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Coauthors: Dr.Prashant Palvia

**FACTORS AFFECTING MOBILE COMMERCE ADOPTION:A  
CROSS-CULTURAL STUDY**

HUA DAI

Mobile communication technologies have penetrated consumer markets throughout the world. Mobile commerce will make deep influence on the business activities, consumer behaviors, and the national and global markets. Thus, the research on factors that impact on the Mobile Commerce adoption will be significant for the business operation and research. This paper found eight main factors affecting mobile commerce adoption from consumers point of view. These factors include perceived value-added, perceived security and privacy, perceived usefulness, perceived ease of use, perceived cost, compatibility, innovativeness and subjective norms. Multiple comparison of the Mobile Commerce adoption in China and United states were applied to clarify the different factors affecting the mobile commerce diffusion in different regions. A survey has been conducted on 195 individual mobile commerce users in China and US. The results demonstrate that there are significant differences among these antecedents of consumers intentions to use mobile commerce in two distinct cultural settings. The results of our study can provide valuable information to companies which are considering overseas expansion. This study also better prepare others who plan to implement mobile commerce and inform the adopters about the impact of various factors when they decide to implement the mobile commerce.

UNIVERSITY OF NORTH CAROLINA AT GREENSBORO  
*E-mail address: h.dai@uncg.edu*