asked for precise declarations of choice. Interviews were anonymous. (The detailed structure of the questionnaire is provided in Appendix 1).

The initial three questions were multiple choices, and asked for personal information regarding the sex, the age and the occupation.

Among the other questions, those that received attention are the 7th and the 8th questions. The first one asked to classify products in ascending order according to respondent's frequency of purchase. The choice was among those products that are commonly exchanged through Online Commerce; namely: Clothes and accessories, Games and videogames, University or work materials, Reading books, Electronic products, Electronic accessories and tools.

The other question, instead, required to score the level of relevance (from 1 to 5) of those factors that are considered to play a role in the choice of using Mobile Commerce. These factors were identified by reviewing and mentioning those that have been commonly presented by the existing literature, and developed around the concepts of Perceived Usefulness, Perceived Ease of Use (related to the Utilitarian point of view), and Enjoyment and emotions (related to the Hedonic point of view).

Namely, Utilitarian elements were:

- Saving time
- Saving money
- Easiness of comparing product
- Uninterrupted availability of the service

Hedonic elements were:

- Possibility to interact with other people through groups and communities
- Possibility to learn new trends and get inspiration online
- Having fun while bargaining or seeking for discounted and unique product
- Having more privacy without suffering interferences by other people
- Sense of achievement and satisfaction when shopping online

The last two factors were related to the peculiar traits of Mobile Commerce:

- Receiving services specific to the location where the person is
- Having a profile account which allows to tailor one's activities and to conclude payments.

Each score (from 1 to 5) corresponded to an assessment of importance of the considered factor; namely:

- 1 corresponded to “Not important at all”
- 2 corresponded to “Not very important”
- 3 corresponded to “Neutral”
- 4 corresponded to “Important
- 5 corresponded to “Very important”

As preliminary step, the survey was tested by 10 people, who were asked to complete it and provide a feedback about the eventual presence of understanding and completing difficulties. Moreover, the preliminary test was also useful to assess if the formulation of the questions was right to provide useful answers and to show data in a proper way, thus to make it possible to manage and interpret them significantly. Results from the first attempt were good and questions did not need to be changed.

After its approval, the survey was publicly launched on the web, where it stayed open for two months: since April 19th to April 27th, then it was closed, and then it was reopened since May 23rd to July 19th. In order to collect a useful number of answers, the survey was promoted on Facebook by the researcher, where the direct link to the survey was posted; moreover, some people were individually invited to complete the survey by emails or messages on Facebook.

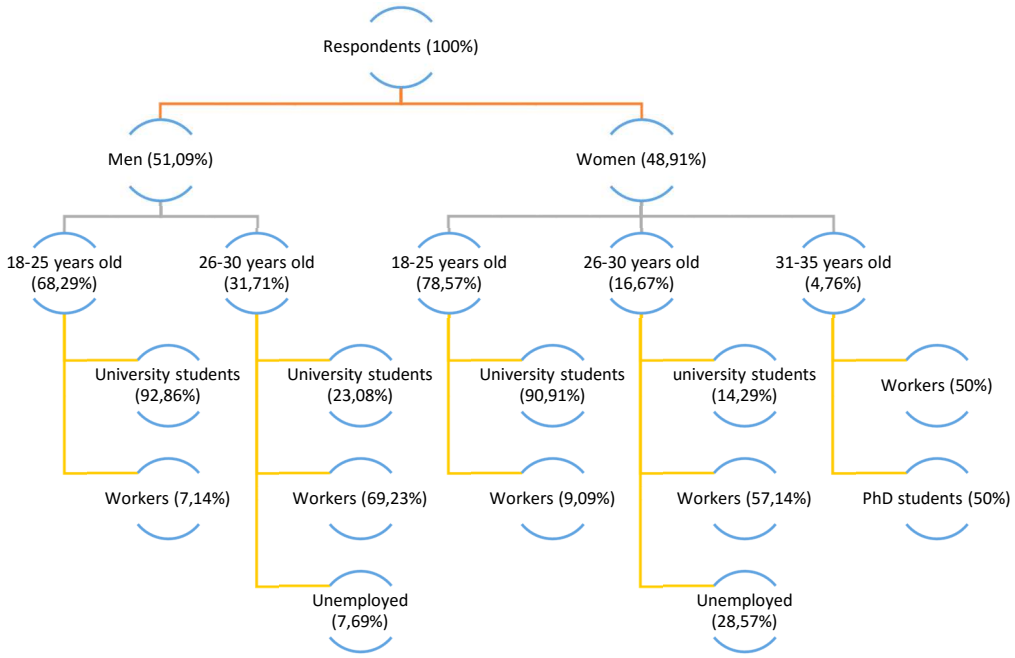
Namely, 123 people were directly contacted with messages, while 92 answers were received; the response rate of the survey was 74,80%.

Respondents were selected in terms of convenience, as the researcher directly invited known and easy-to-contact people to complete the survey through emails and posts on Facebook, which provided the direct link to the survey. At the same time, they also had to satisfy the minimum prerequisite of having at least a minimum experience with Mobile Commerce.

Totally, 92 individuals answered the survey; among these, 45 were women and 47 were men.

The majority of the respondents (61 out of 92), were among 18 and 25 years old, 20 were among 26 and 30 years old, while only 2 were older than 30. Moreover, 69 respondents were University students, 19 were workers, 3 were unemployed and 1 was PhD student. (Figure 5).

Figure 5 – Characteristics of respondents



Field of observation

The research was conducted focusing on members of "Generation Y", who are aged between 18 and 34 years old.

Of course, Millennials are not the only users of Mobile Commerce, but this selection was based on the information collected from the literature, which indicated them as the main source of revenues for Mobile Commerce.

Furthermore, respondents must be considered as a sample of the generation, as it consists of a huge number of people that could not be completely represented.

This category of people embeds a great variety of profiles; indeed, people who are 18 years old may have very different habits and needs than those who are 30 years old, because of different family situation, economic conditions and everyday routines.

These aspects make it not only interesting, but even important, to collect further characterizing elements that allow to complete respondents' understanding profile.

Data analysis

Once the survey was closed, Excel documents containing both summarized data and individual answers were downloaded and analysed.

In order to answer the research questions, data gathered from 7th and 8th questions were analysed; to do it, respondents' information collected by 1st, 2nd and 3rd questions were used. The other questions of the survey were not actually relevant for the main purpose of the research.

For the general overview, summarized data were used, as they already provided the required information. The focus of these questions, indeed, was to understand people's approach to some issues by looking at what the majority usually do.

Actually, the 7th question (concerning product preferences), presented a contradiction between the logic applied by the software and the one applied by the researcher. Indeed, while the question expressed by the researcher associated "1" with the least bought product and "6" with the most bought one, the software, when calculating the average score, did the opposite; (it associated "1" to the best position, attributing it the highest wage, and getting in this way the opposite results).

Moreover, people had the possibility to exclude those products they felt unrelated by clicking on the button "Not applicable", thus not to oblige them to consider elements about which they would not be appropriate to say anything. It is logical to assume that if someone retains to be extraneous to a certain product, the frequency of purchasing of that product is null; for this reason, this judgement was associated with the score 0.

Table 3 presents the number of people who gave a certain score for each product:

Table 3 - Which products do you usually buy through Mobile Commerce?

	1 Least bought	***2***	***3***	***4***	***5***	***6 Most bought***	***N/D***
Clothes and accessories	25	9	8	13	6	7	24
Games and videogames	15	10	5	4	3	4	51
University/work books and materials	13	15	16	15	4	2	27
Reading books	9	15	15	10	11	2	30
Electronic products (PCs, mobile phones, cameras...)	11	9	12	10	13	5	32
Electronic accessories and tools (cables, USB...)	6	14	10	7	15	10	30

After that, average scores were calculated using the formula: $\frac{X1W1 + X2W2 + \ldots + XnWn}{X1+X2+\cdots+Xn}$, W is the score given to the product (1,2,3,4,5,6,0), while X is the number of people who gave that score. As respondents were obliged to answer the question, $X_1+X_2+\ldots+X_n$ was always 92.

The second step of the research was respondents' profiling.
To do that, Pivot tables of Excel were used to gather answers of respondents who had the same age and the same sex, and also to apply filters related to people's occupation.

Regarding product preferences, each product was associated with a Pivot table: columns divided respondents for their age, while lines divided them for their sex; the content of the table represented the average score given by each class of respondents to that specific product. Occupation was applied then as a filter for the content of the table.
An example of this is provided in Table 4; in this case, the considered category of product is "Clothes and accessories".

Table 4 – "Clothes and Accessories" Pivot table

CLOTHES AND ACCESSORIES				
OCCUPATION	(Tutto)			
Media di PRODUCT: Clothes and accessories	AGE			
SEX	18-25	26-30	31-35	Totale complessivo
Female	2,15	2,00	2,50	2,14
Male	1,96	2,54		2,15
Totale complessivo	2,07	2,35	2,50	2,14

After having completed all Pivot tables, scores of products were collected and organized for each different profile, thus to obtain the specific classification related to them. Three levels of distinction were considered: sex; age; sex + age; in the third case, occupation was used as a filter for evaluating if there were consistent differences related to people's working situation.
An example is provided in Table 5, in this case the considered profile is "Female; 18-25 years old", while all complete profiles are provided in Appendix 2:

Table 5 – "Female, 18-25 years old" profile filtered according to the occupation

FEMALE, 18-25				
	General	University student	Worker + PhD	Unemployed
Electronic accessories	2,21	2,27	1,67	/
Electronic products	2,18	2,37	0,33	/
Clothes and accessories	2,15	2,20	1,67	/
University/work books and materials	2,12	2,27	0,67	/
Reading books	2,09	2,20	1,00	/
Games and videogames	1,09	1,20	0,00	/

The same method used for products was applied to the 8th question as well, which regarded motivational factors for people when using Mobile Commerce: Pivot tables related to each factor were created, and then respondents' outlines were developed.
Here there are the examples of "Saving time" factor (Table 6) and a part of "Female; 18-25 years old" profile (Table 7); all complete profiles are provided in Appendix 2:

Table 6 – "Saving time" Pivot table

SAVING TIME				
OCCUPATION	(Tutto)			
Media di FACTOR: Saving time	AGE			
SEX	18-25	26-30	31-35	Totale complessivo
Female	4,06	3,86	5,00	4,07
Male	4,00	3,54		3,85
Totale complessivo	4,03	3,65	5,00	3,96

Table 7 – "Female, 18-25 years old" profile filtered according to the occupation

FEMALE, 18-25	General	University student	Worker + PhD	Unemployed
Saving money	4,30	4,27	4,67	/
Availability anywhere and anywhen	4,15	4,20	3,67	/
Saving time	4,06	4,03	4,33	/
Easier comparison of products	3,79	3,87	3,00	/
Receiving services specific to the location where I am	3,03	2,93	4,00	/
Having a profile account which allows me to taylor my activities and to conclude payments	3,00	3,00	3,00	/
Possibility to learn new trends and get inspiration by looking on offers online	2,97	2,97	3,00	/
Having more privacy: no interferences by other people watching me or talking to me while I am choosing what to buy	2,91	2,93	2,67	/
Having fun while bargaining, seeking for discounted and unique products	2,88	2,93	2,33	/
Possibility to interact with other shoppers through groups or communities	2,64	2,73	1,67	/
Sense of achievement and satisfaction when shopping online	2,52	2,53	2,33	/

Findings from the survey

General results

Looking at results, as first step a general overview of people answers is provided, thus to develop a general conclusion about Generation Y members (Graphics of the answers are provided in Appendix 3).

Regarding the question about Product preferences, weighted average scores for each product are provided in Table 8:

Table 8 - Products' average scores

	WEIGHTED SCORE (W*X)							
	1	2	3	4	5	6	0	Average Score
Clothes and accessories	25	18	24	52	30	42	0	2,08
Games and videogames	15	20	15	16	15	24	0	1,14
University/work books and materials	13	30	48	60	20	12	0	1,99
Reading books	9	30	45	40	55	12	0	2,08
Electronic products (PCs, mobile phones, cameras...)	11	18	36	40	65	30	0	2,17
Electronic accessories and tools (cables, USB...)	6	28	30	28	75	60	0	2,47

Electronic accessories and tools received the highest score, followed by Electronic products. Reading books and Clothes and accessories follow with equal score; then, there are University/work books and materials and, for last, there is Games and videogames.

The 8th question instead focused on motivations that stand behind the choice of using Mobile Commerce. In Table 9 weighted average scores calculated for each factor are illustrated; they indicate the degree of relevance that people attributed to them; scores are organized in ascending order of importance (1 stood for "Not important at all", 5 stood for "Very important").:

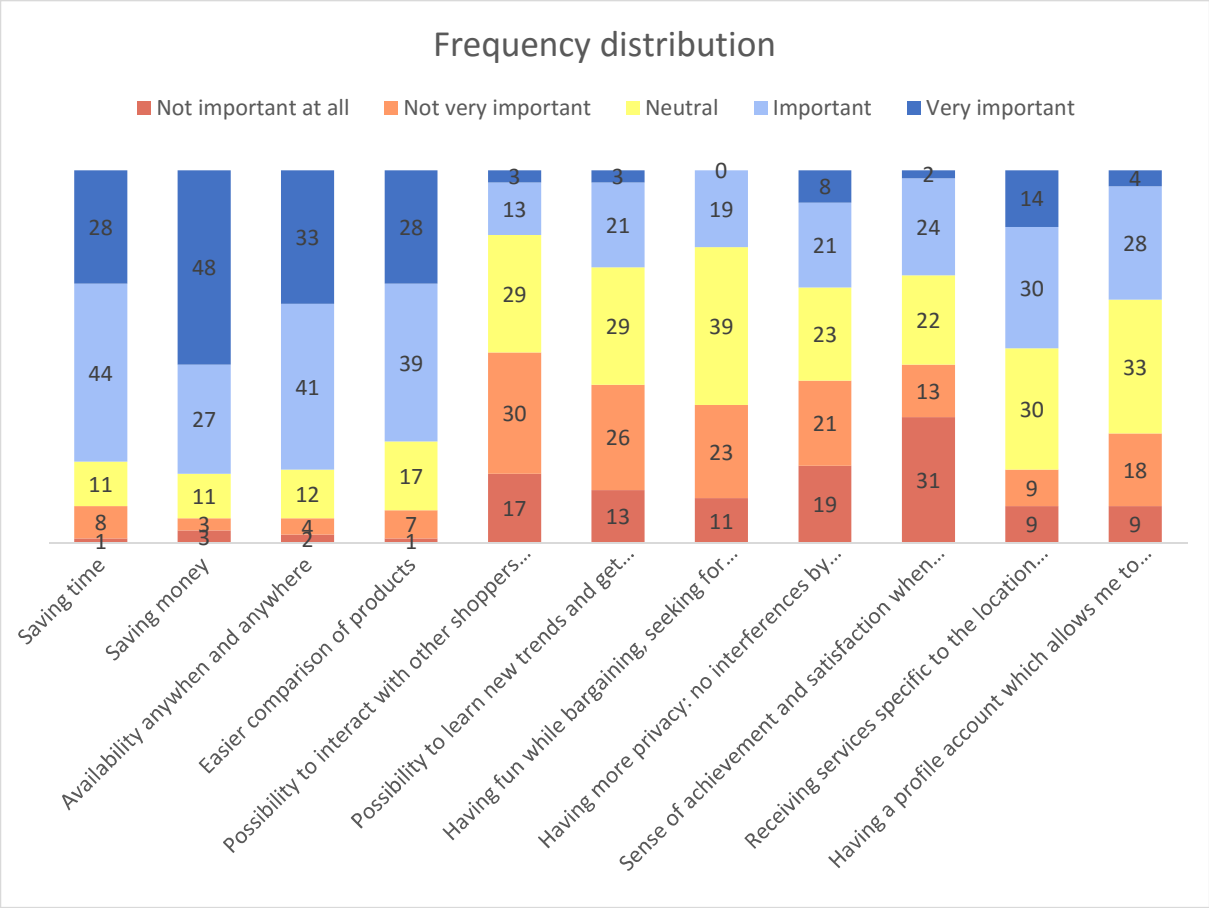
Table 9 - Motivational factors average scores

WEIGHTED SCORE (W*X)						
	1	**2**	**3**	**4**	**5**	**Rating Average**
Sense of achievement and satisfaction when shopping online	31	13	22	24	2	2,49
Possibility to interact with other shoppers through groups or communities	17	30	29	13	3	2,51
Having fun while bargaining, seeking for discounted and unique products	11	23	39	19	0	2,72
Possibility to learn new trends and get inspiration by looking on offers online	13	26	29	21	3	2,73
Having more privacy: no interferences by other people watching	19	21	23	21	8	2,76

me or talking to me while I am choosing what to buy						
Having a profile account which allows me to taylor my activities and to conclude payments	9	18	33	28	4	3,00
Receiving services specific to the location where I am	9	9	30	30	14	3,34
Easier comparison of products	1	7	17	39	28	3,93
Saving time	1	8	11	44	28	3,98
Availability anywhen and anywhere	2	4	12	41	33	4,08
Saving money	3	3	11	27	48	4,24

Graphic 1, instead, shows the frequency distribution of answers for each factor.

Graphic 1 - Motivational factors' Frequency Distribution



Interpretation of general results

In this initial part of the research, it is not possible to see whether and how personal factors (such as sex, age and occupation) influence people's motivations, as the point of view is still general and no distinctions are applied. Now, data are interpreted as a whole, thus to develop a collective depiction of people's approach toward Mobile Commerce.

People appear to be more willing to buy Electronic accessories and Electronic products, while Reading books and Clothes and accessories are considered at the same level. University/work books and materials, and Games and videogames are the least bought.
This classification should not be considered as universal and strictly linked to Mobile Commerce features, but it could also depend on respondents' habits and lifestyle. A person, for example, could avoid buying games and videogames just because, in his/her everyday life, never use it (he/she may not buy them also through traditional shopping). By the way, electronic items seem to be the most esteemed ones by purchasers, so they could be the most profitable products for sellers regarding Mobile Commerce.

Actually, these products are also easy to know without physically see them, and they are very common; moreover, the variety is so big that the possibility of seeing the majority of the alternatives at the same moment is a great advantage. Thinking about Clothes and accessories, instead, the loss of information when buying them through mobiles is very big, and it decreases confidence.
Furthermore, as some products, because of their symbolic meaning, are considered to be related to hedonic shopping and provoke feelings inside people, such as aesthetic or artistic products, books (Hirschman & Holbrook, 1982), and given the fact that people consider more Utilitarian factors than Hedonic ones (as explained below), the choice of Electronic Accessories and Electronic products seems to be coherent with that. These products, indeed, does not seem to have those emotional characteristics at first impression.
However, further studies focused on the possible relationship between purchased products and motivational factors, as well as the reasons that stand behind each product choice would be useful to verify these ideas, thus to assess them with certainty.

For last, concerning motivational factors that encourage people to use Mobile Commerce, Utilitarian factors seem to dominate Hedonic ones.
Indeed, looking at average scores, those factors that received more points and whose value is over 3 (which is considered as the "neutral point") are all Utilitarian; namely, they are: Saving

time; Saving money; Availability anywhere and anywhen; Easier comparison of products. Even looking at Frequency distributions, the majority of people scored these factors as "Important" or "Very important".

Thus, these aspects can be considered as Herzberg's motivational factors: they arise motivation into people to address to Mobile Commerce. This means that they are motor motivations for people, and must be pleased by companies when proposing a Mobile Commerce experience to people.

Hedonic factors instead are, on average, rated as neutral, except for Sense of achievement and satisfaction, which is the only one to be valued "Not very important". Nevertheless, frequency distribution provide an additional information of people's position because, even if the rounded average score is around 3, there are several elements that are considered as "Not very important" or "Not important at all" by the majority of people. Namely, these are: Possibility to interact with other shoppers through groups or communities; Possibility to learn new trends and get inspiration by looking on offers online; Having more privacy. These results show that there are different positions regarding Hedonic factors: some definitely do not care about them, but some others appreciate them or consider them "Neutral". This difference may be based on personal and contextual differences among individuals; indeed, people commonly value their emotions in different way, and this depends on their personality (some may be emotional, sensitive, while others may be rational, practical).

Moreover, the significant difference of scores between Utilitarian and Hedonic elements is coherent with the consideration that, even if they can coexist, their degree of compatibility is low. (Babin, et al., 1994).

Therefore, Utilitarian factors may answer people's needs who are felt as more urgent within their Hierarchy of Needs, but it is not possible to say at which level they correspond exactly.

For last, peculiar factors directly linked to Mobile Commerce characteristics (Availability anywhere and anywhen; Having a profile account which allows to tailor one's activities and to conclude payments; Receiving services specific to the location where one is) are well valued by people. The first one, in particular, received the second highest score of importance: Availability, indeed, also belongs to the category of Utilitarian factors.

This aspect means that Mobile Commerce represents a good service for people, and it can satisfy their expectations through its peculiar features, which give it a unique, irreplaceable value (only E-Commerce may come closer to this value proposition).

Customers' outlines: Results

The second step of the analysis of results consisted in filtering answers according to the common characteristics, namely sex (Female; Male), age (18-25; 26-30; 31-35) and occupation (University student; Worker/PhD student; Unemployed).

Regarding products, these are the profiles obtained using the different criteria (Tables 10,11, 12, 13):

1. According to the sex:

Table 10 - Product preferences filtered according to respondents' sex

	FEMALE (n = 45)	**MALE (n = 47)**
I	Reading books	Electronic accessories
II	Electronic accessories	Electronic products
III	University/work books and materials	Clothes and accessories
IV	Clothes and accessories	Reading books
V	Electronic products	University/work books and materials
II	Games and videogames	Games and videogames

2. According to the age:

Table 11 - Product preferences filtered according to respondents' age

	18-25 (n = 61)	**26-30 (n = 20)**	**31-35 (n = 2)**
I	Electronic accessories	Electronic accessories	University/work books and materials
II	Electronic products	Reading books	Clothes and accessories

III	University/work books and materials	Clothes and accessories	Reading books
IV	Clothes and accessories	Electronic products	Electronic products
V	Reading books	University/work books and materials	Electronic accessories
VI	Games and videogames	Games and videogames	Games and videogames

3. According to the sex and the age (detailed profiles, filtered according to the occupation, are provided in Appendix 2)

Table 12 – Females' Product preferences filtered according to sex and age

	FEMALE, 18-25 (n = 33)	**FEMALE, 26-30 (n = 7)**	**FEMALE, 31-35 (n = 2)**
I	Electronic accessories	Reading books	Reading books
II	Electronic products	Electronic accessories	University/work books and materials
III	Clothes and accessories	University/work books and materials	Clothes and accessories
IV	University/work books and materials	Clothes and accessories	Electronic products
V	Reading books	Electronic products	Electronic accessories
VI	Games and videogames	Games and videogames	Games and videogames

Table 13 - Males' Product preferences filtered according to sex and age

	MALE, 18-25 (n = 28)	**MALE, 26-30 (n = 13)**	**MALE, 31-35 (n = 0)**
I	Electronic accessories	Clothes and accessories	/
II	Electronic products	Electronic accessories	/
III	University/work books and materials	Electronic products	/
IV	Reading books	Reading books	/
V	Clothes and accessories	University/work books and materials	/

VI	Games and videogames	Games and videogames	/

Regarding motivational factors, instead, obtained profiles are presented in Tables 14, 15, 16, 17. (Detailed profiles are provided in Appendix 4):

1. According to the sex:

Table 14 - Motivational factors relevance filtered according to respondents' sex

	FEMALE (n = 45)		**MALE (n = 47)**	
I	Saving money	4,29	Saving money	4,17
II	Availability anywhere and anywhen	4,17	Easier comparison of products	4,00
III	Saving time	4,07	Availability anywhere and anywhen3	3,98
IV	Easier comparison of products	3,81	Saving time	3,85
V	Receiving services specific to the location	3,07	Receiving services specific to the location	3,51
VI	Taylor my activities and to conclude payments	3,00	Taylor my activities and to conclude payments	2,80
VII	Possibility to learn new trends	2,93	Having more privacy	2,59
IIX	Having more privacy	2,93	Having fun while bargaining	2,56
IX	Having fun while bargaining	2,90	Possibility to interact with other shoppers	2,49
X	Possibility to interact with other shoppers	2,57	Sense of achievement and satisfaction	2,41
XI	Sense of achievement and satisfaction	2,57	Possibility to learn new trends	2,37

2. According to the age

Table 15 - Motivational factors relevance filtered according to respondents' age

	18-25 (n = 61)		**26-30 (n = 20)**		**31-35 (n = 2)**	
I	Saving money	4,25	Availability anywhere and anywhen	4,20	Saving time	5,00

II	Saving time	4,03	Saving money	4,10	Saving money	5,00
III	Availability anywhere and anywhen	4,02	Easier comparison of products	3,75	Availability anywhere and anywhen	4,50
IV	Easier comparison of products	3,93	Saving time	3,65	Easier comparison of products	4,50
V	Receiving services specific to the location	3,20	Receiving services specific to the location	3,60	Having fun while bargaining	3,50
VI	Taylor my activities and to conclude payments	2,90	Taylor my activities and to conclude payments	2,85	Having more privacy	3,50
VII	Having fun while bargaining	2,80	Having more privacy	2,55	Sense of achievement and satisfaction	3,50
IIX	Having more privacy	2,80	Having fun while bargaining	2,45	Taylor my activities and to conclude payments	3,50
IX	Possibility to learn new trends	2,74	Sense of achievement and satisfaction	2,40	Possibility to learn new trends	3,00
X	Possibility to interact with other shoppers	2,66	Possibility to learn new trends	2,35	Receiving services specific to the location	3,00
XI	Sense of achievement and satisfaction	2,49	Possibility to interact with other shoppers	2,25	Possibility to interact with other shoppers	1,50

3. According to the sex and the age

Table 16 - Females' Motivational factors relevance filtered according to respondents' sex and age

	FEMALE, 18-25 (n = 33)		**FEMALE, 26-30 (n = 7)**		**FEMALE, 31-35 (n = 2)**	
I	Saving money	4,30	Availability anywhere and anywhen	4,14	Saving time	5,00
II	Availability anywhere and anywhen	4,15	Saving money	4,00	Saving money	5,00
III	Saving time	4,06	Saving time	3,86	Availability anywhere and anywhen	4,50
IV	Easier comparison of products	3,79	Easier comparison of products	3,71	Easier comparison of products	4,50
V	Receiving services specific to the location	3,03	Receiving services specific to the location	3,29	Having fun while bargaining	3,50
VI	Taylor my activities and to conclude payments	3,00	Having fun while bargaining	2,86	Having more privacy	3,50
VII	Possibility to learn new trends	2,97	Having more privacy	2,86	Sense of achievement and satisfaction	3,50
IIX	Having more privacy	2,91	Taylor my activities and to conclude payments	2,86	Taylor my activities and to conclude payments	3,50

IX	Having fun while bargaining	2,88	Possibility to learn new trends	2,71	Possibility to learn new trends	3,00
X	Possibility to interact with other shoppers	2,64	Possibility to interact with other shoppers	2,57	Receiving services specific to the location	3,00
XI	Sense of achievement and satisfaction	2,52	Sense of achievement and satisfaction	2,57	Possibility to interact with other shoppers	1,50

Table 17 - Males' Motivational factors relevance filtered according to respondents' sex and age

	MALE, 18-25 (n = 28)		MALE, 26-30 (n = 13)		MALE, 31-35 (n = 0)	
I	Saving money	4,18	Availability anywhere and anywhen	4,23	Saving time	/
II	Easier comparison of products	4,11	Saving money	4,15	Saving money	/
III	Saving time	4,00	Easier comparison of products	3,77	Availability anywhere and anywhen	/
IV	Availability anywhere and anywhen	3,86	Receiving services specific to the location	3,77	Easier comparison of products	/
V	Receiving services specific to the location	3,39	Saving time	3,54	Possibility to interact with other shoppers	/
VI	Taylor my activities and to conclude payments	2,79	Taylor my activities and to conclude payments	2,85	Possibility to learn new trends	/
VII	Having fun while bargaining	2,71	Having more privacy	2,38	Having fun while bargaining	/
IIX	Possibility to interact with other shoppers	2,68	Sense of achievement and satisfaction	2,31	Having more privacy	/
IX	Having more privacy	2,68	Having fun while bargaining	2,23	Sense of achievement and satisfaction	/
X	Possibility to learn new trends	2,46	Possibility to learn new trends	2,15	Receiving services specific to the location	/
XI	Sense of achievement and satisfaction	2,46	Possibility to interact with other shoppers	2,08	Taylor my activities and to conclude payments	/

Customers' outlines: Interpretation of results

Before starting respondents' profiling, it is important to specify that the distinction made in this work is elementary. To considered variables, it should be added the fact that what happens in one's life changes his/her perceptions and priorities, as well as lifestyle and personality. A further analysis, qualitatively more in-depth and focused on these themes may help to understand the main causes behind these differences. The objective of this work,

instead, is to provide a descriptive depiction of people's preferences and priorities, and not to explain the reasons of the identified differences.

Question 7: Which products do you usually buy through Mobile Commerce?

Starting from product preferences, females' ranking is quite different from the general one. Women, indeed, put Reading books at first place, while Electronic products at second to last place. Since now, it is possible to see the influence of one of the most basic purchaser's characteristics that influence his/her choice: sex.

Namely, while men's preferences are the same of the ones identified in the general part, women favour at first Reading books, then Electronic accessories, and then University/work books and materials, which are at third place. In synthesis, men appear to appreciate technology (such Electronic products), which is not enhanced by women, who prefer Books and Clothes and accessories.

However, sex is not the only discriminating factor, and it is not completely determinant: girls aged from 18 to 25, for example, put Electronic accessories at first place, instead of Reading books. Age, indeed, is another determinant of the choice, it belongs to the set of "personal factors" that influence consumers.

Looking at profiles distinguished according to the age, indeed, product preferences are all different from each other, sometimes significantly; University/work books and materials, for example, is at third place for 18-25-year-old respondents, while Reading books acquire more value for 26-30-year-old ones. Games and videogames, instead, are considered unanimously as the least relevant.

In conclusion, looking at the "podium", the situation is presented in Table 18:

Table 18 - Products "podium" filtered according to respondents' age

Position	18-25	26-30	31-35
I	Electronic accessories	Electronic accessories	University/work books and materials
II	Electronic products	Reading books	Clothes and accessories
III	University/work books and materials	Clothes and accessories	Reading books

Youngest respondents appear to be more "electronic oriented", favouring both Electronic products and Electronic accessories; while 26-30 and 31-35-year-old people make other choices, favouring products which appear to be more linked to hobby and free time, such as Reading books and Clothes and accessories. Product and service choices, indeed, change with

the passing of stages in the life cycle, and they are often the outcome of demographical factors and changes which happens along one's existence. (Kotler & Keller, 2012)

Differentiating answers for sex and age, obtained profiles are all unique (Tables 19, 20). "Occupation" variable, as well, entails further differences inside the same profile; occupation, indeed, influences one's lifestyle and economic situation, which in turn influence one's consumption choices. (Kotler & Keller, 2012)

Table 19 - Females' Products "podium" filtered according to respondents' sex and age (no occupation filters applied)

Position	Female, 18-25	Female, 26-30	Female, 31-35
I	Electronic accessories	Reading books	Reading books
II	Electronic products	Electronic accessories	University/work books and materials
III	Clothes and accessories	University/work books and materials	Clothes and accessories

Among 18-25 females' group, who is the most positive toward Electronics, it is strange to see that University/work books and materials are not taken into consideration, considering the fact that this category of age is supposed to study; actually, indeed, University students prefer University/work books and materials to Clothes and accessories. Workers, instead, decisively substitute Electronic products with Reading books.

In the other two groups, which present similar preferences, there are no important differences among occupations, except for 26-30 Unemployed, who prefer Clothes and accessories to Electronic accessories (see Appendix 4).

From the results, it seems that Reading books start to be appreciated with the passing of the time, while Electronic accessories do the opposite.

Table 20 - Males' Products "podium" filtered according to respondents' sex and age (no occupation filters applied)

Position	Male, 18-25	Male, 26-30	Male, 31-35
I	Electronic accessories	Clothes and accessories	/
II	Electronic products	Electronic accessories	/
III	University/work books and materials	Electronic products	/

Looking at Males, 18-25 boys' preferences are similar to peer females' ones; 26-30-year-old boys, instead, distance themselves from peer girls, but at the same time they are

similar to younger boys, as the only difference is substituting University/work books and materials with Clothes and accessories, while the order is slightly different.

At the same time, occupation causes a difference in 26-30 category, as University students actually are more in favour of Reading books rather than Electronic products. By the way, Electronics stands out among the other products.

To conclude the examination about product preferences, consumers' profiles are different, but they have some common points, as well. In almost every case, Electronic accessories are among the most bought products, while Games and videogames are always the least bought ones. At the same time, women put at first place Reading books.

Inside the same category, occupation implies some differences, which sometimes just regard preferences order, while other times they are more important. Generally, University students prefer Electronic accessories, Workers prefer Clothes and accessories and Reading books, while Unemployed prefer Clothes and accessories.

Question 8: How important are the following factors, according to you, when you address to Mobile Commerce?

Concerning the 8th question, which asked people to state their perceived relevance of different factors regarding their Mobile Commerce experience, the principal interest is the comparison between the two categories of Utilitarian and Hedonic factors. Also in this case, basic distinction criteria were used.

As well as product preferences, motivation relies on several factors which has not been deepened here, but they can determine what needs of the hierarchy are active in a certain moment; moreover, respondents may not be conscious of all their needs. Thus, a further investigation of individuals' personal and situational characteristics could help to understand better their connection with answers given to this survey.

First, there is not a big difference between males and females' classification and the general one, neither between females' and males' ones.

What is interesting is the difference among the value of scores; scores given to Utilitarian factors are similar to each other, and they are all equal or superior to the level "Important"; this situation does not occur with Hedonic factors. Females, indeed, always attribute higher marks, sometimes meaningfully, than men: all Hedonic factors are classified by women as "Neutral", while men consider possibility to interact with other shoppers, Sense of

achievement and satisfaction, Possibility to learn new trend and get inspiration as “Not very important”. A relevant aspect is the fact that Possibility to learn new trend and get inspiration received a fair score by women, being at first place among Hedonic factors, while it is at last place for men, whose first factor is Having more privacy.

For both the genders, however, the order of importance is: Utilitarian factors, Peculiarities of Mobile Commerce, Hedonic factors.

Splitting respondents according to their age, the order of categories is the same for the first two segments, while it is very different for the third one: Utilitarian factors still excel, but then there are Hedonic factors and, for last, Peculiarities of Mobile Commerce. This means that for 31-35-year-old respondents, unique, differentiating qualities of Mobile Commerce have not a high value, and this may make this technology easily replaceable. At the same time, these respondents gave higher scores to all factors, which makes them users with profitable potential: Utilitarian factors have been considered “Very important”, and the majority of Hedonic factors have been considered “Important”.

Comparing 18-25 and 26-30-year-old people’s answers, there are some slight differences as well: Having fun, Possibility to learn new trends and get inspiration, Possibility to interact with other shoppers have been judged “Not very important” by 26-30 respondents, while “Neutral” by 18-25 ones. In this sense, members of 26-30 category appear to be the ones that value Mobile Commerce factors to the lesser extent.

As happened for products, profiles obtained by discerning respondents according to their sex and age are all different from each other, even if they generally maintain the basic order seen before.

Table 21 - Females' Motivational factors "podium" filtered according to respondents' sex and age

Position	Female, 18-25	Female, 26-30	Female, 31-35
I Utilitarian	Saving money (4,30)	Availability anywhere and anywhen (4,14)	Saving time (5,00)
II Utilitarian	Availability anywhere and anywhen (4,15)	Saving money (4,00)	Saving money (5,00)
III Utilitarian	Saving time (4,06)	Saving time (3,86)	Availability anywhere and anywhen (4,50)
IHedonic	Possibility to learn new trends (2,97)	Having fun while bargaining (2,86)	Having fun while bargaining (3,50)
II Hedonic	Having more privacy (2,97)	Having more privacy (2,86)	Having more privacy (3,50)
III Hedonic	Having fun while bargaining (2,88)	Possibility to learn new trends (2,71)	Sense of achievement and satisfaction (3,50)

The three groups prefer the same Utilitarian factors, even if in a different order, and also Having fun and Having more privacy are preferred by all three.

Among Females aged 26-30, University students give high scores and classify only one factor (Possibility to interact with other shoppers) as “Neutral”; Workers, instead, in all three groups, maintain low scores for all Hedonic factors. (See Appendix 4)

Table 22 - Males' Motivational factors "podium" filtered according to respondents' sex and age

Position	Male, 18-25	Male, 26-30	Male, 31-35
I Utilitarian	Saving money (4,18)	Availability anywhere and anywhen (4,23)	/
II Utilitarian	Easier comparison of products (4,11)	Saving money (4,15)	/
III Utilitarian	Saving time (4,00)	Easier comparison of products (3,77)	/
IHedonic	Having fun while bargaining(2,71)	Having more privacy (2,38)	/
II Hedonic	Possibility to interact with other shoppers (2,68)	Sense of achievement and satisfaction (2,31)	/
III Hedonic	Having more privacy (2,68)	Having fun while bargaining (2,23)	/

There are no big differences among occupations within the profile of 18-25 males, except for Workers, who consider Having fun, Possibility to interact with other shoppers and Possibility to learn new trends and get inspiration as “Not very important”, while Saving money is considered “Very important”. (see Appendix 4).

Males 26-30 are more severe, as they consider all Hedonic factors as “Not very important” but, at the same time, Unemployed consider Sense of achievement and satisfaction and Having fun as important factors. (See Appendix 4).

In conclusion, rounded scores of single factors are not very different among different profiles, except for Males 26-30, who give lower grades to Hedonic factors and Females 31-35, who give higher grades to all factors. Regarding the distinction according to the occupation, Workers always give less importance to proposed factors, in particular to Hedonic ones.

Conclusions

In order to answer the research questions, a direct collection of data through an online survey was used. The survey was developed using the specific software SurveyMonkey, and it was addressed to members of Generation Y who had a minimum experience with Mobile Commerce. The objective of the survey was to understand better customers' approach and, in particular, to identify their product preferences and their main expectations when using this technology; the outcome is a description of respondents' approach.

Regarding product preferences, Electronic accessories and Electronic products are, in general, the most purchased by people, even if the liking seems to decrease with the increase of the age. Actually, only youngest women and men put these items at first place; in the other cases, indeed, Reading books and Clothes and accessories are preferred. Moreover, Females in general favour Reading books.

Looking at motivational factors, Utilitarian factors definitely prevail over Hedonic ones. This result is confirmed by all the considered profiles; at the same time, it is relevant to note that Females always attribute higher scores to Hedonic factors than Males do.

In general, Saving money and Uninterrupted availability are considered the most important elements above all, while the possibilities of Having more privacy and Learning new trends and getting inspiration are the most valued among Hedonic factors.
Peculiarities of Mobile Commerce are well valued as well, but less than Utilitarian factors. Moreover, it is interesting to note that while Females give a certain level of importance to the possibility of Learning trends, Males do not really care about that.

Regarding detailed profiles, they are all different and, except for the prevalence of Utilitarian category, it is not possible to identify a common prevalence of a certain factor.

These results, beyond providing a description of customers, also confirm what was seen in the literature review. Dividing people according to their different characteristics, we obtained different, unique profiles: this is coherent with the fact that consumers' characteristics (personal, social, cultural), as well as consumers' psychology, affect people's consumption choices. (Kotler & Keller, 2012).

Moreover, Utilitarian factors can be considered the answer of people's urgent, conscious needs, but it is not possible to automatically connect them to a certain position in Maslow's hierarchy of needs, as this aspect is personal, and it changes for every individual.

By the way, even if the literature assessed the high importance of Hedonic factors in shopping experience, people here appear to be more productivity oriented and rational when using Mobile Commerce, rather than emotional and pleasure oriented.

At the same time, Females seem to look for enjoyment more than Males when using Mobile Commerce, while people aged from 26 to 30 years old, in particular Workers, show the opposite approach.

Conclusions

The origin of this research was the desire to understand why people like Mobile Commerce and how they approach toward it; this subject was treated looking for the answers to two main research questions:" Which products do people prefer to buy through Mobile Commerce? What are people's prevailing motivations that encourage them to use Mobile Commerce?"

Information collected from the literature explain that consumers' behaviour is largely affected by their characteristics and their psychological processes. Motivation, in particular, even if not always consciously, is the source of behaviour, and it arises when a certain need is perceived as urgent by the individual; moreover, there are external factors whose presence can act as motivator for people to behave in a certain way (for example, for using Mobile Commerce and buying certain products).

Furthermore, regarding shopping experience, two categories of motivations play a major role: Utilitarian motivations, for which purchasers are rational, task-focused and efficient, and Hedonic motivations, which involve pleasure, emotion and enjoyment for the act of purchasing itself. Shopping involves both of these two dimensions, but is it true also for Mobile shopping, or does something change?

Results collected from the online survey revealed that people's main concern when using Mobile Commerce is being efficient and obtaining practical outcomes, rather than having pleasure; thus, while mobile phones are often used for enjoyment purposes (Samsung, 2015), shopping through mobile phones is goal-focused and rational. At the same time, women appear to care more than men about the enjoyment aspect.

Furthermore, Electronic accessories and Electronic products are generally the most bought items through Mobile Commerce, most of all by youngest purchasers. Actually, this bent abates with the passing of the age, while Reading books do the opposite.

These results give space to further research, in order to understand, if possible, what consumers' characteristics play a major role in determining these differences.

In Part 1, the necessity for companies to know and adapt to people's needs has been explained, but how do they have to adapt to customers' needs while shopping through mobiles?

For what emerged from the survey, companies are asked to develop proper websites or applications that facilitate shopping to people, thus to conclude it in the most efficient way possible. Elements such as the clear and easy-to-use structure of the website, easy availability of information, possibility of saving money may be more important than additional contents such as videos or social interaction sections. At the same time, when addressing mainly to women, suggestion and inspiration contents may be appreciated.

It is important to say that factors rated "Not important at all" or "Not very important" are not considered as factors that have to be avoided, as all proposed factors add value to Mobile Commerce proposal. However, it is useful to analyse customers' judgement in order to comprehend what are the elements that are worth a higher effort, as companies' resources and possibilities are often limited (in this case, Utilitarian factors).

Mobile Commerce, as said before, gives people the power to buy products easily, wherever they are and at any time, and the web facilitates the efficiency of their shopping. Indeed, it makes customers more informed and expert about the products that companies are offering, as they are able to access the internet and find the information they need, ask for what they want to know to other consumers through communities, blogs or social networks, share reviews and easily compare products. A great attention must also be given to Social Networks, which are highly used to look for information about discounts and promotions, recommendations and comments by other people. (Deloitte, 2016).

Knowing customers is fundamental for companies, as well as knowing their Mobile experience. Mobile, indeed, is increasingly diffusing, and it is going to change the whole business model of a company, including store operations, marketing and merchandising. (Paul et al., 2012)

Mobile, in turn, presents improving possibilities for companies' activities. For example, they give them the possibility to obtain more information about their customers, or they allow them to send targeted promotions when purchasers are nearby their shops; this last service, as resulted from the survey, is appreciated by people, and it is proved to increase the number of purchases. Moreover, it improves productivity, reducing inventory costs. (Paul et al., 2012)

Thus, Mobile Commerce does not represent only an external circumstance to which companies have to adapt, but companies can exploit it at maximum and extract all its potential for increasing profitability; of course, Mobile Commerce cannot be ignored anymore.

In light of this fact, there are some issues that need to be adjusted, otherwise people will hardly embrace this technique at its length; in particular, privacy and safety issues are thorny and, if not solved, they represent a serious threaten to Mobile Commerce exploitation.

"In the near future, mobile technology will begin to affect each retailer's ability to attract new customers and retain old ones. For this reason, each retailer has to ask:" How could mobile enable us to offer our customers a better shopping experience? "Being prepared for radical changes is an absolute" (Paul et al., 2012)

Appendix 1

Insight into young people's expectations toward Mobile Commerce

Mobile Commerce and Mobile Retailing: What forces push young people to use it?

Mobile Commerce is "the process of buying, selling, or exchanging products and services wirelessly over mobile communication networks".
Among the several services offered, a particular attention is given to **MOBILE RETAILING**, which is defined as "Retail shopping where merchandise is purchased using smartphones, tablets or other mobile devices". In other words, it regards the process of purchasing products through mobile devices; in this sense, it does not include services like ticketing, reservation or banking.
Young people belonging to the so-called **"GENERATION Y" (18-34 year-old)** appear to be the principal consumers and the main source of revenues for Mobile Retailing.
The objective of this survey is thus to better understand what are the main reasons for which those people are willing to use mobile devices, instead of other methods, for purchasing, and what are their major expectations.

1. What is your sex?

- ◯ Male
- ◯ Female

* 2. How old are you?

- ◯ 18-25
- ◯ 26-30
- ◯ 31-35

* 3. What is your occupation?

- ◯ university Student
- ◯ Worker
- ◯ Unemployed
- ◯ Other (specify)

* 4. How much do you shop through Mobile, in relationship to your total shopping activity? (excluding usual weekly shopping)

- ◯ 0-25%
- ◯ 26-50%
- ◯ 51-75%
- ◯ 76-100%

Why? (optional)

5. Do you usually conclude the payment of your purchase through your Mobile?

- ◯ No, I usually use the Mobile phone only for the research and the comparison of the products. Then I use my computer or another method for the payment
- ◯ Yes, I perform the whole purchasing process through my Mobile, including the payment

6. If no, why?

- ☐ I don't feel safe when paying through my Mobile
- ☐ I don't feel comfortable when paying through my Mobile
- ☐ I do not have the possibility of paying through my Mobile
- ☐ Add another answer or further opinions, if you want

* 7. Which products do you usually buy through Mobile Commerce? Express your preferences in ascending order (1 is the least bought, 6 the most bought)

	Clothes and accessories	☐ N/D
	Games and videogames	☐ N/D
	University/work books and materials	☐ N/D
	Reading books	☐ N/D
	Electronic products (PCs, mobile phones, cameras...)	☐ N/D
	Electronic accessories and tools (cables, USB...)	☐ N/D

* 8. How important are the following factors, according to you, when you address to Mobile Commerce?

	Not important at all	Not very important	Neutral	Important	Very important
Saving time	○	○	○	○	○
Saving money	○	○	○	○	○
Availability anywhen and anywhere	○	○	○	○	○
Easier comparison of products	○	○	○	○	○
Possibility to interact with other shoppers through groups or communities	○	○	○	○	○
Possibility to learn new trends and get inspiration by looking on offers online	○	○	○	○	○
Having fun while bargaining, seeking for discounted and unique products	○	○	○	○	○
Having more privacy: no interferences by other people watching me or talking to me while I am choosing what to buy	○	○	○	○	○
Sense of achievement and satisfaction when shopping online	○	○	○	○	○
Receiving services specific to the location where I am	○	○	○	○	○
Having a profile account which allows me to taylor my activities and to conclude payments	○	○	○	○	○

Comment (if you want)

Appendix 2

FEMALE, 18-25				
	General	University student	Worker + PhD	Unemployed
Electronic accessories	2,21	2,27	1,67	/
Electronic products	2,18	2,37	0,33	/
Clothes and accessories	2,15	2,20	1,67	/
University/work books and materials	2,12	2,27	0,67	/
Reading books	2,09	2,20	1,00	/
Games and videogames	1,09	1,20	0,00	/

FEMALE, 26-30				
	General	University student	Worker + PhD	Unemployed
Reading books	3,29	0,00	3,75	4,00
Electronic accessories	2,71	5,00	2,75	1,50
University/work books and materials	2,29	0,00	2,00	4,00
Clothes and accessories	2,00	0,00	1,50	4,00
Electronic products	1,43	0,00	1,75	1,50
Games and videogames	0,43	0,00	0,50	0,50

FEMALE, 31-35				
	General	University student	Worker + PhD	Unemployed
Reading books	2,50	/	2,50	/
University/work books and materials	2,50	/	2,50	/
Clothes and accessories	2,50	/	2,50	/
Electronic products	1,50	/	1,50	/
Electronic accessories	1,00	/	1,00	/
Games and videogames	0,00	/	0,00	/

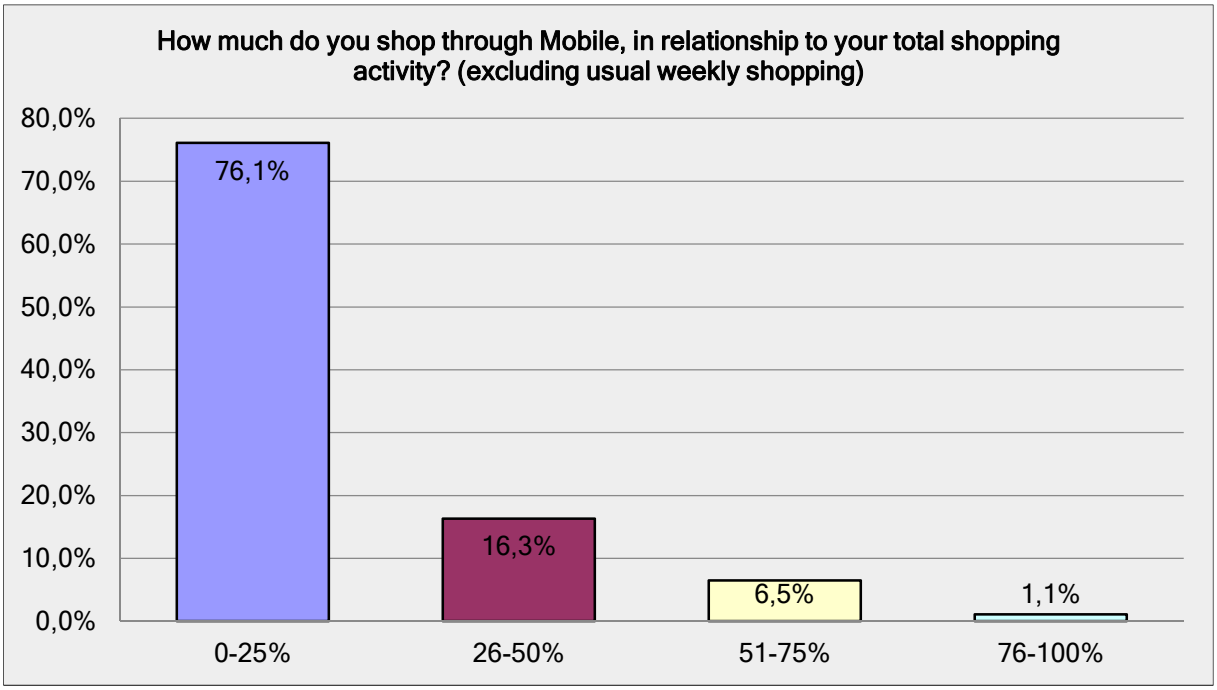
MALE, 18-25				
	General	University student	Worker + PhD	Unemployed
Electronic accessories	3,04	3,27	0,00	/
Electronic products	2,43	2,62	0,00	/
University/work books and materials	2,18	2,35	0,00	/
Reading books	1,96	2,08	0,50	/
Clothes and accessories	1,96	2,08	0,50	/
Games and videogames	1,61	1,73	0,00	/

MALE, 26-30				
	General	University student	Worker + PhD	Unemployed
Clothes and accessories	2,54	4,00	2,00	3,00
Electronic accessories	2,31	3,33	1,78	4,00
Electronic products	2,08	2,00	1,78	5,00
Reading books	1,92	3,00	1,56	2,00
University/work books and materials	1,31	1,00	1,44	1,00
Games and videogames	0,62	0,67	0,67	0,00

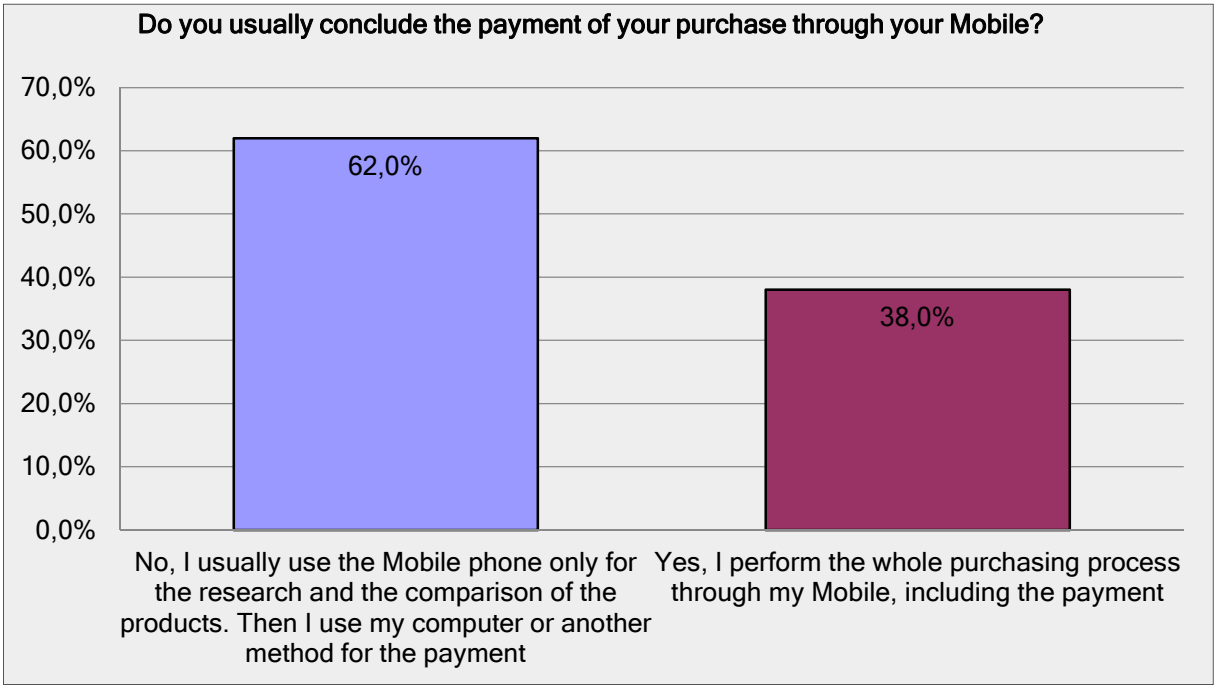
MALE, 31-35				
	General	University student	Worker + PhD	Unemployed
Reading books	/	/	/	/
Electronic accessories	/	/	/	/
University/work books and materials	/	/	/	/
Clothes and accessories	/	/	/	/
Electronic products	/	/	/	/
Games and videogames	/	/	/	/

Appendix 3

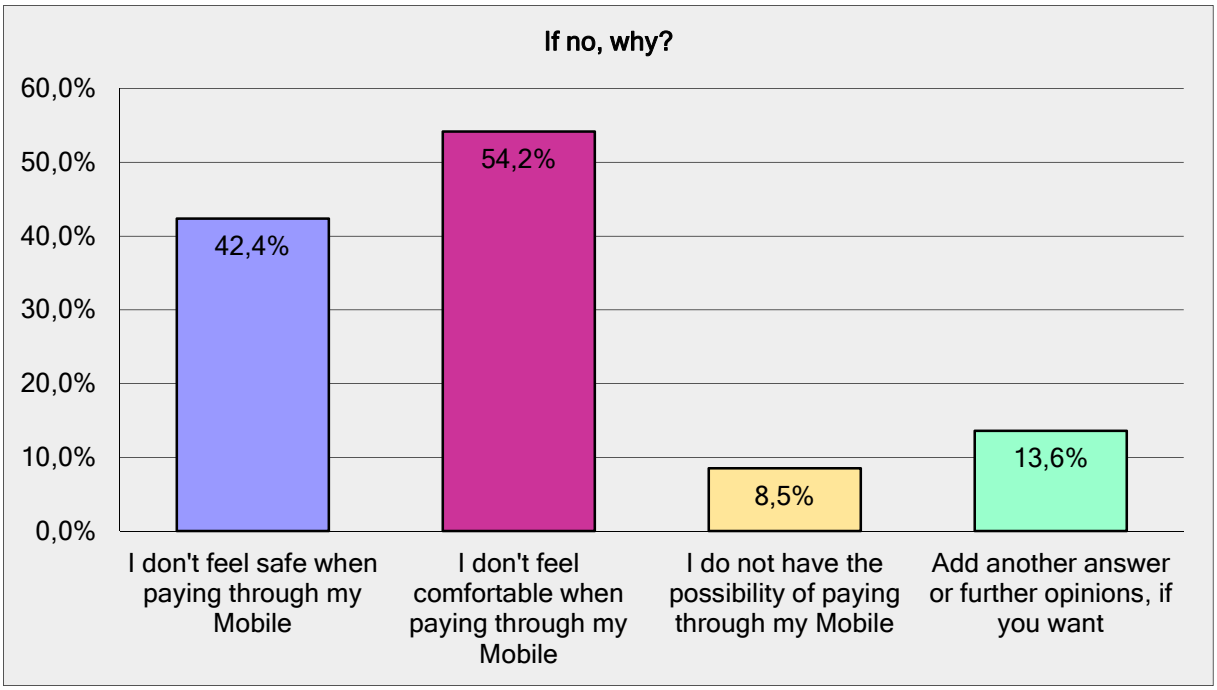
QUESTION 4



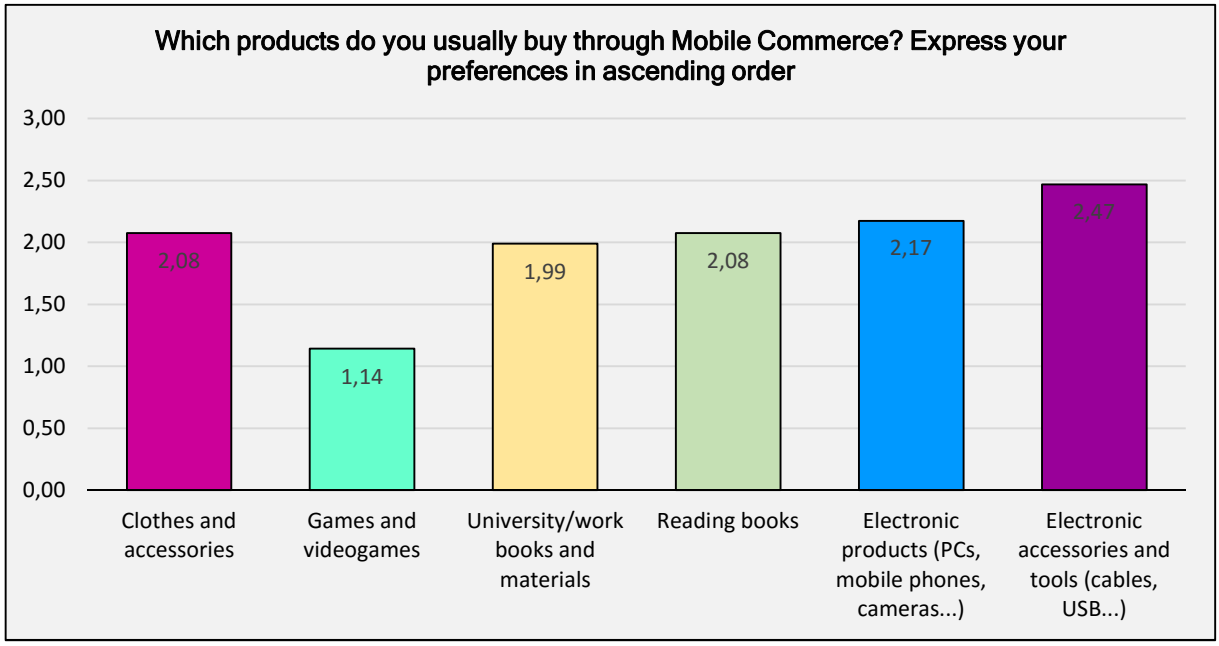
QUESTION 5



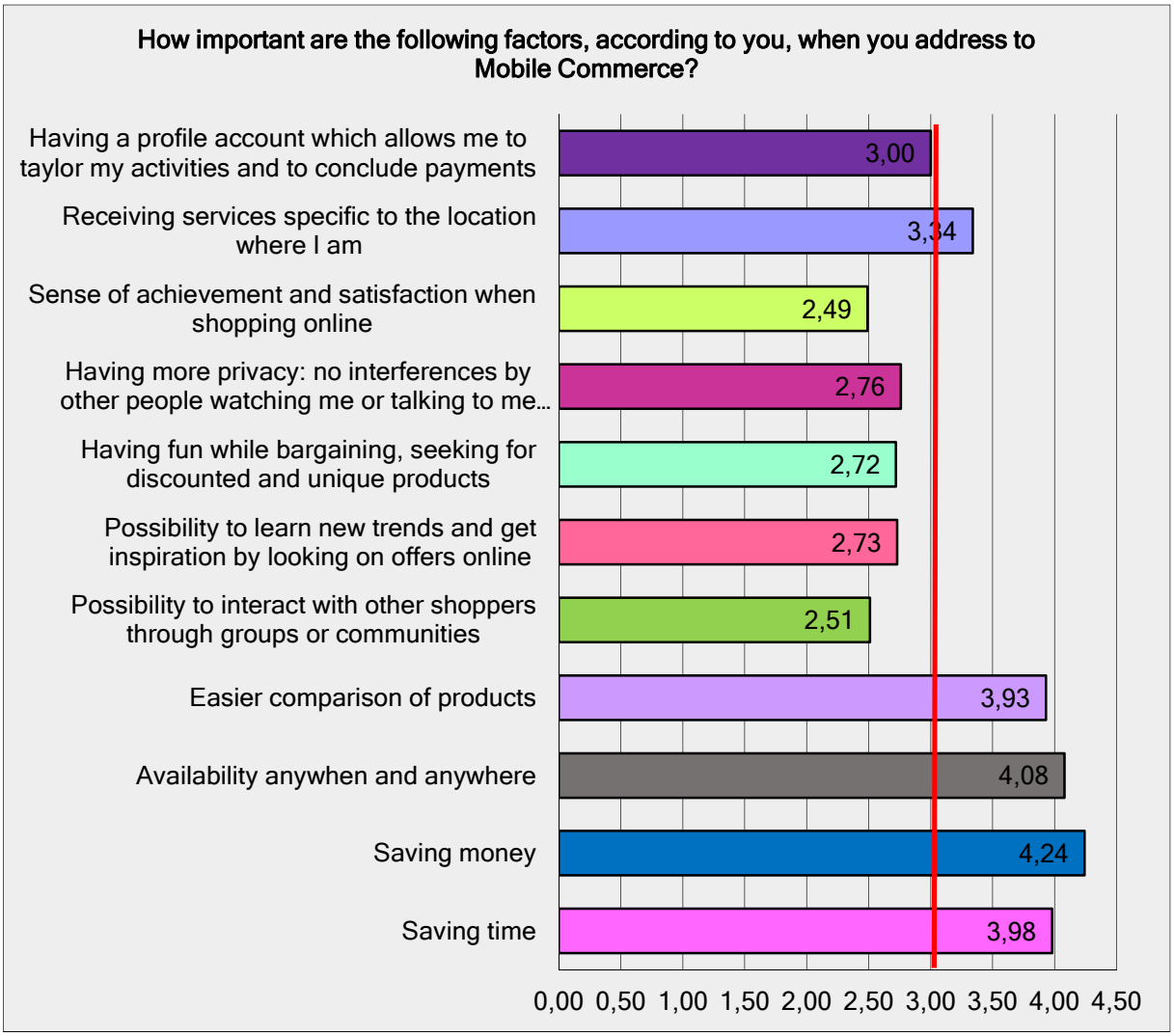
QUESTION 6



QUESTION 7



QUESTION 8


How important are the following factors, according to you, when you address to Mobile Commerce?
Having a profile account which allows me to taylor my activities and to conclude payments
3,00
Receiving services specific to the location where I am
3,34
Sense of achievement and satisfaction when shopping online
2,49
Having more privacy: no interferences by other people watching me or talking to me...
2,76
Having fun while bargaining, seeking for discounted and unique products
2,72
Possibility to learn new trends and get inspiration by looking on offers online
2,73
Possibility to interact with other shoppers through groups or communities
2,51
Easier comparison of products
3,93
Availability anywhen and anywhere
4,08
Saving money
4,24
Saving time
3,98
0,00 0,50 1,00 1,50 2,00 2,50 3,00 3,50 4,00 4,50

Appendix 4

FEMALE, 18-25	General	University student	Worker + PhD	Unemployed
Saving money	4,30	4,27	4,67	/
Availability anywhere and anywhen	4,15	4,20	3,67	/
Saving time	4,06	4,03	4,33	/
Easier comparison of products	3,79	3,87	3,00	/
Receiving services specific to the location where I am	3,03	2,93	4,00	/
Having a profile account which allows me to taylor my activities and to conclude payments	3,00	3,00	3,00	/
Possibility to learn new trends and get inspiration by looking on offers online	2,97	2,97	3,00	/
Having more privacy: no interferences by other people watching me or talking to me while I am choosing what to buy	2,91	2,93	2,67	/
Having fun while bargaining, seeking for discounted and unique products	2,88	2,93	2,33	/
Possibility to interact with other shoppers through groups or communities	2,64	2,73	1,67	/
Sense of achievement and satisfaction when shopping online	2,52	2,53	2,33	/

FEMALE, 26-30	General	University student	Worker + PhD	Unemployed
Availability anywhere and anywhen	4,14	5,00	4,00	4,00
Saving money	4,00	5,00	3,75	4,00
Saving time	3,86	5,00	4,00	3,00
Easier comparison of products	3,71	5,00	3,25	4,00
Receiving services specific to the location where I am	3,29	5,00	2,50	4,00
Having fun while bargaining, seeking for discounted and unique products	2,86	4,00	2,00	4,00
Having more privacy: no interferences by other people watching me or talking to me while I am choosing what to buy	2,86	4,00	2,00	4,00
Having a profile account which allows me to taylor my activities and to conclude payments	2,86	4,00	2,25	3,50
Possibility to learn new trends and get inspiration by looking on offers online	2,71	4,00	2,25	3,00
Possibility to interact with other shoppers through groups or communities	2,57	3,00	2,50	2,50
Sense of achievement and satisfaction when shopping online	2,57	5,00	2,00	2,50

FEMALE, 31-35	General	University student	Worker + PhD	Unemployed
Saving time	5,00	/	5,00	/
Saving money	5,00	/	5,00	/
Availability anywhere and anywhen	4,50	/	4,50	/
Easier comparison of products	4,50	/	4,50	/
Having fun while bargaining, seeking for discounted and unique products	3,50	/	3,50	/
Having more privacy: no interferences by other people watching me or talking to me while I am choosing what to buy	3,50	/	3,50	/
Sense of achievement and satisfaction when shopping online	3,50	/	3,50	/
Having a profile account which allows me to taylor my activities and to conclude payments	3,50	/	3,50	/
Possibility to learn new trends and get inspiration by looking on offers online	3,00	/	3,00	/
Receiving services specific to the location where I am	3,00	/	3,00	/
Possibility to interact with other shoppers through groups or communities	1,50	/	1,50	/

MALE, 18-25				
	General	University student	Worker + PhD	Unemployed
Saving money	4,18	4,12	5,00	/
Easier comparison of products	4,11	4,12	4,00	/
Saving time	4,00	4,08	3,00	/
Availability anywhere and anywhen	3,86	3,88	3,50	/
Receiving services specific to the location where I am	3,39	3,35	4,00	/
Having a profile account which allows me to taylor my activities and to conclude payments	2,79	2,81	2,50	/
Having fun while bargaining, seeking for discounted and unique products	2,71	2,77	2,00	/
Possibility to interact with other shoppers through groups or communities	2,68	2,73	2,00	/
Having more privacy: no interferences by other people watching me or talking to me while I am choosing what to buy	2,68	2,65	3,00	/
Possibility to learn new trends and get inspiration by looking on offers online	2,46	2,50	2,00	/
Sense of achievement and satisfaction when shopping online	2,46	2,42	3,00	/

MALE,26-30				
	General	iversity stud	Vorker + Ph	Unemployed
Availability anywhere and anywhen	4,23	4,33	4,22	4,00
Saving money	4,15	4,67	4,22	2,00
Easier comparison of products	3,77	3,67	3,78	4,00
Receiving services specific to the location where I am	3,77	4,00	3,67	4,00
Saving time	3,54	3,33	3,78	2,00
Having a profile account which allows me to taylor my activities and to conclude payments	2,85	2,33	2,89	4,00
Having more privacy: no interferences by other people watching me or talking to me while I am choosing what to buy	2,38	3,00	2,22	2,00
Sense of achievement and satisfaction when shopping online	2,31	2,67	2,00	4,00
Having fun while bargaining, seeking for discounted and unique products	2,23	2,67	1,89	4,00
Possibility to learn new trends and get inspiration by looking on offers online	2,15	3,33	1,78	2,00
Possibility to interact with other shoppers through groups or communities	2,08	2,67	1,89	2,00

MALE, 31-35				
	General	University student	Worker + PhD	Unemployed
Saving time	/	/	/	/
Saving money	/	/	/	/
Availability anywhere and anywhen	/	/	/	/
Easier comparison of products	/	/	/	/
Possibility to interact with other shoppers through groups or communities	/	/	/	/
Possibility to learn new trends and get inspiration by looking on offers online	/	/	/	/
Having fun while bargaining, seeking for discounted and unique products	/	/	/	/
Having more privacy: no interferences by other people watching me or talking to me while I am choosing what to buy	/	/	/	/
Sense of achievement and satisfaction when shopping online	/	/	/	/
Receiving services specific to the location where I am	/	/	/	/
Having a profile account which allows me to taylor my activities and to conclude payments	/	/	/	/

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