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## **Theorizing Performance Expectancy and Trust with Behavioral Intention**

**“A framework that elaborates the relationship of Performance Expectancy and Trust with Behavioral Intention from a Spectrum of Mobile Commerce Technology Acceptance in the Travel and Tourism sector.”**

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### **Abstract**

**Purpose** – The objective of this research is investigating how trust and performance expectations affect a decision to embrace a mobile commerce solution in Sri Lanka's burgeoning travel and tourist industry.

**Methodology** - The research employed a quantitative and logical approach, assessing a theoretical model with assumptions, to identify the link between study variables. The samples were gathered in Sri Lanka. A self-administered questionnaire that was dispersed to a select number of people using Google Forms was employed in data gathering. On a five-point Likert scale, 468 respondents from the final sample shared their thoughts on the variables influencing the adoption and use of mobile commerce. For data analysis, structured equation modeling was used.

**Result** – The results of this study showed that the two factors "Performance Expectancy" and "Trust" significantly influenced the researcher's adoption of M-commerce.

**Study Implications** - Business owners, particularly those looking to build a company around mobile commerce applications, policymakers looking to encourage the growth of mobile commerce, marketeers, academic researchers interested in adoption science and business development, and generally any organization involved in the travel and tourism sector will all benefit by the research.

**Keywords** - UTAUT, Travel and Tourism Industry, Trust, Performance Expectancy, Behavioral Intention, Mobile Technology.

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## 1. Introduction

The travel segment has been majorly impacted by M-Commerce within the past few decades. The fast-evolving mobile devices and features, the infrastructure and data coupled with the technology driven revolutions within the travel sphere itself, including smart tourism, mobile booking and guidance systems has vastly contributed to the growth of the industry. With the use of mobile-related devices, technology, data, and services, as well as a range of travel concepts and travel modes, such as mobile tourism, smart tourism, e-tourism, and sustainable tourism, have grown or developed further. With the widespread use of fifth generation (5G) mobile communication technologies, lifestyles and business practices will change even more. The mobile technology's major impact on tourism is one of them (Chen, Law, Xu and Zhang, 2020). For travelers, mobile technology has become indispensable (Law, Chan, Wang, 2018). Mobile technology (M-tech) is hailed as the next technological revolution that will radically alter the tourism industry (Chen, Law, Xu, and Zhang, 2020). Travel studies are concentrating more and more on how mobile technology affects the travel experience (Dickinson, Hibbert, Filimonau, 2016). Additionally, according to Szark-Eckardt (2018), travel-related mobile technology provides value because of the interaction and synergy between a healthy lifestyle, a love of travel, and contemporary technology. One of the elements that raises the attraction and usability of tourism is such an added value. The latest advancements in the M-tech have enabled recommender systems to provide precise personalized travel guidance based on specific needs and liking of the consumers (Chen, Law, Xu and Zhang, 2020). Mobile service and infrastructure providers have also created novel methods for consumers to engage and connect with social media, enabling travelers to communicate with the Internet regardless of place or time (Dickinson, Filimonau, Hibbert, Cherrett, Davies, Norgate, Speed, Winstanley, 2016).

The main benefit of mobile technology is that it ought to both enhance and improve the traveler's experience (Bader et al., 2012) and it has enhanced the consumers' touring experiences and encouraged them to travel providing value additions such as greater knowledge, the capacity to use more types of physical venues, real-time plan design or adjustment, and efficient use of travel time and resources. The tourist to some degree may worry that their vacation could be compromised due the M-tech influence but given the current state of rapid technological development and societal change, the use of M-tech will only increase (Chen, Law, Xu and Zhang, 2020). More and more government entities working with the tourism sector are embracing mobile technologies. First, given that the tourism sector is at a unique technological stage and that services geared toward mobility are increasingly important (Wang, Xiang, Fesenmaier, 2014). Nowadays given that almost all tourists have mobile devices, the destinations have very high reliance on the devices for interaction and sharing of information with the travelers. M-tech has a significant impact on how tourists behave and engage in various activities that are tied to certain tourist sites (Dhungana, 2020). Furthermore, Mobile technology offers businesses unheard-of chances and challenges to successfully pique consumers' interest and inform target audiences about products (Huang, Chang, Yu, Chen, 2019). The swift expansion of social media has coincided with the commoditization of mobile Internet, smartphones, and mobile apps. This amazing development in mobile technology fosters unique customer experiences and gives providers to the tourism industry a sustained competitive advantage. Additionally, it gives the travel sector indestructible expertise, making new avenues for value creation (Cinar, 2020).

### *The Future of Mobile Commerce Technologies in Tourism*

M-tech would be a key influencer of future travel Future Traveler Tribes 2030, Understanding Tomorrow's Traveler, 2015).

Looking at the modern world, visitors frequently use mobile technology, especially smartphones, to learn about their destinations. As a result, mobile-friendly, well-designed, and providing content that is well-structured and organized are requirements for tourism websites and digital apps (Liberato et al., 2018). According to Dorcic et al. (2019), New app functionality, sharing options, Internet of Things (IoT), connectivity, and ease of use must all be looked at in creating mobile apps for use in the travel and tourism trade. Consumers are constantly on the lookout for features and services supporting their choice making and providing them with experience catered for them. Such products could be supported solely by reliable mobile apps with information access (Gibbs et al., 2016). The purpose of implementing mobile technologies in tourist destinations is to enhance visitors' travel experiences, however this is not enough on its own. For each tourism destination to effectively incorporate technology and enhance the visitor experience, it requires leadership, innovation, and both human and social capital (Boes et al., 2015). The advancements of M-tech has boosted the travel and tourism sector. Thanks to company transformation through technology, information may be transmitted more successfully.

Travelers have acclimated to mobile devices since they are able to easily acquire data on the experience they prefer. The length of their stay closely relates on their capacity to reach popular tourist destinations. The tour trade stakeholders are responsible for enhancing benefits to the travelers by constant exploration of the ever-changing technology landscape. The introduction of new technologies will successfully position tourist locations for future improvements by continuously upgrading and creating new techniques to satisfy destination tourists' present and future needs (Dhungana, 2020). This future trends of mobile technology in tourism industry gives researchers more reasons to explore some of the influencing factors concerning its technology adoption to give greater experience to the travelers and to

improve tourism industry with the adoption of M-commerce technology.

### ***Mobile Commence Technology and Travel segment of Sri Lanka (SL)***

The introduction of technology in Sri Lanka looks to have revolutionized the travel and tourism industry. SL Tourism takes a hands-on approach to incorporating technology's value add into the sector to maintain competitiveness. The top tourism company in Sri Lanka has made investments in value-adding IT initiatives to raise service standards, optimize human resources, and enhance guest experiences and is continuously integrating technology into its operational infrastructure (Ada Derana, 2021). The government is also working on mobile travel apps covering multiple in-country destinations with features including ticketing, rating, emergency contact options and feedback questionnaires which will be launched with support from the World Bank and Asian Development Bank in order to comply with COVID-19 health protocols. To maintain interest in the island, tourists from all over the world watched live wildlife streaming through the "Couch Safari" program. This initiative reached 350,000 people, at least 40% of whom were from outside the country.

The "stay at home today and travel tomorrow" concept of live broadcasting attracted tens of thousands of viewers to the animals at Yala, Minneriya, Kaudulla, and Uda Walawe. Twitter, Facebook, Instagram, YouTube, and the campaign were all launched. Using Google Display Network and Trip Advisor, direct display ad campaigns were run. Advertising for Couch Safari included display and video ads on popular travel, wildlife, and destination websites as well as YouTube channels. The campaign produced over 40,000 clicks, more than 1.7 million video views and more than 22 million total impressions (Ada Derana, 2021). There are some of the amazing initiatives made by Sri Lankan government in order to enhance its travel and tourism both travelers within the country and tourists who are arrive to the country using mobile technology. Soon, Sri Lanka will roll out a new tourist smartphone app with seven languages for the

safety of foreign visitors. The smartphone app will also provide details about travel lodgings and Sri Lanka's tourist sites with the assistance of various local tourism industry players. The smartphone app also features a payment system for the convenience of foreign visitors (Daily FT, 2023). Today's technology development has had a significant impact on every industry. One of the many methods for reducing stress is travel specially given that Sri Lanka went through a rough wave of COVID 19 and Economic Crisis. Even though communities frequently travel to escape the pressures of a busy culture, planning and travel typically take up time, which can make people lose interest in traveling altogether. The users of mobile technology and M-Commerce will be able to efficiently manage travel without wasting time.

As the travel and tourism sector employs mobile technology in such astounding ways, Author wishes to further evaluate and analyze on the two key factors that influences users' intention which is known as "Behavioral Intention" Author intends to study the impact of "Performance Expectancy" and "Trust" of users in adopting to mobile technology. In this study, the author brings in the support of the Unified Theory of Acceptance and Use of Technology model (UTAUTM). Where only two variables will be studied. According to the UTAUTM theoretical paradigm, technology use is governed by behavioral intention. As per the theory, the probability of acceptance (behavioral intention) is influenced chiefly by performance expectancy, effort expectancy, social influence, and enabling variables. The moderators proposed are Age, gender, experience, and readiness to use (Venkatesh et al., 2003).

## **2. Theoretical Review – Technology Acceptance**

Venkatesh et al.'s (2003) goal were to integrate important factors influencing behavioral intention and usage to create a unified theory of technology acceptance to provide a comprehensive explanation of technology acceptance. To accomplish this,

the seminal Information System (IS) acceptance literature was examined to identify theoretical and contextual parallels and differences among the three research streams of social psychology, IS management, and behavioral psychology that produced the technology acceptance theories (Venkatesh et al., 2003). The ideas shed various perspectives on the acceptability and implementation of technology because they come from various fields. The Theory of Reasoned Action (TRA), the Theory of Planned Behavior (TPB), and Social Cognitive Theory all represent the sociopsychological perspective on studies on individual behavior. (SCT). According to TRA and TPB, the influence of a person's attitude toward behavior, a subjective norm, and their perception of their ability to regulate their behavior is used to quantify their behavior. (Ajzen, 2011).

Technology Acceptance Model (TAM), the combined TAM and TPB model (C-TAM-TPB), Innovation Diffusion Theory (IDT), and the model of PC usage all contributed significantly to the explanation of how technology was accepted from the perspective of IS management. (MPCU). Although TAM and C-TAMTPB highlight the importance of cognitive reaction to IS features in behavior forecasting (Venkatesh et al., 2003; Taylor & Todd, 1995). The Motivational Model (MM), a representation of the behavioral psychology viewpoint on technology acceptance, proposes that user motivations can be used to study technology adoption and usage behavior (Davis, Bagozzi & Warshaw, 1992; Venkatesh & Speier, 1999). Users typically assess the likelihood that a behavior would lead to internal reinforcement (intrinsic motives), such as enjoyment, satisfaction, and fun, as well as external reinforcement (extrinsic motives). Reviewing the aforementioned ideas, as a result of the faults Venkatesh discovered, the UTAUTM had to be created. Therefore, UTAUTM was developed with following variables, Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, moderation effects of age, gender, experience, voluntariness of use. However, UTAUT has

seen widespread application throughout time, which has improved the theory's generalizability (Venkatesh, Thong & Xu, 2012; Neufeld, Dong & Higgins, 2007). Research was further developed by adding more independent variables to the model which led in developing UTAUT 2 and extensions. According to Venkatesh, Thong, and Xu (2012) and Alvesson & Kärreman (2007), the extension was made to provide a higher level of precision when elucidating user behavior. As an addition to the UTAUT-2 model, Farooq et al. (2017) developed the UTAUT-3 concept, which includes eight factors that affect how people embrace new technology: Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Habit, Hedonic Motivation, Reward Value, and the eighth element, Personal Innovativeness in IT. Transparency and trust are so crucial to user adoption of technology, these ideas ought to be incorporated into the Technology Acceptance Models (Vorm and Combs, 2022). A definition of trust in the context of the internet

was put out by Corritore et al. (2003), who claim that it is "an attitude of confident expectation in an online situation or risk that one's vulnerabilities will not be exploited". (p.740). The construct therefore has both cognitive and emotional components and therefore establishing it could be understood as a challenging, evolving journey. according to Li and Yeh (2010). According to Siau and Shen's 2003 proposal, there are two types of mobile trust: faith in M-tech and the confidence placed in the provider. The construct therefore is multifaceted notion that encompasses several characteristics and has been shown to be effective in reducing uncertainty and perceived risk (McKnight et al. 2002).

Author sought to conceive a framework that elaborates the link between Performance Expectancy and Trust with Behavioral Intention (BI) from a Spectrum of M-Commerce Acceptance in the Travel and Tourism Industry by considering the aforementioned theories and factors.

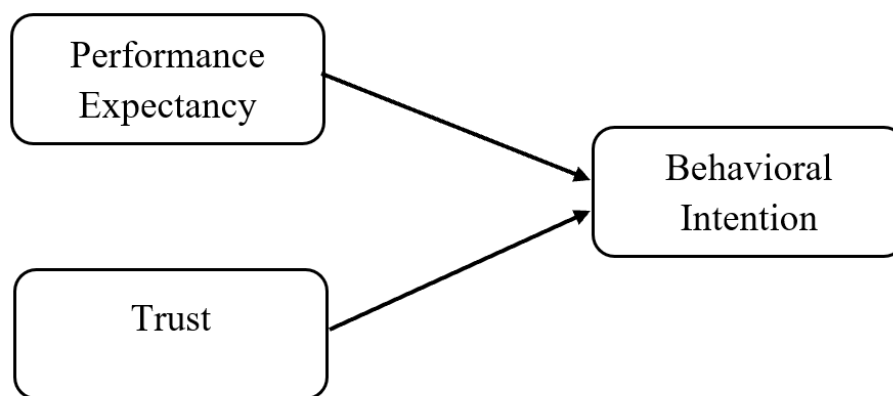


Figure 1: Conceptual Framework

### 3. Research model and hypothesis

In this subsection author will be discussing more about the three key elements, "Trust" - TR and "Performance Expectancy" - PE

#### 3.1 Trust

It can be challenging for sellers to establish trust virtually although it's crucial in building up a solid long-lasting connection with the consumers (Kim, D. J. 2008; Li & Yeh, 2010; Li, W. 2013). Consequently, the concept of online TR has been the focus of numerous studies (Doney and Cannon, 1997; Jarvenppa et al., 1999; Kim, D. J. 2008; Li & Yeh, 2010). Building TR is a difficult

and transitional process for m-vendors, according to Li and Yeh (2010). The evolution of M-commerce, as well as the precision, thoroughness in consumer datasets, are all impacted by consumer and corporate trust (Siau et al., 2003; Xin et al., 2015). According to various studies, trust is among the primary factors impeding M-commerce expansion. As a result, to avoid mobile commerce from expanding at a slower rate, marketers and businesses need establish TR in their interactions with customers (Siau et al., 2003; Li & Yeh, 2010; Xin et al., 2015).

*H1 - Trust has a significant effect on Behavioral Intention*

### **3.2 Performance Expectancy**

"The degree to which a person believes that using the system will help him or her to achieve gains in job performance is referred to as Performance Expectancy (Venkatesh et al., 2003)". Performance expectancy, to put it another way, is the amount that individuals think putting a system into place would enhance the way they perform. Adapted by Sair and Danish (2018) from work by Venkatesh et al. (2003). Performance expectations are based on the concepts from the Technology Acceptance Model (TAM), TAM2, Combined TAM and the Theory of Planned Behavior (CTAMTPB), Motivational Model (MM), the Model of PC Usage (MPCU), Innovation Diffusion Theory (IDT), and Social Cognitive Theory (SCT), Example, perceived value, extrinsic motivation, job-fit, relative advantage, and outcome expectations. It is crucial for both optional and necessary circumstances, and it is the best indicator of use intention. (Zhou, Lu & Wang, 2010; Venkatesh, Thong & Xu, 2016). According to Venkatesh et al. (2003), The primary element influencing a user's choice to embrace a technology is PE. According to Khayati & Zouaoui (2013), PE, also known as perceived usefulness (PU), is the idea that a person believes he may improve his performance by using technology.

*H2 - PE significantly influences BI*

The study employed a quantitative survey questionnaire method. The study's target audience is tourists and travelers from Sri Lanka who utilize data-capable handheld mobile devices to conduct online M-commerce. The Sri Lanka Telecommunications Regulatory Commission reported that 5.67 million mobile internet subscribers existed in Sri Lanka as of the year 2018. The population size for this study was determined using this data. A sample size of 384 was needed for this investigation to have a 95% level of confidence and a 5% margin of error. The questions in the next portion were Likert-scaled, with the third option serving as a neutral response. The choices ranged from 1 (strongly disagree) to 5 (strongly agree) (Parasuraman et al. 2005).

## **4. Data Analysis**

Following a thorough analysis of the underlying demographic parameters, descriptive investigations were conducted before the hypothesis was assessed using structural equation modeling (SEM). The testing used AMOS version 23 and SPSS version 23.

### *4.1 Demographic Analysis*

Most of those who responded were ages of 25 and 34, according to the demographic information for the survey, which is displayed in table 1. The majority of them, in terms of gender, were men, and the majority were of the Sinhalese ethnicity. 182 respondents held bachelor's degrees, while 412 respondents were in the workforce.

Characteristic	Profile	Frequency	Percentage
Age	14-24	42	9.2
	25-34	191	41.9
	35-44	121	26.5
	45-54	72	15.8
	55-64	24	5.3
	65 and above	6	1.3
Gender	Male	229	50.2
	Female	227	49.8
Ethnicity	Sinhala	330	72.4
	Tamil	73	16
	Muslim	39	8.6
	Burger	10	2.2
	Other	4	9
	Employment Status	Employed	412
Unemployed		34	7.5
Retired		10	2.2
Education Level	Secondary Education OL	18	3.9
	Post-Secondary Education AL	90	19.7
	Vocational Training	98	21.5
	Bachelors	182	39.9
	Masters	60	13.2
	Doctorate	8	1.8

Table 1: Demographic Profiles of Respondents

#### 4.2 Descriptive Statistics

The mean values for all items incline towards 4. This implies that the respondents are satisfied with the PE construct. There were 5 items for Performance Expectancy. All of the elements have mean values that are close to 4. This indicates that respondents are generally satisfied with the TR construct. There were 5 items for Trust.

#### 4.3 Exploratory Factor Analysis – EFA

EFA was firstly employed to assess the sample's suitability for confirmatory factor analysis (CFA). Acceptable level was achieved. (Hair et al., 2016) Table 2 indicates the KMO value.

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.927
Bartlett's Test of Sphericity	Approx. Chi-Square	22800.735
	df	2080
	Sig.	.000

Table 2 – Results of the KMO and Bartlett's Test

#### 4.4 Reliability Analysis

Performance Expectancy		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.893	.894	5

Table 3 – Reliability statistics

Trust		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.901	.902	5

Table 4 – Reliability statistics

Behavioral Intention		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.864	.879	5

Table 5 – Reliability statistics

The Cronbach's alpha ( $\alpha$ ) coefficient can be used to assess a participant's response consistency across all survey items. According to Hair et al., an  $\alpha > 0.70$  denotes acceptable convergence and stability. (2016). Table III's results demonstrate that all constructs had Cronbach Alpha values more than 0.8, demonstrating the accuracy of the measurement scales. Results with high Cronbach's alpha suggested that the instrument may be relied upon to measure the proposed phenomena.

#### 4.4 Confirmatory Factor Analysis

The measurement model's validity was checked using CFA. Table 5 indicates the literature used and Table 6 the CFA of the proposed structure. CFA satisfies the model fit measurements; as a result, the measurement model is approved for use in CFA and in moving on to structural path analysis.



Index	Level of Acceptance	Literature
RMSEA	RMSEA < 0.08	Browne and Cudeck (1993)
CFI	CFI > 0.90	Bentler (1990)
Chisq/Df	Chi-Square/ df < 3.0	Marsh and Hocevar (1985)

Table 6 – Model Fit Measurements

Characteristics	Variables	RMSEA	CFI	Chisq/Df
Independent Variables	Performance Expectancy	0.035	0.999	1.542
	Trust	0.066	0.993	2.993
Dependent Variable	Behavioral Intention	0.000	1.000	0.33

Table 7 - Study's Model Fit Measurements

Figure – 1 – CFA for Performance Expectancy (PE)

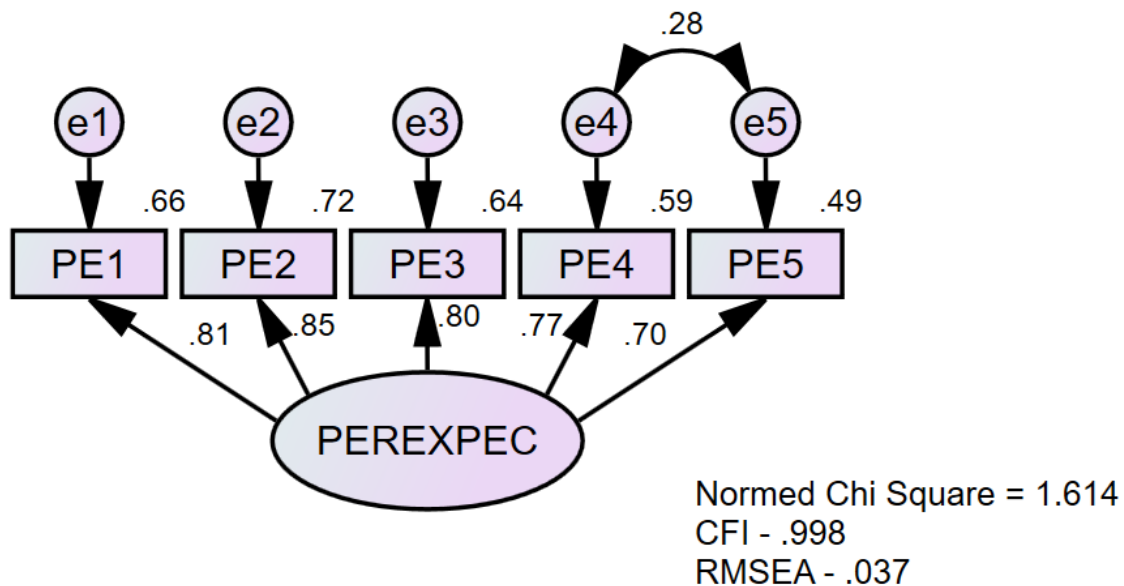


Figure – 2 – CFA for Trust (TR)

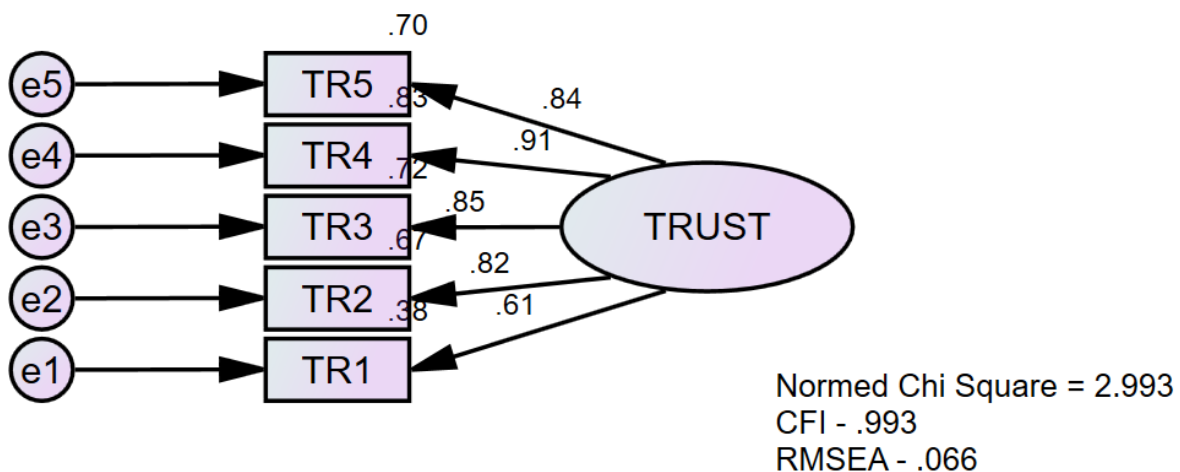
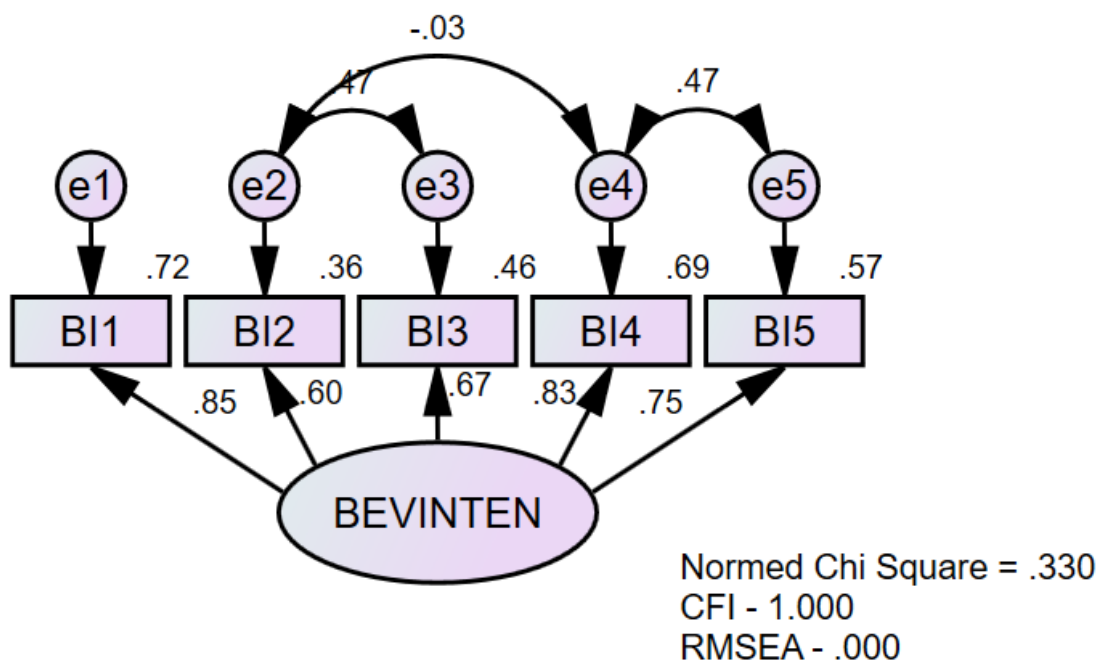


Figure – 3 – CFA for Behavioral Intention (BI)



### Hypothesis Testing and Model Validation

According to the study's findings, Performance Expectancy and Behavior Intention are significantly correlated with the deployment of mobile technology in Sri Lanka's travel and tourist sector, with a coefficient of 0.142 and a significant p-value. This indicates that a rise in behavior intention will probably follow an increase in performance expectation. Similarly, The Table 8 - The Regression Path Coefficients between the constructs and its significance

research also discovered a strong correlation between behavior intention and trust, with a coefficient of 0.100 and a p-value of 0.006 (acceptable p value <0.05). This indicates that an increase in Trust is likely to result in a corresponding increase in Behavior Intention. Overall, the results show that PE and TR are important factors to consider when promoting acceptance of mobile technology in the travel and tour sector in Sri Lanka.

Construct	Estimate	P	Results	Hypothesis
BEVINTEN <--- TRUST	.100	.006	Significant	H1
BEVINTEN <--- PEREXPEC	.142	***	Significant	H2

### 5. Conclusion

The paper illustrates how mobile commerce technology gives companies in the travel and tourist sector a fresh, cutting-edge business opportunity. It represents a new way for businesses to reach and satisfy customers by focusing on two essential factors: Performance Expectations and Trust (Varshney and Vetter, 2002; Stoica et al., 2005; Alvi et al., 2016) E-commerce and e-commerce operations can be

considered as being constantly taken over by m commerce technology. The study's findings on how TR and performance expectations affect behavioral intention show significant and positive values. Example exploratory factor analysis indicates an acceptable value of .927. Reliability statistics for Cronbach's alpha are > 0.70 for all three components. It also indicates good model fit measure under RMSEA, CFI, Chisq/df. Finally, hypothesis

testing on H1 – TR significantly influences BI and H2 – PE significantly influences on BI both indicate significance levels. Therefore, on a usual scenario where buyers prefer trustworthy vendors when dealing with transactions users seek trust in their mobile commerce adoption too. Similar to this, Performance Expectancy is a crucial aspect of how m-commerce technology is used in the travel and tourism sector. In conclusion, mobile technology usage has grown in significance within Sri Lanka's travel and tourism sector in recent years. Research has shown that there is a significant association between TR and BI M-tech acceptance in this industry. As a result, to encourage trust and improve the traveler's experience, organizations in the segments should create mobile applications that are user-friendly, safe, and dependable. Studies have revealed that with regards to M-tech use in this industry, considerable relationship among PE and BI are found. Because of this, travel companies must create mobile applications that are simple to use, present pertinent information, and deliver a smooth experience to raise performance expectations and raise the possibility that users would adopt new technologies. Additionally, it is crucial for companies to regularly assess and enhance the functionality of their mobile applications to guarantee that they satisfy the changing requirements and expectations of users. Businesses must invest in adopting mobile technology if they want to stay competitive in the market, draw in new clients, and keep hold of existing ones who use their mobile devices to plan and book their journey.

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