CONSUMERS' M-SHOPPING BEHAVIORAL SIMILARITIES AND DIFFERENCES

ACROSS LIFESTYLE GROUPS

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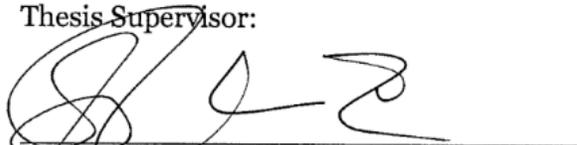

by

Imani McDonald

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Thesis Supervisor:

Steven Rayburn, Ph.D.
Department of Marketing

Approved:

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Heather C. Galloway, Ph.D.
Dean, Honors College

Table of Contents

Abstract

M-commerce, or transactions done on mobile devices, now makes up more than a third of all business-to-consumer transactions in e-commerce (Hubert, Marco, et al., 2017). Although m-shopping can be done from any mobile device, most countries m-shopping activities are done on the smartphone, and businesses have responded by creating digital interfaces tailored to the smartphone. However, the academic literature fails to address the specifics of m-shopping activities, as well as the distinction between m-shopping and e-shopping. This research utilizes in-depth interviews to explore participants' mobile shopping experiences on smartphones. Previous research has suggested that shopping activities in traditional stores differ between user groups (Dholakia, 1999). It has also been shown that mobile shopping activities differ based on age (Fuentes and Svingstedt, 2017). Because of these two suggestions, this study aims to investigate the differences and similarities between and within different user groups. The user groups are divided into different lifestyle groups including but not limited to young adults, families, empty nesters, and retired. This literature contributes to the retail, m-commerce, and consumer behavior literature by exploring m-shopping activities, perceptions, attitudes, and differences within user groups. Findings of this research include information on frequency and attitudes of m-shopping among users based on lifestyles, which may affect the way a consumer approaches m-shopping activities.

Introduction

Mobile commerce or m-commerce is defined as business activities that are conducted by consumers while using wireless internet connection on a mobile device (San-Martin, Prodanova, Jimenez, 2014). One of the many activities that can be conducted through m-commerce and the most important for retailers is m-shopping. M-shopping is the shopping activities that are done by consumers while using a mobile device (i.e. tablet, smartphone, smartwatch). As opposed the e-shopping which is any shopping activities done through the internet on a computer. There have been various studies suggesting that the amount spent in a transaction is dependent on the method or channel used to shop, which will be later discussed. It is important for retailers to understand m-shopping and the activities that consumers conduct while m-shopping to be able to provide a seamless and user friendly m-shopping experience. Sadly, retailers are not able to fully take advantage of the ever growing m-commerce market because there is a lack of understanding of which consumers are attracted to this type of shopping experience and the extent of which the consumers engage in m-shopping activities.

This is important to note because although there is an estimated 4.4 billion mobile phone users, the extent to which they interact with their smartphones may vary (Statista, 2018). This is important for retailers to understand because the efforts by which they advertise and utilize mobile shopping applications should be targeting those that use their smartphones in such a way that would be beneficial to the retailer's bottomline. In regards to consumers broad mobile activites, 85% of their moments with their smartphone is spent on different types of apps for which shopping apps only account for 5% of these moments (Faulds et al., 2017). This means that consumers find utility in apps on their phones but shopping apps are lacking. This study believes that is is because m-

6

shopping has been a neglected area of study when it pertains to e-commerce and all of its use cases should be explored. Currently, 47% of the top retailers have mobile apps, and there are many shopping related apps within both the Apple and Google app stores (Johnson, 2018). It is crucial to have a digital interface that is both useful and appealing to the consumer.

Few previous studies on m-shopping activities have focused on the activities that users engage in while m-shopping. One study that did focus on these activities was that of Fuentes and Svingstedt, but their study was limited to the activities of young adults (2017). In response to the gap in the literature, this study intends to broaden this scope as suggested in the Fuentes and Svingstedt study. While broadening the scope of the type of users researched, we also will categorize the users into lifestyle groups rather than chronological or generational age groups. Lifestyle groups is a better way of segmenting the market than age due to its higher predictive ability. By doing this, we hope to obtain a more accurate depiction of the user's activities while m-shopping based on these groups. Generally, we hope to gather information on both similarities and differences between and within the lifestyle groups and the individuals' attitudes, perceptions, and habits. We will also compare the users' experiences with m-shopping, e-shopping, and "traditional" shopping activities. This study will give retailers a better insight of the m-shopping activities in which consumers of different lifestyles engage and their attitudes and perceptions of the different shopping channels offered.

Review of Literature

E-commerce

E-commerce, which is defined as business transactions conducted over the internet on a computer, has been extensively studied extensively due to its ability to remotely conduct business. Some of these factors studied can also be applied when studying m-commerce. Some E-commerce or e-shopping centered research has closely involved using the technology acceptance model (TAM) model which is mentioned in over 700 times across several different academic journals. Among utilizing the TAM model, journals have used many tools to understand consumer perceptions, attitudes, and purchase intentions when e-shopping (Richards, 2005; Hausman, Siekpe, 2008; Ganesh et al., 2010; Duatre et al., 2018; Davis et al., 2017; Hausman and Siekpe, 2009; Passyn, 2011).

Richard (2005) examined the role of atmospherics on the internet and how it impacts different shopping variables. Findings the stood out were that many surfers did not pay much attention to the aesthetics of a site, they visited sites for the entertainment value. The study also explains that high involvement in the internet increases purchase intentions. Hausman and Siekpe's study (2009) touched on specific factors that would result in positive managerial outcomes such as purchases and traffic to the website. This study found that both human and computer factors have great impact on a consumers attitude towards the site and its flow. Human factors, which are the hedonic elements, have greater positive impact on attitudes, purchase, and return intentions because of its emphasis on entertainment and usefulness values (Hausman and Siekpe, 2009). Both of these studies lack inclusion of the mobile interface and how atmospherics could affect this unique use case.

Other factors that are centered around consumer's characteristics by grouping gender and age has also been used to gain understanding of the differences and similarities in attitudes, perceptions, and purchase intentions online (Davis et al., 2017; Passyn, 2011). Gender has been previously been studied as a determiner of shopping activities in traditional shops. More recently, research has been conducted to find the effect gendered behavior had on shopping motivations and purchases intentions (Davis et al., 2017). The study found that online gender had a significant effect on purchasing intentions. Specifically online, they found that women held more utilitarian value than offline. Passyn's study (2011) found the opposite in that women shop online for leisure or just to shop whereas men shopped with strict purchase intentions. Unlike Davis, Passyn took age into account while studying gender and found that this was a factor in risk awareness and purchase intentions as well. Although factors such as gender and age are relevant they should be looked at in a more specific way such as lifestyle to gain an overall sense of how consumers' characteristics effect e-shopping in different stages of their life.

Two qualitative studies regarding e-commerce explores benefits gained by users and activities conducted by users while e-shopping (Ganesh et al., 2010; Duatre et al., 2018). Ganesh and colleagues' (2010) utilized in-depth interviews to identify consumers attitudes, motivations, and attribute importance for online stores. They found that consumers valued the ability to search easily, compare prices, higher entertainment, and higher product selection. The study was also able to segment consumers based on their e-shopping activities (Ganesh et al., 2010). Although the study was able to interview diverse participants, lifestyle factors were not a part of the segmentation criteria (Duatre et al., 2018). A recent study used questionnaires from 250 participants to explore the benefit of

convenience and how it affects consumers' e-shopping intentions (Duatre et al., 2018). One important advantage found was the ability to shop at any time and from where they are without putting in more effort (Duatre et al., 2018). This study does not however define what device, mobile or stationary computer, that consumers were utilizing.

M-Shopping

There has been extensive research on e-shopping and discovery of different variables and attributes that can affect customers' perceptions, attitudes, and purchase intentions. E-commerce research is relevant to the future of retailing however a neglected portion e-commerce is m-commerce. A recent study in 2017 compared the online browsing behaviors on both mobile and PC platforms using clickstream data (Raphaeli et al., 2017). The study confirmed the differences between the two platforms and found that mobile sessions were more task oriented while sessions on the PC were more exploratory. However, because the study uses clickstream data, consumers' attitudes and perceptions were not explored in the study. The current study aims to amend this absence by gathering qualitative data with in-depth interviews.

M-shopping research thus far has primarily focused on adoption, perceptions and attitudes of the m-shopping channel from the consumers point of view ((Hubert, Marco, et al., 2017; Sohn, 2017; Groß, 2018). Although there's been an increase during the past 5 years on m-shopping and m-commerce research, the research continues to lack many elements that are crucial to conducting business such as segmentation and activities performed while m-shopping.

One study exploring the relationship between mobile benefits, perceived risk, and the perceptions in regard to particular m-shopping characteristics (Hubert, Marco, et al.,

2017). Findings in this study include customers do not find the necessity to learn the technical aspects of m-shopping to achieve satisfaction and that acceptance of m-shopping were associated with ease of use and usefulness perceptions (Hubert, Marco, et al., 2017). Hurbert and colleagues (2017) suggest for future m-shopping studies consider other benefits, like time convenience and mobility, of the shopping channel when studying consumers perceptions. Sohn (2017) also explores elements such as ease of use and usefulness in their study on processing fluency of m-commerce experiences. Processing fluency, or the ease with which something is processed and then perceived quality of the item, has shown to enhance the pleasure that is perceived by a consumer during e-shopping, thus increasing both support and purchase intentions (Sohn, 2017).

It is to be assumed that different consumers have different levels of "technological savviness," and this would also affect their usage of their mobile devices. Some studies suggest that "technologically savviness" is defined by age cohort (Ansari et al., 2012). An age related study by San-Martin (2015) used perceived entertainment and subjective norms as determinants of satisfaction and propensity to spread positive word of mouth about m-shopping. The study observed that young adults have a more positive attitude towards innovation and are, thus, more willing to accept new channels like m-shopping (San-Martin, 2015). The study also gives a managerial suggestion to segment the marketing of m-shopping depending on the age of the m-shopper (San-Martin, 2015). Attributes of features of mobile apps or mobile digital interfaces have been studied to influence the purchase decision of consumers' as well (Kapoor, Vij, 2017). One study that focused on key attributes such as visual, navigational, information and collaboration design found that many attributes are influential to a consumer's purchasing intention (Kapoor, Vij, 2017).

More specifically, information increased trust in an online retailer and enhanced purchase intentions (Kapoor, Vij, 2017). This study reaffirms the importance of different attributes in a mobile digital interface but it doesn't discuss how the consumer interacts with these attributes.

In regard to consumers switching to m-shopping, one study investigates the push-pull-mooring model when applied to the switching channel intentions from physical to mobile stores (Chang et al., 2017). A discovery made was that mobile characteristics are a positive effect on how attractive a consumer perceives a mobile store (Chang et al., 2017). Although it does not further explore specific characteristics, it would be helpful to managers to improve the specific push and pull characteristics of their mobile digital interfaces. Another study on the adoption of m-shopping evaluates the changes in customers' spending behaviors (Wang, 2015). The study found that as customers got into the habit of m-shopping they ordered more frequently and it had a positive impact on purchasing behavior (Wang, 2015). This shows the importance of motivating consumers to utilize mobile channels when possible. Wang (2015) also found that an mobile storefront presence has the potential to retain existing customers, specifically those customer loyal to the brand.

Sohn (2017) explores the theory that consumers' perceived usefulness of a mobile storefront played a role in perceived quality and those adoption of m-shopping at particular retailers. "Usefulness perceptions describe the degree to which consumers believe that using mobile online stores enhances their shopping task performance" (Sohn, 2017 p. 24). The study stated that as consumers' perceived usefulness for information increased so did perceived usefulness of purchasing of the mobile retailer (Sohn, 2017). The study also

encourages the research of distinguishing shopping tasks of the different channels to predict channel choice (Sohn, 2017). One study that does this was that of Fuentes and Svingstedt's (2017) which used focus groups to learn m-shopping activities of young adults. The study found specific activities that were performed by young adult while m-shopping and stressed the importance of retailers conducting specific studies to understand m-shopping practices of their current and potential customers (Fuentes, Svingstedt, 2017). The current study uses this recommendation to conduct research focused on m-shopping activities conducted by various user groups. The study also uses that Fuentes and Svingstedt's suggestion to uncover "the performance of mobile shopping vary between user groups (families with small children, elderly consumers, etc." (Fuentes, Svingstedt, 2017 p. 145).

Multichannel

Multichannel shopping can be utilized by consumers when the company has numerous ways for consumers to obtain their product. With recent innovations, businesses have the flexibility to offer their products in many channels without having large operations. One study uncovered certain advantages and disadvantages within a multichannel system and why consumers would have certain preferences for each channel (Kollmann et al., 2012). This study found that a higher importance of convenience and lower importance on both risk aversion and service orientation encourage the use of an online channel rather than a traditional channel (Kollmann et al., 2012). A more recent study regarding multichannel shopping explored price discrimination and customers attitudes to price differences across various channels (Fassnacht and Unterhuber, 2016). The study found that consumers are not accepting of a higher price on an online channel

verses an offline channel because consumers consider the costs when evaluating price differences (Fassnacht and Unterhuber, 2016). This is based off the assumption that consumers have that a mobile or online storefront has less overhead and fixed costs than a brick and mortar store. These studies allow for the assumption that consumers differentiate their behavior based on retail channel.

User Groups

Because the current study explores the similarity and differences among user groups, it is important for the study to review other m-shopping research which segments research participants. Segmentation or grouping can be done in many ways, the most relevant that the current study utilized was the grouping by lifestyle rather than other factors such as frequency or age (Parment, 2013; San-Martin, 2015;Groß, 2018). Although the most common way to segment consumers in both research and business is by age or age cohort, Kuppelwieser's study stresses the importance to be cautious when applying chronological age for research because of the limitations it puts on the study (Kuppelwieser, 2016). Instead of using age to divide participants by default, the study suggests researchers to be more purposeful with the segmentation of participates (Kuppelwieser, 2016). Heeding Kuppelweiser's warning, this current study chose to group based on lifestyle because the researchers believe that is would influence the activities performed while m-shopping and more useful information to managers

Methods

Research Design

Since the phenomena being studied in this research are largely underexplored, the best research method is qualitative (Creswell, 2007). Qualitative research allows discovery of new phenomena, context, and relationships. More specifically, this study utilizes depth interviews to gain insight about this phenomenon.

Data Collection

Data were collected from individuals with experience, both recent and non-recent, shopping on their smartphones. Purposeful sampling was utilized to select those with the characteristics of someone who could participate in the study. This sampling technique along with opportunity sampling was used to identify those in the San Marcos, Texas area that would fit into the lifestyle categories. Potential participants were contacted via email and phone for in-person interviews. To capture lifestyle groups that were more difficult to contact, the interviewer took a more direct approach to assure the participant fit the lifestyle group and conduct intercept interviews at local coffee shops.

The primary data collection technique were depth interviews. A research protocol directed the interview. The interviewer used probing questions to reach full understanding of answers given and to have interviewee to provide long and detailed answers (H. Rubin & I. Rubin, 1995). The interviewer also encouraged participants to speak candidly with their responses to avoid superficial or guided answers. The interviews ranged from 12 to 40 minutes long with the of about 19 minutes long. Interviews were conducted with 26 individuals with 25 interviews retained and 1 unrecorded. Some participants with shorter interviews were revisited after all interviews were conducted to ask additional questions

for themes that developed in later interviews. Follow-up questions also helped to gather more thoughtful answers and helped to complete narrative (H. Rubin & I. Rubin, 1995). The final protocol can be seen in the Appendix.

Lifestyles groups included in this research are young adults (n=5); young married adults (n=5); mature single adults (n=3); adults with families (n=5); empty nesters (n=4); retired adults (n=3). Young adults were defined as men and women between the ages of 18 and 30 with no children. Young married adults were defined as married men and women between the ages of 18 and 30 with no children. Mature single adults were defined as adults over 30 without children and unmarried. Adults with families were defined as married or single men and women between the ages of 30-50 with children. Empty nesters were defined as married and unmarried men and women with children above 17 years old. Retired adults were defined as adults that were over 50 years old and retired. Recorded interviews were transcribed verbatim for data analysis. Interviewees race or ethnicity and genders were recorded along with a pseudonym. Participants demographics can be found in Table 1.

Data Analysis

The data analysis of the transcribed interviews was conducted using a data analysis spiral technique (Creswell, 2007). This spiral consists of six steps (1) data collection, (2) data managing, (3) memoing, (4) classifying data, (5) interpreting and describing, and (6) representing and visualizing (Creswell, 2007). These steps were approached in spiral opposed to a linear way, visiting some steps multiple times and in different orders while attempting to analyze the data to develop themes and dimensions. These themes that emerged gave an understanding of similarities within groups and differences between

groups. Themes found can be seen in the categorization of the findings section. These themes were centered around m-shopping and consumers experiences and attitudes towards the shopping channel. Table 2 offered a summary of key themes explored in the study.

Findings

M-shopping Activities, Perceived Benefits, Disadvantages, and Risks

Young Adults

Activities:

The activities that young adults engaged in while m-shopping included impulse shopping, ad prompted shopping, browsing, in-store shopping aid and information search. Many of the respondents said that impulse purchases, or purchases that they did not intend to make, was one of the most frequent m-shopping use cases in this user group. When asked to describe her m-shopping experience Kelly described it as "spur-of-the-moment." These impulse mobile purchases for young adults could be prompted by in-app ads and word of mouth. Young adults sighted their peers that are also m-shoppers that prompted them to impulse shop:

I remember one time I impulse bought an oil diffuser I was at my friend's apartment she had one it was really cool and I was just looking at options online and it was like you could buy this diffuser and we could bundle and these specific oils and it'll be sent to your apartment in and it will be there in 3 days -Molly

In this quote, we can see that young adults' social groups influence their purchasing decisions. It also shows that mobile store features such as "people also bought" can pursued a consumer to buy more than their intended to.

Although many of the young adults experienced aversion to owning shopping specific apps, social media apps such as Instagram and Facebook promoted the ads that prompted them to m-shop. Even though the shopping apps that the young adults actually had "[made] it very easy to shop online," young adults noted disadvantages like limited storage, low utility, and unwanted notifications with specific shopping apps. Many young adults, instead, used their mobile browser when performing m-shopping activities.

Browsing was another common activity that young adults mentioned performing while m-shopping; many browsing around 4 times a week with purchase intent. This means that the young adult has purchasing intentions when browsing. Once a purchase was made it was described as a quick process:

They just already know what they want to buy their mind is set the people who take their time to buy stuff are definitely not going to buy it on their phone -Kelly

...but on my phone it seems like even less steps and within like 30 seconds I spent like $70. - Molly

Both of these statements from young adults show that the purchasing process on their smartphones was quick and intentional. This highlights a difference between traditional shopping and m-shopping in that traditional shopping is usually a planned event and can take quite some time but m-shopping is a speedier process for young adults.

The last activity mentioned by the young adults interviewed was quick information search. Although the information search on the mobile device was not as in depth or

extensive as on a PC, users used their smartphones to find information such as product availability, pricing, and product reviews. This information could be in-store or at their homes:

... when I'm doing actual shopping in the store to get a cheaper price online or availability at other stores - Elsie

I will pull out my phone and look if it's they don't have it in stock I'll do that before I go ask someone because I feel like that's faster and generally computers have the information instantaneously - Molly

Despite having in-store sales associates that could help with the information search, young adults felt more knowledgeable with their smartphones in the store than with the assistance of an in-store sales associate with their smartphones acting more as an in-store shopping aid.

Perceived Benefits:

In terms of m-shopping advantages to other shopping channels, convenience, accessibility, and ease of use were mentioned by all young adults interviewed as key benefits to using their smartphones to shop.

When asked why she used her smartphone to shop Elsie replied "it's convenient I have it with me all the time." This sums up the benefits that young adults attribute to m-shopping beyond the activities that can be performed on their smartphones. Although some young adults preference was to shop in-store or on their PC, many young adults interviewed mentioned their friends when asked about m-shopping frequency:

I have friends that I know who will buy things or their phone or almost exclusively buy things online even their groceries - Molly

And young adults interviewed with lower frequency of m-shopping activities, like once a week, believed that they would not be a good representation of the "norm" amount their lifestyle group.

Perceived Disadvantages:

There were specific disadvantages to m-shopping that young adults included to explain why they would prefer engaging in e-shopping and traditional in-store shopping. When discussing their preference of using a PC for shopping Kelly stated "I do web browsers I prefer buying stuff on my laptop preferably most of the time. You're able to view the whole website and everything that you need to know." This is because , as other young adults interviewed mentioned, their PCs had larger screens and because of this it made it easier to complete multitasking with several tabs. They also expressed that it was easier to research an item. One task that all of the young adults interviewed would rather perform in-store rather than on mobile or internet channels was shopping for clothes.

Because I can't try it on I mean I have before with shirts but I can't ever get shorts or jeans because I'd rather try it on and see how the material feels and how it fits - Tiffany

I like to know what I'm getting what am I and or be doing that in person is that I can use my senses - Molly

Both statements show that the user group feels that you can use more of your senses while shopping in person. This is seen as a drawback with the smartphone because you can only use two senses, sight and sound, with it. One-way retailers try to close the gap between virtual and reality it through providing reviews and in-depth descriptions of the product.

Perceived Risks:

There are also risks to m-shopping that this user group acknowledged. Most of these risks have to do with the products themselves not being of quality or what the consumer expected when ordering. When asked how risk averse they were many rated low from a scale of one to ten, ten being the most risk averse, many rated themselves one or two.

No not necessarily. I don't view it as an eminent danger but it is a possible, yes. But do the reward far outweigh the risks in my opinion? Yes. - Joe

This shows that although they are aware of some risks, the benefits that come with m-shopping outweigh them.

Young Married Adults:

Activities:

Young married adults interviewed mentioned browsing, pickup, price matching, shopping aid, and information search as their m-shopping activities. There were some overlap between activities performed by young adults and young married adults. There were similarities between the information search and shopping aid functionality of their smartphones. When asked about sales associates Mia replied "Actually, I am really independent. I might bother them if I'm really need it but I'll usually Google it or just find things myself whatever I'm doing." This statement shows that young married adults interviewed use their smartphones as a in-store shopping aid instead of using sales associates.

When shopping in a store, young married adults engaged in price comparison and availability with the same brand's mobile store. For availability, some young married

adults utilized the apps bar scanner to quickly find the product on the app and store policy to get free shipping if it was not available in store:

Target is a perfect example target has a mobile app and say you're looking for a size that you don't find your size while you're on-the-go you can always try to find it on the app and they will honor that and they will send it to you - Emma

This statement shows that people in this user group are able to use their smartphones to find availability without the assistance of a sales associate. They also used the mobile store to price compare within the same store. Many young married adults tend to find that there was usually a price difference between in-store and e-store prices and were able to compare using their smartphone:

I do that at Petco all the time apparently Petco will price match their own website price because their website is always lower than the store - Mia

Many young married adults mentioned purchasing on their smartphones and picking up their purchase from the store. They felt that this was convenient for purchasing groceries which they felt was a longer purchasing process. One interviewer saying, "I'm a very busy person and priority is not shopping in the store anymore it's just one of those things I honestly avoided and in this point in my life." This shows the level of importance the young married adult places on the in-store shopping experience. Many in this lifestyle balancing marriages, school, and work so it gives them more time to do the things they find more important. Some also use it as a way to budget.

Yeah because I work A lot and so does he and we have school and we have too much going on so we literally don't have time in our time to take an hour of our day to go to the store

plus it saves us money I can see exactly how much it is and I can add it on or take it off -

Mia

Young married adults use their smartphones to browse for leisure. Many browsing during breaks and at home to relax. Browsing for leisure means that the person is not looking for a particular item but out of curiosity or boredom as a wind down type of activity.

Perceived Benefits:

For sites that young married adults frequently shop, apps were seen as better than the browser because it offered different benefits. Benefits included that it was simple to use, faster, more adaptable to the phone, and offered in-app deals. These benefits made owning the app outweighed the mentioned disadvantage of clutter for young married adults. More generally, m-shopping benefits mentioned by respondents in this lifestyle group included being able to quickly shop, ease of purchase process, and convenience. These benefits were mentioned to contribute to an increase in purchasing frequency:

I did have a peer last semester that she said that she was addicted to shopping on her and

that the phone was an easy contributor because it was so easy to purchase - Derrick

This statement shows how people within this user group and their peers view m-shopping as an "easy" activity to engage in because of the familiarity with the technology and the convenience of always having it with them.

Perceived Disadvantages:

Similar to the young adults interviewed, young married adults had some perceived disadvantages of m-shopping and preferences of shopping through other channels. E-shopping was seen as an advantage when in the information search and evaluation of

alternatives. Mia, who participates in multichannel shopping, stated that she will "find what [she] wants on [her] laptop and then [she'll] buy it on [her] phone." This statement from Mia shows how young couples use their PCs that are faster and have larger screens to perform one portion of the purchasing process then finish that process on their smartphones.

Much like young adults, m-shopping was not the preferred channel for clothing shopping for this lifestyle group. This user group, however, attributed this preference to sizing variances. The ability to try on the clothing item in-stores before purchase was a benefit to in-store shopping. Derrick said "absolutely not no clothes fit me weird man" to express how he and other young married adults interviewed felt that their bodies were unique and would feel more secure shopping in-store rather than mobily.

Perceived Risks:
When asked if they saw risks when m-shopping, most in this user group said that they did not perceive any risks with shopping on their smartphones. Emma stating that "It's one of those things, because it hasn't happened, I don't have a negative experience then I still want to do it." This quote shows that since people in this user group have not experienced any negative experience m-shopping, they don't associate risks with m-shopping.

One interviewee, however, did mention the risk of cyber security and privacy and attributed that risks to why they "rarely" purchased on their smartphone but went on the take back that statement because they did perform m-shopping activities their apps and websites they trust or were familiar with. When asked how risk averse they were many rated low from a scale of one to ten, ten being the most risk averse, many rated themselves two or three.

Mature Singles:

Mature singles mentioned browsing, straight rebuying, and ad prompted purchasing as m-shopping activities they perform. More than new purchases, mature singles suggested that they browsed more on their mobile devices than actually purchased items. One mature single, Lily, saying "up to 3 times a month just purchases. I browse a lot." This shows that the purchases for mature singles are far less than they actually browse.

Many purchases made are either in large orders or are straight rebuys. Straight rebuy meaning that the consumer has previously purchased the item in-store and is repurchasing the same item on their smartphone. New purchases are made with caution as one mature single said "But if I feel the need to look up something, I'd do it and then just put in my cart until the end of the day and then I really decided if I wanted it or not." The mature singles were more comfortable repurchasing an item that they already owned because they were "more familiar" with the item.

Ads that prompted mature singles to engage in m-shopping were often through opt-in emails. When asked about ads on their smartphones Lily replied, "*Normally I hit it from my email, the link from the email on the website because they're were advertising a sale and I shop there so much send me it.*" Ads prompted in social media sites like Facebook got little to no engagement from mature singles that were interviewed.

Perceived Benefits:

Benefits most mentioned about m-shopping were framed in contrast to traditional or in-store shopping.

I don't like people so I don't like to go in person. I don't like crowds. I don't like, I don't want anything to do that. I don't want people asking me can, they help me with stuff and leave me alone. - Lily

Uh, benefits? I mean, I guess I don't have to deal with unfriendly staff at a store. Um, you know, I know what I'm looking for and if I don't, I can take my time - Martin

This framing shows that m-shopping has benefits that outweigh the benefits that come with in-store shopping for some mature single. Other benefits included autofill to be able to easily put in all of the customers information on phone rather than filling all of the information manually.

Perceived Disadvantages:

Many of the perceived disadvantages of m-shopping for the mature singles lifestyle group were also in comparison to traditional in-store shopping. These advantages of in-store shopping compared to m-shopping were the ability to grocery shop, quality guarantee, and instant gratification.

Although there are stores that offer mobile purchasing of groceries and in-store pickup, mature singles interviewed valued the in-store process of purchasing groceries. Martin explained that he like shopping for groceries and that it was more active than shopping for them on his phone. This attitude towards grocery shopping shows that there are some hedonic benefits for consumers in this lifestyle group. Another benefit that they expressed was the feeling of instant gratification from getting the product right after purchasing it in-store. When m-shopping, people in this user group felt that to wait 3-4 days did not give them this same gratification. Lastly, interviewees in this lifestyle group

express the attribute of quality guarantee when in-store shopping which was perceived as missing from m-shopping:

Big ticket items that cost a lot of money, you're getting more of the experience of buying it...Your knowing that someone is backing it up, not, you know, not just a username on the Internet and someone that can ensure it. - Martin

This statement shows the importance placed of having someone in-store assuring the quality of a product when someone in the lifestyle group is evaluating the product.

Perceived Risks:

The risks that were associated with m-shopping with the mature singles group included people stealing packages and online scams such as phishing scams. Because most packages ordered mobily are delivered to the doorstep of the purchaser, some of the people in this lifestyle were mindful of the risk of having their package stolen from their doorstep. This risk is not necessarily directly with the mobile channel but of the surroundings of the participant. Other risks such as scams, specifically phishing scams, were mentioned when asked about risks that they associated with m-shopping. Phishing scams or illegitimate sites taking information from the shopper. When asked how risk averse they were many rated low from a scale of one to ten, ten being the most risk averse, many rated themselves two or three.

Adults with Families:

Activities:

Adults with families mention activities such as browsing, subscriptions, price match, and ad promoted purchasing. The adults with families describe their mobile browsing for both intent for purchase and for leisure purposes. One respondent said that she was "...browsing

for something usually gets something either household items you know even just for fun sometimes." This displays respondents in the lifestyle group get both hedonic and utilitarian values from browsing mobily.

Much like other lifestyle groups, this group engages in price matching, and price comparing and information search activities. These activities are usually performed in the browser and not in an app. Similar to other lifestyle groups the issue of have too many apps on their phones appears to be the concern with downloading shop specific apps.

Subscriptions, or a standing order from a specific brand or store, was a m-shopping activity that was mentioned in this user group. Some subscriptions involved getting the same product at the same time. Other subscriptions involved getting new products and sampling different brands:

I do have a Sephora also Ipsy subscriptions for myself because I do like makeup I do like makeup but I'm not a makeup expert and there's so many thousands of Brands out there so the subscription provide me with trial sizes - Emily

There were some drawbacks of these type of subscription services which made some respondents hesitant to use a mobile delivering service like it again:

I found myself in crisis mode several times waiting on the schedule between delivery and product that had an ongoing order...I ended up either having way too much dog food at my house or driving into town like late at night for a small bag. - Lawerence

The recognition of a family member or their own need prompted most of their m-shopping activities. Ads such as emails were mentioned as something that also prompted m-shopping:

I will get an email say from like Cabela's saying "oh, it's labor day sale or a saucony and you can take 25 percent off." So some kind of prompts, like an email to say "hey there's a sale or there's this deal going on" and that spark the interest. So let's check it out. - Patrick

Perceived Benefits:

Respondents in this user group when asked why they used this specific channel described that it was out of convenience or to avoid what they perceive as the in-store shopping experience:

It also frees up more time to spend with the family instead of juggling kids for one store to the other we could just say this is your outside time going to from the car - Emily

I married a lady that absolutely hate shop. She cannot stand to be in a store and me neither. I don't like it. This is just like boom, easy right in my hand, right from the house. Plus, I live on six acres in rural Canyon Lake area, so it's a 45 minute drive to anywhere other than a small store. - Lawerence

Other benefits included the portability of the smartphone, availability, and the simplicity of ordering one respondent tells a story of how he was introduced to m-shopping while on deployment:

I got addicted to it on a deployment I was on years ago and that was like how I actually, my first experience mobile shopping was I was in Iraq and my daughter's birthday was coming up and so I had delivered back to the house, like a new pair of pajamas and all the little things that dad usually gets her for her birthday while I was over there. And then I was like, that was so easy. So then like the next week I was like sending flowers to my mom and then that was so it just kept escalating and now I don't like to heck with shopping, I

don't want to go in a store, I don't want to. It's not that I'm lazy so my time is worth more.

And I'm forgetful. - Lawerence

This story illustrates all of the benefits that are seen by individuals interviewed in this user group.

Perceived Disadvantages:

Disadvantages that were perceived of m-shopping by this lifestyle user group were compared to advantages of other channels. Preferred activities for in-store shopping included grocery and clothing shopping. When interviewing Emily she express concerns that other parents had about shopping for clothes online:

Clothes it's a sizing thing because size always vary even whenever you go to the store because different brands size things differently especially when you're buying for kids it's just like they grow so fast and you don't know what size they are so I always take them with me to go clothes shopping - Emily

This comment shows that interviewees in this user group find that sizing for themselves and their kids vary from brand to brand. They find it easier to check for differences in-person rather than online. Another interviewee, Patrick, explained the difference between buying a book and clothes on his smartphone:

Because a book I'm not so much concerned with, it's more of I just need to use this book for a particular class. Right. Whereas clothing is something that needs to be you. It's a little bit more personal as far as wanting it to look a certain way or fit a certain way or feel a certain way. - Patrick

Clothing is seen as something that has to do with self image for people in this user group

so it is important for them to be able to assess the quality and fit themselves rather than vicariously through a description telling them what it is like. The importance of making their own assessments in-person also translated to pick out their own groceries. Many of the adults with families interviewed mention groceries as something that they would not purchase on their smartphones.

Adults in this lifestyle group valued the ability to multitask on their PCs. So as the e-shopped they could also be performing other activities on their PC. Although the size of the PC was a drawback it was also seen as an advantage over the smartphone when wanting to get in "super organized mode" as one interviewee said.

Perceived Risks:

Risks that were perceived within this user group was identity theft, low product quality, and seller credibility. Identity theft was seen as one of the largest risks of m-shopping in this user group. This lifestyle group mentioned watching the news and seeing what can happen when m-shopping on unsecure networks.

The actual purchasing part of it, I just feel more safer or I just feel safer. Added security features like I know my laptop comes with its own security program and is constantly updating - Black

This statement illustrates the risk associated with m-shopping is one that was resolved with e-shopping with added security programs.

Low product quality is also a risk that concerns m-shoppers in this lifestyle group. Consumers in this lifestyle group make the assumption that mobile stores will have lower prices than brick and mortar stores. The lower prices indicate to these users the possibility of lower quality which makes them hesitant to following through with the

purchase of a product. This can also be attributed to seller credibility. Lawerence expressed this concern when he stated "I've never met this person that I'm buying from. I don't know, you know, their, their track history." Not having personal connection to the seller makes participants in this lifestyle group more hesitant to performing m-shopping purchases. When asked how risk averse they were many rated moderate from a scale of one to ten, ten being the most risk averse, many rated themselves three or four.

Empty Nesters:

Activities:
Although their smartphone wasn't their preferred channel to shop, empty nesters interviewed had engaged in different m-shopping activities including multichannel shopping, ad prompted purchasing, and store specific m-shopping. Most empty nesters mention using their smartphone while using another channel such as a e-store or in-store. *I've used it (smartphone) occasionally what I finally shop or prove it or know what I am looking for that's where I go over to my laptop to buy it because it's a bigger screen - Daniel*
Usually when multichannel shopping, people in this user group would use their smartphones to initial interest in the item and turn to other channels for information search and purchasing the product.

Ads on Facebook or another social media platform usually prompted respondents in this user group to engage in m-shopping. Stores that the respondents were familiar with were ones that they were more likely to shop on while on their smartphones. Factors such as trust and familiarity affected the likelihood of the consumers that were interviewed in this user group.

Perceived Benefits:

There were not many mentions of the benefits of m-shopping over other channels. It is meaningful to mention that benefits of e-shopping were visible to respondents in this user group. Although the empty nesters interviewed had previously used their smartphones for shopping activities, they expressed preference for channels like their PC and in-store. These preferences are for different reasons. For PC, preferences such as ease of use, larger screen, and security were mentioned as benefits to e-shopping. For in-store, hedonic factors and quality control were benefits to in-store shopping channel.

Perceived Disadvantages:

Interviewees in this user group believed that e-shopping was easier to do because of their familiarity with the channel and the larger screen to view products. When comparing it to the mobile channel Daniel explained "it's your mobile device size it's not the full website size on home screen," showing that when comparing screen size or viewability, the smartphone was at a disadvantage for this user group. When speaking about her peers' hesitation to m-shopping, Mary says "I think they'll be more hesitant because they're not as savvy with a smartphone and all the apps and stuff like that." This shows that both the Mary and people in her user group felt less familiar or comfortable m-shopping because a lack of knowledge or savviness with their smartphones.

Consumers in this user group were also hesitant to purchase groceries from their smartphones because they want to personally assess the quality of the products that they would be consuming. Daniel summed this feeling when he said " Groceries, I would never shop online for because I like going to the store and buy it I like to look and make

sure it's not expired." This depicts the importance that consumers in this lifestyle group put on being able to assess products directly and personally specifically with groceries.

Perceived Risks:

The m-shopping risk that was perceived by as the most important to this group was identity theft. This risk, like the family lifestyle group, was only seen when shopping on their mobile devices because they felt that there was a lack of security when using their smartphones.

I don't do financial transactions on my phone but I do it on my stupid laptop which of the same thing so I'm like why I'm having trouble with that connection I don't know - Naomi

This quote from one of the interviewees illustrates this perception that the empty nesters interviewed of the security of their phones versus their PCs. This risk perception could be because of familiarity with one channel versus the other. Many in this lifestyle group claiming that not being "technologically savvy" was attributed to their low frequency of m-shopping. When asked how risk averse they were many rated moderately from a scale of one to ten, ten being the most risk averse, many rated themselves four or five. Saying that if m-shopping was their only channel of shopping they would use it but they do prefer the other channels for other reasons including risks.

Retired Adults:

Activities:

Retired adults mentioned activities such as price comparing, information search, and specific item purchases as some m-shopping activities performed. Information search during m-shopping was similar in this lifestyle group to others in that they search on the browser and utilized consumer reviews before purchasing. The retired adults also

mentioned price comparing or comparison shopping when asked about their m-shopping activities. These activities would be considered multichannel because they are comparing both in-store and m-store channels. Others said that they do not participate in these types of activities and strictly shop through one channel.

I am rarely in store but when I am I don't price match. I thought about it. I got one of those apps that allows you to scan the barcode and it tells you all about the product and if there is somewhere else cheaper but I don't really have any use for that but I don't use it as much I probably have used it twice so I need to delete it. I don't like downloading too many apps to my phone that a rarely use because I rarely know where my phone is. I don't know where it is now. - George

This story from George also depicts the other respondents in his user group and other lifestyle groups who don't value apps that they rarely use.

When m-shopping, the retired individuals interviewed were shopping with purchase intentions for a specific item. This product was one that they have used or were fond of but could not get it from local retailers. This type of use case was depicted in Matt's response when asked why he uses his smartphone to shop and he said "Items I can't find necessarily in stores. Like I actually I bought vindaloo very, very spicy Indian food."

Perceived Benefits:

When asked about the m-shopping benefits, like other lifestyle groups, retired adults specified the convenience of using their smartphones to shop and making comparing products easier. Some of the retired adults bring up shopping with their partner and one of them price comparing and the other shopping in-store. Acting as a

team to price match. Although it was mentioned that they prefer in-store shopping, retired adults recognized that convenience was one of the main benefits that m-shoppers perceive.

Perceived Disadvantages:

Similar to the empty nesters' lifestyle, the retired lifestyle group had experience m-shopping but had preferences for other channels such as in-store and on their PC. Specifically for shopping via the internet, retired adults state that it is easier to perform shopping tasks on their desktops because of the larger screens and other factors.

Yeah screen size, font size, you know, I've been using a computer for like 15 years, and I have been buying on my cell phone for 3 years so usually when i want to buy something get on my computer if I am at home. If I'm sitting somewhere else occasionally, I'll use my phone. - George

This statement from George shows many of the retired adults' factors such as screen size, font size, and familiarity are taken into account when choosing a channel that is not in-store.

There was also a hesitance to shop both groceries and drugstore items through m-channels. This hesitance comes from time perception of shopping on their mobile device verses in-store. People in this lifestyle group perceive shopping in-stores as more convenient than m-shopping. The retired adults interviewed also value the sales associate and consumer relationship. Both interactions and appropriate assistance were both benefits that they perceived the sales associates provided while in-store shopping.

Perceived Risks:

The risks that retired adults perceived were centered around the security of mobile technology. The risks mentioned included identity theft, cyber security, and hacking. These technological risks were magnified by the unfamiliarity with their mobile device. These risks were seen the be a deterrent to m-shopping, but the security was less of a concerned on the PC. Many interviewed mentioning that they regularly e-shop and rarely m-shop. For other retired adults that did participate in m-shopping, they spoke about a majority of their peers finding the risks too high to participate in m-shopping.

Discussion:

The results of this study have multiple managerial applications. Understanding how different lifestyle groups use their smartphones to shop from different retailers and their attitudes about these different activities is very important for the success of organizations currently or considering operating mobily. Many of the findings in this research can directly impact how organizations approach m-commerce.

Currently, many companies have not made their web interfaces adaptive to mobile phones in assumption that consumers use both e-channel and m-channel the same. This study counters this assumption, showing that consumers perform specific activities on their smartphones. Additionally, this study has found that the consumers also have preferences of activities for each channel; in-store, PC, and mobile device. Because of these findings, managers should make sure that the mobile interface whether it is app or browser should be easy for the consumer to perform the activities desired. An example that almost every participant brought up, regardless of lifestyle group, was Amazon.

Their app had characteristics such as easy navigability, relevant content, and competitive pricing which made it an attractive interface for them to use on their smartphones.

When designing a mobile interface, companies should also keep in mind their target markets' needs in an app. Specific activity were performed more in one lifestyle and less in another and these types of differences are important when designing a mobile interface. Across all interviewees, mobile realty space is valuable and the apps should create some type of value for the consumer for them to download and keep the app. It is also important for the organization to keep in mind what items their consumers are likely to purchase on their mobile phones. Interviewees had different hesitations to purchase clothes, groceries, and pricer products from their phones so retailers should keep this in mind when looking to provide a mobile channel to shop.

There were also a difference in risks perceived when m-shopping. Companies should find a way to mend these worries with security assurance or privacy protection claims. Companies should also be aware of their target markets level of risk perception as it was different among the lifestyle groups and should be noted that because a consumer sees a risk of m-shopping doesn't necessarily directly affect their m-shopping frequency.

M-shopping was also perceived to have different hedonic and utilitarian benefits dependent on the lifestyle groups. Benefits that were mentioned most frequent was convenience, price advantage, ease of purchase, and portability. These benefits should be highlighted to encourage m-shopping activities and purchase intentions.

This study indicates that retailers should consider these factors when constructing a mobile interface and make changes to existing interfaces. M-commerce is growing and should be handled differently than e-commerce. To thrive in the channel, retailers should

look at it as a unique use case and invest in making it as user-friendly as possible.

Retailers such as Amazon have shown how lucrative the channel can be when done

correctly.

Figures:

Table 1

Participant Demographics

Participant	Name	Lifestyle Group	Gender	Race/Ethnicity
1	Molly	Young Adults	Female	White
2	Kelly	Young Adults	Female	Hispanic
3	Tiffany	Young Adults	Female	Hispanic
4	Elsie	Young Adults	Female	Asian
5	Joe	Young Adults	Male	Hispanic
6	Emma	Young Coupled Adults	Female	Hispanic
7	Olivia	Young Coupled Adults	Female	Hispanic
8	Derrick	Young Coupled Adults	Male	Hispanic
9	Mia	Young Coupled Adults	Female	White
10	Jessie	Young Coupled Adults	Male	White
11	Amelia	Empty Nesters	Female	White
12	Naomi	Empty Nesters	Female	White
13	Mary	Empty Nesters	Female	White
14	Daniel	Empty Nesters	Male	White
15	Emily	Adults with Families	Female	Asian
16	Brenda	Adults with Families	Female	Hispanic
17	Lawerence	Adults with Families	Male	White
18	Patrick	Adults with Families	Male	White
19	Blake	Adults with Families	Male	Hispanic

20	Lily	Mature Single Adults	Female	White
21	Martin	Mature Single Adults	Male	White
22	Chad	Mature Single Adults	Male	White
23	Issa	Retired Adults	Female	White
24	George	Retired Adults	Male	White
25	Matt	Retired Adults	Male	White

Table 2

Themes

Lifestyle Group	Activity	Perceived Benefits	Perceived Disadvantage	Perceived Risks
Young Adults	I remember one time I impulse bought an oil diffuser I was at my friend's apartment she had one it was really cool and I was just looking at options online and it was like you could buy this diffuser and we could bundle and these specific oils and it'll be sent to your apartment in and it will be there in 3 days			
Young Adults	They just already know what they want to buy their mind is set the people who take their time to buy stuff are definitely not going to buy it on their phone			
Young Adults	...but on my phone it seems like even less steps and within like 30 seconds I spent like $70.			
Young Adults	I will pull out my phone and look if it's they don't have it in stock I'll do that before I go ask someone because I feel like that's faster and generally computers have the information instantaneously			
Young Adults	... when I'm doing actual shopping in the store to get a cheaper price online or availability at other stores			
Young Adults		I have friends that I know who will buy things or their phone or almost exclusively		

Group	Col2	Col3	Col4	Col5
Young Adults		buy things online even their groceries		
Young Adults		it's convenient I have it with me all the time		
Young Adults		Amazon is something easier than me searching through stores		
Young Adults			I do web browsers I prefer buying stuff on my laptop preferably most of the time. You're able to view the whole website and everything that you need to know.	
Young Adults			Because I can't try it on I mean I have before with shirts but I can't ever get shorts or jeans because I'd rather try it on and see how the material feels and how it fits	
Young Adults			I like to know what I'm getting what am I and or be doing that in person is that I can use my senses	
Young Adults				No not necessarily. I don't view it as an eminent danger but it is a possible, yes. But do the reward far outweigh the risks in my opinion? Yes
Young Married Adults	Actually, I am really independent. I might bother them if I'm really need it but I'll usually Google it or just find things myself whatever I'm doing.			
Young Married Adults	Target is a perfect example target has a mobile app and say you're looking for a size that you don't find your size while you're on-the-go you can always try to find it on the app and they will honor that and they will send it to you			

Young Married Adults	I do that at Petco all the time apparently Petco will price match their own website price because their website is always lower than the store		
Young Married Adults	I'm a very busy person and priority is not shopping in the store anymore it's just one of those things I honestly avoided and in this point in my life.		
Young Married Adults	Yeah because I work A lot and so does he and we have school and we have too much going on so we literally don't have time in our time to take an hour of our day to go to the store plus it saves us money I can see exactly how much it is and I can add it on or take it off		
Young Married Adults		I did have a peer last semester that she said that she was addicted to shopping on her and that the phone was an easy contributor because it was so easy to purchase	
Young Married Adults		if I don't have my laptop then I'll use my mobile device it's just more convenient	
Young Married Adults			I'll find what I want on my laptop and then I'll buy it on my phone
Young Married Adults			I would just stray away from maybe from something that's getting shipped from China not because any other reason because it takes 3 weeks sometime
Young Married Adults			if you're looking for a new laptop looking at new laptops online is not really you can't

44

		get a really good feel for it the keyboard, how heavy it is, is it touch screen, how responsive it is.	
Young Married Adults			It's one of those things, because it hasn't happened, I don't have a negative experience then I still want to do it.
Young Married Adults			I don't associate a lot of risk as long as I do it at the house
Mature Singles	up to 3 times a month just purchases. I browse a lot.		
Mature Singles	But if I feel the need to look up something, I'd do it and then just put in my cart until the end of the day and then I really decided if I wanted it or not.		
Mature Singles	Normally I hit it from my email, the link from the email on the website because they're were advertising a sale and I shop there so much send me it		
Mature Singles		I don't like people so I don't like to go in person. I don't like crowds. I don't like, I don't want anything to do that. I don't want people asking me can, they help me with stuff and leave me alone	
Mature Singles		Uh, benefits? I mean, I guess I don't have to deal with unfriendly staff at a store. Um, you know, I know what I'm looking for and if I don't, I can take my time	
Mature Singles			Big ticket items that cost a lot of money, you're getting more of the experience of buying it...Your knowing that

Mature Singles		someone is backing it up, not, you know, not just a username on the Internet and someone that can ensure it.	
Mature Singles		And so I think that it's important that people go out and experience things in real life, go shopping even if it's a terrible experience and maybe that'll keep society from imploding.	
Mature Singles		I like going shopping like at the grocery store. I like to shop for groceries.	
Mature Singles		big ticket items that cost a lot of money, you're getting more of the experience of buying it and you're getting your, your knowing that someone is backing it up, not, you know, not just a user name on the Internet and someone that can ensure it.	
Mature Singles			Porch pirates or like, you know, they deliver your stuff and say outside of the door and somebody comes by and like they prowl around the neighborhood and I snatched packages… A damaged somewhat, but then it's an inconvenience to return things usually.
Mature Singles			The legitimacy of the sites and whether or not it's a spam pipes of spoof site mimics others
Adults with Families	browsing for something usually gets something either household items you		

	know even just for fun sometimes		
Adults with Families	I do have a Sephora also Ipsy subscriptions for myself because I do like makeup I do like makeup but I'm not a makeup expert and there's so many thousands of Brands out there so the subscription provide me with trial sizes		
Adults with Families	I found myself in crisis mode several times waiting on the schedule between delivery and product that had an ongoing order...I ended up either having way too much dog food at my house or driving into town like late at night for a small bag		
Adults with Families	I will get an email say from like Cabela's saying "oh, it's labor day sale or a Saucon and you can take 25 percent off." So some kind of prompts, like an email to say "hey there's a sale or there's this deal going on" and that spark the interest. So let's check it out.		
Adults with Families		It also frees up more time to spend with the family instead of juggling kids for one store to the other we could just say this is your outside time going to from the car	
Adults with Families		I married a lady that absolutely hate shop. She cannot stand to be in a store and me neither. I don't like it. This is just like boom, easy right in my hand, right from the house. Plus I live on six acres	

		in rural Canyon Lake area, so it's a 45 minute drive to anywhere other than a small store.	
Adults with Families		I don't like to heck with shopping, I don't want to go in a store, I don't want to. It's not that I'm lazy so my time is worth more. And I'm forgetful.	
Adults with Families			Clothes it's a sizing thing because size always vary even whenever you go to the store because different brands size things differently especially when you're buying for kids it's just like they grow so fast and you don't know what size they are so I always take them with me to go clothes shopping
Adults with Families			Because a book I'm not so much concerned with, it's more of I just need to use this book for a particular class. Right. Whereas clothing is something that needs to be you. It's a little bit more personal as far as wanting it to look a certain way or fit a certain way or feel a certain way.
Adults with Families				The actual purchasing part of it, I just feel more safer or I just feel safer. Added security features like I know my laptop comes with its own security program and is constantly updating
Adults with Families				I've never met this person that I'm buying from. I don't know, you know, their, their track history

Empty Nesters	I've used it (smartphone) occasionally what I finally shop or prove it or know what I looking for that's where I go over to my laptop to buy it because it's a bigger screen		
Empty Nesters		it's your mobile device size it's not the full website size on home screen	
Empty Nesters		I think they'll be more hesitant because they're not as savvy with a smartphone and all the apps and stuff like that	
Empty Nesters		Groceries, I would never shop online for because I like going to the store and buy it it I like to look and make sure it's not expired.	
Empty Nesters		I'm picky about my food so yeah that would be the reason why I was shopping at grocery store	
Empty Nesters		but I prefer to see it on the big screen because the pictures are bigger a good tell what the product is	
Empty Nesters			I don't doing financial transactions on my phone but I do it on my stupid laptop which of the same thing so I'm like why I'm having trouble with that connection I don't know
Empty Nesters			chance of people stealing your identity
Empty Nesters			I think they'll be more hesitant because they're not as Savvy with a smartphone and all the apps and stuff like that

Retired Adults	Items I can't find necessarily in stores. Like I actually I bought vindaloo very, very spicy Indian food."		
Retired Adults	I can check information. I can look up definitions, look up reviews.		
Retired Adults	Comparison shopping, checking reviews, everything		
Retired Adults		It's convenient, easy to comparison shop, look for reviews and do it all at one place.	
Retired Adults			Yeah screen size, font size, you know, I've been using a computer for like 15 years, and I have been buying on my cell phone for 3 years so usually when i want to buy something get on my computer if I am at home. If I'm sitting somewhere else occasionally I'll use my phone.
Retired Adults			No, I, I use the kindle for online shopping more than I do my laptop.
Retired Adults			it's just more convenient to do that kind of stuff real quickly and I think it probably certain things on Amazon are more expensive. And unless you buy enough that they can throw it in with the shipment, but otherwise you pay more for a shampoo or something like that.
Retired Adults			Familiarity I have been using it for a couple of decade and it is easy to see. I dont have to use

		magnifying glass like when I am using my cellphone	
Retired Adults			I mean, early on and you know, everybody was like, oh my God people will steal your identity but they still it whether you are online or not.
Retired Adults			I know a lot of older people still are reluctant to shop online.
Retired Adults			that items will not be as advertised or damaged in transit and I suppose is a small risk of losing some of your information to scammers.
Retired Adults			Um being hacked I suppose.

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