Exposé: Determinants for travelers acceptance and use of m-commerce
Abstract

Title: Determinants for travelers acceptance and use of m-commerce

Keywords: Users acceptance, Tourism, M-commerce, M-booking, Attitudes, UTAUT2

Background: Mobile commerce is a growing trend in Europe. The fast development of mobile devices and the improvement of web infrastructures allow consumers to be connected at anytime and anywhere. In the latest years, the travel industry has been adapting and taking advantage of such technological change. Customers are provided with innovative and personalized mobile services. Indeed, through a mobile device it is possible to execute a series of operations such as searching for information as soon as needed, reading opinions and advices about places, booking tickets or hosting facilities, effectuating transactions in real time. The potential for profit from m-commerce in the business is great. Despite that, German travelers reserve through mobile devices less than travelers from other EU countries.

Purpose: The aim of this study is to investigate on the factors determining German travelers’ acceptance and use of mobile commerce. To do that, the Unified Theory of Acceptance and Use of Technology 2 will be used as a research model. The results may explain the reasons why German travelers do not fully benefit from m-commerce. Also, touristic organization may focus their mobile strategies on specific determinants of technological acceptance and use to increase mobile usage.

Method: The data will be collected through a quantitative questionnaire run online. The target respondents group will be constituted of German travelers. Data will be analyzed through Partial Least Square method to test the correlation between the chosen variables.
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List of abbreviations

M-commerce       Mobile Commerce
M-booking        Mobile Booking
TAM              Technological Acceptance model
UTAUT            Unified Theory of Acceptance and Use of Technology
UTAUT2           Unified Theory of Acceptance and Use of Technology 2
PU               Perceived Usefulness
PEU              Perceived Ease of Use
BI               Behavioral Intention
IS               Information System

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Figure 1. Map of correlations among variables.
1. Introduction

Mobile commerce is a growing trend. The recent expansion of the mobile infrastructure, smartphones and the low cost of data accessibility provide users with data services anywhere and at any time (OECD 2013). The tourism industry is benefiting from this trend. A report published in October 2014 by Booking.com, world leading website for booking accommodation, stated that 19% of travelers around the world reserve by mobile devices. A similar result is presented by Criteo, an American travel research company. Another interesting finding is that mobile booking is increasing faster than traditional desktop booking. A possible explanation to this is that m-commerce offers advantages such as personalization, ubiquity, localization and time and place convenience (Clarke, 2001) which are relevant factors in the tourism industry. Through m-commerce, touristic companies have the great advantage to be able to endow consumers with services on-location and on-demand while they travel. As a direct consequence, organizations can differentiate their products and services to gain competitive advantage (Draghfoous & Barkhi, 2009).

Another important figure is that the average booking value considering travel related purchases is higher for mobile booking than for desktop booking. Thus, m-commerce in relation to the tourism industry is an important matter in literature. Previous studies were carried out to analyze the relevance of m-commerce for the travel industry (Langelund & Soren, 2007, Alqatan, Singh & Ahmad, 2011). Also, the acceptance and effective use of m-commerce in tourism were tested in the past on the basis of the TAM model in the US market and in the Chinese (Kim, Park & Morrison, 2008, Yang, Zhong & Zhang, 2013). However, there is a lack of literature concerning the European market which has not been investigated. A recent statistic reveals that German travelers are three time less likely to book online than Japanese travelers (Criteo, 2014). Also, in other European countries such as Italy, France and Spain travelers are twice more likely to reserve online than Germans. Despite this result, the importance of m-commerce nowadays for a big European power as Germany cannot be underestimated. Indeed, the tourism industry is an important economic factor in Germany, accounting for 3.2% of the national GDP (World Tourism Trade Council, 2014). Also, m-commerce in Germany is growing fast (OECD, 2013) and it is an actual topic for tourism. As previously stated, touristic
enterprises may take advantage of the technological development to provide customized services to attract more consumers and retain existing customers. Furthermore, 79% of German travelers own a smartphone while 39% a tablet (PhoCusWright, Market research, Industry Intelligence, 2014). Therefore, a research on the behavioral and external factors which motivate German travelers to benefit from m-commerce would be relevant. In fact, the findings would allow touristic companies operating in the German market to understand why m-commerce for travelers is not as developed as in other countries and consequently it would permit to develop a tailored m-commerce strategy and increase m-commerce usage for the sector.

For the reasons stated above, the aim of this study is to investigate which variables influence German travelers’ attitude, intention to use and actual use of m-commerce. For the purpose of this study, a broad definition of travelers will be applied. Indeed, travelers are considered to be consumers traveling in a place different from their own at least once per year both for leisure and business reasons. Also, M-commerce in this research refers to the act of purchasing travel related items (hotels booking, transportation tickets, car rentals…) by a mobile device such as smartphones, tablets or any internet enabled portable device. Thus defined, the research question to be answered is the following:

“Which are the determinants influencing German travelers acceptance and use of m-commerce for travel related items?”

2. Review of literature

In this section we will provide an overview of the literature analyzed until this moment. The literature review is structured in topics. First we will define m-commerce and present studies treating its acceptance by consumers. In the second section, we will present previous studies based on m-commerce and tourism. Finally, we will show the research model to be applied to the current study.

2.1. M-commerce

<table>
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<th>Topic</th>
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<tbody>
<tr>
<td>M-commerce definition</td>
<td>Indicators for the Information</td>
<td>(Science, Information, Policy, &amp;</td>
<td>Mobile commerce is defined as “a business model which allows a consumer to complete a</td>
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<tr>
<th>Exposé: Determinants for travelers acceptance and use of m-commerce</th>
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<td><strong>Exposé: Determinants for travelers acceptance and use of m-commerce</strong></td>
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<tr>
<td><strong>M-commerce advantages</strong></td>
<td>Emerging value propositions for M-commerce, <em>Journal of Business Strategies, 2001</em></td>
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<tr>
<td><strong>M-commerce acceptance</strong></td>
<td>Determinants of consumer acceptance of M-Commerce, <em>South Asian Journal of Management, 2013</em></td>
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<tr>
<td><strong>Mobile shopping acceptance</strong></td>
<td>Exploring individual personality factors as drivers of M-shopping acceptance, <em>Industrial Management &amp; Data Systems, 2009</em></td>
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<tr>
<td><strong>Mobile shopping services acceptance</strong></td>
<td>Determinants of US consumer mobile shopping services adoption: implication for designing mobile shopping services, <em>Journal of Consumer Marketing, 2010</em></td>
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</tbody>
</table>

### M-commerce advantages

The advantages of m-commerce are summed up in:

- Personalization
- Ubiquity
- Localization
- Time and place convenience

### M-commerce acceptance

It applies TAM to m-commerce acceptance and it adds hedonic variables. Utilitarian TAM variables affect consumers’ intention to use M-commerce while hedonic behavioral aspects influence consumers’ acceptance. Applied to the Indian market.

### Mobile shopping acceptance

It applies the TAM model to study which personality factors determine the acceptance of m-shopping. Personality variables influence the behavioral intention to use m-shopping and they impoverish the validity of TAM constructs. Perceived usefulness is not the only factor influencing behavioral intention, but also enjoyment.

### Mobile shopping services acceptance

It investigates on the determinants affecting users’ attitude and intention to use Mobile shopping services. It adds two constructs to the UTAUT model: attitude and hedonic performance expectancy. Hedonic performance expectancy affects intention to use. The study is carried out in the US.
<table>
<thead>
<tr>
<th>Topic</th>
<th>Title</th>
<th>Author</th>
<th>Relevant Content</th>
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<tbody>
<tr>
<td>Users’ acceptance of mobile services</td>
<td>Modelling users’ acceptance of mobile services, <em>Electronic commerce research</em>, 2012</td>
<td>(Zampou, Saprikis, Markos, &amp; Vlachopoulos, 2012)</td>
<td>It adds functionality, Trust, Innovativeness, Relationship drivers as antecedents to the TAM model. Services are perceived as useful if trustworthy. Personal innovativeness influences the model.</td>
</tr>
<tr>
<td>Mobile direct marketing</td>
<td>Mobile direct marketing, <em>Handbook of Research on Mobile Business</em>, 2008</td>
<td>(Wagner &amp; Klaus, 2008)</td>
<td>It studies how m-commerce can be employed in direct marketing.</td>
</tr>
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### 2.2. M-commerce and tourism

<table>
<thead>
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<tbody>
<tr>
<td>Smartphones and tourism</td>
<td>The role of smartphones in mediating the touristic experience, <em>Journal of travel research</em>, 2012</td>
<td>(Wang, Park, &amp; Fesenmaier, 2011)</td>
<td>It examines how smartphones influence the touristic experience. Many aspects of the tourism industry are affected by the advent of smartphones.</td>
</tr>
<tr>
<td>Mobile traveler</td>
<td>Mobile travel, <em>Tourism and</em></td>
<td>(Langelund, 2007)</td>
<td>It examines the consumer travel behavior in relation to m-commerce.</td>
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<td><strong>Exposé: Determinants for travelers acceptance and use of m-commerce</strong></td>
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<tr>
<td><strong>M-commerce and tourism</strong></td>
<td><em>hospitality research, 2007</em></td>
<td></td>
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<tr>
<td>A Model of Traveler Acceptance of Mobil Technology</td>
<td>(Kim, Park, &amp; Morrison, 2008)</td>
<td></td>
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</tr>
<tr>
<td>International Journal of tourism research, 2008</td>
<td>It explains variables influencing tourist acceptance of mobile devices. It adds two external variables to the TAM model: trip experience, technology experience. The two external variables positive influence the constructs of the TAM model</td>
<td></td>
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</tr>
<tr>
<td><strong>Online booking</strong></td>
<td>A framework explaining how consumers plan and book travel online. <em>International Journal of management and marketing research, 2012</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Conyette, 2007)</td>
<td>It designs a framework showing the connection between online searching, planning and booking. Prior experience with the internet positively influences Online travel booking intention.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>M-booking acceptance</strong></td>
<td>Predicting Tourists Decisions to Adopt Mobile Travel Booking. <em>International Journal of u- and e- Service, Science and Technology, 2013</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Y. Yang, Zhong, &amp; Zhang, 2013)</td>
<td>It investigates users acceptance of M-booking. It applies TAM model to mobile booking and it adds perceived enjoyment, mobility and cost to the constructs. Results confirm the TAM model. Perceived enjoyment does not significantly influence behavioral intention. Applied to the Chinese market</td>
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**2.3 Research model**
<table>
<thead>
<tr>
<th>Topic</th>
<th>Title</th>
<th>Author</th>
<th>Relevant Content</th>
</tr>
</thead>
<tbody>
<tr>
<td>TAM</td>
<td>Technological acceptance model, <em>MIS Quarterly</em>, 1989</td>
<td></td>
<td>It determines a model of technological acceptance. It defines two variables (PU and PEU) as determinants of attitude toward using a technology. This last is influencing behavioral intention.</td>
</tr>
<tr>
<td>UTAUT2</td>
<td>Consumer acceptance and User of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology, <em>MIS Quarterly</em>, 2012</td>
<td>(Venkatesh, 2012)</td>
<td>It adapts UTAUT to a consumer context; Hedonic motivation and price value and habit are added to the previous model.</td>
</tr>
<tr>
<td>Hedonic performance expectancy</td>
<td>Hedonic and utilitarian motivations for online retail shopping behavior, <em>Journal of Retailing</em>, 2001</td>
<td>(Childers, Carr, Peck, &amp; Carson, 2001)</td>
<td>It studies the importance of utilitarian and hedonic motivations to predict online attitudes; Utilitarian and hedonic motivation predict attitude towards technology</td>
</tr>
<tr>
<td>Perceived risk</td>
<td>Applying TAM to e-services: The moderating role of perceived risk, <em>Proceedings of the 36th Hawaii International Conference on System Sciences</em>, 2003</td>
<td>(Featherm &amp; Fuller, 2003)</td>
<td>Risk is defined as the „expectation of losses associated with purchase and acts as an inhibitor to purchase behavior“. The study proofs that risk inhibits behavioral intention to use and perceived usefulness.</td>
</tr>
<tr>
<td>Prior</td>
<td>A model of</td>
<td>(Kim et)</td>
<td>The study designs a model of</td>
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Several theoretical models attempt to investigate consumers’ technological acceptance. One of the most exploited and applied to explain the acceptance of different technologies is the Technological Acceptance Model (TAM) by Davis, 1985. Two constructs were defined as determinants of acceptance of the technology: perceived usefulness (PU) and perceived ease of use (PEU). Those influence attitude towards a new technology while this last will influence behavioral intention (BI) to use it.

The second relevant theory which determines the design of my research model is the Unified theory of technological acceptance (UTAUT) (Venkatesh et al., 2003). This theory is based on 8 previous theories of consumer behavior and technological acceptance. The investigation of acceptance and use was applied to an organizational level. In this model, behavioral intention is determined by performance expectancy, effort expectancy, social influence and facilitating conditions. Actual use is influenced by behavioral intention. Furthermore, age, gender, experience and voluntariness to use are involved in the theory as moderators of the relationships among variables.

After having being tested and applied in several studies and being its predictability confirmed, in 2012 the UTAUT model was extended to the consumers domain. UTAUT2 completed the model with three additional constructs: hedonic motivation, price value and habit.

Two more studies coming up with additional constructs are relevant to the aim of the current study. First, Childers et al. found out that the motivation to purchase online has two natures to be analyzed separately: utilitarian and hedonic. Consequently, a study focused on determining the factors which influence US consumers to adopt mobile shopping services (Yang, 2010) divided the performance expectancy
construct of UTAUT in utilitarian and hedonic. It was also proved that there is a correlation between effort expectancy and hedonic performance expectancy and between effort expectancy and utilitarian performance expectancy.

Perceived risked was proved to be a variable negatively affecting perceived usefulness and behavioral intention to use e-commerce (Featherman & Fuller, 2003). Since m-commerce presents similar characteristics to e-commerce and considered the relative novelty of conducting transactions via mobile devices, this construct will be included in the research model.

The last study providing variables for the research model investigates about travelers’ acceptance of mobile technology in the US. Here, two antecedent variables are applied to the TAM model: previous technological experience and previous trip experience (Kim et al., 2008). As a result, those two constructs were proved to be relevant in determining technological acceptance. This last study is limited to the antecedents and the TAM constructs. One of the possible improvements of the model is given by adding UTAUT constructs to it. Also, hedonic and utilitarian performance should be studied in relationship to travelers’ acceptance of mobile commerce. Hence, the variables present in the current study will be the following:

- **Antecedents:**
  - Previous technological experience
  - Previous trip experience
- Perceived risk
- Effort expectancy
- Performance expectancy
  - Utilitarian performance expectancy
  - Hedonic performance expectancy
- Attitude towards m-commerce
- Facilitating conditions
- Social influence
- Price value
- Behavioral intention
- Use Behavior.
3. Hypotheses

3.1. Effort expectancy, Performance expectancy, perceived risk and attitude towards m-commerce

The model is aimed to define the determinants of travelers’ acceptance of m-commerce. In the UTAUT2 model, effort expectancy means how easy it is for consumers to use a technology, while performance expectancy determines how useful they think the technology is according to their expectations. Attitude is defined as a person’s positive or negative feelings toward a behavior (Fishbein and Ajzen, 1975). Previous studies proved the positive relationship between performance expectancy and attitude (e.g., Yang, 2010). This relationship will be tested to find out which components of the mobile service enterprises will have to focus on to generate positive attitudes. Also, a distinction between utilitarian and hedonic performance expectancy will be made. Hedonic performance expectancy is defined as the degree of entertainment achieved by the consumer while using a service (Davis, 1992). This distinction will clarify whether travelers are attracted by mobile commerce only for its functionality or also because it might provide an entertaining experience.

Yang rejected the importance of the relationship between effort expectancy and attitude. However, in this study this correlation will be analyzed considering that booking travel related items by a mobile device is a new trend and the degree of effort consumers are willing to put in the process might explain their feelings toward the service. On the other hand, the same study proved a significant correlation between effort expectancy and performance expectancy. This relationship is relevant to understand how much effort travelers would put in mobile commerce to achieve their utilitarian and hedonic goals.

For all these reasons, the following hypotheses will be designed and tested:

**H1. Effort expectancy is positively correlated with attitude towards using m-commerce.**

**H2. Effort expectancy is positively correlated with performance expectancy.**

**H2a.** Effort expectancy is positively correlated with utilitarian performance expectancy.
H2b. Effort expectancy is positively correlated with hedonic performance expectancy.

H3. Performance expectancy is positively correlated with attitude towards using m-commerce.

H3a. Utilitarian performance expectancy is positively correlated with attitude toward using m-commerce.

H3b. Hedonic performance expectancy is positively correlated with attitude toward using m-commerce.

Perceived risk is defined as “the combination of uncertainty plus seriousness of outcome” (Bauer, 1960). This means that when consumers feel worried or uncertain about a product or service, their attitude towards it is negatively affected. Also, a study presented in the previous chapter found out that perceived risk is inhibiting perceived usefulness (Featherm et al., 2003). One of the aims of this research is to understand if the perceived risk is high or not to eventually provide travelers with an image of security for what concerns mobile transactions. Therefore, the following hypotheses will be tested:

H4. Perceived risk of actuating mobile transactions is negatively affecting attitude towards m-commerce.

H4a. Perceived risk is negatively affecting utilitarian performance expectancy.

In general, this first set of hypotheses focus on variables affecting the relationship between German travelers and m-commerce which depends exclusively on the consumer itself and its expectations.

3.2. Prior technological experience, perceived risk and attitude

Prior technological experience and prior trip experience are two constructs influencing the whole model. Thus, we will refer to them as antecedent constructs.

Literature provides evidence of the positive relationship between previous technological experience and attitude towards a new technology (Conyette, 2012). In this study, previous technological experience refers both to the ability of using
internet to achieve purchases and to the degree of confidence in surfing the internet with a mobile device. Studying the impact of prior technological experience might enlighten if it plays a role on forming positive attitude towards mobile commerce. If it does, experienced consumers can be targeted and attracted with personalized services. Therefore, the following hypotheses will be tested:

**H5. Technology experience is positively correlated with attitude towards using m-commerce.**

- **H5a.** Technological experience is positively correlated with effort expectancy.
- **H5b.** Technological experience is positively correlated with utilitarian performance expectancy.
- **H5c.** Technological experience is positively correlated with hedonic performance expectancy.

Previous studies pointed out that perceived risk inhibits the behavioral intention to use e-commerce (Featherman & Fuller, 2003). Consumers having a previous technological experience with e-commerce are expected to perceive mobile transactions as less risky since they have already made use of virtual payments. Hence, the following hypothesis:

- **H5d.** Technological experience is lowering the degree of perceived risk towards m-commerce.

### 3.3. Prior trip experience and attitude

The second antecedent construct described in the section above is prior trip experience. As previously explained, it is assumed to positively influence attitude toward m-commerce. In this study, prior trip experience is meant as how often the consumers travel and how. Prior trip experience in relation with m-commerce might explain whether different types of travelers might have different preferences towards it. Therefore:

**H6. Prior trip experience is positively correlated with attitude towards using m-commerce.**
H6a. Prior trip experience is positively correlated with effort expectancy.

H6b. Prior trip experience is positively correlated with utilitarian performance expectancy.

H6c. Prior trip experience is positively correlated with hedonic performance expectancy.

3.4. Attitude, facilitating conditions, social influence, price value and behavioral intention to use m-commerce

While attitude measures only the feelings consumers have towards a product or service, behavioral intention indicates the individual’s readiness to perform a behavior (Ajzen, 1991). In the previous technological acceptance models, attitude resulted in influence behavioral intention (Fishbein and Ajzen, 1975). We will explore whether German travelers have positive or negative feelings toward mobile booking and if this is influencing their actual intention to use the technology. If positive attitude is generating positive intention to use, enterprises should focus their efforts in sponsoring their mobile shopping services to enhance consumers’ attitudes. Hence, the following hypothesis:

H7. Attitude is positively correlated with behavioral intention to use m-commerce.

Behavioral intention was also proved to be influenced by facilitating conditions and social influence. Facilitating conditions are intended as the perceived existing infrastructure supporting the use of a technology (Vankatesh et al., 2003). German travelers may perceive the technical infrastructure to book by a mobile device as not enough developed. Therefore the following hypothesis:

H8. Facilitating conditions have a positive correlation with behavioral intention to use m-commerce.

Social influence is the third construct of the UTAUT2 that influences behavioral intention. The social opinion about a product or a service is affecting consumers’ intention to use that product or service (Ajzen, 1991). The following hypothesis is intended to assess whether the social opinion about mobile booking is affecting the
intention to use it. Consumers are expected to be interdependent on such a new service (Yang, 2010). Hence, the following hypothesis:

**H9. Social influence has a positive correlation with behavioral intention to use m-commerce.**

UTAUT2 also includes price value as influencer of behavioral intention. Price value is defined as the monetary cost a consumer is willing to pay to use a product or service (Dodds, Monroe & Grewal 1991). We will attempt to assess if German mobile internet providers offer accessible costs. This might affect the intention to use mobile booking. The following hypothesis will be tested:

**H10. Perceived price value is affecting the behavioral intention to use m-commerce.**

3.5. **Behavioral intention to use and use behavior of m-commerce**

To conclude, the last correlation in UTAUT2 is that behavioral intention predicts use behavior. Therefore, a final hypothesis will be tested:

**H11. Behavioral intention has a positive correlation with use behavior of m-commerce.**

This last correlation in addition to the previous examined, will inform us on the reasons why German travelers book by mobile devices. The aim is to find out which are the factors touristic enterprises should focus on to develop an efficient mobile strategy in Germany.
4. Map of correlations

The following graph illustrates the correlation among the constructs of the research model (fig 1). Previous technological experience and previous trip experience act as antecedents constructs.

![Map of correlations among variables](image)

Figure 1. Map of correlations among variables.

5. Methodology

The hypotheses stated in the previous section will be tested through a quantitative research. An online survey will be distributed to German travelers through personal contacts and social networks. The sample group will be composed of about 385 respondents.

The questions contained in the survey will be mainly structured in Likert scales to test the variables and understand the relationships between them. A similar structure was already applied to prove the relationship between the variables contained in the UTAUT2 theory (Venkatesh et al., 2012).

The data collected will be studied according to the research model. The Partial Least Squares method will be employed with the support of the software SmartPLS. The
aim of the research is to test the relationship between the variables of the model and understand which factors are influencing German travelers to use M-commerce.

6. Work plan

<table>
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<tr>
<th>Dates</th>
<th>Task</th>
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<tr>
<td>13.10.2014 -</td>
<td>Exposé</td>
<td>Discussion, adaption and termination of the exposé.</td>
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<tr>
<td>31.10.2014</td>
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<td>01.11.2014 -</td>
<td>Theoretical background</td>
<td>Literature review and draw up of the theoretical chapter of the thesis.</td>
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<td>01.12.2014</td>
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<td>05.12.2014</td>
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<td>01.02.2015 -</td>
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<td>Analysis of the results and visual creation.</td>
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<td>01.04.2015 -</td>
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<td>02.06.2015</td>
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<td>Final presentation.</td>
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7. Overview of chapters

Abstract

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I. Introduction

II. Literature review
   a. Figures: in this section information about m-commerce usage in Europe will be given. The focus will be on the tourism industry.
   b. Tourism and acceptance of new technologies: here previous studies will be introduced in order to determine which variables will be implemented in the UTAUT2 model.
   c. Research Model: the design of the research will be presented based on the UTAUT2 model combined with the variables previously explained.

III. Construction of hypotheses: As a consequence of the literature review, specific hypotheses will be stated.

IV. Methodology: in this section it will be explained how data to test the hypotheses will be collected and consequently analyzed.

V. Analysis of the results: Results coming from data collection will be explained and the correlation between the variables of the model will be defined.

VI. Scientific and managerial implication: The relevant findings for the tourism industry and a practical possible implementation will be suggested.

VII. Conclusion and limitations: An answer to the research question will be given together with limitations of the study and possible future research suggestions.

Bibliography

Appendix
**Bibliography**


