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Conceptualizing Consumer Personal Factors and Mobile Device Related Factors with Behavioral Intention
"A framework that elaborates the relationship of Consumer Personal Factors and Mobile Device Related Factors with Behavioral Intention from a spectrum of mobile commerce adoption in the local Travel and Tourism Industry."

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Abstract

Purpose – This research aims to evaluate the effectiveness of UTAUT-3 model, or Unified Theory of Acceptance and Use of Technology, in explaining the researcher's adoption and use of mobile commerce in the Sri Lankan travel and tourism industry with the goal to encourage more academicians and organizations to accept the adoption of mobile commerce in the local travel and tourism industry. The model's limited applicability in the context of regional travel and tourism served as the impetus for this investigation. Technology based on the internet has altered how people live, work, and travel. Technology-based platforms like mobile commerce have significantly improved and streamlined other countries' tourism sectors. Therefore, our local industry would greatly benefit from this study.

Design/methodology/approach – The research employed a quantitative and deductive approach, testing a theoretical model with hypotheses to determine the relationship between study variables. A self-administered survey which was delivered via Google Forms to selected members was used to gather data using simple random sampling. 468 respondents from the final sample gave their opinions on the factors influencing the adoption and use of mobile commerce on a five-point Likert scale. Structured equation modeling was used for data analysis.

Findings – It was discovered that the three dimensions Deal Proneness, Affinity to Mobile Phone, and Innovativeness under the "Consumer Personal Factors" variable, as well as the three dimensions Trust and Convenience under the "Mobile Device Related Factors" variable, influenced the researcher's adoption of M-Commerce significantly. However, Trust a dimension under the "Mobile Device Related Factor" variable had no impact on whether m-commence was adopted and used. Limitations/implications of the research the study's scope limited the factors that affect m-commerce adoption to UTAUT-3 characteristics. Additionally, the idea was evaluated using the quantitative technique but solely from the researcher's point of view.

Study implications – The findings will contribute to entrepreneurs, particularly those who desire to create a company centered around mobile commerce applications, policymakers looking to encourage the growth of mobile commerce, marketeers, academic researchers looking at adoption science and business development, and generally any organization involved in the travel and tourism sector.

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Originality/value – The study looked at how well UTAUT-3 explained the usability and adoption of mobile commerce. A beneficial framework has been analyzed, tried out, and made available for scrutiny. As a result, it detected several factors that have an impact on users in the travel and tourism industries from a local context.

Keywords - UTAUT-3, Travel and Tourism Industry, Deal Proneness, Affinity to Mobile Phone, Innovation, Trust, Perceived Convenience, Habit, Behavioral Intention.

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1. Introduction

M-commerce is described as having a "growing intensity" in several sources. Trends in its development include the following: the internet, which encompasses mobile commerce, applications, advertising, and payment services for mobile devices (Puiu,Demyen,Tănase,Vărzaru, Bocean, 2022). Within the last few decades, mobile communication techniques have proliferated, infiltrating practically all consumer markets worldwide. By 2023, it is anticipated that up to 60% of the world's population would be using mobile internet (Belton, 2021). The number of active internet connections in 2021 is measured as 4.66 billion around the world, which suggests that about 59.5% of the world's population did so. According to a study, 92.6% of internet users browse the web via mobile devices (Statista, 2021). In this situation, it is essential for firms looking to draw in and keep customers to understand the aspects that affect consumer behavior in the mobile commerce environment. Recent studies have concentrated on finding the critical variables that affect customer behavior in this situation, including both consumer-specific variables and mobile device-related variables. People use their mobile phones for an average of 3.5 hours each day in 2019, which is more than they do with their computers or televisions and in 2025, 1.8 billion 5G connections are anticipated globally (Handley, 2019).According to a PwC study, 36% of participants expect their smartphone to replace other devices as their primary shopping tool (PwC, 2017), demonstrating the importance of the consumer's smartphone as a mobile commerce facilitator. Any financial transaction carried out using a mobile telecommunications network is referred to as mobile commerce (Okazaki, 2005, p. 160).

A mobile device and a wireless connection are used to allow extra capabilities in mobile commerce, which could be considered as an expansion of e-commerce (Chhonker, Verma, &Kar, 2017). Any transaction that can happen anytime, anyplace and result in the purchase or sale of goods and services via a mobile device is referred to as mobile commerce (Shaw and Sergueeva, 2018). M-commerce could be identified as an expansion of the e-commerce ecological systemwhere commercial transactions would be made using mobile equipment in a wireless setting. M-commerce is a term used to describe an expansion of e-commerce in which transactions happen through mobile devices (Abdennebi and Debabi, 2017). In today's commercial environment, m-commerce has grown in significance. With m-commerce's quick uptake, it's usage in business has emerged among the world's most prominent and potential growth markets (AlFahl, 2018). Although mobile commerce is expanding quickly, some customers still feel less comfortable entering information on a mobile device as opposed to a laptop (Business Insider, 2016).While mobile commerce makes shopping easier, it also opens a route for data theft, raising concerns about risk (Cozzarin&Dimitrov, 2016). Therefore, smartphone users weigh their options to decide whether the risk of a privacy breach justifies the advantages of a quicker, more efficient, and customised experience. The loss of private or financial data is one risk, and on the plus side, benefits fall into the utilitarian, hedonistic, and social categories (Oliveira, Faria, Thomas, &Popovič, 2014).The most widely used mobile applications, which can be accessed for free with the purchase of a smartphone and an internet connection, include Facebook, Instagram, YouTube, Google, and WhatsApp (Harmans, 2017). If a smartphone user later elected to use mobile commerce, there wouldn't be any additional costs because adoption is governed by perceived value, which is the balance between the benefits of using the app and the privacy hazards (Shaw and Sergueeva, 2018).

M-commerce is a potent technology that can lower prices, increase productivity, and strengthen trade ties in developing countries. This section will discusscertain developing nations that have adopted mobile commerce, M-commerce is a potent technology that helps Vietnamese small and medium-sized businesses improve their trade relationships

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(SMEs). The Vietnam E-commerce Association and the Vietnamese government support SMEs in expanding, developing, and flourishing their businesses by way of the creation of numerous policies and initiatives for enhancing the economy, having realized the significant contribution that mobile commerce makes to raising the competitiveness of Vietnamese SMEs(Chau and Deng, 2018). Oman's providing of services through mobiles is superior compared to other developed nations, even though m-commerce is budding (Budde.com, 2016). It has been recorded that there were 6.99 million users in 2016 in Oman, up from 5.62 million in the year 2013, claims Budde.com (2016). and Oman is thinking about potential growth in this area. India is expected to have 1.4 billion mobile connections by the year 2020, making it the second-largest mobile market in the world after China (Gupta et al., 2018). The availability of networks, low-cost handsets, and low-cost mobile data are driving the M-commerce business in India.As more people in Bangladesh have mobile phones than desktop computers at home, there is an astoundingly high rate of adoption of wireless technology in Mobile Commerce. Statistics from Bangladesh's Ministry of Finance indicate that the country's mobile subscriber base is rapidly growing (Islam et al, 2010).Consumer personal variables are defined as unique traits, perspectives, and motivations that affect behavior in the context of mobile commerce. Perceived usefulness, enjoyment, trust, perceived risk, self-construal, and personal inventiveness are a few significant personal characteristics that have been found in studies (Anwar &Saleem, 2021; Li et al., 2022; Tian et al., 2021). Also, it has been discovered that social contact, cognitive and emotional trust, and social influence are significant predictors of behavior in the context of mobile commerce(Huang & Wu, 2022; Kim et al., 2022; Wang &Xiong, 2021).

M-commerce is still at a growing phase in Sri Lanka, and today's consumer mobile commerce services include banking through mobile, transferring money through mobile, ticket booking services through mobile,

marketing service using mobile, purchasing of other goods and services through mobile and many more. Additionally, Sri Lanka's internet penetration is rising, and more individuals are getting access to the World Wide Web. The country now has a 115 percent mobile penetration rate, and smartphone accessibility is expanding quickly. Soon, M-Commerce is anticipated to experience substantial growth due to the rise in smartphone usage (Wijesooriya and Sritharan, 2018). The delivery of value-added service which are both interactive and geo location based mobile services like banking with mobile, downloading of content, travel booking and emergency services. etc. has attracted major investment from numerous businesses. By building ties with significant clients, they have been able to provide the convenient services adding benefits over competitors. The competition among m-commerce businesses is intensifying along with the expansion of m-commerce. As recruiting new consumers is significantly more expensive for M-commerce shops in this climate than it is for comparable, traditional, brick-and-mortar stores, customer retention is crucial to ensuring lucrative repeat business (Lin & Wang, 2006). A number of m-commerce constructs and applications specifically in travel and tourism industry is discussed in this journal. The author was interested to conduct this study mainly due to the fact that there is very limited studies available about m-commerce adoption in Travel and Tourism industry in developing nation like Sri Lanka. Therefore, the study is aimed at analyzing constructs along with Behavior Intention and addressing the most suitable factors which supports m-commerce adoption in Travel and Tourism industries in Sri Lanka.

The behavioral intention (BI) of users toward utilizing and adopting technologies was a focus area for widespread study recently. Starting with the field of social psychology, the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), SERVQUAL, and Theory of Reasoned Action (TRA), Theory of Planned Behavior (TBP), and Innovation

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Diffusion Theory are just among the key models that have been at the forefront of analyses and findings (Venkatesh et al.,2012).This study is an extension to UTAUT3 with integration of Deal Proneness (DP), Affinity of Mobile Phone (AP) and Innovativeness (IN) under a single construct called "Consumer Personal Factors and Trust (TR), Convenience (CN) and Habit (HB) under "Mobile Device Related Factors." This model was developed through a solid theoretical basis. In addition, the foundations of eight theoretical frameworks, including the diffusion of innovations theory, social cognitive theory, and the motivational model and integrated TPB, were analyzed in the development of UTAUT. Furthermore, across a variety of contexts and time periods, those who study have found experiential evidence for the UTAUT paradigm (Venkatesh et al., 2012).

In the context of M-commerce, this study aims to provide a synthesis of previous research on the relationship between customer personal variables, mobile device-related parameters, and behavior intention. The interrelationships between these variables and their effects on customer behavior, as well as the ramifications of these discoveries for companies looking to create successful M-commerce strategies, will be reviewed in this study. `

2. Theoretical Review – Technology Acceptance

As more devices use the same operating systems, mobile commerce is rapidly transitioning to internet-based e-commerce. As a result, it is getting more difficult to distinguish between mobile commerce and other forms of e-commerce. More cellphones and home data equipment can now handle wireless mobile connections, too. 79% of mobile device users performed an online transaction using their smartphone in the six months prior, according to government data released in January 2022. Today, mobile devices are more popular than laptops or PCs for completing online purchases, with smartphones accounting for around half of all e-commerce transactions. this also encompasses the use of and adoption of mobile commerce in the travel and tourism sector (Ciupac-Ulici, ,Beju, Bresfelean, V.P.,Zanellato, 2022).

This section will discuss the proposed constructs and a detailed explanation of each factor.

Following are some of the theories and model used to build the extended model.

- Theory of Innovations Diffusion (IDT) by Rogers (1962, 1983, 1995) Rogers & Shoemaker (1971)
- Theory of Social Cognitive (SCT) by Bandura (1986)
- Theory of Planned Behavior (TBP) by Ajzen (1991)
- Motivational Theories
- Unified Theory of Acceptance and Use of Technology (UTAUT) by Venkatesh (2003)
- Technology Acceptance Model (TAM) by Davis (1989)
- Decomposed Theory of Planned Behavior by Taylor and Todd (1995)
- UTAUT2 conceptual model by Venkatesh, V., Thong, J., & Xu, X. (2012)
- UTAUT-3 framework by Farooq et al. (2017)
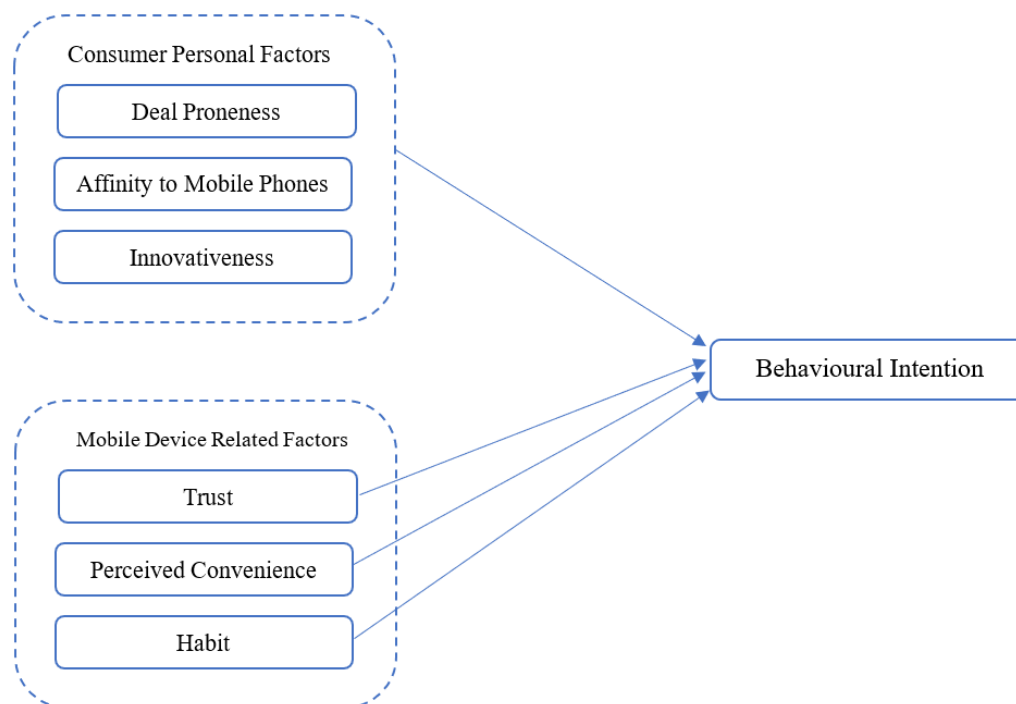- Theory of Reasoned Action (TRA) by Ajzen and Fishbein (1980)

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Figure 1: A proposed extended version of UTAUT3 Framework

3. Research model and hypotheses

3.1 – Deal Proneness

Tak and Panwar (2017) in their research mention that Deal-proneness is "a result of the consumer's shopping habits as well as the frequency with which a particular brand is sold on a deal basis," according to Webster (1965). The tendency of some consumers to buy products while they are being presented as "deals" is what is meant by this saysHackleman and Duker (1980). Deal proneness is described by Lichtenstein et al. (1990) as "a widespread propensity to act upon promotions since they are presented as deals" Deal-prone consumers think about the psychological benefits in purchasing the offers, and they might not be concerned about the financial consequences. Deal propensity was categorized by Lichtenstein and Burton (1995) into three categories: The three levels are as follows: (1) The generalizing stage, which is the most extensive and includes a wide range of promotional deals; (2) The deal-specific stage, where deal-proneness is unique to a given arena, such as a voucher, refund, or discount; and (3) the mid-level, which assumes that deal-proneness is unique to

financial and non-financial deals with a passive and active orientation(Tak and Panwar, 2017).

According to Ramaswamy and Srinivasan, a deal-prone customer responds to financial advantages when they are presented as a deal rather than a lower price, making the transaction more meaningful than the ownership itself (1998). Price comparison tools, according to Martnez-López et al. (2014), encourage customers to shop online rather than through traditional channels. The more creative and alluring the price reductions, the more likely a customer will be to purchase. The consumer will feel more inclined to spend more money (Kim and Kramer, 2006). According to Burton et al. (1997), marketers may utilize being prone to deals as a segmentation foundation by dividing the landscape into the those who are generally prone to deals and those who are insensitive to deals. The primary shopper's age, the proportion of commonly bought goods to total units, the brands they buy, and the number of units they buy overall are all indicators of deal-proneness (Webster, 1965).Customers favor internet purchasing

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more than offline shopping because it gives better prices (Noble et al., 2005). A customer is persuaded to make more purchases when he finds an offer online. This could result in a lot of impulsive or unforeseen purchases. Customers may buy on impulse because there are so many alluring discounts available on shopping apps. In a study, Stern (1962) identifies nine variables that affect impulsive purchasing. Low pricing, minimal demand for the goods, mass production, self-service, widespread publicity, displaying products in key places, brief product life, small dimensions andlightweight, and simplicity to store are a few of them. Rao (2009) investigated how promotional activities could affect customer choice and discovered how deal proneness changes consumer's purchasing pattern.

3.2 – Affinity to Mobile Phones (AMP)

Mobile telephony has grown quickly recently, giving consumers with new platforms for involvement and flexible, personalized communication, much like other emerging information and communication technologies. Due of its versatility and compatibility with other direct sales platforms like the world wide web and tv network, mobile devices are an excellent marketing device that supports firms' selling and communication activities in other media. Affinity towards mobiles, the frequency of its usage, and duration of usage all affect the frequency of m-commerce (Bigne, Ruiz and Sanz, 2007).

3.3 – Personal Innovativeness

The inclination of a person to explore and use a technologycould beidentified as Personal innovativeness (Sadi and Noordin, 2011). Innovativeness is projected to play a significant role in the acceptance of innovations like M-commerce (Bhatti, 2007; Li et al., 2007). Additionally, researchers have discovered that creative people are vivacious, talkative, inquisitive, risk-taking, and stimulation-seeking. Highly innovative people are known to actively seek out knowledge on novel concepts. Examining innovation as an variable of interest under novel conditions given the relative youth of mobile services is

therefore important. A research study demonstrates that the M-commerce adoption could be forecasted using personal innovativeness (Li et al., 2007). The innovative person will view using M-commerce more favorably and be more willing to accept the new technology (Anthony, 2007).According to some experts, elements that are directly tied to the individual have the most immediate impact on how cognitively an individual interprets a target object (Lu,2014). Agarwal and Prasad (1998) described how more innovative people are likely to accept and use technology early. They based their argument on Rogers' theory of the diffusion of innovations. M-commerce applications undergo regular technological and commercial innovation as well as upgrades of current hardware and software. Personal innovativeness should also be a significant factor in determining the consumer's choice in continuing to use the mobile commerce (Lu, 2014).

All these three variables which are Deal Proneness, Affinity to Mobile Phone and Innovativeness are categorized under one factor namely Consumer Personal Factors

H1: Consumer Personal Factors (CPF) influences buyer's Behavior Intention in using M-Commerce in Travel and Tourism

3.4 – Trust

Trust could be identified as "the perception of the degree to which an exchange partner will satisfy their transactional responsibilities in conditions characterized by risk or uncertainty" by Bailey et al. in 2002. Recent studies on technology adoption have placed a strong emphasis on understanding consumers' trust (Choi, 2017; Singh et al., 2018; Pandey and Chawla, 2019; Liu and Li, 2019).It has very much to do with how much the consumer trusts mobile commerce to fulfil their requirements and fulfil their ambitions. Additionally, it promotes the expansion of e-commerce because it increases consumers' receptivity to online vendors that wish to safeguard their services and data (Palvia, 2009). If people do not have complete confidence in such online activities, they are

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less inclined to pursue m-commerce. Trust has a hugely favorable effect on a customers' choosing to adopt M-commerce. Additional research has demonstrated that in M-commerce, trust may contribute to consumer pleasure (Hillman and Neustaedter, 2017; Madden et al., 2017). Due to its distinctive characteristics, m-commerce finds it more challenging to win over customers than e-commerce does. Creating user-friendly interfaces for mobile devices can be difficult due to their small screens and tiny multifunction keypads, even though they are incredibly convenient for shopping anytime. Additionally, the computing power, memory, and battery life of mobile devices are constrained. Wireless networks can have issues. These networks also lack a standardized protocol, have a high operating cost, and are more susceptible to eavesdropping when data is carried wirelessly. Consequently, the growth of m-commerce is likewise driven by trust (Meng, Min and Li, 2008). Knowledge and predicting people's adoption decisions require a greater understanding of trust, especially in the context of mobile commerce.

H2: Trust influences buyer's Behavior Intention in using M-Commerce in Travel and Tourism

3.5– Perceived Convenience

According to Okazaki and Mendez's (2013) research, the ease that m-commerce provides has always been a factor in consumers' decision to use it and the applications they use it for (Chae& Kim, 2003; Kim, Mirusmonov, & Lee, 2010; Luarn& Lin, 2005).The idea of convenience is strongly linked with flexibility in terms oof time and location. Consumers began to place a greater emphasis on convenience, particularly when it comes to use of information and communication technologies (ICT). According to the American Marketing Association, a convenience product is one that can be purchased quickly and easily (American

Marketing Association 2016). When something completes its duty fast, is accessible, requires little effort, and is portable, it is said to be handy (Yale and Venkatesh 1986). Mobile commerce has the potential to: eliminate geographical restrictions by allowing consumers to shop online from anywhere that they have access to the Internet; save time by eliminating the need to visit multiple stores to compare various products; save money by allowing consumers to compare prices for the same item in one app (Shaw and Sergueeva, 2016). According to Kim et al. (2010), the perceived convenience (PC) of an Information Technology artefact could be identified as the consumer's expectation that using the artefact would allow them to do the task quickly and wherever and whenever they choose.Since transactions may be made anywhere, at any time, perceived convenience has a big impact on how popular mobile commerce is. The time and effort that are saved add to this convenience. Without having to physically visit stores, customers can compare products offered by various businesses. By using their smartphone to browse search results, they can save time. They avoid having to go to the stores, look for a salesman, and take notes to compare products (Shaw and Sergueeva, 2016).

H3: Perceived Convenience influences buyer's Behavior Intention in using M-Commerce in Travel and Tourism

3.6 – Habit

A habit is "the amount to which people tend to perform behaviors automatically as a result of learning," according to Venkatesh et al. (2012, p. 161). Conceptually, it indicates that because behavior is associated with positive results, habits are learnt, goal-oriented actions that could be seen as automatic reactions to a given stimuli. Additionally, habit could be thought of as closely tied to auto responses and is developed over time by the accumulation of experience, knowledge, and abilities (Venkatesh et al., 2012). When people develop a habit, people would automatically carry out the behavior (Tarhini et al., 2015; Hsu and Yeh, 2018). In the context of mobile

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commerce, a consumer's usage habit can boost usage intention, forming a solid link among habit and loyalty in the industry. According to Alalwan et al. (2017), habit demonstrates a beneficial effect on user decision inutilizing mobile commerce. Despite having simple, "anytime and anywhere" mobile Internet, consumers may experience difficulty in changing to substitutes no sooner the habit is fixed. As soon as they start using mobile commerce habitually, there is greater change of people understanding the technology in-depth. So, it stands to reason that habit demonstrates afavorableeffect on the use of M-commerce activities (Tarhini et al, (2019).

H4: Habit influences buyer's Behavior Intention in using M-Commerce in Travel and Tourism

4. Research Method

In producing responses to the research questions via hypothesis testing, the study employed a quantitative survey questionnaire method.A self-administered survey was made available through Google forms was used in gathering empirical data. with the quantitative approach being given higher emphasis and being the first in the study sequence. Semi-structured interviews with chosen users were scheduled for the subsequent subordinate and explanatory qualitative phase based on the insights gained from the quantitative phase in terms of choosing the participants, creating the interview methodology, and crafting the interview questions (Creswell, 2003). Data for this study is gathered from people above the age of 12. Users of smartphones and tablets who had already indicated their desire to participate in the study were filtered out so that the poll could proceed. Then, a paper-based questionnaire will be given to the chosen people, with a 15-minute time limit for completion. The study focuses on Sri Lankan tourists and travelers who own data-enabled handheld mobile devices that can handle M-commerce transactions online. The population size for this study is based on the Sri Lanka

Telecommunications Regulatory Commission's report of 5.67 million mobile internet subscribers in Sri Lanka as of the year 2018. The sample size needed for this reasearch was 384 for a 95% level of confidence and a 5% margin of error. Two crucial pieces made up the questionnaire, which was written in both English and Sinhalese. Eight nominal-scale questions on respondents' personal information, such as age and gender, were included in the questionnaire's initial part so that a demographic profile could be created for the full sample. The questions in the following section were Likert-scaled, with choices from 1 (strongly disagree) to 5 (strongly agree), where the third option served as a neutral response (Parasuraman et al. 2005). The measurement of constructs related to customer behavioral intent to adopt mobile commerce was the focus of the second portion.A pre-test was conducted to improve the content validity of the questionnaire. A pilot test of the questionnaire was conducted. Since the questionnaire was determined to be valid and reliable (Cronbach's alpha > 0.7), it may be utilized to collect real data.

5. Data Analysis

Initially, a detailed evaluation of underlying demographic factors was analyzed, followed by Descriptive studies, subsequently, Structural Equation Modeling (SEM) was used to evaluatethehypothesis. SPSS version 23 and AMOS version 23wereemployed in the testing.

5.1 – Demographic Analysis

According to table 2 which indicates the demographic data of the study, the most respondents were aged between 25-34 years. Gender wise majority were male and most of them belonged to the Sinhalese ethnicity. 412 respondents were employed, and 182 respondents had bachelor's level education qualification.

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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	90.4
	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 2 : Demographic Profiles of Respondents

5.2 – Descriptive Statistics

Deal Proneness was measured under 5items, Affinity to mobile phones had 5 items, Innovativenesshad 3 items, Trust consisted of 5 items, with 6 items in Convenience and 5 items in Habit and lastly Behavior Intention had 5 items. All the elements have mean values that are close to 4. This indicates that respondents are generally satisfied with all six constructs.

5.3 – Exploratory Factor Analysis – EFA

EFA was used initially to determine whether the sample would be appropriate for confirmatory factor analysis (CFA). Acceptable level was achieved. (Hair et all., 2016) Table 3 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 3 –

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Results of the KMO and Bartlett's Test

5.4 – Reliability Analysis

The Cronbach's alpha (a) coefficient can be used to assess a participant's response consistency across all survey items. According to Hair et al., (2016) an alpha > 0.70 denotes acceptable convergence and stability. Table III's results demonstrate that all constructs had Cronbach Alpha values more than 0.8, demonstrating the accuracy of the measurement scales. The instrument's high Cronbach's alpha values suggested that it was reliable for monitoring the postulated phenomenon.

Variable	Items after data collection	Cronbach's Alpha – Real data
Innovativeness	4	0.838
Habit	5	0.893
Trust	5	0.901
Convenience	6	0.907
Behavioral intention	5	0.864
Deal proneness	5	0.905
Affinity to mobile phones	5	0.845

Table 4 – Summary of reliability study

5.5 – Confirmatory Factor Analysis

The measurement model was validated using CFA. Table 5 lists the sources used, and Table 6 lists the CFA of the suggested structure. The model fit measurements are satisfied by CFA, and as a result, the measurement model is approved for use in CFA and in proceeding 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 5 – Model Fit Measurements

Characteristics	Variables	RMSEA	CFI	Chisq/Df
Consumer Personal Factors	Deal Proneness	0.072	0.964	3.327
	Affinity to Mobile Phones			
	Innovativeness			
Mobile Device Related Factors	Trust	0.066	0.993	2.993
	Convenience	0.043	0.998	1.827
	Habit	0.043	0.999	1.848
Independent Variable	Behavior Intention	0.000	1.000	0.330

Table 6 – Study's Model Fit Measurements

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6. Hypothesis Testing and Model Validation

Table 7 indicates outcome of hypothesis testin, the path coefficient of CPF to Behavior Intention is 0.264 indicating that for every unit increment in PRF, its effects would result in 0.260 unit increment in Behavior Intention, likewise Trust to Behavior Intention is 0.098, Perceived Convenience to Behavior Intention is 0.279 and Habit to Behavior Intention is 0.056 and the p-value shows significant in all constructs. However, considering (Estimate value of >0.20, T. Ramayah, 2012) (p Value <0.05 Awang, 2015)the conclusions that hypotheses H1 and H3 are significant and supported and H2 and H4 are not supported could be made.

Hypothesis Statement of Path Analysis	Estimate	P	Results on Hypothesis
H1: Consumer Personal Factors (CPF) influences buyer's Behavior Intention (BI) in using M-Commerce in Travel and Tourism	0.264	***	Significant
H2: Trust influences buyer's Behavior Intention (BI) in using M-Commerce in Travel and Tourism	0.098	0.006	Not Significant
H3: Perceived Convenience influences buyer's Behavior Intention (BI) in using M-Commerce in Travel and Tourism	0.279	***	Significant
H4: Habit influences buyer's Behavior Intention (BI) in using M-Commerce in Travel and Tourism	0.056	0.034	Not Significant

Table 7 indicates the hypothesis testing of the proposed model,

7. Conclusion

The research output indicates that four out the of six independent relationships of the theorized concept significantly forecastuser's M-commerce adoption in the Travel and Tourism industry. This model was created with the support of literature as an extension to UTAUT3 model to evaluate the m-commerce adoption only between independent variables such as Deal Proneness, Affinity to Mobile Phone, and Innovativeness which were constructs of Consumer Personal Factors and Trust, Convenience and Habit. Where the dependent variable was Behavior Intention. Study shows acceptable Cronbach's alpha value and an acceptable model fix indexed. However, at the hypothesis testing, it was revealed that Consumer Personality Factors and Perceived Convenience had a significance with Behavioral Intention, while Trust and Habit did not indicate a significance with Behavioral Intention. It is clear that the significant factors are interrelated and should be taken into consideration when developing strategies to encourage M-commerce adoption and usage. Understanding the complex relationships between these factors can help businesses better design and tailor their M-commerce platforms to meet the needs and expectations of their customers, resulting in increased consumer satisfaction and loyalty.From a Sri Lankan perspective,m-commerce adoption in the Travel and Tourism industry focuses more on Deal proneness, the offers they could obtain. Major emphasis is given on their mobile phone usage and innovativeness along with how much convenient it could be for users. Even though

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there are many kinds of literature and studies done in other countries in which Trust and Habit turned out to be significant factors. From Sri Lankan mindset respondentsdid not pay much emphasis on these two constructs. Additional investigation could be done to examine the connections between the important components and to find fresh potential influences on consumer behavior in the M-commerce environment.

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