



# THE ROLE OF PERCEIVED SATISFACTION IN SHAPING BEHAVIORAL INTENTIONS TO USE FASHION M-COMMERCE

O PAPEL DA SATISFAÇÃO PERCEBIDA NA FORMAÇÃO DAS INTENÇÕES COMPORTAMENTAIS PARA O USO DO M-COMMERCE DE MODA

EL PAPEL DE LA SATISFACCIÓN PERCIBIDA EN LA FORMACIÓN DE LAS INTENCIONES COMPORTAMENTALES PARA EL USO DEL M-COMMERCE DE MODA

## ABSTRACT


**Purpose:** This study extends the Unified Theory of Acceptance and Use of Technology (UTAUT) to investigate the role of perceived satisfaction in shaping behavioral intentions to engage with fashion mobile commerce. It aims to contribute to understanding how satisfaction can foster user engagement in Brazil's rapidly growing m-commerce fashion sector.

**Design/Methodology/Approach:** The research employed a quantitative design, utilizing a survey administered to 150 Brazilian users of fashion mobile commerce. Behavioral intentions were evaluated based on a scale validated by Borba and Tezza (2021) that explored perceived satisfaction, performance expectancy, and effort expectancy. Structural equation modeling (SEM) was applied to analyze the relationships among these variables.

**Findings:** Perceived satisfaction emerged as a key factor, providing significant intrinsic and effective benefits by making the use of m-commerce both enjoyable and engaging. This construct positively influenced users' behavioral intentions to use fashion m-commerce. These findings highlight the critical role of satisfaction in shaping user experiences and enhancing engagement with fashion m-commerce platforms.

**Originality/ value:** In the context of the mobile era, fashion m-commerce represents a crucial avenue for retailers seeking to maintain a competitive edge. This study enriches the UTAUT model by incorporating satisfaction as a key exogenous variable, highlighting its significant influence on user engagement and behavioral intentions. The findings contribute to the academic literature while offering practical insights for retailers operating in Brazil's dynamic online fashion market.

**Keywords:** Perceived Satisfaction. Mobile commerce. M-commerce. Fashion. Unified Theory of Acceptance and Use of Technology.

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## RESUMO

**Objetivo:** Este estudo amplia a Teoria Unificada de Aceitação e Uso de Tecnologia (UTAUT) para investigar o papel da satisfação percebida na formação das intenções comportamentais de engajamento com o m-commerce de moda. O objetivo é contribuir para a compreensão de como a satisfação pode fomentar o envolvimento do usuário no crescente setor de m-commerce de moda no Brasil.

**Desenho/Metodologia/Abordagem:** A pesquisa utilizou um desenho quantitativo, com a aplicação de uma pesquisa a 150 usuários brasileiros de m-commerce de moda. As intenções comportamentais foram avaliadas com base em uma escala validada por Borba e Tezza (2021), que explorou satisfação percebida, expectativa de desempenho e expectativa de esforço. A modelagem de equações estruturais (SEM) foi aplicada para analisar as relações entre essas variáveis.

**Resultados:** A satisfação percebida surgiu como um fator chave, proporcionando benefícios intrínsecos e eficazes ao tornar o uso do m-commerce tanto agradável quanto envolvente. Esse construto influenciou positivamente as intenções comportamentais dos usuários em utilizar o m-commerce de moda. Esses achados destacam o papel crítico da satisfação na formação das experiências dos usuários e no aumento do envolvimento com as plataformas de m-commerce de moda.

**Originalidade/valor:** No contexto da era móvel, o m-commerce de moda representa uma via crucial para os varejistas que buscam manter uma vantagem competitiva. Este estudo enriquece o modelo UTAUT ao incorporar a satisfação como uma variável exógena chave, destacando sua influência significativa no engajamento do usuário e nas intenções comportamentais. Os resultados contribuem para a literatura acadêmica, ao mesmo tempo em que oferecem insights práticos para os varejistas que atuam no dinâmico mercado de moda online no Brasil.

**Palavras-chave:** Satisfação Percebida. Comércio móvel. M-commerce. Moda. Teoria Unificada de Aceitação e Uso de Tecnologia.

## RESUMEN

**Objetivo:** Este estudio amplía la Teoría Unificada de Aceptación y Uso de Tecnología (UTAUT) para investigar el papel de la satisfacción percibida en la formación de las intenciones comportamentales de compromiso con el m-commerce de moda. El objetivo es contribuir a la comprensión de cómo la satisfacción puede fomentar el compromiso del usuario en el creciente sector de m-commerce de moda en Brasil.

**Diseño/Metodología/Enfoque:** La investigación utilizó un diseño cuantitativo, administrando una encuesta a 150 usuarios brasileños de m-commerce de moda. Las intenciones comportamentales fueron evaluadas con base en una escala validada por Borba y Tezza (2021), que exploró la satisfacción percibida, la expectativa de rendimiento y la expectativa de esfuerzo. Se aplicó la modelización de ecuaciones estructurales (SEM) para analizar las relaciones entre estas variables.

**Resultados:** La satisfacción percibida surgió como un factor clave, proporcionando beneficios intrínsecos y efectivos al hacer que el uso del m-commerce fuera tanto agradable como atractivo. Este constructo influyó positivamente en las intenciones comportamentales de los usuarios para utilizar el m-commerce de moda. Estos hallazgos destacan el papel crucial de la satisfacción en la formación de las experiencias de los usuarios y en el aumento del compromiso con las plataformas de m-commerce de moda.

**Originalidad/Valor:** En el contexto de la era móvil, el m-commerce de moda representa una vía crucial para los minoristas que buscan mantener una ventaja competitiva. Este estudio enriquece el modelo UTAUT al incorporar la satisfacción como una variable exógena clave, destacando su influencia significativa en el compromiso del usuario y en las intenciones comportamentales. Los resultados contribuyen a la literatura académica, mientras que también ofrecen información práctica para los minoristas que operan en el dinámico mercado de moda en línea en Brasil.

**Palabras clave:** Satisfacción Percibida. Comercio móvil. M-commerce. Moda. Teoría Unificada de Aceptación y Uso de Tecnología.



## INTRODUCTION

The rise of mobile devices, like smartphones and tablets, has driven the growth of mobile electronic commerce (m-commerce), which enables transactions of goods, services, and information through mobile platforms (McLean et al., 2020). Brazil stands out as a key player in the m-commerce space, as 53.6% of the country's internet users actively participate in m-commerce (DataReportal, 2024). In 2024, Brazil's electronic commerce sector achieved a revenue of BRL 204.25 billion, marking a 10% year-over-year increase, with projections suggesting a 15% growth by 2025 (ABComm, 2024). Of this revenue, the fashion industry accounted for 10.4%, roughly USD 3.5 billion, making it the third most significant sector in Brazil (ABComm, 2024). As m-commerce continues to shape the industry, fashion brands in Brazil are increasingly focusing on consumer-oriented strategies to capitalize on this expanding market.

Although previous studies have explored the factors influencing m-commerce adoption (Maity, 2010; Hur, Lee, and Choo, 2017), they have largely focused on retail sectors outside of fashion. Given the distinct hedonic and experiential nature of fashion (Parker and Wang, 2016), a more focused investigation of m-commerce adoption in this sector is required. Many m-commerce studies use the Unified Theory of Acceptance and Use of Technology (UTAUT) framework by Venkatesh et al. (2003), often highlighting factors like personalization (Trivedi and Trivedi, 2018). However, research on the motivational drivers of consumer engagement in fashion m-commerce remains limited, creating a significant gap in the literature.

Perceived satisfaction emerges as a key factor influencing the intention to engage with fashion m-commerce, driven by emotional responses that stimulate cognitive processes and enhance intrinsic motivation during digital interactions (Pei et al., 2020). However, a review of the literature reveals a lack of studies focusing on the role of perceived satisfaction in fashion m-commerce. Few have incorporated satisfaction into frameworks like UTAUT, underscoring the need for further research.

This study focuses on analyzing how cus-

tomers' satisfaction affects the intention to engage with fashion mobile commerce (m-commerce) in Brazil, based on an extended UTAUT model. Given fashion's inherently hedonic nature, satisfaction in digital settings is anticipated to bring significant benefits (Kalinić et al., 2020). The research employs structural equation modeling, supported by the validated measurement scale from Borba and Tezza (2021), and finds that perceived satisfaction plays a critical role in shaping behavioral intentions, exceeding traditional factors like effort expectancy and performance expectancy. These findings emphasize the importance of improving customer satisfaction to enhance the user experience and boost engagement.

By adapting the UTAUT model to online fashion retail and introducing satisfaction as an exogenous variable, this study contributes to the academic literature and provides a comprehensive profile of fashion m-commerce users. It offers valuable insights for targeted marketing strategies and deepens the understanding of intrinsic motivators in m-commerce, highlighting their potential to drive consumer engagement.

The study is structured as follows: after the introduction, it includes a theoretical background on mobile e-commerce and its connection to the fashion industry, along with an overview of the UTAUT theory. The research framework and hypothesis are then presented. The methodology section follows, detailing the instrument, sample, and analysis techniques. This is followed by the Results and Discussion sections, which focus on confirmatory factor analysis and structural equation modeling. The study concludes with Final Considerations.

## THEORETICAL BACKGROUND

### Unified Theory of Acceptance and Use of Technology (UTAUT)

Due to the existence of various models for analyzing information technology acceptance, the difficulty in selecting the most appropriate model for research applications, and the lack of empirical validation of existing models, Venkatesh et al. (2003) developed the Unified Theory of Acceptance and Use of Technology (UTAUT). This model incorporates elements from eight di-



fferent theories and introduces a series of moderating factors related to the dimensions of the model, such as age, experience, gender, and voluntariness. These moderating factors are known to help address and manage issues related to inconsistency and weak explanatory power in previous frameworks, providing a better understanding of behavioral differences among groups (Dulle and Minishi-Majanja, 2011; Bertoncini, Serafim, and Borba, 2023).

Regarding the dimensions of the UTAUT model, Performance Expectancy is recognized as like perceived usefulness in the Technology Acceptance Model (TAM) (San Martín and Herrero, 2012). Furthermore, there is a known similarity between Effort Expectancy and perceived ease of use in TAM (San Martín and Herrero, 2012). Venkatesh et al. (2003) conducted empirical studies to validate these dimensions, confirming the existence of direct determinants of both usage intention and actual use. Their model explains 70% of the variance in usage intention, making it a highly useful tool for assessing the likelihood of success for a given technology.

To implement the UTAUT model in different information technology application contexts, such as m-commerce, several modifications and revisions are required (Venkatesh, 2003). Additionally, as noted by Van der Heijden (2004), various behavioral adoption factors may arise from different uses of information systems. Given this observation, we propose extending the UTAUT model by integrating it with a user perception characteristic, customer satisfaction, which Hoffman, Novak, and Duhachek (2003) identified as a key antecedent to technology use, including mobile internet (Lee et al., 2002).

Borba and Tezza (2022) emphasize the significance of utilizing statistical tools to evaluate contemporary consumer behavior. The UTAUT remains a pivotal framework for understanding consumer behavior in electronic commerce. Recent studies have applied UTAUT to explore various factors influencing e-commerce adoption. For instance, Belmonte et al. (2023) utilized the UTAUT approach to identify factors affecting the demand for e-commerce, highlighting the significance of performance expectancy, effort expectancy, social influence, and facilitating conditions

in shaping consumer intentions toward online shopping.

In another context, Kumar and Usman (2024) extended the UTAUT model to examine online shopping acceptance. The authors identified convenience, internet accessibility, timesaving, ease of use, security, delivery, attitude, and awareness as major factors influencing consumers' intentions to adopt online shopping. These findings underscore the versatility of the UTAUT model in capturing the multifaceted nature of e-commerce adoption across different regions and consumer demographics.

### **The position of fashion in mobile commerce**

The fashion segment of electronic commerce has consistently ranked among the largest sectors in terms of sales volume in Brazil since 2013, as highlighted by Niq Ebit's Webshoppers reports. This sector has shown an increasing share of total e-commerce sales, underscoring its significant appeal to online consumers (Niq Ebit, 2025). In 2021, the fashion and beauty categories led online sales, with fashion accessories accounting for 18% of all online orders in 2019. By 2022, online fashion sales in Brazil had grown by approximately 16%, reflecting robust growth trends according to Euromonitor International (Niq Ebit, 2025). In 2024, the fashion industry generated USD 3.5 billion in revenue, positioning it as the third-largest online sector in Brazil (AB-Comm, 2024). Concurrently, the proliferation of virtual stores within this segment has intensified market competition.

The expansion of fashion in mobile commerce (m-commerce) is driven by several key factors, including reduced shipping costs, improved exchange and return policies, the influential role of social media in marketing and customer engagement, and the expanding presence of online marketplaces. These elements collectively create a more appealing and convenient shopping environment, fostering increased consumer engagement in fashion e-commerce (Soni, Jani, and Kumar, 2019).

In terms of consumer behavior and interaction with online environments, Kuo et al. (2004) describe the touchpoints in the retail process, al-



though this flow does not provide insights into the reasons behind consumer purchasing or decision-making. Many factors influence decision-making outcomes and alter decision-making models within the buying process (Senecal et al., 2005). For example, product recommendations can shape decision-making processes, alongside perceived risk (Kim et al., 2008), past experiences (Huang and Hutchinson, 2013), and the level of involvement and positive emotions associated with fashion as a social phenomenon (Park et al., 2006). These factors highlight the complexity of consumer behavior in the fashion industry, where emotional engagement and social influence are crucial. Therefore, online fashion retailers need to create personalized and emotionally resonant experiences to drive consumer loyalty and increase sales.

On a deeper level, Jones and Issroff (2007) demonstrated that efficiency, particularly in terms of saving time in obtaining product information and reducing the need for physical store visits, is a significant motivator for m-commerce customers. This efficiency potentially reduces the number of touchpoints in the retail process. This finding aligns with Shankar et al. (2010), who emphasized ease of use as a critical facilitator in m-commerce marketing engagement.

Nowadays, the relationship between online fashion consumers and virtual environments is more common. Liang, Lee, and Workman (2022) predicted consumers' intentions to use mobile self-service in fashion retail stores by examining facilitating conditions, social influence, and openness to experience. Pop, Hlédik, and Dabi-ja (2023) further highlighted that online reviews from other consumers significantly influence consumers' attitudes. These findings underscore the importance of integrating social feedback and user-friendly digital tools in the fashion industry to enhance the online shopping experience, build trust, and encourage repeated engagement from consumers.

Furthermore, Sun and Chi (2019) emphasized that perceived usefulness, subjective norms, compatibility, and past non-store shopping experiences are significant predictors of consumers' intentions to use apparel m-commerce. These findings suggest that consumers' prior ex-

periences and perceptions play a crucial role in their adoption of mobile shopping platforms for fashion products.

The use of technological features in fashion mobile commerce has garnered increasing attention, particularly as it impacts satisfaction and enhances consumer shopping experiences. A study by Akther et al. (2024) explores the factors influencing consumers' intention to use fashion-augmented reality applications and their actual usage behavior. The research applies the UTAUT to understand the adoption process among young consumers in an emerging economy, revealing that performance expectancy, social influence, and facilitating conditions significantly influence adoption intentions. This highlights the critical role of technological and social factors in shaping the success of applications in fashion m-commerce. In addition, Sekri et al. (2024) investigate the impact of virtual try-on technology in the beauty industry and find that perceived enjoyment, perceived service value, and facilitating conditions are significant predictors of both the intention to use and actual use of applications. These findings underscore the growing importance of immersive technologies in driving consumer engagement and adoption in the fashion m-commerce sector.

Hence, the dynamic growth of the fashion sector within mobile commerce reflects its adaptability and responsiveness to consumer needs. The integration of advanced technologies, efficient logistics, and interactive online platforms has not only enhanced the shopping experience but also strengthened customer satisfaction (Shahijan, Rezaei, and Amin, 2016). As the industry continues to evolve, ongoing innovation and customer-centric strategies will be crucial for maintaining a competitive edge in the digital marketplace.

## RESEARCH FRAMEWORK AND HYPOTHESIS

To examine m-commerce within the fashion industry, this study extends the well-established Unified Theory of Acceptance and Use of Technology (UTAUT) model. While UTAUT identifies key factors such as performance expectancy and effort expectancy, these dimensions are adapted from established frameworks like the Te-



chnology Acceptance Model (TAM) and the Diffusion of Innovation Theory (San Martín and Herrero, 2012). However, applying UTAUT to specific contexts or online segments necessitates adjustments, as highlighted by Venkatesh et al. (2003) and Van der Heijden (2004).

In response to this need for contextual adaptation, the construct of Perceived Satisfaction is introduced in this study as an additional dimension, drawing on its established role as a complex and significant determinant of technology adoption (Sweeney and Soutar, 2001; Hoffman, Novak, and Duhachek, 2003; Pei et al., 2020). This modification aims to provide deeper insights into consumer behavior in fashion m-commerce and enhance understanding of how satisfaction influences technology acceptance in this sector. The following sections outline the characteristics and relevance of the proposed dimensions within this expanded framework and discuss how they interact with each other.

## Perceived Satisfaction

Perceived satisfaction has been widely recognized as a significant predictor of technology usage, influencing user engagement with a range of digital platforms, including the Internet (Joo, So, and Kim, 2018; Kalinić et al., 2020) and mobile Internet (Lee et al., 2002). This concept is defined as an intrinsic, affective benefit, which refers to the degree to which the use of technology is perceived as enjoyable, fulfilling, or satisfying on an emotional level. According to Kim et al. (2007), intrinsic benefits such as satisfaction not only contribute to the immediate user experience but also enhance the perceived value of that experience, thereby fostering stronger intentions to adopt the technology.

This idea is supported by several studies, which have emphasized the importance of emotional and intrinsic benefits in driving consumer behavior. For instance, Sweeney and Soutar (2001) highlighted that emotional value is a critical determinant in influencing purchase intentions within retail settings, suggesting that consumers' emotional responses to the shopping experience are pivotal to their decision-making processes. Moreover, research by Gupta et al. (2007), Shahijan, Rezaei, and Amin (2016), and Pozón-López

et al. (2021) has provided further empirical evidence that perceived satisfaction directly impacts users' behavioral intentions to engage with digital platforms, including e-commerce and mobile commerce systems. These studies collectively underscore the critical role of satisfaction in shaping consumers' attitudes toward technology adoption and their subsequent usage behaviors. Based on this body of work, the following hypothesis is proposed:

**H1:** *Perceived Satisfaction positively impacts the Behavioral Intention to use fashion m-commerce.*

## Performance Expectancy

This dimension focuses on the performance improvement experienced by users when adopting new technology, which plays a crucial role in explaining consumer behavior, particularly in mobile commerce (m-commerce) (Hong et al., 2008). Davis (1989) originally defined perceived usefulness as the belief that using a technology will enhance task performance, making it an essential factor in users' decision to adopt technology. In the context of online fashion, the role of perceived usefulness becomes even more significant, as an intuitive design, ease of navigation, and clear value propositions are essential for encouraging consumer adoption (Alesanco-Llorente et al., 2024).

Research in the fields of Information Systems and m-commerce consistently identifies perceived usefulness as a critical determinant of technology adoption and sustained usage (Davis, 1989; Kim et al., 2009). For users engaging with m-commerce, the belief that the technology enables them to achieve their goals more efficiently and effectively is a central factor. This includes the ability to locate desired products quickly, receive personalized recommendations, and complete transactions with ease (Wei et al., 2009). Perceived usefulness, therefore, plays a vital role in shaping the user experience, as it highlights the extent to which m-commerce platforms offer tangible benefits that enhance task performance. Furthermore, as noted by Kom, Elok, and Hidayati (2021) and Pozón-López et al. (2021), perceived usefulness also influences users' overall satisfaction. Based on these insights, the following hypo-



thesis is proposed:

**H2:** *Performance Expectancy positively impacts the Behavioral Intention to use fashion m-commerce.*

**H3:** *Performance Expectancy positively impacts the Perceived Satisfaction.*

## Effort Expectancy

Venkatesh et al. (2003) define effort expectancy as the perceived ease with which users can interact with a system, highlighting its direct relationship with the concept of perceived ease of use in the Technology Acceptance Model (TAM). Davis (1989) originally introduced the idea of perceived ease of use, describing it as the belief that using technology will require minimal effort and that users will find it straightforward to navigate. In the context of mobile commerce (m-commerce), this factor plays a pivotal role in determining whether users will adopt the technology, as it directly influences their perceptions of usability and the potential barriers to engagement (Wei et al., 2009). Liu and Hsu (2022) further emphasize the importance of minimizing usability barriers to enhance user experience. They argue that improving the perceived ease of use of a system significantly impacts users' intentions to adopt and engage with technology.

Furthermore, they underscore the interrelationship between effort expectancy and performance expectancy, a connection that was originally discussed by Davis (1989), suggesting that both factors jointly influence users' behavioral intentions to adopt new technologies. Specifically, when m-commerce platforms are perceived as user-friendly, consumers are more likely to adopt them because the inherent challenges associated with mobile devices, such as small screens, touch input limitations, and navigation complexity, are mitigated (Wei et al., 2009). These findings indicate that reducing the perceived difficulty of using online platforms is crucial for driving user adoption and also impacting customer satisfaction (Maillet, Mathieu, and Sicotte, 2015; Kom, Elok, and Hidayati, 2021). Based on these observations, the following hypotheses are proposed:

**H4:** *Effort Expectancy positively impacts the Behavioral Intention to use fashion m-commerce.*

**H5:** *Effort Expectancy positively impacts the Perceived Satisfaction.*

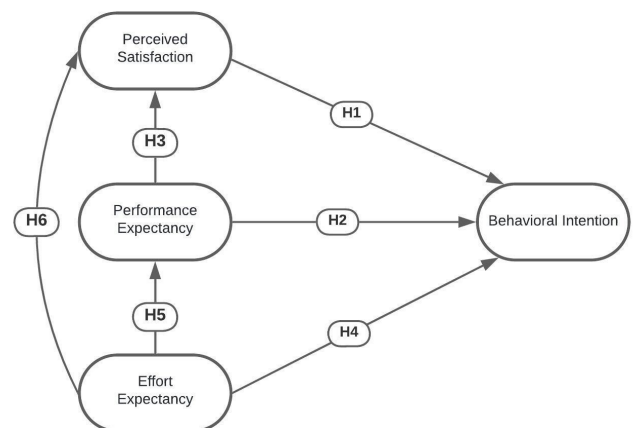
**H6:** *Effort Expectancy positively impacts the Performance Expectancy.*

## Proposed Structural Model

This study applies the UTAUT theory to analyze factors influencing Behavioral Intention to use fashion m-commerce. The proposed model integrates Performance Expectancy, Effort Expectancy, and Perceived Satisfaction, examining their interrelationships. While incorporating established UTAUT constructs, the framework emphasizes perceived satisfaction as a central element, highlighting its role in driving enjoyment and engagement through features like gamification or virtual try-ons (Weber et al., 2024). Moreover, satisfaction significantly contributes to social sharing, loyalty, and brand differentiation, particularly among younger consumers (Helmi et al., 2023). Figure 1 presents the model and its component relationships.

**Figure 1**

*Proposed Measurement Model*



Source: Prepared by the authors.

This study focuses exclusively on behavioral intention to use technology, aligning with the approaches of Chou, Li, and Ho (2018), Tarhin et al. (2019), and Borba and Tezza (2023). The goal is to highlight the predictive value of behavioral intention, rather than actual technology usage. The online survey applied collects data on respondents' intentions to adopt the technology, without examining their current or past usage behaviors.



METHODOLOGY

Measurement

This study adopts an applied research design with a quantitative approach, relying exclusively on primary data. Data collection was based on the scale proposed and validated by Borba and Tezza (2021), which includes a 26-item questionnaire. Of these, 15 items use a 5-point Likert scale, ranging from “strongly disagree” to “strongly agree,” while eight items capture respondents’ characteristics and reasons for potential non-use of m-commerce for purchasing fashion products. These items aimed to profile respondents and assessed their perceptions of the relationship between m-commerce and fashion purchases. The questionnaire did not distinguish between purchases made through mobile apps and browser-based mobile platforms.

The scale items addressing Performance Expectancy were adapted from Ko et al. (2009), who examined the structural relationships between mobile commerce characteristics, perceived value, and the intention to adopt mobile shopping for fashion products. Items related to Effort Expectancy were derived from Kim et al. (2009), who investigated ease of use, utility, enjoyment, and subjective norms influencing mobile technology use in shopping. The Perceived Satisfaction dimension incorporated items from Ko et al. (2009), Kim et al. (2009), and Gupta et al. (2007), focusing on mobile internet adoption as a significant information and communication technology. Finally, the items that compose Behavioral Intention come from Venkatesh et al. (2003).

Sample

Lima e Mâsih (2010) destacam que a atividadeThe sample for this study was obtained through non-probabilistic sampling using a Google Forms questionnaire. The survey, which included a consent form on the initial page, was distributed via email to students at Santa Catarina State University and shared on social media platforms such as Facebook, Instagram, and WhatsApp to broaden outreach. The target population comprised Brazilian individuals aged 18 and older who engage in mobile commerce for fashion items. Participants aged 18 to 33, identified

as the primary demographic for technology adoption (Venkatesh and Morris, 2000; Souza and Tezza, 2024), were prioritized due to the significant influence of age on technology adoption intentions in information systems. This age group is particularly relevant for computational systems users (Venkatesh and Morris, 2000), with similar trends observed in self-service technologies (Dabholkar et al., 2003). Initial screening ensured all participants had prior experience with fashion m-commerce. Descriptive statistics of the sample are presented in Table 1.

Table 1  
Sample Descriptive Statistics

Measure	Feature	Qty.	%
Gender	Female	118	79
	Male	32	21
Educational Level	Complete elementary and Middle school	12	8
	Incomplete graduate studies	60	40
	Complete graduate studies	41	27
	Postgraduate studies	37	25
Operating System	Android	72	46
	iOS	78	54
Information Search	Social Media	117	78
	Search websites	85	57
	Fashion blogs	66	44
	Family/friends reviews	47	31
	Other	3	1
Frequency Usage	Two to three times a month	10	7
	More than four times a month	3	2
	Once a month	32	21
	Once every 2 months	50	33
	Once every 3 months	11	7
	No given frequency	44	30

Source: Prepared by the authors.

Note: Qty. (quantity).

This study was based on a sample of 150 Brazilian participants who engage in m-commerce for fashion purchases. Mooi et al. (2018) emphasize that the strength of a sample lies in the precision of its selection rather than its size. In line with this, Memon et al. (2020) argue that a carefully selected sample is more meaningful than a larger one chosen without methodological rigor, noting that a sample of 150 respondents is acceptable for structural equation modeling. Furthermore, the fit indices obtained in this study were consistent with the recommendations established by Hair et al. (2019).

An initial screening confirmed participants’ prior experience with fashion m-commerce. Descriptive analysis indicated an average age of 23



years, with 79% of the sample identifying as female, reflecting industry trends in online fashion. The data revealed varying levels of engagement in mobile fashion shopping, with over 45% of respondents making purchases of fashion items at least once a month. "Fashion items" were broadly categorized to include clothing, footwear, and accessories, ensuring a comprehensive assessment of mobile shopping behaviors. These results highlight the need for tailored marketing strategies to address both frequent and occasional buyers, underscoring the importance of a diverse product offering and an engaging shopping experience to meet the varied preferences of consumers in mobile fashion commerce.

## Analysis Technique

Data processing and statistical analysis were carried out using R and Microsoft Excel. The analysis followed two stages: initially, a Confirmatory Factor Analysis (CFA) was conducted to assess construct reliability and validity. Subsequently, Structural Equation Modeling (SEM) was employed to evaluate the proposed hypotheses. CFA and SEM were implemented in R using the lavaan package (Rosseel, 2012).

Items with ordinal scales containing more than three categories were analyzed using a polychoric correlation matrix to extract princi-

pal components, following the approach of Páiva et al. (2010). An orthogonal Varimax rotation was applied to enhance factor interpretability. To validate the identified dimensions, CFA was performed on the SEM sample to confirm construct reliability and validity. Subsequently, SEM was used to assess the impact of the identified dimensions on the behavioral intention to use fashion m-commerce. SEM was chosen for its capacity to handle measurement errors and model relationships among multiple latent variables, offering a robust framework for hypothesis testing. The UTAUT model was specifically applied in the context of fashion m-commerce to evaluate the theoretical constructs within this emerging domain.

## FINDINGS

The Confirmatory Factor Analysis (CFA) identified four dimensions with eigenvalues exceeding 1.0, explaining approximately 66% of the total variance. The Kaiser-Meyer-Olkin (KMO) coefficient was 0.9, demonstrating excellent adequacy for factor analysis (Hair et al., 2019). Table 2 outlines the dimensions, items, and corresponding factor loadings. The analysis confirmed four distinct dimensions relevant to fashion m-commerce: Effort Expectancy, Performance Expectancy, Perceived Satisfaction, and Behavioral Intention.

**Table 2**  
*Confirmatory Factor Analysis Results*

Dimensions and Measurement Items	Factor loading	Comm.
<b>Perceived Satisfaction</b> (Cronbach's $\alpha = 0.910$ ; CR = 0.910; AVE = 0.587)		
PS1 - I prefer to buy fashion goods using a mobile device rather than through a computer/notebook.	0.67	0.64
PS2 - The pictures of the fashion goods seen on a mobile device are sufficiently detailed and sharp.	0.53	0.74
PS3 - It is easy to learn how to buy fashion goods using a mobile device.	0.71	0.72
PS4 - Buying fashion goods using a mobile device allows me to complete my purchases more quickly.	0.67	0.74
PS5 - A mobile device is a great option for fashion shopping.	0.81	0.8
PS6 - It is nice to buy fashion goods using a mobile device.	0.65	0.71
PS7 - I have already made unplanned purchases of fashion goods using a mobile device, and it was satisfactory.	0.71	0.64
<b>Effort Expectancy</b> (Cronbach's $\alpha = 0.730$ ; CR = 0.602; AVE = 0.395)		
EE1 - It is easy to choose sizes of fashion items (clothes, shoes, hats, etc.) that suit me using a mobile device.	0.46	0.41
EE2 - The fashion items I receive at home look like the pictures I see on the mobile device.	0.67	0.77
EE3 - The pictures of the fashion goods seen on a mobile device are sufficiently detailed and sharp.	0.77	0.74
<b>Performance Expectancy</b> (Cronbach's $\alpha = 0.830$ ; CR = 0.850; AVE = 0.515)		
PE1 - When shopping on a mobile device, I get recommendations for buying fashion goods that I need.	0.83	0.75
PE2 - I can order customized fashion goods through mobile devices.	0.67	0.55
PE3 - When shopping using a mobile device, interesting, personalized ads or promotions for fashion goods are shown.	0.75	0.72
PE4 - A mobile device is useful for obtaining information about fashion.	0.48	0.51
PE5 - Buying fashion goods using a mobile device is more practical than going to a physical store.	0.4	0.56
<b>Behavioral Intention</b> (Cronbach's $\alpha = 0.820$ ; CR = 0.820; AVE = 0.6)		
BI1 - I intend to use a mobile device to purchase fashion items in the next month.	0.73	0.78
BI2 - I intend to learn how to better use mobile devices for purchasing fashion products.	0.63	0.47
BI3 - I recommend purchasing fashion items via mobile devices for friends and family.	0.69	0.75

Note:  $\alpha$  (Cronbach's Alpha); CR (Composite Reliability); AVE (Average Variance Extracted); Comm. (Communality).

Source: Results from R software, prepared by the authors.



The factor loadings confirm the accurate grouping of items within their respective dimensions, demonstrating strong internal correlations. This validation underscores the robustness and relevance of the identified dimensions in capturing user perceptions of fashion m-commerce. The dimensions reflect the multifaceted nature of consumer experiences, emphasizing a combination of utilitarian, hedonic, and effort-related factors that significantly influence user behavior.

The findings indicate that users engage with fashion m-commerce platforms due to a variety of attributes, ranging from ease of use and utility to the satisfaction derived from the shopping experience. This multidimensional perspective is essential for devising strategies that enhance user engagement and foster positive perceptions. It suggests that m-commerce platforms should cater to both functional and emotional needs to improve the overall user experience.

A CFA was conducted to validate the constructs identified by Borba and Tezza (2021). The

results demonstrated strong internal reliability, with Cronbach’s alpha values exceeding 0.7 for all constructs. Additionally, factor loadings above 0.4 supported convergent validity, surpassing the recommended minimum threshold of 0.3, as suggested by Hair et al. (2019). Average Variance Extracted (AVE) values exceeded the acceptable limit for all dimensions, further indicating convergent validity. Composite Reliability (CR) values for all constructs were above the 0.6 threshold, as recommended by Fornell and Larcker (1981), confirming the robustness and consistency of the measurement model. Discriminant validity was also established, with AVE values exceeding Maximum Shared Squared Variances (MSV).

Subsequently, Structural Equation Modeling (SEM) was employed to assess the structural model and test the proposed hypotheses. The goodness-of-fit indices met the recommended standards, confirming the model’s validity and providing a comprehensive framework for understanding the factors influencing behavioral intention in fashion m-commerce.

**Table 3**  
*Fit indices summary for the structural model*

Measure	$\chi^2$	df	$\chi^2/df$	CFI	TLI	SRMR	RMSEA
Estimate	172.609*	122	1.415	0.968	0.960	0.054	0.053

Note: \* p-value < 0.001.

Source: Results from Stata software, prepared by the authors.

The fit indices meet the established criteria for a well-fitting model. The  $\chi^2/df$  ratio of 1.415 signifies an excellent model fit, while the CFI value of 0.968 demonstrates a strong correspondence between the model and observed data. Additionally, the SRMR and RMSEA values of 0.054 and 0.053, respectively, suggest minimal discrepancies between the observed and predicted covariance matrices, further validating the robustness of the model.

These findings affirm the validity and reliability of the structural model developed in this study within the context of fashion m-commerce. The use of CFA played a critical role in evaluating the adequacy of the measurement model, ensuring that the observed variables accurately and consistently reflected their underlying latent constructs. The CFA results demonstrated accept-

able levels of factor loadings, composite reliability, and AVE, indicating that the items used in the questionnaire provided a valid representation of the theoretical constructs under investigation. Furthermore, discriminant validity was established, confirming that the constructs were conceptually distinct from one another, an essential criterion for meaningful structural modeling.

Following the validation of the measurement model, SEM was employed to assess the relationships among the latent variables and to test the proposed hypotheses. SEM enabled the simultaneous estimation of multiple dependent relationships while accounting for measurement error, making it a powerful analytical technique for theory testing in complex behavioral models. The goodness-of-fit indices, such as the CFI, the TLI, the RMSEA, and the SRMR, all indicated an



acceptable model fit, aligning with the threshold criteria recommended in the literature. These results provide strong support for the structural integrity of the model, affirming that the hypothesized paths are statistically significant and theoretically coherent.

Together, the CFA and SEM analyses substantiate the robustness of the proposed framework and highlight its suitability for examining user perceptions and behavioral intentions in the specific context of fashion m-commerce. The rigorous application of these methods not only confirms the psychometric soundness of the measurement instruments but also enhances the credibility of the findings. In doing so, this study contributes to the methodological rigor in the field and offers a replicable analytical approach

for future research investigating consumer behavior in digital and mobile retail environments.

DISCUSSION

The SEM results provide robust evidence for the relationship between the perceived satisfaction dimension and its impact on behavioral intention in fashion m-commerce. The standardized coefficients, presented in Table 4, confirm the statistical significance of this construct, thereby supporting the validity of the proposed hypothesis. These findings emphasize the critical role of customer satisfaction in shaping users’ behavioral intentions to engage with fashion m-commerce platforms. The statistically significant parameter for this dimension further reinforces its influence, offering valuable insights into the key factors that drive consumer behavior within this sector.

Table 4  
*Hypotheses and path coefficients*

Interactions	Standardized Coefficient	Hypothesis Test
Perceived Satisfaction → Behavioral Intention	0.775* (0.167)	Hypothesis 1 supported
Performance Expectancy → Behavioral Intention	-	Hypothesis 2 not supported
Performance Expectancy → Perceived Satisfaction	0.450* (0.146)	Hypothesis 3 supported
Effort Expectancy → Behavioral Intention	-	Hypothesis 4 not supported
Effort Expectancy → Performance Expectancy	0.741* (0.166)	Hypothesis 5 supported
Effort Expectancy → Performance Satisfaction	0.401* (0.172)	Hypothesis 6 supported

Note: \* p-value < 0.01; Standard errors in parentheses.  
Source: Results from Stata software, prepared by the authors.

Although the proposed model does not fully validate the dimensions of Performance Expectancy and Effort Expectancy, constructs well-established in the Technology Acceptance Model (TAM) and supported by the Unified Theory of Acceptance and Use of Technology (UTAUT), the study successfully achieves its primary objective by confirming the significant role of Perceived Satisfaction in influencing Behavioral Intention to use fashion m-commerce (H1: coef. = 0.775; p-value < 0.01). Additionally, the study validates the relevance of Performance Expectancy (H3: coef. = 0.450; p-value < 0.01) and Effort Expectancy (H6: coef. = 0.401; p-value < 0.01) in shaping users’ Perceived Satisfaction. This finding underscores the central role of user satisfaction in driving technology adoption, particularly within the fashion m-commerce context, which is increasingly central to modern consumer behavior.

Furthermore, the study establishes a positive and significant relationship between Effort Expectancy and Performance Expectancy (H5: coef. = 0.401; p-value < 0.01), emphasizing the intrinsic connection between the ease of use and perceived usefulness of fashion m-commerce platforms. This result highlights the critical role users’ perceptions, both regarding the ease of interaction and the benefits of using the platform, play in shaping their Behavioral Intentions. When users find m-commerce platforms both easy to use and useful, they are more likely to form favorable intentions toward adoption and engagement, essential for driving higher user interaction.

These findings affirm the overall validity and reliability of the structural model developed and tested in this study, particularly within the domain of fashion m-commerce, which represents a rapidly growing segment of digital consumer behavior. The use of CFA and SEM provi-



ded a rigorous and comprehensive examination of the proposed theoretical framework, ensuring that the measurement and structural components of the model were both statistically and conceptually sound. CFA results demonstrated acceptable levels of convergent and discriminant validity, indicating that the latent constructs were accurately represented by their observed variables. Additionally, the SEM results confirmed the hypothesized relationships among the constructs, lending empirical support to the proposed model and enhancing its explanatory power.

By confirming the theoretical model through empirical data, this study contributes to a more profound understanding of the psychological, technological, and contextual factors that influence user perceptions, behavioral intentions, and ultimately, the continued use of mobile commerce platforms for fashion-related purchases. This is particularly relevant given the unique characteristics of the fashion sector, such as high involvement, emotional engagement, and frequent reliance on visual and aesthetic cues, which distinguish it from other forms of online retail. The research not only reinforces the applicability and robustness of the model in the context of m-commerce but also advances theoretical knowledge by integrating constructs that capture user experience and digital behavior more holistically.

From a practical standpoint, the insights derived from the model offer actionable implications for marketers, app developers, and retailers operating in the fashion m-commerce industry. Understanding the key drivers of user adoption and engagement allows these stakeholders to design more effective strategies for enhancing user satisfaction, fostering trust, and encouraging long-term platform usage. Moreover, in a highly dynamic and competitive market environment, the ability to respond to evolving consumer preferences and technological trends is critical. Thus, the validated model presented in this study serves not only as a theoretical contribution but also as a strategic tool for informing evidence-based decision-making in mobile commerce initiatives focused on fashion consumers.

The study's findings, particularly in the Brazilian context, offer valuable insights into the factors driving consumer behavior in fashion

m-commerce. The results emphasize the importance of Perceived Satisfaction in shaping user intentions, with this factor interacting dynamically with users' perceptions to influence their engagement with fashion m-commerce platforms. The findings support the notion that platforms must prioritize user-friendly, accessible interfaces that facilitate ease of use while enhancing the emotional and hedonic satisfaction derived from the shopping experience. These factors are critical in boosting user engagement and encouraging continued use.

Ultimately, the study highlights the need for fashion m-commerce platforms to consider both functional and emotional aspects in their design and user experience strategies. To succeed in the competitive and rapidly evolving mobile commerce landscape, companies must integrate features that improve usability and create enjoyable, engaging, and satisfying shopping experiences (Joo, So, and Kim, 2018; Kalinić et al., 2020). According to Kom, Elok, and Hidayati (2021), this will foster higher user adoption, greater customer retention, and the development of a loyal customer base, which are essential for long-term success in the fashion m-commerce sector.

## CONCLUSION

In the context of the widespread use of the internet and the increasing prevalence of mobile devices, m-commerce is often regarded as a new frontier for service delivery. Amid growing business competition, these devices have become essential tools for communication. In 2024, Brazil experienced a 10.4% increase in revenue from the online fashion segment (ABComm, 2025), signaling that Brazilian consumers have increasingly adopted virtual platforms for purchasing fashion items. This study contributes to the literature by addressing an underexplored yet commercially promising area, considering that the fashion sector consistently ranks among the top three most profitable online sales sectors in Brazil. The research examines and discusses key elements influencing users' behavioral intentions within this market.

Utilizing the measurement scale validated by Borba and Tezza (2021), this study applies a confirmatory factor analysis (CFA), which identi-



fies three dimensions influencing intentions to engage in fashion m-commerce. These dimensions provide a deeper understanding of consumer behavior in this domain. Additionally, structural equation modeling (SEM) based on the proposed model reveals perceived satisfaction as a critical driver of user engagement with mobile fashion platforms, significantly affecting users' behavioral intentions. These findings align with those of Kalinić et al. (2020) and Pei et al. (2020), who also emphasize the importance of perceived satisfaction, albeit in other electronic commerce sectors.

Furthermore, the study contributes to the theoretical validation of the Unified Theory of Acceptance and Use of Technology (UTAUT) within the context of fashion m-commerce by introducing satisfaction as an exogenous variable. This addition enhances the understanding of hedonic and experiential factors in technology adoption, expanding the explanatory power of the UTAUT framework, particularly in the fashion sector, where experiential dimensions are crucial. The study also highlights the relevance of applying UTAUT in the Brazilian context, offering valuable insights into the factors that influence m-commerce technology adoption in this region.

From a managerial perspective, the findings underscore the importance of investing in technologies that enhance user enjoyment and satisfaction. Strategies that prioritize ease of use and foster positive utility perceptions can optimize platform designs and marketing strategies, attracting and retaining customers. By focusing on elements that increase customer satisfaction, businesses can enhance engagement and differentiate themselves in a competitive market.

Despite its contributions, this study has limitations that suggest directions for future research. The sample, limited to fashion m-commerce users in Brazil, restricts the generalizability of the findings to other regions with different cultural, economic, and technological contexts. Expanding the geographic scope would help validate the results across diverse settings. Additionally, the study's cross-sectional design limits the ability to track changes in user behavior and technology adoption over time. A longitudinal approach would provide deeper insights

into how user attitudes and behavioral intentions evolve, particularly concerning satisfaction, effort expectancy, and performance expectancy in fashion m-commerce.

Future research should also explore the reasons for the non-use of m-commerce in fashion purchases, as well as investigate other prominent mobile commerce categories, such as health, cosmetics, and electronics, which have achieved similar sales volumes to fashion, according to reports from ABComm. Additionally, examining factors such as innovation and personalization could offer valuable insights into how these variables influence mobile commerce adoption.

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