The Impact of Consumer Mood on Use of Mobile Payment

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Research on consumer m-payment usage has predominantly focused on the technology acceptance model which cannot adequately explain consumer choice behaviour. Drawing on the Mood-Behaviour Model (MBM) and using scenario-based experiments, this research suggests that consumers’ mood influences m-payment usage, which is moderated by their decision-making style and gratification shopping motives.

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EXTENDED ABSTRACT

Current studies of m-payment usage have predominantly focused on the technology acceptance model (TAM). Although TAM’s antecedent constructs (e.g., ease of use and usefulness) can shed light on the adoption of m-payment services, they do not adequately explain consumers’ usage behaviour. Therefore, other factors that can explain m-payment adoption behaviour of consumers should be examined (Djamasbi et al., 2010). Drawing on the Mood-Behaviour Model (MBM), proposed by Gendolla (2000), we suggest that affective states of consumers can influence their m-payment adoption by having a) an informational impact and b) a directive impact. Mood is, therefore, a strong determinant of consumer usage behaviour that could be evoked by retailers to increase penetration of m-payment services.

Mood is a long-lasting affective state that can be associated with a positive or negative valence (Biss, et al., 2010). Compared to emotions and feelings, moods are more holistically experienced and are not affective reactions to specific events (Gendolla, 2000). Prior research (e.g. Djamasbia et al., 2010) has demonstrated that moods have significant effect on individuals’ cognitive processing and can effectively influence their decisions and reactions. According to the mood-behaviour model (MBM), moods can have two types of impact on human behaviour: informational and directive impacts (Gendolla, 2000). The informational impact of mood changes the behaviour by influencing judgments. People use their mood as an input to their decision making by asking themselves how they feel about a decision problem (Schwarz and Clore, 1983). Directive impact of the mood, on the other hand, influences behavioural preferences by triggering hedonic motives. In this situation, people who are hedonically oriented seek to maintain their positive mood and repair a negative mood by changing their decisions and behaviour. Therefore, mood affects actions by influencing cognitive processing and hedonic motivations in individuals. It is able to prompt certain behaviour in consumers such as their m-payment usage intention.

Positive mood leads to a more optimistic evaluation and assessment of expectations and has a positive influence on intention to adopt a new technology (Djamasbia et al., 2010). Consequently, positive mood can enhance consumers’ intention to use m-payment as they will assess its value more optimistically, while negative mood may decrease the willingness of using m-payment. However, moods can affect individuals differently (Salovey et al. 1995). This research considers two individual characteristics of decision-making style and shopping gratification motives that closely relate to the two impacts of mood.

Consumer’s decision-making style may be a factor that moderates the effect of mood on m-payment adoption. Schwartz et al. (2002) propose that individuals have different maximisation tendencies and can be classified into maximisers or satisficers. Maximisers are careful decision-makers and engage with intensive cognitive processing; they cautiously weigh and evaluate the information. Satisficers do not spend as much time and effort on information evaluation (Karimi et al., 2015) and tend to use heuristics (Liu et al., 2016) that simplify their choice behaviour such as instincts and feelings. They are inclined to use what they feel as information in order to make a decision. Therefore, satisficers are more affected by informational mood impacts, compared with maximisers.

On the other hand, directive impact of mood suggests that individuals are motivated to sustain positive and avoid negative affective states (Gendolla, 2000). They perform certain behaviour to serve this purpose. However, not all consumers have the same level of motivation to maintain or repair their mood. The Uses and Gratification (U&G) theory proposes that the level of gratification affects an individual’s motivation towards an action. In a purchase situation, ‘gratification shopping motives’ refer to purchase related behaviour that help consumers to escape from a negative state (Arnold and Reynolds, 2003). Consumers, who are high in level of gratification shopping motives, have a stronger motivation to release their tension when experiencing negative mood. This leads to prompting a behaviour that can repair their mood. Provoked behaviour can simply act as a distraction from the negative mood (Wegener and Petty 1994). The decision to use m-payment, an opportunity to distract the consumer from negative feelings, can be used as a way to repair their mood. This research examines a three-way interaction between mood valence, consumer decision-making style and level of gratification shopping motives.

A scenario-based experiment has been designed to examine the impact of mood valence on m-payment adoption and to explore the moderating effects of decision-making style and gratification shopping motives. A pre-test with 30 participants verified the experimental manipulations (mood valence). The study was conducted with a sample of 125 participants (68 male and 57 female) in September 2016. Participants were randomly assigned to a positive mood or negative mood scenario and their individual characteristics (i.e. decision-making style and gratification shopping motives) were measured using previously developed scales (Dalal, et al., 2015 and Arnold and Reynolds, 2003). After experiencing the mood manipulation, they were asked about their intention to use m-payment for paying their order.

Results indicate that consumers’ mood alters their m-payment usage intention. The effect of mood varies according to customer’s decision-making style and gratification shopping motive. Satisficers are demonstrated to be influenced by the informational impact of mood; they use their mood as information when making decisions. On the contrary, maximisers are influenced by the directive impact of mood; they try to repair their negative feelings through the choices. Findings suggest that mood state is an influential variable that should not be ignored and underestimated when examining m-payment usage decisions.

REFERENCES


