

Anxiety, Enjoyment, and Adoption: Decoding Mobile Travel Shopping Intentions in Emerging Markets

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Abstract

The rapid proliferation of smartphones and digital connectivity has transformed how consumers search, evaluate, and purchase travel and tourism products. Despite the exponential rise of mobile commerce in India, consumers continue to exhibit varying degrees of hesitation toward mobile shopping, particularly for high-involvement travel services. This study investigates the behavioral and technological determinants that shape consumers' intention to engage in mobile shopping for travel and tourism products in India. Drawing on the Technology Acceptance Model (TAM) and affective dimensions of consumer behavior, the research integrates constructs such as mobile skillfulness, anxiety, enjoyment, usefulness, ease of access, and compatibility to explain mobile purchase intentions and patronage behavior. Using empirical data collected from 225 respondents across major tourist destinations, the findings reveal that mobile skillfulness significantly enhances enjoyment and perceived usefulness while reducing anxiety. In turn, enjoyment, usefulness, ease of access, and compatibility emerge as strong predictors of mobile shopping intention, which subsequently influences actual patronage. The study extends the classical TAM framework by embedding affective and skill-based variables, offering a holistic understanding of mobile shopping behavior in the travel domain. Managerially, the results highlight the need for intuitive mobile interfaces, enhanced user training, vernacular content, and trust-building mechanisms to mitigate anxiety and foster consumer engagement. The research contributes to the growing literature on mobile commerce adoption in emerging markets and provides actionable insights for marketers, tourism service providers, and policymakers promoting digital tourism ecosystems in India.

Keywords: Mobile commerce, Travel and tourism, Technology Acceptance Model, Consumer behavior, Anxiety, Enjoyment

1. Introduction

The rapid growth of digital technologies and ubiquitous mobile connectivity has redefined how consumers engage with travel and tourism products across the globe. Mobile commerce (m-commerce), a natural progression of e-commerce, allows consumers to research, compare, and purchase products directly from their handheld devices—anytime and anywhere. In the global travel sector, this shift has been particularly transformative, as mobile devices bridge the gap between information access and immediate consumption decisions. According to Statista (2024), global mobile commerce sales surpassed USD 2.8 trillion, accounting for nearly 65% of total e-commerce transactions. In India, the travel and tourism sector—contributing over 7% of the national GDP and employing nearly 43 million people (WTTC, 2024)—has been a major beneficiary of this digital shift. Fueled by affordable smartphones, expanding 5G coverage, and

digital payment adoption, India's mobile travel booking market is projected to reach USD 30 billion by 2026 (Deloitte, 2024).

Despite these optimistic figures, m-shopping for travel and tourism in India continues to face adoption challenges that are both behavioral and technological in nature. Consumers often experience hesitation or anxiety while engaging in mobile-based transactions due to perceived risks, usability concerns, or infrastructural limitations. Unlike traditional e-commerce on desktop platforms, mobile interfaces constrain visibility and functionality due to smaller screens, limited processing power, and inconsistent network quality (Lu & Su, 2009). These constraints exacerbate cognitive load and emotional discomfort, resulting in lower purchase intention and higher transaction abandonment. Therefore, understanding the psychological determinants—including anxiety, skillfulness, enjoyment, usefulness, and ease of access—becomes essential to explaining and predicting consumers' mobile shopping intentions for travel and tourism products.

The mobile-mediated purchase of travel and tourism products involves unique decision-making contexts compared to tangible goods. Travel products—such as flight tickets, hotel stays, attraction passes, or tour packages—are high-involvement, intangible, and perishable in nature. Their consumption is inseparable from the service experience, amplifying consumers' perceived risk during purchase. For instance, booking errors, payment failures, or misinformation about destination amenities can significantly impact satisfaction and trust. Consequently, travelers evaluate mobile shopping platforms not merely on functional convenience but also on trustworthiness, emotional comfort, and perceived control. Prior research on technology adoption models (Davis, 1989; Venkatesh et al., 2003) highlights that consumers' intention to use new technologies is determined by their perceptions of usefulness and ease of use. However, subsequent studies emphasize the role of affective and experiential dimensions such as enjoyment (Hoffman & Novak, 2009), compatibility (Rogers, 1995), and self-efficacy (Bandura, 1977) in influencing mobile shopping behaviors.

In the Indian context, the complexity deepens further due to the coexistence of digital sophistication and infrastructural limitations. Although smartphone penetration exceeds 80% among urban consumers, the average mobile internet speed remains significantly below the global average (Ookla, 2024). Frequent connectivity disruptions, unreliable payment gateways, and inconsistent customer support generate transactional anxiety, discouraging users from completing bookings through mobile platforms. Moreover, linguistic diversity and limited vernacular support in mobile travel applications create accessibility barriers for non-English-speaking consumers. As a result, a significant portion of potential users continues to rely on traditional web-based platforms or offline agents despite the availability of mobile alternatives.

Against this backdrop, this study explores the behavioral mechanisms that shape consumers' intention to engage in mobile shopping for travel and tourism products in India. Specifically, it integrates constructs such as mobile skillfulness, anxiety, usefulness, enjoyment, ease of access, and compatibility within the framework of the Technology Acceptance Model (TAM) and consumer affect theory. By doing so, the research aims to identify the antecedents that either facilitate or hinder mobile purchase intentions and subsequent patronage behavior. The study is particularly timely, as the post-pandemic tourism recovery has accelerated the adoption

of digital travel platforms, yet persistent user apprehensions limit the full realization of mobile commerce potential.

From a theoretical standpoint, this research contributes to the evolving discourse on technology adoption in mobile commerce by extending the classical TAM through emotional and skill-based variables. While the TAM has been extensively validated across diverse digital contexts, limited studies have examined its integration with affective constructs such as anxiety and enjoyment in mobile-specific travel settings (Kim et al., 2007; Ko, Kim & Lee, 2009). By incorporating mobile skillfulness as both a cognitive and behavioral antecedent influencing anxiety and enjoyment, the study enhances understanding of how consumer confidence in mobile usage mediates emotional responses and behavioral outcomes. Furthermore, examining compatibility as an alignment between user preferences and technological affordances adds to the literature on personalization and technology–consumer fit in tourism consumption.

From a managerial perspective, the study provides actionable insights for travel aggregators, hospitality brands, and digital tourism platforms operating in emerging markets like India. First, understanding how anxiety and enjoyment co-exist in the mobile shopping process can guide interface design, user education, and reassurance strategies. Features such as intuitive navigation, vernacular interfaces, secure payment protocols, and responsive customer support can mitigate anxiety and improve perceived ease of access. Second, enhancing users' mobile skillfulness through in-app tutorials, gamified onboarding, or reward-based engagement can significantly boost confidence and habitual use. Third, marketers can leverage the construct of enjoyment by embedding aesthetic design, personalization, and immersive experiences (e.g., AR-based virtual previews) that transform transactional interactions into experiential ones. Lastly, acknowledging compatibility—the congruence between technology and consumer lifestyle—can help firms segment users more effectively and develop differentiated mobile strategies tailored to traveler archetypes (e.g., leisure vs. business tourists).

The study also carries implications for policymakers and digital infrastructure developers. As India's tourism economy continues to digitalize, investments in high-speed mobile internet, localized content, and secure digital payment ecosystems will be crucial to ensuring equitable participation across diverse demographic groups. Encouraging multilingual support and digital literacy campaigns can further democratize access to mobile tourism services, fostering both consumer trust and national competitiveness in the global travel marketplace.

In summary, the present research addresses a critical gap in the tourism and marketing literature by systematically examining the psychological and technological factors influencing mobile shopping intentions for travel and tourism products in India. Through empirical validation of an integrated model, it advances theoretical understanding of technology acceptance in high-involvement service contexts and provides strategic insights for practitioners navigating India's dynamic m-commerce ecosystem. By linking constructs such as anxiety, skillfulness, enjoyment, usefulness, ease of access, and compatibility, the study underscores the multifaceted nature of mobile shopping behavior—where cognition, emotion, and context converge to shape digital consumption choices.

2. Conceptual Framework and Research Hypothesis

2.1 Anxiety

In this study, anxiety is referred as a negative emotion of consumers in cognitive states which are evoked as a result of actual or imaginary interactions during mobile shopping. Igbaria and Livari (1995, p. 593) in their study stated that, “individuals who experience high levels of anxiety are likely to behave more rigidly than individuals whose level of anxiety is relatively low”. In a broad sense, the expected behavior of people is to avoid any such behaviors that invoke anxiety (Compeau and Higgins, 1995). In contrary, when people feel comfortable using mobile phone services, then their anxiety reduces and they are more likely to use mobile shopping services. A good number of earlier studies found that adoption of technology/information system was significantly and negatively influenced by anxiety (Compeau et al., 1999; McFarland and Hamilton, 2006). Hence, the following hypothesis is formulated:

H1. Anxiety will have negative effect on customer’s intention to m-shopping of tour and travel products.

2.2 Mobile skillfulness

In this study, mobile skillfulness is referred as costumers’ self assessment of how well he/she can perform a specific task while using mobile shopping services. Several studies have stated that when people do not perform skillfully, they feel anxiety; in other hand, arousals of anxiety have a negative influence on one’s perceived capability (Compeau et al., 1999; Fagan et al., 2003). Bandura (1977) also noted that “individuals can believe that a particular course of action will produce certain outcomes, but if individuals entertain serious doubts about whether they can perform the necessary activities, such information [about outcomes] does not influence their behavior”. Hence it is required to study the influence of mobile skillfulness on the use of mobile shopping services. Thus, the following hypotheses are formulated:

H2. Mobile skillfulness will have negative effect on anxiety of using m-shopping of tour and travel products.

H3. Mobile skillfulness will have positive effect on enjoyment of using m-shopping of tour and travel products.

H4. Mobile skillfulness will have positive effect on usefulness of using m-shopping of tour and travel products.

2.3 Technology Acceptance Model:

Davis (1989) and Davis et al. (1989) in their study suggested the Technology Acceptance Model (TAM) to envisage the adoption and use of traditional information technology. However, many researchers have examined its applicability in the context of new age technology acceptance. Mobile shopping being a very recent development to use technology for shopping, this study examines application of TAM to the said context. Davis’s (1989) TAM proposed that the constructs namely “usefulness” and “ease of use” are two key predictors of technology acceptance.

2.4 Enjoyment

Enjoyment is referred as the extent to which the activity of performing a particular act or using a service is perceived to be enjoyable because one's own ability, in spite of any performance outcome that may be anticipated (Davis, Bagozzi & Warshaw, 1992). Customers, who feel immediate pleasure or joy while using a technology and perceive that the use of technology is personally enjoyable in its own right, are positively influenced to adopt the technology and use it more widely than others (Davis et. al. 1989). Past researches have shown that enjoyment and fun have a significant influence on technology adoption (Davis et. al. 1989). Previous researches have also proven that Enjoyment is an important antecedent for use of technology such as the Internet (Hoffman, Novak, & Duhachek, 2003; Sánchez-Franco & Roldán, 2005) and the mobile Internet (Davis, Bagozzi, & Warshaw, 1992; Lee et al., 2002; Nysveen, Pedersen, & Thorbjørnsen, 2005). Kulviwat et al. (2007), in their study suggested that PDA (the pleasure, arousal, and dominance paradigm of affect) which is included in the consumer acceptance of technology (CAT) model, is a more powerful determinant of consumers' technology adoption intention than TAM. Kim et al.'s (2007) study also noted that the intrinsic benefit (e.g., enjoyment) positively influences perceived value, which in turn helps in positive adoption intentions. Although there is a dearth of study examining the role of enjoyment as an indicator of adoption intention for mobile shopping, the suggestions from the existing literature leads to the following hypothesis for this study:

H5. Enjoyment will have positive effect on customer's intention to use m-shopping of tour and travel products.

2.5 Usefulness

Usefulness is referred as that how a customer perceives that performing a particular act would result to a specific reward. Rogers, (1995) has defined usefulness as the total value perceived by the user while using a new technology. Customers evaluate the outcomes of their behaviour in terms of usefulness. Davis, 1989 has defined usefulness as "the degree to which a person believes that using a particular system would enhance his or her job performance". A huge no of studies in the area of information systems and technology adoption found that the construct Usefulness has strong predictor of adoption intention of technology (Mathieson, 1991 & Szajna, 1996). In their study, Pedersen et al. (2002) suggested that the usefulness of mobile shopping services influences their adoption intention. Hence, the following hypothesis is formulated:

H6. Usefulness will have positive effect on customer's intention to use m-shopping of tour and travel products.

2.6 Ease of Access

The second most important predictor of adoption intentions identified in TAM is ease of use which refers to "the degree to which a person believes that using a particular system would be free of effort" (Davis, 1989). Ease of use is extensively studied in many earlier studies in the area of computer and technology acceptance related research. These studies found that ease of use have appositive significant influence on adoption intentions (Hsu and Lu, 2007; Moon and Kim, 2001, Mao et al., 2005; Ong et al., 2004; Pijpers and van Montfort, 2005). However, in

the area of the acceptance of internet, the same construct is studied as Ease of access. Ease of access is referred as the degree of customers' believes that using a particular technology like shopping through mobile phone would be free of effort. Ease of Access in this study reflects the amount of effort required to learn and access a mobile shopping services. Lu & Su, (2009) in their study examined the relationship between ease of access and adoption intention of mobile services and suggested that the customers' perception about the value of effort required to access the mobile shopping site will increase the performance in mobile shopping, hence will positively influence adoption intention. Thus, the following hypothesis is formulated:

H7. Ease of access will have positive effect on customer's intention to use m-shopping of tour and travel products.

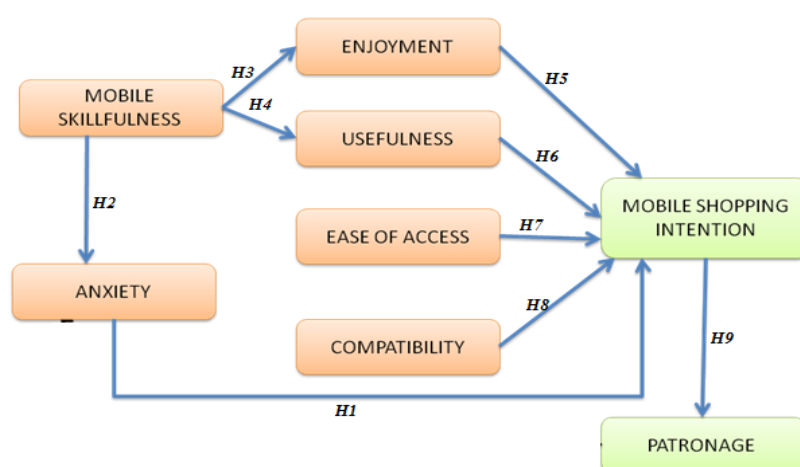


Figure 1: A Conceptual Model on Mobile Shopping of Travel & Tourism Products

2.7 Compatibility

Compatibility refers to the degree to which an innovation is perceived to be consistent with the values, past experiences, and needs of potential adopters, as stated by Lu & Su (2009) & Roger (1995). Chen et al. (2002) noted that compatibility positively affects customers' attitude toward purchasing from a virtual store. The acceptance mobile services have a high degree of consistency with customers' compatibility with the devise. In their study, Niina et al., 2008 have argued that the customers' compatibility of a ticketing service with their behavior is a major predictor of adoption. Thus, the following hypotheses are proposed:

H8. Compatibility will have positive effect on customer's intention to use m-shopping of tour and travel products.

H9: Shopping Intention will have positive effect on customer's m-shopping patronage behavior of tour and travel products.

3. Methods

3.1. Instrument Design and Measures

The items to measure the constructs this research model is derived from previous studies, and is modified according to the special conditions of online mobile shopping. Once refined the final instrument was used to collect the data using convenience sampling method. The

measurement of Enjoyment and Usefulness was from the items developed by Ko, Kim & Lee, (2009). Mobile skillfulness and anxiety scales were adopted from the study Lu & Su, (2009). The Ease of access measures used by Ko, Kim & Lee, (2009) & Lu & Su, (2009) were adopted for this study. The scale used to measure compatibility in this study is widely used by many previous studies like Lu & Su, (2009), Chen, Gillenson & Sherrell, (2002), Niina et al., (2006). Yang, (2010) employed a multi-item scale to measure shopping intentions in an online shopping context. This scale was modified to measure mobile shopping intentions in the current study. Patronage was measured by the scales adopted from Kim, Fiore & Lee, (2007). Demographic data including gender, age, education, and annual household income were also collected in the study.

The questionnaire was divided into three parts. In the first part, the instrument opened with few questions about mobile shopping of travel and tourism products, to encourage the respondents to think about shopping through mobile (Bridges & Florsheim, 2007). The second part included 30 items to measure the constructs used in this study. The last part collected the demographic data of the subject. Respondents were requested to reflect on their most recent shopping of travel and tourism products through mobile. They were then instructed to indicate the degree to which each statement was characteristic of their thoughts and feelings and the way they interact while shopping through mobile. The survey was implemented over several months and resulted in 225 usable responses. All items were measured on a 5-point Likert scale, ranging from “strongly disagree” to “strongly agree.”

3.2 Sample Selection and Data Collection

Respondents of this study are consumers in India who have online shopping experience of travel and tourism products through their mobiles. The respondents of this study were contacted at the hotels of different towns of Orissa. The towns are usually known as tourist spots and business centers. The visitors usually visit these hotels for stay for vacation and business purpose. The trained management students were educated to take permission of hotel authority and fill and questionnaire from the boarders at convenient place like lobbies and restaurants. The respondents were very cordially asked to fill the questionnaire on voluntary basis. A total of 350 questionnaires were distributed and respondents are contacted out of which a usable valid sample of 225 was collected with overall response rate of 64%. Descriptive statistics was used to provide the sample profile. The study showed that the Cronbach's alpha of all constructs were above 0.7, which indicates the items were quite consistent with the constructs to be measured. The SEM was also employed to examine the hypothesized relationships among the constructs in the study.

4. Results and Discussion

4.1 Sample Profile

The total number of usable responses obtained was 225. The ratio of male (70%) was higher than that of and female (30%) respondents. Most of them were young consumers consisting 76% below the age of 40. The respondents were found highly educated (95% are graduate or higher), equally distributed income level and mostly found to be employed in private sectors. All respondents indicated that they had experience of booking travel and tourism products for

official purposes and 73% said they have done it for family entertainment purpose. 74% are high frequent purchasers who purchase once or more in three months through mobile. The main purpose of purchase was found to be official as all respondents told they have at least booked once it for official purpose. The other important purpose was found to be family entertainment. Table 1 depicts the sample profile for this study.

Table 1: Sample Profile

Frequency of Purchase	Frequency	%	Purpose of Purchase	Frequency	%
Once a week	7	3	Family Entertainment	165	73
Once a Month	66	29	Personal Official Tours	225	100
Once in Three Months	94	42	Group and Official Tours	48	21
Once in six months	45	20			
Once in a year	13	6	Gender		
			Male	158	70
Employment status			Female	67	30
Student	7	3			
Private Service	159	71	Age.		
Govt. Service	42	19	14-24	47	21
Self Employed	13	6	25-40	123	55
Retired	4	2	41-60	49	22
Unemployed	0	0	61 and older	6	3
Education			Annual income		
High School or Less	0	0	Below Rs. 100,000	0	0
Intermediate or Trade School	12	5	Rs. 100,000-300,000	40	18
Graduate Degree	47	21	Rs. 300,000-500,000	58	26
Post graduate degree	74	33	Rs. 500,000- 1000,000	85	38
Professional Degree	92	41	Rs. 1000,000 or above	42	19

4.2 Measurement model

Following procedures recommended by Anderson and Gerbing (1988), a two-stage analysis method: measurement model and structural model was used for data analysis. First, we tested the overall fit of the hypothesized model. A measurement model was first created taking all 8 constructs and 30 items studied to verify the validity of scale used. The fit indices thus found for all 30 items were chi-square/associated d.f. ($\chi^2/df = 592.973/377 = 1.573$, $p=.000$), goodness-of-fit index (GFI) = .859, comparative fit index (CFI) = .955 and root mean square error of approximation (RMSEA) = 0.051. Following suggested guidelines laid by Hair et al., (2009), a χ^2/df value between 2.0 to 5.0 is acceptable and smaller than 2.0 is considered as very good. The RMSEA value less than .06 (.051 in this case) is considered as very good fit. However the GFI value was still below thumb rule value of .90. However, Etezadi-Amoli and Farhoomand, (1996) in their research suggested that for practical purposes a GFI value of .859 is an indicator of good fit. Researchers also advised that the incremental fit index CFI is the widely used as a single most important index (Bentler, 1990; and Hair et al. 2009). In this case

CFI was found to be .955. Thus we concluded that the measurement model was adequately fit. A complete measurement model fit is depicted in table no. 2.

Table 2: Measurement Model

Sl No	Constructs (Measures)	Measurement model fit			Scales Adopted From
		Loadings ^a	Construct Reliability	Variance Extracted	
A	Enjoyment				
1	It is enjoyable to purchase travel and tourism products via the mobile Internet.	0.89	0.97	0.82	Ko, Kim & Lee 2009
2	I never think about passing time doing mobile shopping for travel and tourism products.(R)	0.97			
3	I am pleased with mobile shopping for travel and tourism products.	0.90			
4	I have fun seeking information and purchasing travel and tourism products from a mobile shopping site.	0.85			
B	Usefulness				
5	Mobile shopping makes purchase recommendations of what travel and tourism products I need.	0.70	0.95	0.66	Ko, Kim & Lee 2009
6	It is possible to order a personalized travel and tourism product I need through mobile shopping.	0.89			
7	Mobile shopping provides the personalized travel and tourism advertisements or promotions I need.	0.87			
8	Mobile service is useful in obtaining travel and tourism information.	0.73			
9	Mobile shopping enhances my task effectiveness.	0.85			
10	The mobile channel is more useful in shopping for travel and tourism products than others (e.g., online, offline).	0.80			
C	Ease of Access				
11	It is easy to purchase travel and tourism products through mobile shopping.	0.75	0.91	0.60	Ko, Kim & Lee 2009; Lu & Su 2009
12	It is easy to learn how to purchase travel and tourism products through mobile shopping.	0.86			
13	I would find it easy to connect and get mobile internet what I want it to do.	0.76			
14	Accessing to mobile internet shopping would not require a lot of my mental effort.	0.72			
D	Compatibility				

15	Using mobile shopping would be compatible with all aspects of my life and work.	0.75	0.91	0.61	Lu & Su 2009, Chen, Gillenson & Sherrell 2002, Niina et. al. 2006
16	I think that using mobile shopping would fit well with the way I like to live and work.	0.70			
17	Using mobile shopping for travel and tourism products fits well with my lifestyle.	0.95			
18	Using mobile shopping for travel and tourism products is the most suitable method for me.	0.69			
E	Mobile Skilfulness				
19	I feel confident using an advanced mobile phone to complete an online transaction efficiently.	0.83	0.95	0.77	Lu & Su 2009
20	I would be able to use an advanced mobile phone to complete an online transaction in a short time if I had some hints.	0.88			
21	I would be able to use an advanced mobile phone to complete an online transaction in a short time if I had used a similar system before.	0.92			
F	Anxiety				
22	I feel apprehensive about using mobile shopping.	0.80	0.94	0.73	Lu & Su 2009
23	I hesitate to use mobile shopping for fear of making mistakes.	0.94			
24	Using mobile shopping is somewhat intimidating to me.	0.82			
G	Shopping Intention				
25	Given the chance, I intend to shop by mobile phone	0.88	0.96	0.80	Yang 2010
26	I expect my mobile shopping to continue in the future	0.90			
27	I intend to purchase products or services via mobile phone	0.91			
H	Patronage				
28	I would visit this mobile shopping retailer again.	0.94	0.96	0.82	Kim, Fiore & Lee 2007
29	In the future, I would very probably shop at this mobile shopping retailer.	0.87			
30	I would patronize this mobile shopping store of this retailer	0.91			
	Fit statistics (N=225)				
	$\chi^2=592.973$ d.f.=377				
	$\chi^2/d.f = 1.573^{***}$ GFI=.859				
	CFI=.955 TLI=.949				
	NFI=.888 RMSEA=0.051				

Note: a, all loadings are significant at $p < 0.001$

The 30 item model achieved reliability for each construct having cronbach's alpha higher than recommended value (>.7). The construct reliability for all constructs ranged from .91 to .95 indicating the scale was reliable demonstrating internal consistency. The measurement model also provided a confirmatory assessment of convergent validity and discriminant validity. We established these validities by using average variance extracted (AVE) and construct reliability. As depicted in table: 2 the standardized loadings for all items were significant having values greater than .6 and all AVE were >.5, suggesting convergent validity (Hair et al., 2009). The AVE estimated for all constructs were ranged from .6 to .82 exceeding the rule of thumb value .5. Further all AVE were greater than the squared correlation between any two constructs (table: 3). Thus discriminant validity between the constructs were established. Consequent upon getting required reliability and validity with a satisfactorily fit measurement model, we then tested the hypotheses with a structural model.

Table 3: Discriminant Validity

	UF	ENJ	COMP	EA	PAT	INT	MSK	ANX
UF	0.656							
ENJ	0.006	0.816						
COMP	0.002	0.055	0.607					
EA	0.030	0.003	0.011	0.597				
PAT	0.003	0.004	0.002	0.031	0.821			
INT	0.039	0.047	0.047	0.068	0.187	0.802		
MSK	0.044	0.045	0.009	0.014	0.011	0.000	0.767	
ANX	0.005	0.000	0.006	0.030	0.006	0.039	0.032	0.733

The diagonal value represents the variance extracted and other values are square correlations

4.3 Structural Model

A measurement model or confirmatory factor analysis model specifies the associations of the observed measures to their linked underlying constructs, with the constructs allowed to inter-correlate freely. A structural model was then constituted to test the proposed causal relations among the constructs. As the proposed measurement model was found to be satisfactorily fit, we tested the hypotheses with AMOS 20.0. The model fit indices generated for the structural model were: chi-square/associated d.f. ($\chi^2/\text{df} = 624.944/393 = 1.590$, $p=.000$), goodness-of-fit index (GFI) = .853, comparative fit index (CFI) = .952 and root mean square error of approximation (RMSEA) = 0.051. The fig:2 depicts the summery of structural relation between studied constructs.

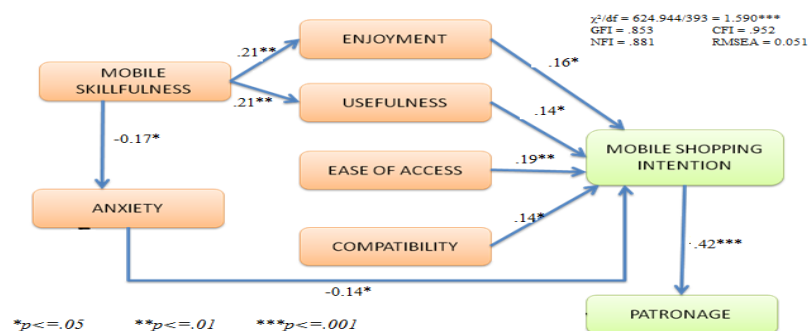


Figure 2: Structural Relationship between Constructs with Standardized Loadings

The relationships among the constructs are tested as hypotheses through structural model in SEM. The hypothesis 1 suggested that Anxiety will have negative effect on customer's intention to m-shopping of tour and travel products. The results found hypothesis 1 to be accepted. Anxiety is again found to be negatively influenced by mobile skillfulness with a significance level of $p < .05$. Hypothesis 3 & 4 indicated a relationship between mobile skillfulness to enjoyment and usefulness. Mobile skillfulness is found to have a significant positive influence on enjoyment and usefulness. Hypotheses 5 to 8 predicted a positive significant influence of enjoyment, usefulness, ease of access and compatibility on mobile shopping intention respectively. The result also found a positive significant influence of shopping intention on patronage behavior of customers. A summary of hypotheses tested are given in the table no 4.

Table 4: Results of Hypothesis Testing

Hypothesis	Relationships			Loading	S.E.	t value	p
H1	ANX	(-) --->	INT	-0.118	0.054	-2.167	0.03
H2	MSK	(-) --->	ANX	-0.166	0.067	-2.457	0.014
H3	MSK	+ --->	ENJ	0.189	0.063	2.995	0.003
H4	MSK	+ --->	UF	0.177	0.06	2.953	0.003
H5	ENJ	+ --->	INT	0.136	0.055	2.458	0.014
H6	UF	+ --->	INT	0.124	0.061	2.055	0.04
H7	EA	+ --->	INT	0.226	0.082	2.76	0.006
H8	COMP	+ --->	INT	0.124	0.059	2.096	0.036
H9	INT	+ --->	PAT	0.565	0.09	6.298	***

5. Discussions

The empirical results of this study confirmed all proposed hypotheses, indicating a strong and coherent framework explaining consumers' mobile shopping intentions for travel and tourism products in India. The findings reveal that mobile skillfulness exerts a dual influence: it reduces anxiety and simultaneously enhances both enjoyment and perceived usefulness. This highlights the pivotal role of users' confidence and competence in mobile device operation—an insight consistent with Bandura's (1977) concept of self-efficacy and the extended Technology Acceptance Model (Venkatesh et al., 2003). Consumers who perceive themselves as skilled mobile users experience less apprehension during mobile transactions and derive greater hedonic satisfaction, which subsequently enhances their intention to adopt mobile shopping. The significant negative relationship between anxiety and mobile shopping intention reinforces earlier findings (Compeau & Higgins, 1995; McFarland & Hamilton, 2006) that emotional discomfort and uncertainty diminish consumers' willingness to engage with digital technologies. Conversely, the positive effects of enjoyment, usefulness, and ease of access demonstrate that both utilitarian and hedonic motivations underpin adoption behavior. This convergence of functionality and pleasure aligns with dual-process perspectives in consumer behavior, suggesting that rational evaluation and affective arousal jointly drive mobile technology use.

Further, compatibility emerged as a robust predictor of shopping intention, indicating that when mobile shopping platforms align with consumers' lifestyle, preferences, and technological habits, adoption likelihood significantly increases. Finally, shopping intention's strong positive

effect on patronage behavior validates the predictive power of behavioral intention models within mobile commerce, extending the TAM's explanatory reach into real purchase contexts. Taken together, these findings suggest that consumers' acceptance of mobile shopping for travel and tourism products in India is governed by a complex interplay of cognitive, emotional, and contextual factors. The results not only confirm the robustness of the proposed model but also reveal that reducing anxiety, enhancing perceived skill, and increasing enjoyment are critical levers for transforming intention into actual patronage. This integrated understanding provides a foundation for theory advancement and practical innovation in mobile tourism marketing.

5.1 Theoretical Implications

The results of this research contribute significantly to theory by advancing our understanding of mobile commerce adoption within the travel and tourism domain. The acceptance of all nine proposed hypotheses establishes the internal coherence of the model and underscores the robustness of the constructs that shape consumers' behavioral intention toward mobile shopping. This study extends the boundaries of traditional technology adoption theories by integrating cognitive, affective, and contextual dimensions into a single explanatory framework that captures the complex nature of consumer engagement in digital environments.

The Technology Acceptance Model (TAM) has long served as a foundational framework to explain technology adoption, emphasizing perceived usefulness and perceived ease of use as primary determinants of behavioral intention. However, the present study goes beyond this classical formulation by incorporating emotional and skill-based antecedents, specifically mobile skillfulness, anxiety, and enjoyment. In doing so, it addresses a well-recognized limitation of TAM—its narrow focus on cognition—by demonstrating that affective and experiential factors are equally vital in shaping consumer technology acceptance. The inclusion of mobile skillfulness enriches the explanatory power of the model by integrating the self-efficacy dimension proposed by Bandura (1977). The empirical evidence that greater skillfulness reduces anxiety and enhances both enjoyment and usefulness validates the premise that self-perceived competence is not merely a technical ability but also a psychological resource that moderates emotional responses and behavioral outcomes. This addition advances TAM from a static cognitive model into a dynamic socio-cognitive framework that accounts for users' interactional experience with technology.

Equally important is the role of enjoyment, which emerges as a strong predictor of mobile shopping intention. The confirmation of enjoyment's effect on behavioral intention lends support to theories of intrinsic motivation and flow (Csikszentmihalyi, 1990), suggesting that the adoption of technology is not driven solely by rational evaluations of performance benefits but also by hedonic gratifications. This finding reinforces the growing recognition that technology acceptance, particularly in consumer contexts such as travel, is an emotionally charged experience. While travel booking is a utilitarian task, the process often evokes feelings of anticipation, pleasure, and excitement. When consumers perceive the mobile shopping experience as enjoyable, their engagement becomes self-sustaining, and their intention to adopt such technologies strengthens. Thus, this research bridges the gap between utilitarian and

hedonic technology use by illustrating that both dimensions coexist and interact in shaping behavioral intention.

The negative relationship between anxiety and mobile shopping intention provides further theoretical depth by reaffirming the emotional barriers to technology adoption. While prior studies have recognized anxiety as a deterrent, this research contextualizes it within the Indian mobile commerce environment, where infrastructural limitations and linguistic diversity amplify user apprehensions. The study thereby broadens the conceptualization of technology-related anxiety by situating it not only as an individual emotional state but also as a systemic reaction to environmental and technological constraints. This dual-level understanding expands the emotional dimension of TAM, integrating situational context into the psychological construct and making it more applicable to developing markets characterized by technological volatility.

The strong influence of compatibility on behavioral intention further enriches theoretical understanding by reinforcing Rogers' (1995) diffusion of innovation perspective, which posits that innovations consistent with users' values, past experiences, and lifestyle are more readily adopted. In this study, compatibility reflects the harmony between users' mobile habits, travel preferences, and the functional design of mobile shopping applications. The finding that compatibility significantly predicts intention implies that technology adoption cannot be understood in isolation from users' existing behavioral ecosystems. Instead, it depends on how seamlessly the technology aligns with individual lifestyles, consumption routines, and socio-cultural contexts. This insight enhances the contextual realism of TAM, emphasizing that adoption is a function not only of perceived ease and utility but also of behavioral congruence.

Moreover, the empirical validation of the link between shopping intention and patronage behavior strengthens the theoretical continuity between intention and action, which has been a long-standing limitation in technology acceptance literature. The confirmation that intention significantly predicts actual patronage supports the central tenet of the Theory of Planned Behavior (Ajzen, 1991) and demonstrates that, when mediated by emotional comfort and experiential satisfaction, intention becomes a reliable precursor to behavior. This finding reinforces the predictive validity of extended TAM frameworks and provides a more comprehensive understanding of how consumers move from technological acceptance to consistent engagement.

One of the most valuable theoretical contribution of this study lies in contextualizing the technology acceptance framework within the realities of an emerging economy such as India. Unlike developed markets, where mobile infrastructure and digital literacy are highly advanced, India presents a paradoxical environment in which rapid digital adoption coexists with infrastructural deficits, linguistic diversity, and socio-economic heterogeneity. By demonstrating that TAM and its extended constructs hold explanatory power under these conditions, this research confirms the model's cross-cultural robustness while also suggesting the need for contextual adaptation. Constructs such as anxiety, skillfulness, and compatibility acquire heightened relevance in this environment, reflecting the complex interplay between individual psychology and systemic factors.

Overall, this study advances theoretical discourse by reconceptualizing technology adoption as an integrative process governed by cognition, emotion, and context. The confirmation of all hypotheses reveals that cognitive beliefs (usefulness and ease of access), emotional responses (enjoyment and anxiety), behavioral competence (skillfulness), and contextual alignment (compatibility) collectively shape mobile shopping intentions and behaviors. By bridging classical models such as TAM with affective and contextual dimensions, the research establishes a more holistic theoretical lens through which future studies can analyze technology adoption in consumer-centric digital environments. The findings thereby extend the theoretical frontier of mobile commerce research and offer a refined paradigm that captures the lived experience of technology-mediated consumption in travel and tourism.

5.2 Practical Implications

The findings of this research carry substantial implications for practitioners and policymakers seeking to enhance mobile commerce adoption in the travel and tourism sector. The acceptance of all proposed hypotheses provides a comprehensive understanding of the behavioral mechanisms that drive consumers' intention to purchase travel products through mobile platforms, and these insights can be translated into actionable strategies to improve user engagement, trust, and satisfaction.

The negative influence of anxiety on mobile shopping intention highlights the necessity for travel marketers and mobile app developers to prioritize trust and assurance in every stage of the consumer journey. Users' hesitation often stems from perceived risks related to payment security, transaction errors, or unreliable customer support. Therefore, platforms must incorporate strong visual indicators of security, such as verified payment icons, SSL certificates, and two-factor authentication, to signal credibility. Simplified payment interfaces that support digital wallets, UPI, and one-click checkout can further reduce perceived complexity and transaction anxiety. Real-time customer assistance, transparent refund policies, and proactive communication during system errors help build psychological assurance, transforming uncertain users into confident buyers.

The significant role of mobile skillfulness underscores the need for continuous user education and engagement. Service providers should not assume that all consumers possess high levels of digital literacy, especially in a country as diverse as India. In-app onboarding tutorials, guided navigation prompts, and sample bookings can help new users become comfortable with mobile transactions. Companies can also employ gamified learning experiences, such as awarding small incentives or badges for task completion, to make the learning process more enjoyable and self-reinforcing. Travel agencies and tourism boards could collaborate with telecommunications operators to organize digital literacy campaigns targeting first-time users, especially in non-metropolitan regions. These initiatives not only empower consumers but also foster long-term loyalty by enhancing their self-efficacy and reducing future anxiety.

The confirmation of enjoyment as a predictor of mobile shopping intention implies that travel apps must go beyond functionality to deliver emotionally engaging experiences. Since travel itself is an aspirational and experiential product, mobile interfaces that evoke pleasure, excitement, and anticipation can significantly enhance consumer attachment. Incorporating rich visuals, destination previews, virtual tours, or augmented reality features can stimulate

emotional engagement. Personalized recommendations based on prior searches or mood-based itineraries can make interactions more immersive and enjoyable. A design philosophy centered on aesthetic appeal, smooth interactivity, and narrative storytelling can transform the mobile platform from a transactional tool into an experiential environment that users look forward to revisiting.

Usefulness, a cornerstone of TAM, remains critical to perceived value in mobile shopping. To enhance usefulness, travel platforms should ensure that all functional attributes—search accuracy, price comparison tools, booking reliability, and customer reviews—are seamlessly integrated. Real-time updates, smart itinerary management, and AI-powered chat assistants that resolve queries instantly can strengthen perceptions of utility. The more efficiently a platform assists travelers in making informed decisions, the higher its perceived usefulness and the greater the likelihood of repeat patronage.

Ease of access, another significant determinant, implies that the technological interface should be intuitive, responsive, and accessible to diverse users. Given the infrastructural constraints in India, optimizing mobile applications for low bandwidth and variable connectivity is essential. Lightweight applications that load quickly even in 3G environments, simplified navigation layouts, and offline access features enhance user convenience. Localization efforts, such as providing multilingual support and voice-based search options in regional languages, can democratize access and expand the market base among non-English-speaking users.

The finding that compatibility strongly predicts behavioral intention offers a strategic cue for personalization. Consumers are more likely to adopt and continue using mobile platforms that align with their routines, preferences, and values. Travel companies can employ data analytics to understand user segments and tailor content accordingly. Personalized push notifications, curated deals, and behavior-based offers not only increase relevance but also strengthen perceived compatibility. Ensuring seamless synchronization between devices—mobile, tablet, and desktop—further reinforces the sense of continuity and fit within users' digital ecosystems.

Finally, the strong linkage between shopping intention and patronage behavior underscores the importance of post-intention reinforcement strategies. Travel service providers should implement mechanisms that nudge consumers toward actual purchase completion and repeat usage. Timely reminders, limited-time discounts, loyalty programs, and personalized follow-up messages can bridge the gap between intention and action. Providing consistent value after the first purchase, such as loyalty points, referral rewards, or personalized trip summaries, helps sustain engagement and encourage habitual use of the mobile platform.

From a policy perspective, the findings emphasize the role of infrastructure and regulation in supporting digital tourism. Government initiatives aimed at improving mobile connectivity, especially in rural and tourist-centric areas, can reduce systemic causes of user anxiety. Policies promoting data privacy, transaction security, and grievance redressal will further enhance consumer trust. The development of localized digital ecosystems through language inclusion and regional content creation can empower smaller tourism enterprises to participate in the mobile marketplace. Collaborative efforts between policymakers, industry players, and academic researchers can create a more inclusive and resilient digital tourism landscape.

In essence, the practical implications of this research converge on a simple principle: successful mobile commerce in tourism requires the alignment of technological efficiency with psychological comfort and emotional engagement. By minimizing anxiety, nurturing skillfulness, amplifying enjoyment, and ensuring compatibility, travel service providers can transform mobile shopping from a hesitant behavior into an intuitive and enjoyable habit. The intersection of utility, trust, and pleasure will define the next phase of growth in India's mobile tourism industry, enabling brands to convert digital adoption into enduring consumer loyalty and competitive differentiation.

6. Limitations and Future Research Directions

While this study makes several theoretical and practical contributions to understanding mobile shopping behavior in the context of travel and tourism, it is not without limitations. These limitations also open up fertile avenues for future research that can further refine and extend the present findings. First, the study relied on a convenience sampling method, which, although commonly adopted in mobile commerce research (Wu & Wang, 2005), limits the representativeness of the sample. The data were collected from respondents within a specific geographical and cultural setting—India—which restricts the ability to generalize the results to other national or regional contexts. Mobile commerce adoption is deeply embedded in local infrastructure, digital literacy, and socio-cultural conditions. Consequently, future research could employ probability-based or stratified sampling methods across multiple regions to enhance external validity and ensure a more diverse respondent base that captures variations in behavioral patterns across demographic and cultural segments.

Second, the research was conducted specifically in the travel and tourism sector, which is characterized by high involvement, emotional engagement, and experiential consumption. These attributes may influence the magnitude and nature of relationships among constructs such as enjoyment, anxiety, and compatibility. Hence, the findings should be interpreted with caution when applied to other product categories such as apparel, electronics, or grocery shopping, where the decision-making context and perceived risk differ. Future studies could explore whether similar psychological and technological antecedents hold in low-involvement or utilitarian product categories, thereby broadening the generalizability of the proposed model. A further limitation lies in the cross-sectional nature of the research design, which restricts the ability to infer causal relationships or observe behavioral changes over time. As mobile technologies evolve rapidly, consumer perceptions and emotional responses may shift. Future research can adopt longitudinal or experimental designs to examine the dynamic evolution of mobile shopping behavior and to assess how variables like anxiety or skillfulness fluctuate with increased technological familiarity and market maturity. Finally, cultural homogeneity in the sample presents another constraint. Given that mobile shopping behavior is influenced by cultural values such as uncertainty avoidance, collectivism, and power distance, future research could adopt a cross-national comparative framework to explore how these cultural dimensions moderate relationships among key constructs. Such comparative studies would contribute to developing a globally relevant understanding of mobile commerce adoption in tourism. In sum, addressing these limitations through more diverse sampling, sectoral expansion, longitudinal

tracking, and cross-cultural analysis will help refine theoretical models and yield richer insights into the evolving landscape of mobile consumer behavior.

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