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Postgraduate Dissertation

“Mobile Shopping Behavior of Greek Consumers: Trends,
Preferences, and Barriers.”

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Patras, Greece, “SEPTEMBER” “2026”

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Abstract

The aim of this dissertation was to investigate the trends, preferences, and barriers associated with mobile shopping behavior among Greek consumers. For that purpose, questionnaires were handed out to 129 Greek consumers through internet. Primary data were analyzed with SPSS. Correlations, Linear Regression and One-way ANOVA analyses were used for interpreting data. The findings of this study are largely consistent with previous research on mobile commerce and digital consumer behavior. In particular, this study confirms the importance of convenience, ease of use, trust, promotions, and perceived value in shaping mobile shopping behavior. At the same time, the research contributes specifically to the Greek context by showing that mobile shopping adoption is particularly strong among younger, educated, and digitally skilled consumers, while perceived barriers remain the main factor limiting usage. Thus, the study reinforces the view that successful mobile commerce strategies should combine usability, trust-building, personalized promotions, and support for consumers with lower digital confidence. The findings suggest that the future growth of mobile commerce in Greece will depend on retailers' ability to strengthen consumer trust, improve usability, personalize promotional strategies, and support consumers with lower digital confidence. Consequently, businesses that effectively combine convenience, security, personalization, and technological simplicity are more likely to achieve stronger consumer engagement and long-term success in the evolving mobile commerce environment.

Keywords: Mobile Shopping Behavior, Greece, Consumers.

Περίληψη

Ο στόχος αυτής της διατριβής ήταν η διερεύνηση των τάσεων, προτιμήσεων και εμποδίων που σχετίζονται με την αγοραστική συμπεριφορά μέσω του κινητού μεταξύ Ελλήνων καταναλωτών. Για αυτόν τον σκοπό διανεμήθηκαν ερωτηματολόγια σε 129 Έλληνες καταναλωτές μέσω διαδικτύου. Τα πρωτογενή δεδομένα αναλύθηκαν με SPSS. Για την ερμηνεία των δεδομένων χρησιμοποιήθηκαν ανάλυση συσχέτισης, παλινδρόμηση και ανάλυση One – Way ANOVA. Τα ευρήματα αυτής της μελέτης συμφωνούν σε μεγάλο βαθμό με προηγούμενες έρευνες για το κινητό εμπόριο και την ψηφιακή συμπεριφορά καταναλωτών. Συγκεκριμένα η μελέτη επιβεβαιώνει την σημασία της ευκολίας, της εύκολης χρήσης, της εμπιστοσύνης, των προωθητικών ενεργειών και της αντιλαμβανόμενης αξίας στην διαμόρφωση της αγοραστικής συμπεριφοράς μέσω του κινητού. Ταυτόχρονα η έρευνα συμβάλλει ειδικά στο ελληνικό πλαίσιο, δείχνοντας ότι η υιοθέτηση των αγορών μέσω κινητού είναι ιδιαίτερα ισχυρή ανάμεσα στους νεότερους, μορφωμένους και ψηφιακά καταρτισμένους καταναλωτές, ενώ τα αντιληπτά εμπόδια παραμένουν ο κύριος παράγοντας που περιορίζει την χρήση. Συνεπώς, η μελέτη ενισχύει την άποψη ότι οι επιτυχημένες στρατηγικές του κινητού εμπορίου θα πρέπει να συνδυάζουν την χρηστικότητα, το χτίσιμο εμπιστοσύνης, τις εξατομικευμένες προωθητικές ενέργειες και την υποστήριξη των καταναλωτών με χαμηλότερη ψηφιακή αυτοπεποίθηση. Τα ευρήματα υποδηλώνουν ότι η μελλοντική ανάπτυξη του εμπορίου μέσω κινητού στην Ελλάδα θα εξαρτηθεί από την ικανότητα των λιανοπωλητών να ενισχύσουν την εμπιστοσύνη των καταναλωτών, να βελτιώσουν την χρηστικότητα, να εξατομικεύσουν τις προωθητικές στρατηγικές και να υποστηρίξουν τους καταναλωτές με χαμηλή ψηφιακή αυτοπεποίθηση. Κατά συνέπεια, οι επιχειρήσεις που συνδυάζουν αποτελεσματικά την ευκολία, την ασφάλεια, την εξατομίκευση και την τεχνολογική απλότητα είναι πιθανότερο να επιτύχουν την ισχυρότερη αφοσίωση των καταναλωτών και μακροπρόθεσμη επιτυχία στο εξελισσόμενο περιβάλλον του εμπορίου μέσω κινητού.

Λέξεις – Κλειδιά: Συμπεριφορά αγορών μέσω κινητού, Ελλάδα, Καταναλωτές.

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1. Introduction

1.1 Background, Research Aim and Objectives

The rapid development of digital technologies and the widespread adoption of smartphones have significantly transformed consumer purchasing behavior worldwide (Al Maalouf et al., 2025; Chang et al., 2023). Over the last decade, mobile commerce (m-commerce), defined as the buying and selling of products and services through mobile devices such as smartphones and tablets, has emerged as one of the fastest-growing sectors of electronic commerce (Statista, 2025). The increasing availability of high-speed internet connections, mobile applications, digital payment systems, and personalized marketing tools has enabled consumers to engage in shopping activities anytime and anywhere. As a result, mobile shopping has become an integral part of contemporary consumer lifestyles, offering convenience, speed, accessibility, and flexibility.

Despite the global expansion of mobile commerce, consumer adoption and behavior may vary considerably across countries, demographic groups, and levels of digital maturity. In Greece, mobile shopping adoption has increased substantially in recent years due to rising smartphone penetration, broader internet access, and the growing digitalization of retail services (Statista, 2025). However, important differences may still exist regarding consumer trust in mobile payments, responsiveness to app-based promotions, digital skills, perceived barriers, and overall willingness to engage in mobile shopping. Furthermore, factors such as age, educational level, lifestyle, and technological familiarity may significantly influence how consumers perceive and use mobile commerce platforms. In this context, the present dissertation seeks to examine mobile shopping behavior of Greek consumers. More specifically, the study investigates the extent to which consumers use smartphones for shopping purposes, their purchasing preferences, their perceptions regarding payment security, and the influence of notifications and promotions on purchasing decisions. In addition, the study explores the role of demographic and psychographic characteristics, including age, educational level, family income, and digital skills, in shaping mobile commerce adoption and behavior.

Therefore, the main aim of this dissertation is to investigate the trends, preferences, and barriers associated with mobile shopping behavior among Greek consumers. In relevance with this aim, the dissertation has the following objectives:

- To examine the extent of mobile shopping usage among Greek consumers.
- To identify consumers’ preferences regarding mobile shopping behavior and purchasing patterns.
- To investigate perceptions related to payment methods and transaction security in mobile commerce.
- To evaluate the influence of push notifications, promotions, and personalized offers on purchasing behavior.
- To explore the barriers and obstacles that may discourage mobile shopping adoption.
- To examine the impact of demographic and psychographic factors, such as age, education, income, and digital skills, on mobile shopping behavior.

1.2 Significance of The Study

The present study is considered significant both from a theoretical and a practical perspective, as it contributes to the growing body of knowledge regarding mobile commerce and consumer behavior in digital environments. As mobile shopping continues to expand globally, understanding the factors that influence consumers’ adoption, preferences, and barriers has become increasingly important for academics, businesses, and policymakers. Despite the rapid growth of m-commerce in Greece, relatively limited empirical research has examined the specific characteristics of Greek consumers’ mobile shopping behavior. Therefore, this dissertation contributes to the literature by providing empirical evidence from the Greek market and by examining the combined impact of behavioral, demographic, and psychographic factors on mobile commerce adoption.

From a practical and managerial perspective, the findings of the study may provide valuable insights for retailers, marketers, e-commerce businesses, and mobile application developers. By identifying the factors that encourage or discourage consumers from engaging in mobile shopping, organizations can better design customer-centered mobile strategies, improve usability, strengthen payment security, and develop more effective

promotional campaigns. Furthermore, the study may help businesses understand how different consumer groups respond to mobile commerce environments, allowing them to create more personalized and targeted marketing approaches. Finally, the study may also be useful for policymakers and organizations involved in digital transformation initiatives. Understanding the role of digital literacy and perceived barriers in mobile commerce adoption can support efforts aimed at enhancing digital inclusion and improving consumers' confidence in online transactions.

1.3 Chapter Outline

The present dissertation is structured into five chapters. Chapter 1 introduces the research topic by presenting the background of the study, the research problem, the main aim and objectives, as well as the significance of the research. Chapter 2 reviews the relevant literature on mobile commerce, consumer behavior theories, mobile shopping trends, etc. Chapter 3 presents the research methodology, including the research design, sampling process, questionnaire development, data collection procedures, and methods of statistical analysis. Chapter 4 presents the empirical findings of the study through descriptive statistics, correlation analysis, regression models, and ANOVA tests. Chapter 5 discusses the findings in relation to previous literature and theoretical frameworks, while also presenting managerial implications. Moreover, the final chapter outlines the limitations of the study, and proposes directions for future research.

2. Literature Review

2.1 Overview of Mobile Commerce (m-Commerce)

Over the past decade, mobile commerce (m-commerce) has emerged as a distinct and rapidly expanding channel within the broader domain of electronic commerce (e-commerce). In its simplest formulation, and as it is stated by Ngai & Gunasekaran (2007) m-commerce refers to the purchase and sale of goods and services via wireless handheld devices such as smartphones and tablets, enabled by mobile internet connectivity and mobile-specific applications (Kourouthanassis & Giaglis, 2007). The term initially appeared as a subset of e-commerce, but scholars now emphasize that the mobile dimension introduces new contextual features — such as location-awareness, mobility and instantaneous access — which distinguish m-commerce as a research and business phenomenon in its own right (Omar et al., 2021).

A key difference between conventional desktop-based e-commerce and mobile commerce lies not merely in the device used, but in the value propositions and usage settings made possible by mobility. Mobile devices allow consumers to engage in purchasing activities “anytime/anywhere,” thereby blurring the boundaries between online and offline environments (Lucas et al., 2023). The literature (Lucas et al., 2023; Wen et al., 2023; Ciupac-Ulici et al., 2022) identifies several distinctive characteristics of m-commerce: ubiquity (access regardless of time or place), perceived usefulness, enjoyment, satisfaction, efficiency, personalization (tailoring offers to the individual based on device data), and convenience. These aspects provide opportunities for enterprises to interact with consumers in novel ways, for example via push notifications, in-app payments, location-based offers and social sharing embedded in mobile experiences.

From a global business perspective, the growth trajectory of m-commerce has been remarkable and continues to accelerate (Ciupac-Ulici et al., 2022). Several industry sources, such as Statista, forecast that mobile transactions will constitute a majority of retail e-commerce sales in many markets in the coming years. The combination of high smartphone penetration, improved mobile Internet infrastructure (including 4G and 5G networks), and advanced mobile payment systems all contribute to this upward trend.

It is interesting to note that even from 2002 academics developed mobile commerce frameworks that highlight its overall operation. For example, Varshney & Vetter (2002) state that mobile commerce can be perceived as a cube that includes 9 crucial dimensions, namely: wireless network infrastructure, mobile middleware, wireless user infrastructure, mobile apps, user plane, developer and provide plane, service provider, content provider, and application developer (see figure 2.1). Although this theoretical model was developed in 2002, it manages to lay the theoretical foundations for understanding the overall functioning of mobile commerce. This framework remains highly relevant to modern mobile commerce in Greece, as it highlights the interdependence between technological infrastructure, service providers, application developers, and end users within the m-commerce ecosystem. Furthermore, the model helps explain how the successful operation of mobile commerce in Greece depends not only on consumer adoption, but also on the coordination between digital platforms, payment providers, telecommunications infrastructure, and content delivery systems.

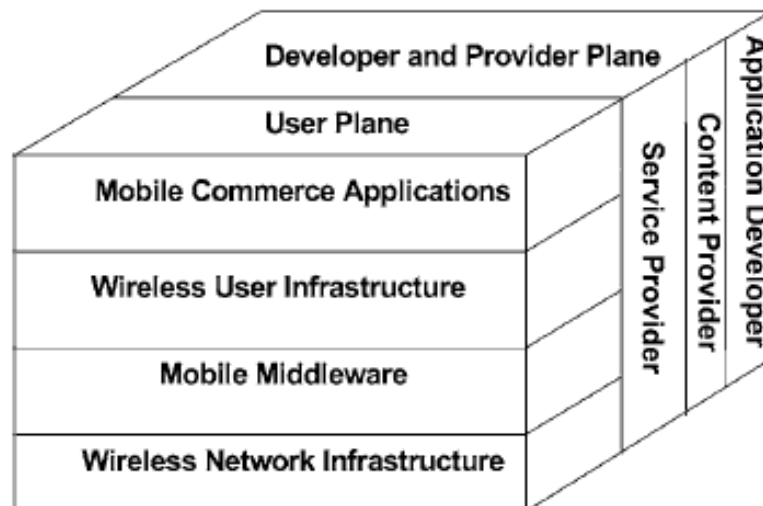


Figure 2.1: A framework of m-commerce, *Source: Varshney & Vetter (2002).*

In the Greek context, the shift toward mobile-dominated commerce is now clearly visible. According to the Hellenic Statistical Authority (2025) mobile and e-commerce in Greece exhibited a significant growth after 2014. It is indicative that almost 63 % of consumers

have used mobile and digital devices to purchase products and/or services in 2024, whereas in 2014 only 29,5 % of the consumers did. Statista (2025) forecasts that this trend will continue to grow in the upcoming years, formulating a new profitable market segment.

Despite these positive indicators, the adoption of m-commerce in Greece faces several challenges. Significant heterogeneity persists across regions (mainland vs islands), demographic segments (age, digital literacy), payment methods (cards vs digital wallets), and device usage habits (Develop Greece, 2025). Many Greek consumers still favor cash-on-delivery or desktop devices for higher-value purchases, and mobile optimization of retail platforms remains uneven in some cases (Develop Greece, 2025). Moreover, mobile payment security constitutes a critical determinant of consumer trust in m-commerce, as concerns regarding data privacy, financial fraud, and unauthorized transactions may significantly influence consumers' willingness to adopt and use mobile shopping applications (Behera et al., 2023). Thus, the theoretical promise of m-commerce — seamless mobile purchasing — is far from uniformly realized in practice.

In conclusion, mobile commerce represents a critical frontier of modern retail and service delivery, distinguished by its mobility-enabled features and growing economic significance. In the Greek market, high mobile connectivity and increasing mobile transaction share provide a favorable backdrop, yet a full realization of mobile shopping's potential depends on overcoming infrastructural and usability barriers. In this context, the impact of mobile commerce in consumer behavior should be examined in an ongoing basis.

2.2 Theoretical Frameworks in Consumer Behavior

Understanding mobile shopping behavior requires theoretical grounding in established models of consumer decision-making and technology adoption. In the context of m-commerce, consumer behavior is shaped not only by traditional psychological and economic factors, but also by perceptions of technology, usability, trust, and digital interaction. In this context, this section reviews the most relevant theoretical frameworks that explain how and why consumers adopt and use mobile shopping platforms.

One of the most widely applied models in technology-related consumer behavior is the Technology Acceptance Model (TAM), originally developed by Fred Davis. TAM posits that two key constructs—perceived usefulness and perceived ease of use—determine an individual’s intention to adopt a technological system (Davis, 1989; Marangunić & Granić, 2015). In the context of mobile shopping, perceived usefulness refers to the extent to which consumers believe that using a mobile device enhances their shopping efficiency, while perceived ease of use reflects how effortless the mobile shopping process is perceived to be. Numerous studies (Barry & Jan, 2018; Su et al., 2022) have confirmed that these two variables significantly influence consumers’ attitudes toward mobile commerce and their behavioral intentions. Particularly in mobile environments, where interface design and usability are critical, ease of use becomes a decisive factor for adoption.

Building upon TAM, the Unified Theory of Acceptance and Use of Technology (UTAUT), proposed by Viswanath Venkatesh and colleagues, provides a more comprehensive framework. UTAUT introduces additional determinants such as performance expectancy, effort expectancy, social influence, and facilitating conditions (Venkatesh & Thong, 2016). In mobile shopping, performance expectancy relates to the perceived benefits of using mobile platforms (e.g., convenience, speed), while social influence captures the impact of peers and social networks on adoption decisions. Facilitating conditions, such as access to smartphones, internet connectivity, and digital literacy, are particularly relevant in explaining variations in mobile shopping behavior across different demographic groups (Choddar et al., 2018; Liu et al., 2022). This model is especially useful for analyzing the role of external and contextual factors in shaping consumer adoption patterns.

Another important theoretical perspective is the Theory of Planned Behavior (TPB), developed by Icek Ajzen. TPB suggests that behavior is driven by behavioral intentions, which are influenced by three factors: attitudes toward the behavior, subjective norms, and perceived behavioral control (Ajzen, 1991). In the mobile shopping context, consumers’ attitudes toward m-commerce (e.g., whether they view it as convenient or risky), the influence of others (e.g., recommendations from friends), and their perceived control over the process (e.g., confidence in using mobile apps) collectively determine their likelihood

of engaging in mobile purchases (Yang, 2012; Wu & Song, 2021). TPB is particularly useful in explaining how psychological and social factors interact to influence consumer decisions.

In addition to technology-focused models, classical consumer behavior theories also provide valuable insights. The Consumer Decision-Making Process Model outlines the stages consumers go through when making a purchase (see figure 2.2): problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase evaluation (Kotler & Keller, 2021). Mobile shopping significantly alters these stages by enabling real-time information search, instant price comparisons, and immediate purchasing (Faulds et al. 2018). The ubiquity of smartphones reduces the time and effort required at each stage, thereby accelerating the decision-making process and increasing the likelihood of impulse purchases. Specifically, Faulds et al. (2018) support that in the context of mobile commerce, retailers and customers are gaining distinct roles that shape the overall nature of commercial transactions. These interactions are classified in pre purchase, purchase and post purchase stages (see figure 2.3).

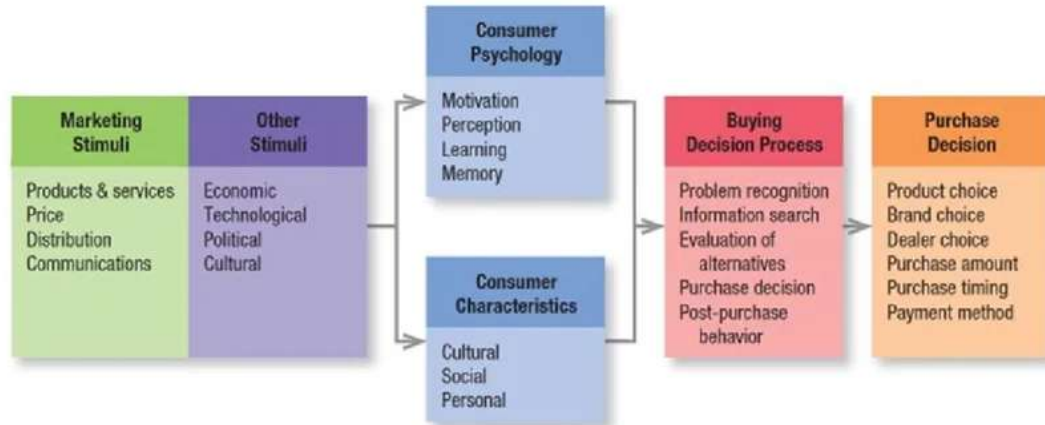


Figure 2.2: Consumer Decision-Making Process Model, *Source: Kotler & Keller (2006)*

In summary, the integration of these theoretical frameworks offers a comprehensive understanding of mobile shopping behavior. Technology adoption models such as TAM and UTAUT explain how perceptions of usefulness and ease of use influence behavior, while TPB and perceived risk theory emphasize the importance of psychological, social, and trust-related factors. At the same time, classical consumer behavior models provide insights into decision-making processes and underlying consumer needs. Together, these frameworks

form a robust conceptual foundation for analyzing the trends, preferences, and barriers associated with mobile shopping among Greek consumers.



Figure 2.3: Partial list of retailer and consumer activities in the mobile shopping process, *Source: Faulds et al. (2018)*

2.3 Mobile Shopping Trends

The trends presented in Table 2.1 highlight the rapid expansion and increasing normalization of mobile commerce as a dominant shopping channel. These trends are mentioned in the academic literature. Overall, the widespread growth of m-commerce,

combined with the dominance of app-based shopping, indicates that consumers are progressively shifting from traditional online platforms to mobile-first environments. This transition is largely driven by the convenience, accessibility, and speed offered by smartphones, which allow consumers to engage in shopping activities anytime and anywhere.

Table 2.1: Mobile Shopping Trends

Trend	Description	Implications for Consumer Behavior
<i>Growth of Mobile Commerce (m-commerce)</i>	Rapid increase in purchases via smartphones and mobile apps globally	Increased reliance on mobile devices for everyday purchases
<i>App-Based Shopping Dominance</i>	Consumers prefer dedicated mobile apps over mobile websites	Higher engagement, loyalty, and repeat purchases
<i>Personalization & AI Recommendations</i>	Use of algorithms to suggest products based on user behavior	Enhances user experience and increases purchase likelihood
<i>Mobile Payments & Digital Wallets</i>	Adoption of secure payment methods (e.g., cards, Apple Pay, Google Pay)	Reduces friction and increases trust in transactions
<i>Social Commerce Integration</i>	Shopping through social media platforms (e.g., Instagram, TikTok)	Blurs the line between entertainment and shopping
<i>Push Notifications & Real-Time Marketing</i>	Use of alerts for offers, discounts, and reminders	Encourages impulse buying and frequent app visits
<i>Omnichannel Shopping Experience</i>	Integration of online and offline shopping channels	Consumers switch seamlessly between devices and channels

<i>Increased Focus on User Experience (UX/UI)</i>	Optimization of app design, navigation, and usability	Easier navigation leads to higher satisfaction and conversions
<i>Security & Privacy Concerns</i>	Concerns over data protection and transaction security	May limit adoption or lead to cautious behavior
<i>Rise of On-Demand & Convenience Shopping</i>	Growth of instant delivery and quick purchasing options	Preference for speed and convenience over extensive search

Elaborated by the author, Sources: Saibaba (2021); Shankar et al. (2016), Singh (2025), Fauld et al. (2018); Behera et al., (2023)

At the same time, the increasing use of personalization technologies, mobile payment solutions, and social commerce features reflects a broader transformation in how consumers interact with digital marketplaces. Personalized recommendations and algorithm-driven content enhance user experience by reducing search effort and increasing the relevance of product offerings, thereby positively influencing purchase intentions. Similarly, the adoption of digital wallets and secure payment systems contributes to a smoother and more efficient transaction process, although trust and security concerns remain important determinants of consumer behavior. The integration of social media into the shopping experience further amplifies these effects, as consumers are exposed to products through entertainment-driven content, peer influence, and influencer marketing.

Despite these advancements, several barriers continue to shape mobile shopping behavior, as evidenced by trends related to security concerns, usability challenges, and varying levels of digital literacy. While improvements in user experience design and omnichannel integration have enhanced the functionality and appeal of mobile platforms, not all consumers are equally comfortable with mobile technologies. Concerns regarding data privacy and transaction security remain significant, especially among older age groups or less experienced users. Furthermore, the emphasis on convenience and speed—illustrated

by the rise of on-demand shopping—may lead to more impulsive purchasing behaviors, but it may also reduce the depth of information processing during decision-making.

2.4 Consumer Motivations, Preferences & Barriers in Mobile Shopping

Several researchers have investigated consumers' motivations, preferences and barriers in the context of Mobile shopping. In this section an analysis of empirical previous studies is presented, aiming to identify key insights in purchasing behavior in mobile settings. To begin with, Al Maalouf et al. (2025) aimed to explore the impact of motivational factors—specifically e-service quality, personal aspects, perceived food quality, trust, time-saving orientation, and convenience motivation—on consumers' attitudes and intentions toward online food delivery (OFD) services. To achieve this, the researchers employed a quantitative, cross-sectional design, collecting data through a structured questionnaire administered to a random sample of 280 Lebanese consumers. The collected data were then analyzed using exploratory factor analysis (EFA), confirmatory factor analysis (CFA), and regression analysis to test the relationships and mediating effects within their conceptual framework. The key findings revealed that consumer attitudes act as a pivotal mediator linking various motivational factors to the actual intention to engage in online food delivery. Specifically, factors such as e-service quality, perceived food quality, time-saving, and convenience positively and significantly influence these behavioral attitudes. The study highlights that in crisis-driven and unstable environments like Lebanon, establishing a strong trust framework and emphasizing convenience and food quality are crucial strategies for businesses to enhance customer satisfaction and drive OFD adoption.

Moreover, Chang et al. (2023) focused on identifying the determinants of consumers' purchase intentions in smart stores by investigating both utilitarian and hedonic shopping motivations. To answer their research questions, the authors developed an extended hedonic system acceptance model (HSAM) incorporating situational factors and cognitive absorption. The research methodology involved a quantitative survey of 307 customers who had previously made purchases in smart retail settings in China. The collected data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to assess reliability, validity, and the structural paths of the proposed hypotheses. The study's key

findings demonstrated that both utilitarian and hedonic motivations, alongside perceived ease of use, significantly determine customers' purchase intentions. Interestingly, hedonic motivation was found to have a much greater impact on purchase intentions than utilitarian motivation, indicating that the pleasant experiences of shopping (such as curiosity, joy, and immersion) play a more crucial role than functional benefits. Furthermore, the study validated that utilitarian motivation acts as a formative second-order construct influenced heavily by merchandise quality, location convenience, shopping speed, and product recommendations, though merchandise price did not show a significant impact.

In the same length, Hu et al. (2023) aimed to conduct a cross-cultural analysis to understand the effects of utilitarian and hedonic motivations on mobile shopping outcomes, specifically comparing consumers in China and Italy. The research sought to measure how utilitarian factors impact satisfaction, repurchase intention, and electronic word-of-mouth (eWOM) through the mediating role of enjoyment. The methodology utilized an online survey gathering data from a non-probabilistic sample of 308 university students (155 from Italy and 153 from China). The researchers subsequently evaluated the measurement and structural models using Partial Least Squares Structural Equation Modeling (PLS-SEM) as well, and conducted a multi-group analysis to compare the two cultural cohorts. The key findings highlighted significant cultural differences in mobile shopping behaviors, largely dependent on a country's stage of m-commerce readiness. For Italian users, the impact of utilitarian factors on satisfaction was significantly stronger, suggesting they are more satisfied when tasks are accomplished easily and conveniently. Conversely, for Chinese consumers, who use mobile phones as their primary shopping device, the mediation effect of enjoyment on satisfaction and eWOM was much stronger, indicating that they derive greater satisfaction and share more positive feedback when they experience fun and pleasure while browsing mobile platforms.

What is more, Agrawal and Gupta (2023) aimed to develop a new theoretical framework mapping the significant elements of shopping motives for physical products in the modern digital era. The researchers sought to understand how smartphone-led applications have disrupted traditional shopping processes and altered consumer priorities. The study employed a mixed-methods approach, beginning with an exploratory phase involving a literature review and expert panel to identify key variables, followed by a formal survey of

223 respondents in India. The data were then rigorously analyzed using Exploratory Factor Analysis (EFA), Confirmatory Factor Analysis (CFA), and Structural Equation Modeling (SEM) to construct and validate the single-factor structural model of consumer shopping motives. Results revealed a paradigm shift in consumer shopping priorities, with conventional motives like 'role-playing' and 'status' becoming obsolete, while new motives such as 'anywhere and any-time shopping', 'safe digital transactions', and 'unbiased reviews' emerged prominently. The study also validated the framework across channel preferences, discovering that consumers largely prefer offline channels to fulfill risk-free and social sub-motives, while online channels are preferred for convenience sub-motives. Ultimately, the research highlighted that consumers increasingly desire integrated, multi-channel shopping experiences to maximize both functional and non-functional values.

Besides, Chen's (2018) study aimed to explore the marketing factors and shopping preferences that drive consumers to use mobile shopping apps and websites. The research sought to bridge gaps in the literature by viewing mobile shopping from a consumer behavior perspective, integrating the lifestyle perspective, the 4Ps marketing theory, and the Information System (IS) success model. The methodology involved a quantitative web-based survey administered to consumers with actual mobile shopping experience, yielding 130 valid responses. The collected data were analyzed using the Partial Least Squares (PLS) method to evaluate both the measurement and structural models. Chen (2018) found that a consumer's platform uses habit, price comparison preference, and shopping independence preference significantly and positively influence their use of mobile shopping platforms. Additionally, promotion, price, and product marketing qualities were found to be critical drivers of user satisfaction toward these platforms, although place marketing quality did not show a significant impact. The research validated the IS success model in this context, concluding that both the actual use of the system and the resulting user satisfaction are vital in activating consumers' continuous intention to shop via mobile and fostering trust in branded apps.

Likewise, Vinerean et al. (2022) aimed to assess the effects of the COVID-19 pandemic on mobile commerce adoption by examining consumers' behavioral intentions to rely on m-commerce during the crisis. The study proposed an adapted UTAUT2 (Unified Theory of Acceptance and Use of Technology) model that integrated consumer trust and perceptions

regarding the pandemic's impact on shopping patterns. The research utilized a cross-sectional design and a questionnaire-based survey to collect data from 351 m-commerce users in the emerging market of Romania. The hypotheses and the proposed conceptual model were investigated using Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM) through AMOS. Vinerean et al. (2022) found that hedonic motivation is the strongest predictor of consumers' behavioral intentions to continue using m-commerce. Additionally, social influence, performance expectancy, and trust significantly and positively impacted the intention to use mobile shopping apps. While social influences significantly affected how consumers perceived the COVID-19 threat in relation to their shopping behavior, the direct negative impact of COVID-19 perceptions on the intention to use m-commerce was found to be insignificant, likely due to the respondents' high prior experience with mobile shopping. Moderation analysis also revealed that trust has a stronger positive influence on the behavioral intentions of Generation Z compared to Millennials.

Lee and Kwon (2022) aimed to descriptively investigate the shifts in consumer demand and the cosmetic market following the onset of the COVID-19 pandemic, focusing specifically on the rise of mobile shopping and beauty live commerce. The research sought to understand how the "MZ generation" (Millennials and Generation Z) utilizes fun and entertaining content within the "untact" (contactless) era. The methodology consisted of a narrative review that compiled and analyzed existing literature. The researchers conducted searches across databases such as PubMed, Google Scholar, Scopus, and ResearchGate using specific keywords, successfully including and analyzing 40 relevant papers. The key findings highlighted that the post-COVID-19 beauty market is increasingly centered around the MZ generation, a demographic that highly values individual tastes, digital environments, and unique experiences. The pandemic significantly accelerated the shift toward mobile shopping and contactless consumption, giving rise to "live commerce"—a distribution method that combines live streaming with e-commerce. This format satisfies consumers' desire for real-time communication, expert advice, and interactive "fun" content, effectively bridging the gap left by the inability to visit offline stores while stimulating positive brand attitudes and purchase intentions.

Finally, Um et al. (2023) aimed to investigate the specific motivations that drive buyers to purchase tourism products via mobile commerce and to understand how these motives

impact consumer impulse buying behavior,. The researchers utilized a mixed-methods approach combining qualitative and quantitative techniques. Initially, they conducted qualitative interviews with 13 participants to extract key mobile usage motivations (such as convenience, ubiquity, and perceived value). Subsequently, a quantitative survey of 426 valid respondents was administered and the data were analyzed using Structural Equation Modeling (SEM) and fuzzy-set qualitative comparative analysis (fsQCA) to test the relationships and identify causal patterns. The key findings from the SEM analysis demonstrated that technology-specific perceptions (convenience and ubiquity) positively influence perceived value, while transaction-specific perceptions (notice of special promotions) and perceived value, along with individual impulsiveness, directly and significantly trigger the urge to buy impulsively. Furthermore, the fsQCA analysis revealed that impulsive buying behavior is not solely driven by an individual's innate impulsiveness; it can also be the result of a complex combination of external environmental factors, such as high convenience, ubiquity, and exposure to special promotions. This suggests that online travel agencies can effectively stimulate impulse purchases by optimizing mobile app environments and utilizing targeted, time-sensitive promotional strategies.

Before closing this section, table 2.2 summarizes the key finding of the review, classified by author.

Table 2.2: Summary of findings (review)

Study and date of publication	Methodology & Analysis	Findings
Al Maalouf et al. (2025)	Quantitative, cross-sectional design utilizing a structured questionnaire administered to a random sample of 280 Lebanese consumers.	-Consumer attitudes act as a pivotal mediator linking motivational factors to the intention to use online food delivery services.
	Data were analyzed using exploratory factor analysis	-Factors such as e-service quality, personal aspects, perceived food quality, trust, time-

	(EFA), confirmatory factor analysis (CFA), and regression analysis.	saving, and convenience positively and significantly influence these behavioral attitudes.
Chang et al. (2023)	Quantitative survey of 307 customers who previously shopped in smart retail settings in China. The collected data were evaluated using Partial Least Squares Structural Equation Modeling (PLS-SEM).	-Utilitarian and hedonic motivations, along with perceived ease of use, significantly determine customer purchase intentions. -Hedonic motivation exerts a much stronger impact on purchase intentions compared to utilitarian motivation. -Utilitarian motivation acts as a formative construct influenced by merchandise quality, location convenience, shopping speed, and product recommendations.
Hu et al. (2023)	Online survey yielding a non-probabilistic sample of 308 university students, specifically 155 from Italy and 153 from China. The researchers evaluated the models utilizing PLS-SEM and multi-group analysis.	-Significant cross-cultural differences exist in mobile shopping behaviors. -For Italian consumers, utilitarian factors have a stronger and more significant impact on satisfaction. -Conversely, for Chinese users, the mediation effect of enjoyment on satisfaction and electronic word-of-mouth (eWOM) is much stronger.
Agrawal and Gupta (2023)	Mixed-methods approach starting with an exploratory phase, followed by a formal survey of 223 respondents in India.	-A paradigm shift is occurring in consumer shopping priorities, highlighted by the emergence of new motives like 'anywhere and any-time shopping', 'safe digital transactions', and 'unbiased reviews'. -Consumers largely prefer offline channels for risk-free and social sub-motives, and

The data were analyzed online channels for convenience sub-utilizing EFA, CFA, and motives.

SEM.

Chen (2018) Quantitative web-based -A consumer's platform use habit, price survey yielding 130 valid comparison preference, and shopping responses from consumers independence preference positively with actual mobile shopping influence their use of mobile shopping experience. platforms.

The data were analyzed -Promotion, price, and product marketing using the Partial Least qualities are critical drivers that enhance Squares (PLS) method. user satisfaction.

-Both the actual system use and user satisfaction activate the continuous intention for consumers to shop via mobile devices.

Vinerean et al. (2022) Cross-sectional questionnaire-based survey collecting data from 351 intentions to continue utilizing m-commerce users in commerce. Romania.

The proposed hypotheses and trust also exert positive and significant were tested using CFA and SEM. impacts on the intention to use mobile shopping apps.

-Moderation analysis revealed that trust has a stronger positive influence on the behavioral intentions of Generation Z than Millennials.

Lee and Kwon (2022)	Narrative review methodology compiling and analyzing 40 relevant papers sourced from databases including PubMed, Google Scholar, Scopus, and ResearchGate.	-The post-COVID-19 beauty market heavily centers on the MZ generation, a demographic prioritizing unique experiences and individual tastes. -The pandemic significantly accelerated mobile shopping and "live commerce", an e-commerce distribution method that satisfies the consumer's desire for real-time communication and fun content.
Um et al. (2023)	Mixed-methods approach that combined qualitative interviews with 13 participants and a quantitative survey of 426 valid respondents. Relationships were analyzed through SEM and fuzzy-set qualitative comparative analysis (fsQCA).	-Technology-specific perceptions such as convenience and ubiquity positively influence perceived value. -Perceived value, notices of special promotions, and individual impulsiveness directly trigger the urge to buy impulsively. -Impulsive buying behavior can be the result of a combination of external environmental factors alongside innate individual impulsiveness.

Overall, the analysis of the literature highlighted the dominance of Hedonic Motivations over Utilitarian Benefits. While traditional shopping heavily relies on practical benefits, mobile commerce is increasingly driven by the desire for pleasure and entertainment. Multiple studies indicate that hedonic motivation (the pursuit of fun, enjoyment, and curiosity) exerts a significantly stronger impact on purchase intentions than utilitarian motivation. This is particularly evident in the rise of "live commerce," which fulfills consumers' desires for real-time communication and interactive, entertaining content.

Additionally, it was found that Convenience and Ubiquity are the Core Utilitarian Drivers. Despite the strong influence of hedonic factors, utilitarian elements remain foundational to mobile shopping adoption. A paradigm shift has occurred where

conventional motives have been replaced by the demand for "anywhere and any-time shopping". The technology-specific perceptions of mobile devices—namely ubiquity, time-saving potential, and shopping independence—directly enhance the perceived value of the platform, driving both planned use and impulsive buying behaviors. Furthermore, convenience and e-service quality act as vital precursors that shape positive behavioral attitudes toward mobile services. Another crucial finding is that trust is a critical determinant of mobile shopping adoption, especially in uncertain environments or emerging markets. Consumers prioritize safe digital transactions and reliable marketing qualities (such as product and price transparency) to mitigate the perceived risks of shopping without physical interaction. Furthermore, trust plays a significant role in establishing long-term behavioral intentions, with studies showing that younger demographics (such as Generation Z) place an even higher premium on trust compared to older cohorts when deciding to continuously use mobile apps.

Literature analysis also showed that mobile shopping behavior is not uniform; it is heavily moderated by age and cultural background. Age-wise, the post-COVID-19 market is deeply centered around the MZ generation (Millennials and Generation Z), who prioritize digital environments, unique individual tastes, and experiential shopping. Culturally, mobile shopping motivations vary depending on market readiness: consumers in Western contexts (e.g., Italy) tend to derive satisfaction strictly from utilitarian efficiency and task completion, whereas consumers in highly digitized Asian markets (e.g., China) are more driven by the enjoyment and fun derived from the mobile browsing experience. Finally, Impulsive buying in mobile commerce is not solely the result of a consumer's innate lack of control. Instead, it is triggered by a combination of optimized external environmental factors alongside individual impulsiveness. Mobile platforms that successfully merge high convenience, ubiquity, and targeted, time-sensitive special promotions can directly stimulate the urge to buy impulsively.

In conclusion, to succeed in the mobile shopping landscape, businesses cannot simply replicate offline or desktop e-commerce strategies. They must offer a seamless, secure, and highly convenient technological interface (utilitarian foundation), while heavily investing in engaging, interactive, and personalized content (hedonic differentiation) tailored to the specific cultural and demographic profiles of their target audience. Considering the above

in the next chapters the author investigates the key aspects of mobile shopping behavior in Greece through empirical research.

3. Research methodology

3.1 Research Paradigm

The present study adopts a quantitative research paradigm in order to investigate the mobile shopping behavior of Greek consumers and examine the relationships among the main variables of the study. As it is stated by Saunders et al. (2019), quantitative research is considered appropriate when the objective is to measure attitudes, perceptions, and behavioral tendencies through numerical data and statistical analysis. Since the dissertation aims to explore trends, preferences, security perceptions, promotional influence, and barriers related to mobile commerce adoption, the quantitative approach allows for systematic measurement and objective evaluation of these dimensions (Robson, 2007). The quantitative paradigm is also suitable because it enables the collection of data from a relatively large number of respondents through standardized research instruments, such as structured questionnaires (Malhotra & Bricks, 2006; Saunders et al., 2016). This approach facilitates the identification of patterns, correlations, and statistically significant relationships among variables, while also allowing comparisons across demographic groups such as age, educational level, and income (Wrenn et al, 2007). In the context of this study, the use of quantitative methods supports the examination of how demographic and psychographic factors influence mobile shopping usage and purchasing behavior.

Furthermore, quantitative research provides higher levels of reliability, consistency, and replicability compared to purely qualitative approaches (Malhotra & Bricks, 2006; Saunders et al., 2016). The use of Likert-scale statements and statistical techniques such as descriptive statistics, Cronbach’s Alpha reliability analysis, Pearson correlations, regression analysis, and one-way ANOVA allows the researcher to produce measurable and empirically grounded findings. As Wilson (2003) notes, these methods contribute to a more objective understanding of mobile commerce behavior and provide stronger support for managerial and academic conclusions.

3.2 Research Process and Sampling

Since the quantitative paradigm was adopted, primary data were gathered through a structured questionnaire. The data collection process was conducted online using Google Forms. The online distribution method was considered appropriate due to the digital nature of the research topic and the widespread use of internet-based communication tools among consumers (Saunders et al., 2019; 2016). The questionnaire link was distributed through social media platforms, email communication, and online networks in order to reach respondents with experience in smartphone and mobile shopping usage. The online format also allowed participants to complete the questionnaire easily and anonymously, increasing accessibility and convenience during the data collection process (Malhotra & Bricks, 2006).

Additionally, the study employed a convenience sampling method. Convenience sampling is a non-probability sampling technique in which respondents are selected based on accessibility and willingness to participate in the research (Malhotra & Bricks, 2006). This approach is frequently used in consumer behavior and business-related studies, particularly when time and resource limitations exist. Saunders et al. (2019) add that although convenience sampling limits the generalizability of the findings to the entire population, it is considered suitable for exploratory and empirical studies examining behavioral trends and relationships among variables. In total, the final sample consisted of 129 valid respondents, whose responses were included in the statistical analysis of the study.

3.3 Design of the questionnaire

The questionnaire was designed according to the objectives of the research and the relevant literature on mobile commerce, consumer behavior, technology adoption, and online purchasing behavior. Key sources that were used were the studies of Al Maalouf et al. (2025), Chang et al. (2023), Hu et al. (2023), Agrawal and Gupta (2023), Chen (2018), Vinerean et al. (2022), Lee and Kwon (2022), and Um et al. (2023). The research instrument included sections related to mobile shopping usage, purchasing preferences, payment security perceptions, push notifications and promotions, barriers to mobile commerce adoption, and demographic characteristics. All attitudinal items were measured using a five-

point Likert scale ranging from 1 (“Strongly Disagree”) to 5 (“Strongly Agree”). Table 3.1 shows the items that were used classified by dimension.

Table 3.1: Items of the questionnaire

Section A: Mobile Shopping Usage & Trends

1. I frequently use my smartphone to shop for products or services.
2. Mobile shopping is an important part of my overall shopping behavior.
3. I prefer using my smartphone rather than a computer for online shopping.
4. I expect my use of mobile shopping to increase in the future.
5. Mobile shopping fits well into my daily routine.

Section B: Preferences & Purchase Behavior

6. I mainly use mobile shopping apps rather than websites.
7. I prefer buying fashion and accessories via mobile shopping apps.
8. I feel comfortable purchasing high-value products through my smartphone.
9. I prefer mobile shopping because it allows quick and easy purchases.
10. I usually compare prices using my smartphone before making a purchase.

Section C: Payment Methods & Security Perceptions

11. I trust mobile payment methods (e.g., cards, digital wallets) when shopping via smartphone.
12. I feel that mobile shopping transactions are secure.
13. The availability of multiple payment options encourages me to shop via mobile.
14. I avoid mobile shopping due to concerns about payment security.
15. I prefer using familiar payment methods when shopping via mobile.

Section D: Push Notifications & Promotions

16. Push notifications influence my decision to make purchases via mobile apps.
17. App-based discounts and promotions motivate me to shop via mobile.

18. Personalized offers on mobile apps increase my likelihood of purchasing.
19. I often ignore promotional notifications sent by mobile shopping apps.
20. Limited-time mobile offers encourage impulse purchases.

Section E: Barriers & Adoption Factors

21. Mobile shopping apps are easy for me to use and understand.
 22. My level of digital skills makes mobile shopping convenient for me.
 23. I find mobile shopping inconvenient due to technical or usability issues.
 24. My lifestyle encourages me to use mobile shopping services.
 25. Mobile shopping saves me time compared to traditional shopping methods.
-

3.4 Methods of analysis

The collected data were analyzed using the SPSS Statistics. Initially, descriptive statistical analysis was conducted in order to summarize the demographic characteristics of the sample and examine respondents' perceptions regarding mobile shopping usage, purchase behavior, payment security, notifications and promotions, and barriers to adoption. The internal consistency and reliability of the questionnaire constructs were evaluated using Cronbach's Alpha reliability analysis. This method assesses whether the items included within each section of the questionnaire consistently measure the same underlying concept. In general, Cronbach's Alpha values above 0.70 are considered acceptable for social science research, indicating satisfactory reliability of the scales used in the study (Malhotra & Bricks, 2006).

In addition, Pearson correlation analysis was employed to examine the relationships among the main variables of the research, including mobile shopping usage, purchase behavior, payment security perceptions, notifications and promotions, barriers, digital skills, and demographic characteristics. Correlation analysis allowed the identification of the direction and strength of associations between the variables. Furthermore, multiple regression analysis was conducted in order to identify the factors that significantly influence mobile shopping usage and purchase behavior. Regression models were used to evaluate the predictive role of variables such as purchase behavior, payment security perceptions,

notifications and promotions, barriers, age, educational level, and family income. This analysis contributed to a deeper understanding of the determinants of mobile commerce adoption among Greek consumers. Finally, one-way Analysis of Variance (ANOVA) was applied to examine whether statistically significant differences exist among demographic groups, particularly according to age, educational level, and family income. As it is stated by Saunders et al. (2019), ANOVA analysis enabled the comparison of mean values across groups and helped identify how demographic characteristics influence mobile shopping attitudes and behaviors.

4. Analysis of Findings

4.1 Sample Demographics

In this section the demographic features of the sample are illustrated. To begin with, in terms of gender, the sample is relatively balanced, with women representing 51.9% of respondents and men 48.1% (see figure 4.1). This balance allows the study to examine mobile shopping behavior without strong gender overrepresentation.

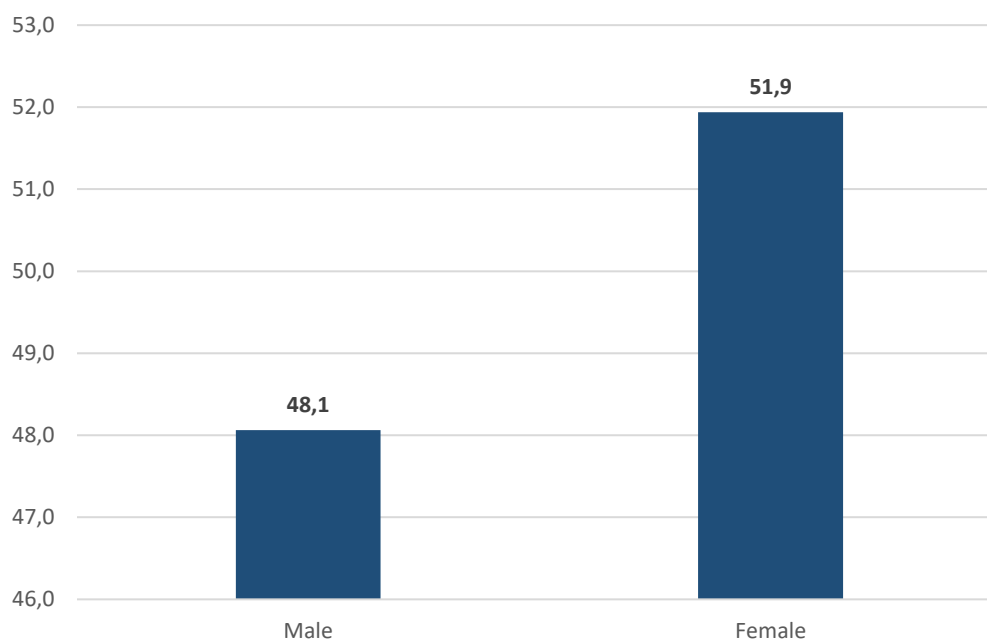


Figure 4.1: Gender of the participants, in %

Regarding age, the sample is mainly composed of younger and middle-aged consumers. The largest group is respondents aged 25–34 years old (28.7%), followed by those aged 18–24 (22.5%) and 35–44 (21.7%). Therefore, more than half of the sample is aged up to 34 years old, which is particularly relevant for a study on mobile commerce, as younger consumers are usually more familiar with smartphones, digital platforms, and mobile applications (See figure 4.2).

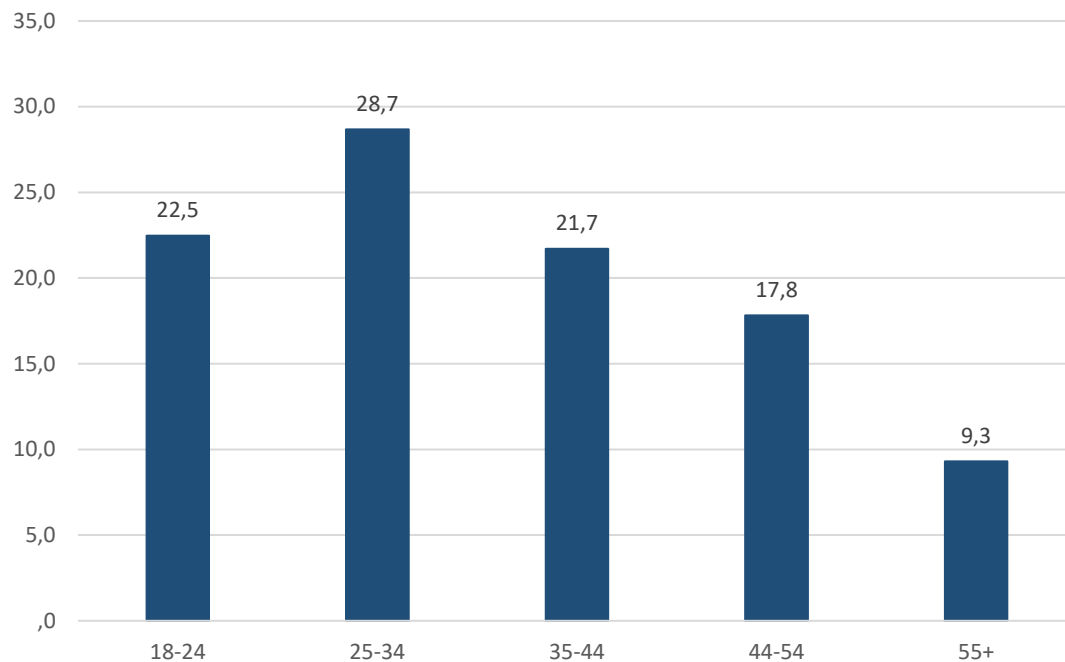


Figure 4.2: Age of the participants, in %

The educational profile of the sample is relatively high. Most respondents hold a Bachelor’s degree (36.4%), while 20.9% hold a Master’s degree and 13.2% hold a PhD. This means that 70.5% of the participants have higher education qualifications. This characteristic is important, as educational level may be associated with digital literacy, confidence in online transactions, and greater familiarity with mobile shopping tools (see figure 4.3).

Finally, the income distribution shows that the largest group of respondents belongs to the €2,001–€3,500 monthly family income category (32.6%), followed by the €1,001–€2,000 category (28.7%). A considerable proportion of the sample also reports income above €3,501 (25.6%). Overall, the sample includes consumers with relatively diverse income levels, allowing the study to explore whether purchasing power influences mobile shopping adoption, preferences, and perceived barriers (see figure 4.4).

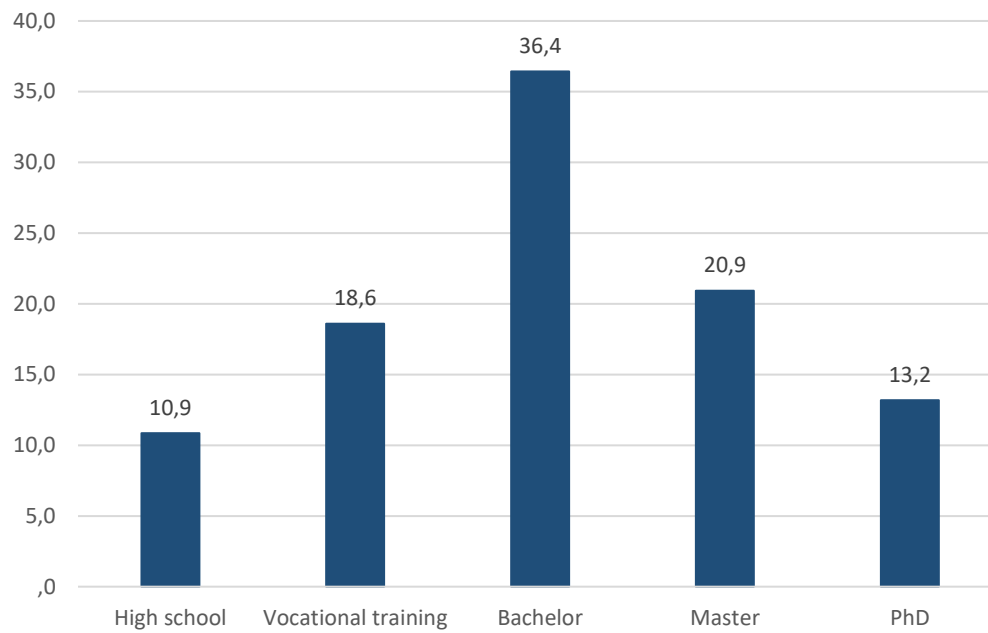


Figure 4.3: Educational Level of the participants, in %

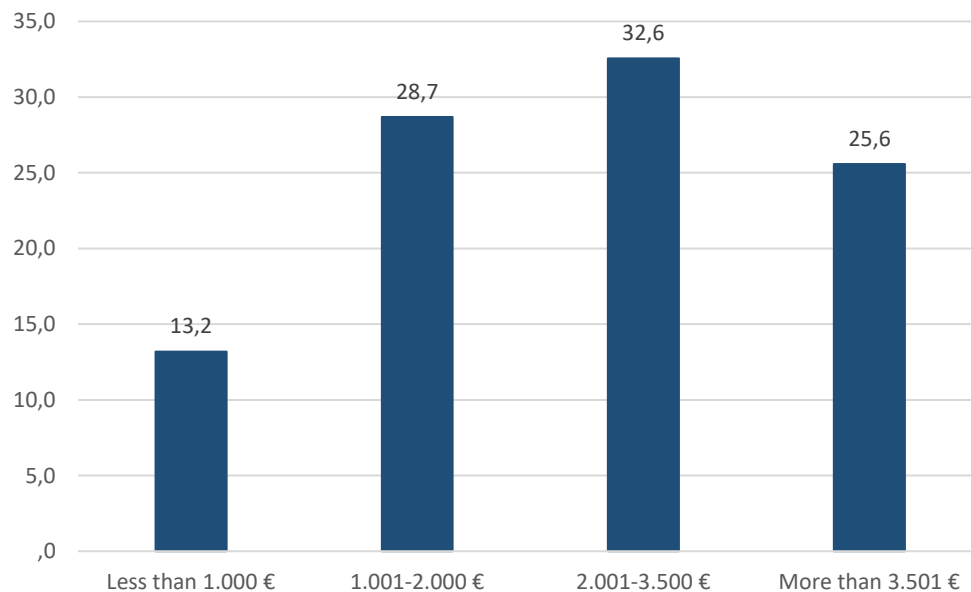


Figure 4.4: Family Monthly Income of the participants, in %

Table 4.1 summarizes the demographic profile of the 129 respondents who participated in the study.

Table 4.1: Sample Demographics

Gender				
	Frequency	Percent	Valid Percent	Cumulative Percent
Male	62	48,1	48,1	48,1
Female	67	51,9	51,9	100,0
Total	129	100,0	100,0	
Age				
	Frequency	Percent	Valid Percent	Cumulative Percent
18-24	29	22,5	22,5	22,5
25-34	37	28,7	28,7	51,2
35-44	28	21,7	21,7	72,9
44-54	23	17,8	17,8	90,7
55+	12	9,3	9,3	100,0
Total	129	100,0	100,0	
Educational Level				
	Frequency	Percent	Valid Percent	Cumulative Percent
High school	14	10,9	10,9	10,9
Vocational training	24	18,6	18,6	29,5
Bachelor	47	36,4	36,4	65,9
Master	27	20,9	20,9	86,8
PhD	17	13,2	13,2	100,0
Total	129	100,0	100,0	
Family Monthly income				
	Frequency	Percent	Valid Percent	Cumulative Percent
Less than 1.000 €	17	13,2	13,2	13,2
1.001-2.000 €	37	28,7	28,7	41,9
2.001-3.500 €	42	32,6	32,6	74,4
More than 3.501 €	33	25,6	25,6	100,0
Total	129	100,0	100,0	
Digital Skills				
	Frequency	Percent	Valid Percent	Cumulative Percent
low	50	38,8	38,8	38,8
Medium	59	45,7	45,7	84,5
High	20	15,5	15,5	100,0
Total	129	100,0	100,0	

4.2 Descriptive statistics

Table 4.2 presents the descriptive statistics for the construct Mobile Shopping Usage & Trends. Overall, the findings indicate a high level of mobile shopping adoption among the respondents, as all mean values are above 4.00 on a five-point Likert scale. The highest mean score is observed for the statement “I frequently use my smartphone to shop for products or services” ($M = 4.25$, $SD = 0.80$), suggesting that mobile shopping is already a common practice among the sample. Respondents also strongly agree that mobile shopping fits well into their daily routine ($M = 4.22$, $SD = 0.81$) and that they prefer using a smartphone rather than a computer for online shopping ($M = 4.20$, $SD = 0.78$). These results suggest that smartphones are not merely complementary devices, but central tools in consumers’ online purchasing behavior. Moreover, the relatively high score regarding future use ($M = 4.16$, $SD = 0.76$) indicates that mobile shopping is expected to further increase among Greek consumers. The internal consistency of this scale is strong, with Cronbach’s Alpha = 0.855, which exceeds the commonly accepted threshold of 0.70 (Malhotra & Bricks, 2006). Therefore, the items reliably measure the same underlying construct. Overall, the results show that mobile shopping is highly embedded in respondents’ shopping habits, confirming its growing importance in the Greek consumer market.

Table 4.2: Mobile Shopping Usage & Trends

	N	Minimum	Maximum	Mean	Std. Deviation
I frequently use my smartphone to shop for products or services.	129	2,00	5,00	4,2481	,80069
Mobile shopping is an important part of my overall shopping behavior.	129	2,00	5,00	4,1395	,72612
I prefer using my smartphone rather than a computer for online shopping.	129	2,00	5,00	4,2016	,78442

I expect my use of mobile shopping to increase in the future.	129	2,00	5,00	4,1628	,75819
Mobile shopping fits well into my daily routine.	129	2,00	5,00	4,2171	,80972
Cronbach A					,855

Table 4.3 presents the descriptive statistics for “Preferences & Purchase Behavior”. The results show very positive attitudes toward mobile shopping, as all mean values are above 4.30. The highest score is observed for the statement “I prefer buying fashion and accessories via mobile shopping apps” ($M = 4.40$, $SD = 0.70$), indicating that fashion-related products represent a particularly strong category for mobile purchases. Respondents also strongly agree that mobile shopping enables quick and easy purchases ($M = 4.39$, $SD = 0.71$), while they mainly use mobile shopping apps rather than websites ($M = 4.37$, $SD = 0.78$). This suggests that app-based shopping is preferred, probably because applications offer greater convenience, personalization, faster navigation, and easier checkout processes. The high score for price comparison through smartphones ($M = 4.35$, $SD = 0.65$) also shows that consumers use mobile devices not only for purchasing, but also as tools for information search and evaluation of alternatives. Finally, the scale demonstrates strong internal consistency, with Cronbach’s Alpha = 0.842, exceeding the acceptable threshold of 0.70. In sum, the findings indicate that Greek consumers in the sample perceive mobile shopping as convenient, practical, and suitable for both everyday purchases and higher-value transactions.

Table 4.3: Preferences & Purchase Behavior

	N	Minimum	Maximum	Mean	Std. Deviation
I mainly use mobile shopping apps rather than websites.	129	2,00	5,00	4,3721	,78132
I prefer buying fashion and accessories via mobile shopping apps.	129	3,00	5,00	4,3953	,70065
I feel comfortable purchasing high-value products through my smartphone.	129	2,00	5,00	4,3488	,78711
I prefer mobile shopping because it allows quick and easy purchases.	129	3,00	5,00	4,3876	,71052
I usually compare prices using my smartphone before making a purchase.	129	3,00	5,00	4,3488	,64531
Cronbach A				,842	

Table 4.4 presents the descriptive statistics for the construct Payment Methods & Security Perceptions. Overall, the findings indicate relatively high levels of trust and confidence in mobile payment systems among the respondents. The statements “I trust mobile payment methods when shopping via smartphone” and “The availability of multiple payment options encourages me to shop via mobile” both recorded the highest mean score ($M = 4.19$), suggesting that consumers positively evaluate the flexibility and reliability of modern mobile payment solutions. Respondents also report strong agreement with the statement that mobile shopping transactions are secure ($M = 4.06$, $SD = 0.78$), indicating that concerns

regarding transaction safety are relatively limited within the sample. Furthermore, participants strongly prefer using familiar payment methods when shopping via mobile ($M = 4.12$, $SD = 0.80$), highlighting the importance of trust, familiarity, and perceived control during the payment process. This finding is consistent with technology adoption theories, which emphasize that trust and perceived security are major determinants of digital purchasing behavior. The reversed-coded statement “I avoid mobile shopping due to concerns about payment security” recorded a low mean score ($M = 1.88$, $SD = 0.83$), further confirming that security concerns do not constitute a major barrier for most respondents. The scale also demonstrates strong reliability, with Cronbach’s Alpha = 0.837, indicating satisfactory internal consistency among the items.

Table 4.4: Payment Methods & Security Perceptions

	N	Minimum	Maximum	Mean	Std. Deviation
I trust mobile payment methods (e.g., cards, digital wallets) when shopping via smartphone.	129	1,00	5,00	4,1860	,87292
I feel that mobile shopping transactions are secure.	129	2,00	5,00	4,0620	,77814
The availability of multiple payment options encourages me to shop via mobile.	129	2,00	5,00	4,1860	,75795
I avoid mobile shopping due to concerns about payment security	129	1,00	4,00	1,8760	,82923
I prefer using familiar payment methods when shopping via mobile.	129	2,00	5,00	4,1240	,80047
Cronbach A				,837	

Table 4.5 presents the descriptive statistics for the construct Push Notifications & Promotions. Generally, the results show that mobile marketing tools have a strong influence

on respondents’ purchasing behavior, as all positive statements recorded mean values above 4.00. The highest mean is observed for “Push notifications influence my decision to make purchases via mobile apps” ($M = 4.17$, $SD = 0.83$), indicating that notifications are an effective trigger for mobile shopping activity. App-based discounts and promotions also appear to motivate mobile shopping ($M = 4.06$, $SD = 0.79$), while personalized offers increase the likelihood of purchase ($M = 4.05$, $SD = 0.83$). Limited-time mobile offers also encourage impulse purchases ($M = 4.03$, $SD = 0.81$), suggesting that immediacy and urgency are important elements in mobile consumer behavior. The reverse-coded item “I often ignore promotional notifications sent by mobile shopping apps” recorded a low mean score ($M = 1.91$, $SD = 0.83$), reinforcing the finding that respondents generally pay attention to promotional notifications. The scale demonstrates strong internal consistency, with Cronbach’s Alpha = 0.831.

Table 4.5: Push Notifications & Promotions

	N	Minimum	Maximum	Mean	Std. Deviation
Push notifications influence my decision to make purchases via mobile apps.	129	2,00	5,00	4,1705	,83032
App-based discounts and promotions motivate me to shop via mobile.	129	2,00	5,00	4,0620	,78811
Personalized offers on mobile apps increase my likelihood of purchasing.	129	2,00	5,00	4,0465	,82784
I often ignore promotional notifications sent by mobile shopping apps	129	1,00	4,00	1,9147	,82945
Limited-time mobile offers encourage impulse purchases.	129	2,00	5,00	4,0310	,80949
Cronbach A				,831	

Finally, table 4.6 presents the descriptive statistics for the construct Barriers & Adoption Factors. In contrast to the previous constructs, the mean values in this section are relatively low, ranging from 1.88 to 2.06. These findings suggest that respondents generally do not perceive significant barriers regarding the use of mobile shopping applications. The highest mean score is observed for the statement “My lifestyle encourages me to use mobile shopping services” ($M = 2.06$, $SD = 0.90$), followed closely by the statements related to ease of use and time-saving benefits. The statements “Mobile shopping apps are easy for me to use and understand” ($M = 1.98$, $SD = 0.88$) and “My level of digital skills makes mobile shopping convenient for me” ($M = 1.93$, $SD = 0.90$) indicate relatively low agreement levels. Similarly, respondents report low agreement with the statement concerning technical or usability issues ($M = 1.88$, $SD = 0.87$). These results may indicate that the variables in this section are negatively oriented and require reverse interpretation, as the overall findings of the study suggest strong adoption and positive attitudes toward mobile commerce. The scale demonstrates satisfactory reliability, with Cronbach’s Alpha = 0.800, indicating acceptable internal consistency among the items. Therefore, the results imply that technical difficulties, usability concerns, and lifestyle limitations do not appear to constitute major barriers for the respondents. Instead, the findings reinforce the broader conclusion that Greek consumers in the sample are relatively comfortable and familiar with mobile shopping technologies.

Table 4.6: Barriers & Adoption Factors (Reversed)

	N	Minimum	Maximum	Mean	Std. Deviation
Mobile shopping apps are easy for me to use and understand.	129	1,00	4,00	1,9767	,87914
My level of digital skills makes mobile shopping convenient for me.	129	1,00	5,00	1,9302	,90300
I find mobile shopping inconvenient due to technical or usability issues.	129	1,00	5,00	1,8837	,87167
My lifestyle encourages me to use mobile shopping services.	129	1,00	4,00	2,0620	,89924

Mobile shopping saves me time compared to traditional shopping methods. 129 1,00 4,00 1,9767 ,83353

Cronbach A ,800

4.3 Correlations

Table 4.7 presents the Pearson correlation coefficients among the computed variables of the study. The results show that all positive constructs are strongly and positively correlated with each other, while Barriers are strongly and negatively correlated with all other variables. All correlations are statistically significant at the 0.01 level, indicating that the observed relationships are highly unlikely to be due to chance. The strongest positive relationship is found between Mobile Usage and Purchase Behavior ($r = .864$, $p < .01$), suggesting that consumers who frequently use mobile shopping also tend to show stronger mobile purchasing preferences and behaviors. Mobile Usage is also strongly associated with Notifications and Promotions ($r = .856$) and Security and Payment perceptions ($r = .811$), indicating that promotional stimuli and trust in mobile payments are closely connected with higher mobile commerce adoption.

The correlations involving Barriers are negative and strong, especially with Mobile Usage ($r = -.883$), Purchase Behavior ($r = -.838$), and Security and Payment ($r = -.832$). Since the Barriers scale was not reverse-coded and higher values indicate stronger perceived barriers, these negative correlations mean that consumers who perceive more barriers tend to report lower mobile shopping usage, weaker purchase behavior, lower trust in mobile payments, and lower responsiveness to promotions. Thus, the findings confirm that mobile commerce adoption among Greek consumers is strongly linked to convenience, security, promotional influence, and the absence of perceived barriers.

Table 4.7: Correlations

	Mobile_Usage	Purchase_Behavior	Security_Payment	Notifications_Promotions	Barriers (Not reversed)

Mobile_Usage	Pearson Correlation	1	,864**	,811**	,856**	-,883**
	Sig. (2-tailed)		,000	,000	,000	,000
	N	129	129	129	129	129
Purchase_Behavior	Pearson Correlation	,864**	1	,798**	,830**	-,838**
	Sig. (2-tailed)	,000		,000	,000	,000
	N	129	129	129	129	129
Security_Payment	Pearson Correlation	,811**	,798**	1	,820**	-,832**
	Sig. (2-tailed)	,000	,000		,000	,000
	N	129	129	129	129	129
Notifications_Promotions	Pearson Correlation	,856**	,830**	,820**	1	-,824**
	Sig. (2-tailed)	,000	,000	,000		,000
	N	129	129	129	129	129
Barriers (Not reversed)	Pearson Correlation	-,883**	-,838**	-,832**	-,824**	1
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	129	129	129	129	129

** . Correlation is significant at the 0.01 level (2-tailed).

Next, table 4.8 adds Digital Skills to the correlation matrix and shows that digital competence is strongly associated with mobile shopping adoption. Digital Skills are positively and significantly correlated with Mobile Usage ($r = .722$, $p < .01$), Purchase Behavior ($r = .707$, $p < .01$), Security and Payment ($r = .681$, $p < .01$), and Notifications and Promotions ($r = .698$, $p < .01$). These results indicate that respondents with higher digital skills are more likely to use mobile shopping frequently, feel confident during mobile transactions, and respond positively to mobile promotions. The strongest association involving Digital Skills is observed with Mobile Usage ($r = .722$), suggesting that digital literacy is a key enabling factor for m-commerce adoption. This finding is consistent with technology adoption perspectives, according to which users with higher technological confidence are more likely to perceive digital platforms as useful, accessible, and easy to use. Digital Skills are also strongly and negatively correlated with Barriers ($r = -.692$, $p < .01$). Since the Barriers variable was not reverse-coded and higher values indicate stronger perceived obstacles, this negative relationship means that consumers with stronger digital skills tend to perceive fewer difficulties, risks, or usability problems in mobile shopping. In short, the results highlight digital skills as an important psychographic factor influencing mobile commerce behavior among Greek consumers.

Table 4.8: Correlations (Level of Digital Skills)

		Digital Skills	Mobile_Usage	Purchase_Behavior	Security_Payment	Notifications_Promotions	Barriers(Not reversed)
Digital Skills	Pearson Correlation	1	,722**	,707**	,681**	,698**	-,692**
	Sig. (2-tailed)		,000	,000	,000	,000	,000
	N	129	129	129	129	129	129

Mobile_Usage	Pearson Correlation	,722**	1	,864**	,811**	,856**	-,883**
	Sig. (2-tailed)	,000		,000	,000	,000	,000
	N	129	129	129	129	129	129
Purchase_Behavior	Pearson Correlation	,707**	,864**	1	,798**	,830**	-,838**
	Sig. (2-tailed)	,000	,000		,000	,000	,000
	N	129	129	129	129	129	129
Security_Payment	Pearson Correlation	,681**	,811**	,798**	1	,820**	-,832**
	Sig. (2-tailed)	,000	,000	,000		,000	,000
	N	129	129	129	129	129	129
Notifications_Promotions	Pearson Correlation	,698**	,856**	,830**	,820**	1	-,824**
	Sig. (2-tailed)	,000	,000	,000	,000		,000
	N	129	129	129	129	129	129
Barriers (Not reversed)	Pearson Correlation	-,692**	-,883**	-,838**	-,832**	-,824**	1

	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	129	129	129	129	129	129
**. Correlation is significant at the 0.01 level (2-tailed).							

Likewise, table 4.9 presents the correlation analysis between Age and the main study variables. The results show that age is negatively and significantly correlated with Mobile Usage ($r = -.579$, $p < .01$), Purchase Behavior ($r = -.578$, $p < .01$), Security and Payment ($r = -.619$, $p < .01$), and Notifications and Promotions ($r = -.595$, $p < .01$). This indicates that younger respondents tend to report higher use of mobile shopping, stronger purchase preferences, greater confidence in mobile payments, and higher responsiveness to mobile promotions. The strongest negative relationship is observed between Age and Security and Payment ($r = -.619$), suggesting that younger consumers feel more confident and secure when using mobile payment methods. This finding is important for the dissertation, as it confirms that age is a key demographic factor influencing trust and adoption in mobile commerce. Age is also positively and significantly correlated with Barriers ($r = .597$, $p < .01$). Since the Barriers variable is not reverse-coded, this means that older respondents tend to perceive more obstacles to mobile shopping. Therefore, the findings support the conclusion that mobile commerce adoption is stronger among younger Greek consumers, while older consumers may require more support, reassurance, and user-friendly mobile shopping environments.

Table 4.9: Correlations (Age)

		Age	Mobile_Usage	Purchase_Behavior	Security_Payment	Notifications_Promotions	Barriers (Not reverse d)
Age	Pearson Correlation	1	-.579**	-.578**	-.619**	-.595**	.597**
	Sig. (2-tailed)		,000	,000	,000	,000	,000

	N	129	129	129	129	129	129
Mobile_Usage	Pearson Correlation	-,579**	1	,864**	,811**	,856**	-,883**
	Sig. (2-tailed)	,000		,000	,000	,000	,000
	N	129	129	129	129	129	129
Purchase_Behavior	Pearson Correlation	-,578**	,864**	1	,798**	,830**	-,838**
	Sig. (2-tailed)	,000	,000		,000	,000	,000
	N	129	129	129	129	129	129
Security_Payment	Pearson Correlation	-,619**	,811**	,798**	1	,820**	-,832**
	Sig. (2-tailed)	,000	,000	,000		,000	,000
	N	129	129	129	129	129	129
Notifications_Promotions	Pearson Correlation	-,595**	,856**	,830**	,820**	1	-,824**
	Sig. (2-tailed)	,000	,000	,000	,000		,000
	N	129	129	129	129	129	129
Barriers (Not reversed)	Pearson Correlation	,597**	-,883**	-,838**	-,832**	-,824**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	129	129	129	129	129	129

** . Correlation is significant at the 0.01 level (2-tailed).

4.4 Regression

Table 4.10 presents the multiple regression model predicting Mobile Usage for Shopping. The model demonstrates very strong explanatory power, with $R = .923$ and $R^2 = .851$, meaning that approximately 85.1% of the variance in mobile shopping usage is explained by the independent variables. The adjusted R^2 value (.843) confirms that the model remains highly robust after accounting for the number of predictors. The ANOVA results show that the model is statistically significant, $F(7,121) = 99.016$, $p < .001$, indicating that the predictors collectively explain mobile shopping usage significantly better than a model with no predictors. Regarding individual predictors, Barriers have the strongest effect on mobile shopping usage ($\beta = -.395$, $p < .001$). Since the barriers variable was not reverse-coded, this negative coefficient means that higher perceived barriers reduce mobile shopping usage. Purchase Behavior is also a significant positive predictor ($\beta = .277$, $p < .001$), while Notifications and Promotions also significantly increase mobile usage ($\beta = .259$, $p = .001$). However, Security and Payment, Age, Educational Level, and Family Monthly Income are not statistically significant predictors in this model. Overall, the findings suggest that mobile shopping usage among Greek consumers is mainly explained by positive purchasing habits, responsiveness to promotional stimuli, and especially the absence of perceived barriers. Demographic variables do not have a direct significant effect when behavioral and psychological variables are included in the model.

Table 4.10: Regression model (Dependent Variable: Mobile usage for shopping)

Model Summary					
	R	R Square	Adjusted R Square	Std. Error of the Estimate	
	.923	.851	.843	.24482	
ANOVA ^a					
	Sum of Squares	df	Mean Square	F	Sig.
Regression	41,543	7	5,935	99,016	.000
Residual	7,252	121	.060		
Total	48,795	128			

	Coefficients^a		Standardized Coefficients	t	Sig.
	Unstandardized Coefficients	Std. Error			
	B		Beta		
(Constant)	2,365	,511		4,632	,000
Purchase_Behavior	,300	,081	,277	3,705	,000
Security_Payment	,044	,071	,044	,614	,540
Notifications_Promotions	,253	,073	,259	3,457	,001
Barriers (Not reversed)	-,373	,074	-,395	-5,065	,000
Age	-,001	,024	-,001	-,026	,979
Educational Level	,005	,024	,010	,222	,825
Family Monthly income	,008	,022	,013	,366	,715

Given the high correlations among several independent variables, multicollinearity diagnostics were conducted for the regression model predicting mobile shopping usage. The results show that all VIF values were below the commonly accepted threshold of 5, ranging from 1.016 to 4.949, while tolerance values remained above 0.20. Therefore, although the predictors are strongly interrelated, multicollinearity does not exceed critical levels. Nevertheless, the relatively elevated VIF values for Purchase Behavior, Notifications and Promotions, Security and Payment, and Barriers indicate that the regression coefficients should be interpreted with some caution, as these constructs share common variance and represent closely related dimensions of mobile commerce behavior (see appendixes).

Similarly, table 4.11 presents the multiple regression model predicting Mobile Purchase Behavior. The model shows strong explanatory power, with $R = .896$ and $R^2 = .803$, meaning that 80.3% of the variance in mobile purchase behavior is explained by the selected predictors. The adjusted R^2 value (.791) confirms that the model remains strong after adjusting for the number of independent variables. The ANOVA results indicate that the regression model is statistically significant, $F(7,121) = 70.240$, $p < .001$. This means that the predictors jointly provide a significant explanation of mobile purchase behavior among

the respondents. Regarding individual predictors, Mobile Usage is the strongest significant predictor of purchase behavior ($\beta = .368, p < .001$), showing that consumers who use mobile shopping more frequently are also more likely to demonstrate stronger purchasing preferences and behaviors. Notifications and Promotions also have a positive and statistically significant effect ($\beta = .187, p = .038$), suggesting that promotional stimuli contribute to mobile purchase decisions. Educational Level is also significant ($\beta = .107, p = .041$), indicating that more educated consumers tend to show stronger mobile purchase behavior. In contrast, Security and Payment, Barriers, Age, and Family Monthly Income do not have statistically significant effects in this model. In sum, the findings suggest that mobile purchase behavior is mainly driven by actual mobile usage, promotional influence, and educational level. This implies that Greek consumers who are more familiar with mobile shopping platforms and more responsive to app-based promotions are more likely to engage in mobile purchasing.

Table 4.11: Regression model (Dependent Variable: Mobile Purchase Behavior)

Model Summary					
	R	R Square	Adjusted R Square	Std. Error of the Estimate	
	,896	,803	,791	,26010	
ANOVA^a					
	Sum of Squares	df	Mean Square	F	Sig.
Regression	33,262	7	4,752	70,240	,000
Residual	8,186	121	,068		
Total	41,448	128			
Coefficients^a					
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1,937	,562		3,449	,001
Mobile_Usage	,339	,092	,368	3,705	,000

Security_Payment	,118	,075	,131	1,579	,117
Notifications_Promotions	,168	,080	,187	2,102	,038
Barriers	-,134	,085	-,154	-1,569	,119
Age	-,031	,025	-,069	-1,236	,219
Educational Level	,052	,025	,107	2,070	,041
Family Monthly income	,008	,023	,014	,336	,737

For the second regression model, where Mobile Purchase Behavior was used as the dependent variable, collinearity diagnostics indicated a higher level of multicollinearity among some predictors. Specifically, the VIF values for Mobile Usage (VIF = 6.043) and Barriers (VIF = 5.879) exceeded the commonly accepted threshold of 5, while Notifications and Promotions also approached this level (VIF = 4.831). These results suggest that several explanatory variables are strongly interrelated and share considerable variance. Therefore, although the model remains statistically significant, the individual regression coefficients should be interpreted with caution (see appendixes).

4.5 Parametric Tests (One-way ANOVA)

Table 4.12 presents the results of the one-way ANOVA analysis according to age group. The findings show statistically significant differences across age groups for all examined variables ($p = .000$). This indicates that age plays an important role in shaping mobile shopping usage, purchase behavior, security perceptions, responsiveness to promotions, and perceived barriers. Younger respondents report clearly higher levels of mobile commerce adoption. The age groups 18–24 and 25–34 show the highest mean scores for Mobile Usage ($M = 4.49$ and $M = 4.48$), Purchase Behavior ($M = 4.63$ and $M = 4.64$), Security and Payment ($M = 4.50$ and $M = 4.41$), and Notifications and Promotions ($M = 4.36$ and $M = 4.42$). In contrast, the 55+ group reports the lowest scores across these positive dimensions, especially for Security and Payment ($M = 3.18$) and Notifications and Promotions ($M = 3.20$). The opposite pattern is observed for Barriers. Since this variable was not reverse-coded, higher scores indicate stronger perceived obstacles. The youngest groups report the lowest barriers (18–24: $M = 1.62$; 25–34: $M = 1.64$), while the 55+ group reports the highest

barriers ($M = 2.77$). In conclusion, the results confirm that younger Greek consumers are more familiar, confident, and responsive to mobile commerce, while older consumers perceive more difficulties and limitations.

Table 4.12: One-way ANOVA analysis according to age

		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum	Sig.
Mobile_Usage	18-24	29	4,4897	,45225	,08398	3,20	5,00	,000
	25-34	37	4,4811	,48867	,08034	3,00	5,00	
	35-44	28	4,2286	,50980	,09634	3,00	5,00	
	44-54	23	3,7565	,51859	,10813	2,80	4,60	
	55+	12	3,3500	,51962	,15000	2,60	4,20	
	Total	129	4,1938	,61742	,05436	2,60	5,00	
Purchase_Behavior	18-24	29	4,6345	,39666	,07366	3,60	5,00	,000
	25-34	37	4,6378	,43929	,07222	3,40	5,00	
	35-44	28	4,4214	,48790	,09220	3,20	5,00	
	44-54	23	3,9478	,50889	,10611	3,00	4,80	
	55+	12	3,6000	,42640	,12309	2,80	4,20	
	Total	129	4,3705	,56905	,05010	2,80	5,00	
Security_Payment	18-24	29	4,5034	,35303	,06556	3,80	5,00	,000
	25-34	37	4,4054	,47723	,07846	3,00	5,00	
	35-44	28	4,1357	,58387	,11034	2,80	5,00	
	44-54	23	3,7391	,52374	,10921	2,60	4,80	
	55+	12	3,1833	,48586	,14026	2,40	4,00	
	Total	129	4,1364	,62898	,05538	2,40	5,00	

Notifications_Promotions	18-24	29	4,3586	,43220	,08026	3,20	4,80	,000
	25-34	37	4,4216	,49167	,08083	3,00	5,00	
	35-44	28	4,1071	,50032	,09455	3,00	5,00	
	44-54	23	3,6000	,50452	,10520	2,40	4,20	
	55+	12	3,2000	,56569	,16330	2,40	4,20	
	Total	129	4,0791	,63118	,05557	2,40	5,00	
Barriers (Not reversed)	18-24	29	1,6207	,41177	,07646	1,20	2,60	,000
	25-34	37	1,6432	,48336	,07946	1,00	3,00	
	35-44	28	1,9714	,55701	,10527	1,20	3,20	
	44-54	23	2,4957	,62920	,13120	1,40	3,60	
	55+	12	2,7667	,52455	,15142	2,00	3,60	
	Total	129	1,9659	,65389	,05757	1,00	3,60	

In the same length, table 4.13 presents the one-way ANOVA results according to educational level. The findings show statistically significant differences for all examined variables ($p = .000$), indicating that education is an important factor associated with mobile shopping behavior. Respondents with higher educational qualifications report stronger mobile commerce adoption. More specifically, participants with a Master's degree and PhD present the highest mean scores for Mobile Usage, Purchase Behavior, Security and Payment, and Notifications and Promotions. For example, Mobile Usage increases from $M = 3.67$ among high school graduates to $M = 4.68$ among PhD holders. Similarly, Purchase Behavior rises from $M = 3.80$ to $M = 4.78$. The opposite trend is observed for Barriers. High school graduates report the highest perceived barriers ($M = 2.56$), while PhD holders report the lowest barriers ($M = 1.52$). Since the barriers scale is negatively oriented, this suggests that higher education is associated with fewer perceived difficulties in mobile shopping.

Table 4.13: One-way ANOVA analysis according to educational level

		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum	Sig.
Mobile_Usage	High school	14	3,6714	,55252	,14767	2,80	,000	,000
	Vocational training	24	3,8500	,68588	,14001	2,60	4,80	
	Bachelor	47	4,1830	,57760	,08425	2,60	5,00	
	Master	27	4,4815	,40100	,07717	3,40	5,00	
	PhD	17	4,6824	,30870	,07487	4,00	5,00	
	Total	129	4,1938	,61742	,05436	2,60	5,00	
Purchase_Behavior	High school	14	3,8000	,48990	,13093	3,20	4,60	,000
	Vocational training	24	4,1250	,64014	,13067	2,80	5,00	
	Bachelor	47	4,3149	,54173	,07902	3,20	5,00	
	Master	27	4,7259	,27258	,05246	4,00	5,00	
	PhD	17	4,7765	,26346	,06390	4,20	5,00	
	Total	129	4,3705	,56905	,05010	2,80	5,00	
Security_Payment	High school	14	3,6857	,54187	,14482	2,80	4,40	,000
	Vocational training	24	3,7917	,75637	,15439	2,40	4,80	
	Bachelor	47	4,1532	,56908	,08301	2,60	5,00	
	Master	27	4,4444	,46188	,08889	3,40	5,00	
	PhD	17	4,4588	,44590	,10815	3,60	5,00	
	Total	129	4,1364	,62898	,05538	2,40	5,00	

Notifications_ Promotions	High school	14	3,4857	,62124	,16603	2,40	4,40	,000
	Vocational training	24	3,7750	,70849	,14462	2,40	4,80	
	Bachelor	47	4,0638	,52437	,07649	2,80	5,00	
	Master	27	4,3926	,48192	,09275	2,80	5,00	
	PhD	17	4,5412	,37924	,09198	3,60	5,00	
	Total	129	4,0791	,63118	,05557	2,40	5,00	
Barriers (Not reversed)	High school	14	2,5571	,70680	,18890	1,20	3,60	,000
	Vocational training	24	2,3583	,67754	,13830	1,40	3,60	
	Bachelor	47	1,9532	,61036	,08903	1,00	3,40	
	Master	27	1,6148	,35917	,06912	1,20	2,40	
	PhD	17	1,5176	,33955	,08235	1,00	2,20	
	Total	129	1,9659	,65389	,05757	1,00	3,60	

Finally, table 4.14 presents the one-way ANOVA results according to family monthly income. Unlike age and education, income does not appear to create statistically significant differences in any of the examined variables. More specifically, the significance values are above 0.05 for Mobile Usage ($p = .927$), Purchase Behavior ($p = .992$), Security and Payment ($p = .993$), Notifications and Promotions ($p = .980$), and Barriers ($p = .988$). These findings suggest that family monthly income does not significantly influence mobile shopping behavior in this sample.

Table 4.14: One-way ANOVA analysis according to Family Monthly income

		N	Mean	Std. Deviation	Std. Error	Minimu m	Maximu m	Sig.
Mobile_Usage	Less than 1.000 €	17	4,2000	,79373	,19251	2,60	,000	,927
	1.001-2.000 €	37	4,2108	,62707	,10309	2,80	5,00	
	2.001-3.500 €	42	4,1429	,56790	,08763	2,80	5,00	
	More than 3.501 €	33	4,2364	,59045	,10278	2,60	4,80	
	Total	129	4,1938	,61742	,05436	2,60	5,00	
Purchase_Behavior	Less than 1.000 €	17	4,3765	,71723	,17395	3,00	5,00	,992
	1.001-2.000 €	37	4,3676	,56865	,09349	3,20	5,00	
	2.001-3.500 €	42	4,3667	,54445	,08401	2,80	5,00	
	More than 3.501 €	33	4,3758	,54258	,09445	3,20	5,00	
	Total	129	4,3705	,56905	,05010	2,80	5,00	
Security_Payment	Less than 1.000 €	17	4,1765	,79335	,19242	2,60	5,00	,993
	1.001-2.000 €	37	4,1243	,64868	,10664	2,80	5,00	
	2.001-3.500 €	42	4,1286	,59726	,09216	2,60	5,00	
	More than 3.501 €	33	4,1394	,57984	,10094	2,40	5,00	
	Total	129	4,1364	,62898	,05538	2,40	5,00	

Notifications_ Promotions	Less than 1.000 €	17	4,1176	,64054	,15535	2,80	4,80	,980
	1.001-2.000 €	37	4,0919	,65928	,10839	2,40	5,00	
	2.001-3.500 €	42	4,0476	,57731	,08908	2,60	5,00	
	More than 3.501 €	33	4,0848	,68562	,11935	2,80	5,00	
	Total	129	4,0791	,63118	,05557	2,40	5,00	
Barriers	Less than 1.000 €	17	1,9647	,73904	,17924	1,00	3,40	,988
	1.001-2.000 €	37	1,9514	,68541	,11268	1,20	3,60	
	2.001-3.500 €	42	1,9952	,62701	,09675	1,00	3,40	
	More than 3.501 €	33	1,9455	,63497	,11053	1,20	3,60	
	Total	129	1,9659	,65389	,05757	1,00	3,60	

Chapter 5: Conclusions

5.1 Discussion

The findings of the present study indicate that mobile shopping adoption among Greek consumers is generally high. Respondents reported strong levels of mobile usage, positive purchase behavior, trust in mobile payment methods, and responsiveness to push notifications and app-based promotions. These findings are consistent with the broader literature, which emphasizes that mobile commerce is increasingly shaped by convenience, time-saving, perceived usefulness, trust, and personalized digital interaction. For example, Al Maalouf et al. (2025) found that convenience, trust, time-saving, e-service quality, and perceived quality positively influence consumer attitudes toward digital purchasing services. Similarly, the present study confirms that mobile shopping is perceived as a convenient and useful part of consumers' everyday shopping behavior, as respondents strongly agreed that mobile shopping fits into their daily routine and facilitates quick and easy purchases.

The results also confirm the importance of utilitarian motives in mobile commerce. In this study, respondents strongly agreed that mobile shopping allows them to compare prices, make quick purchases, and use apps rather than websites. This aligns with Chang et al. (2023), who showed that utilitarian motivations, perceived ease of use, shopping speed, product recommendations, and location convenience significantly affect purchase intentions in smart retail settings. It is also consistent with Agrawal and Gupta (2023), who identified “anywhere and any-time shopping,” safe digital transactions, and unbiased reviews as emerging motives in modern consumer behavior. Therefore, the Greek consumers in this study appear to follow a similar pattern, using mobile shopping primarily because it offers flexibility, speed, accessibility, and practical decision-making support.

Another important finding concerns the strong role of digital skills. The correlation analysis showed that digital skills are positively associated with mobile usage, purchase behavior, payment security perceptions, and responsiveness to promotions, while they are negatively associated with perceived barriers. This suggests that consumers with higher digital competence are more confident and active in mobile commerce. This finding supports technology adoption perspectives and is consistent with studies such as Vinerean et al. (2022), which emphasized the role of performance expectancy, trust, and social

influence in shaping mobile commerce intentions. It also reinforces the argument of Agrawal and Gupta (2023) that safe digital transactions and technological familiarity are increasingly important in consumer shopping priorities. The role of trust and payment security is also confirmed, although with some nuance. Descriptive statistics showed that respondents generally trust mobile payment methods and perceive mobile transactions as secure. This is consistent with Vinerean et al. (2022), who found that trust positively affects behavioral intention to use mobile shopping apps. However, in the regression model predicting mobile usage, security and payment perceptions were not statistically significant when other variables such as purchase behavior, promotions, and barriers were included. This suggests that although trust is important at a general level, it may operate more as a necessary precondition rather than as the strongest direct predictor of mobile shopping usage among Greek consumers.

The study also highlights the significant influence of promotions and notifications. Push notifications, app-based discounts, personalized offers, and limited-time promotions were positively evaluated by respondents. Moreover, notifications and promotions emerged as a significant predictor of both mobile usage and purchase behavior. This finding is strongly aligned with Chen (2018), who found that promotion, price, and product marketing qualities are important drivers of satisfaction and continued mobile shopping intention. It also supports Um et al. (2023), who showed that notices of special promotions and perceived value can directly trigger impulse buying. Therefore, in the Greek context, mobile promotions appear to act as important behavioral triggers, encouraging consumers to interact with apps and proceed to purchases.

The findings further show that perceived barriers negatively affect mobile shopping behavior. Barriers were strongly and negatively correlated with mobile usage, purchase behavior, payment security perceptions, and promotional responsiveness. In the regression model, barriers were the strongest predictor of mobile usage, with a negative effect. Since the barriers variable was not reverse-coded, this means that consumers who perceive more difficulties, usability issues, or limitations are less likely to use mobile shopping. This result is consistent with the literature, especially Agrawal and Gupta (2023), who found that consumers may still prefer offline channels when they seek risk-free and socially rich shopping experiences. It also reflects the broader argument that perceived risk and usability concerns remain important obstacles in digital commerce adoption.

Although the descriptive statistics indicate that respondents generally reported low levels of perceived barriers to mobile shopping, the regression analysis revealed that barriers constitute the strongest negative predictor of mobile shopping usage. This finding is not contradictory. Rather, it suggests that although the overall sample consists of relatively digitally confident consumers who experience few obstacles, variations in perceived barriers still have a substantial influence on mobile shopping behavior. In other words, even modest increases in concerns related to usability, technological difficulties, or other perceived obstacles are associated with significant reductions in mobile shopping usage. Therefore, minimizing barriers remains a critical priority for businesses seeking to increase consumer adoption and sustained engagement with mobile commerce platforms.

Moreover, in terms of demographics, age was another important factor in the present study. The ANOVA analysis showed that younger consumers, especially those aged 18–24 and 25–34, reported higher mobile usage, stronger purchase behavior, greater trust in mobile payments, and stronger responsiveness to promotions. Older respondents, particularly those aged 55+, reported higher perceived barriers. These findings are consistent with Lee and Kwon (2022), who emphasized the central role of younger generations in the post-COVID-19 mobile shopping and live commerce environment. The findings also align with Vinerean et al. (2022), who found that trust can operate differently across generational groups. In the Greek sample, younger consumers appear to be more digitally confident, more receptive to mobile marketing, and more integrated into mobile shopping routines. Educational level also emerged as a meaningful differentiating factor. The ANOVA results showed that respondents with Master’s and PhD degrees reported the highest mobile usage, purchase behavior, security perceptions, and promotional responsiveness, while those with lower educational levels reported higher perceived barriers. This finding suggests that education may enhance digital confidence, information-processing ability, and trust in mobile shopping systems. It also supports the broader literature on technology adoption, which argues that consumers with stronger knowledge and digital familiarity are more likely to adopt new shopping technologies.

In contrast, income did not significantly influence mobile shopping behavior in this study. The ANOVA analysis showed no statistically significant differences across income groups for mobile usage, purchase behavior, security perceptions, promotions, or barriers. This finding suggests that mobile commerce adoption in Greece may not be primarily

determined by purchasing power, but rather by age, education, digital skills, convenience, promotional influence, and perceived barriers.

In conclusion, the findings of this study are largely consistent with previous research on mobile commerce and digital consumer behavior. Like Al Maalouf et al. (2025), Chang et al. (2023), Chen (2018), Vinerean et al. (2022), and Um et al. (2023), this study confirms the importance of convenience, ease of use, trust, promotions, and perceived value in shaping mobile shopping behavior. At the same time, the present research contributes specifically to the Greek context by showing that mobile shopping adoption is particularly strong among younger, educated, and digitally skilled consumers, while perceived barriers remain the main factor limiting usage. Thus, the study reinforces the view that successful mobile commerce strategies should combine usability, trust-building, personalized promotions, and support for consumers with lower digital confidence.

5.2 Conclusions

The present dissertation examined the mobile shopping behavior of Greek consumers, focusing on trends, preferences, and barriers associated with mobile commerce adoption. The findings reveal that mobile shopping has become a highly integrated part of consumers' everyday purchasing activities, with respondents demonstrating strong levels of mobile usage, positive purchasing behavior, trust in mobile payment systems, and responsiveness to app-based promotions and notifications. Overall, the results confirm that mobile commerce is no longer a secondary digital channel, but rather a central component of modern consumer behavior in Greece. One of the main conclusions of the study is that convenience and usability constitute fundamental drivers of mobile shopping adoption. Consumers strongly value the ability to shop anytime and anywhere, complete purchases quickly, compare prices easily, and access personalized offers through mobile applications. Push notifications, discounts, and time-limited promotions also play a significant role in stimulating purchasing behavior, reinforcing the importance of mobile marketing strategies in influencing consumer decisions. The study additionally demonstrates the importance of digital skills in shaping mobile shopping behavior. Consumers with stronger digital literacy reported higher levels of mobile usage, stronger purchasing behavior, greater trust in payment systems, and fewer perceived barriers. Therefore, technological familiarity and confidence are critical enabling factors for successful participation in mobile commerce

environments. At the same time, perceived barriers were found to negatively affect mobile shopping adoption, confirming that usability concerns, technological difficulties, and lack of confidence may discourage consumers from fully engaging with mobile shopping platforms.

Demographic factors also proved to be important. Younger consumers demonstrated significantly stronger mobile shopping usage, greater responsiveness to promotions, and higher levels of trust in mobile payments compared to older age groups. Similarly, respondents with higher educational qualifications reported stronger mobile commerce adoption and lower perceived barriers. In contrast, family income did not significantly influence mobile shopping behavior, suggesting that mobile commerce adoption in Greece is less dependent on economic status and more associated with digital competence, education, and consumer attitudes toward technology. Finally, the regression analysis further confirmed that purchase behavior, promotional influence, and especially perceived barriers are major predictors of mobile shopping usage. Notifications and promotions positively influence both usage and purchasing behavior, while barriers reduce mobile commerce adoption. These findings emphasize that successful mobile commerce strategies should not only focus on technological functionality, but also on creating user-friendly, trustworthy, and engaging digital shopping experiences.

In conclusion, the findings suggest that the future growth of mobile commerce in Greece will depend on retailers' ability to strengthen consumer trust, improve usability, personalize promotional strategies, and support consumers with lower digital confidence. Consequently, businesses that effectively combine convenience, security, personalization, and technological simplicity are more likely to achieve stronger consumer engagement and long-term success in the evolving mobile commerce environment.

While the overall level of perceived barriers was relatively low, reflecting the digitally competent profile of the sample, barriers nevertheless emerged as the strongest negative predictor of mobile shopping usage. This finding highlights that reducing even relatively minor usability and technological obstacles can have a meaningful impact on increasing consumer engagement with mobile commerce

5.3 Policy implications

The findings of this study provide several important managerial implications for businesses, retailers, digital marketers, and mobile commerce platform developers operating in the Greek market. In this context, table 5.1 shows key managerial implications based on findings. Since mobile shopping adoption among Greek consumers appears to be relatively high, organizations should increasingly prioritize mobile-first strategies as a core component of their digital transformation efforts. Mobile applications should not be viewed merely as complementary sales channels, but as strategic platforms capable of shaping customer experience, engagement, and loyalty.

Table 5.1: Managerial implications based on findings

Area of Implication	Key Finding	Managerial Recommendation
Mobile-first strategy	Mobile shopping adoption is high among Greek consumers.	Treat mobile apps and mobile websites as core sales channels, not secondary tools.
Usability and convenience	Convenience and ease of use strongly influence mobile shopping behavior.	Invest in simple navigation, fast loading, clear product information, and easy checkout.
Payment security	Trust in mobile payments supports adoption.	Offer secure payment methods, digital wallets, biometric authentication, and clear privacy policies.
Push notifications and promotions	Notifications, discounts, and personalized offers influence purchase behavior.	Use targeted push notifications, loyalty rewards, and time-limited offers.

Personalization	Consumers respond positively to app-based offers and recommendations.	Use data-driven personalization based on browsing and purchase history.
Older consumers	Older consumers perceive more barriers to mobile shopping.	Provide simplified app design, tutorials, FAQs, and customer support.
Digital skills	Higher digital skills are associated with stronger mobile shopping usage.	Design platforms that are accessible to users with different levels of digital literacy.
Education-based differences	More educated consumers show stronger adoption and fewer barriers.	Adapt communication messages according to consumers' familiarity with digital tools.
Income segmentation	Income does not significantly differentiate mobile shopping behavior.	Focus segmentation on behavior, lifestyle, digital skills, and responsiveness to promotions rather than income.
Competitive advantage	Mobile commerce success depends on trust, simplicity, and personalization.	Combine secure technology, personalized marketing, and user-friendly design.

As shown above, the managerial implications suggest that mobile commerce success in Greece depends on a balanced combination of technological reliability, user convenience, payment security, and personalized customer engagement. Businesses should not only focus on attracting consumers to mobile platforms, but also on reducing perceived barriers and creating a smooth, trustworthy, and enjoyable shopping experience. Therefore, firms that

invest in mobile-first strategies, targeted promotions, and inclusive app design are more likely to strengthen customer loyalty and achieve sustainable competitive advantage in the Greek digital marketplace.

5.4 Research limitations and Suggestions for further research

The present study has certain limitations that should be acknowledged. First, the research was based on a sample of 129 respondents, which limits the generalizability of the findings to the entire population of Greek consumers (Saunders et al., 2019). In addition, the study relied on self-reported questionnaire data, which may be affected by personal perception, social desirability bias, or respondents' subjective evaluation of their own mobile shopping behavior (Wilson, 2003). A second limitation concerns the cross-sectional nature of the research design. The data were collected at one specific point in time and therefore cannot capture changes in mobile shopping behavior over a longer period. Since mobile commerce is a rapidly evolving field, consumer attitudes, payment habits, platform preferences, and reactions to promotions may change significantly as new technologies, applications, and digital payment systems become more widespread. Future research could address these limitations by using larger and more representative samples from different regions of Greece. It would also be useful to apply longitudinal research designs in order to examine how mobile shopping behavior changes over time. Finally, future studies could combine quantitative surveys with qualitative interviews, allowing deeper exploration of consumer motivations (Wilson, 2003), trust issues, usability concerns, and the specific reasons why some consumers remain hesitant toward mobile commerce.

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Appendix A: “Questionnaire”

Questionnaire

I am a postgraduate student at the Hellenic Open University in the Master in Business Administration program.

As part of my diploma thesis, I am conducting a survey regarding Mobile Shopping Behavior of Greek Consumers. For that purpose, I ask you to complete the questionnaire below.

I assure you that the questionnaire data will be used solely for educational purposes and that your personal information will remain completely confidential. I also inform you that the survey is anonymous.

The completion of the questionnaire will take a few minutes of your time.

Thank you in advance for your valuable contribution!

A. Demographics:**Gender:**Male ☐Female ☐**Age:**18-30☐31-40☐41-50☐51+☐**Educational level:**High school ☐Bachelor ☐Master/PhD ☐**Family Monthly income**Less than 1.000 € ☐1.001-2.000 € ☐2.001-3.500 € ☐More than 3.501 € ☐

B. Please show your level of agreement with each of the following statements by circling or ticking one response per statement only. This is not a test, and there are no right or wrong answers.

	Response				
	1	2	3	4	5
Section A: Mobile Shopping Usage & Trends					
1. I frequently use my smartphone to shop for products or services.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
2. Mobile shopping is an important part of my overall shopping behavior.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
3. I prefer using my smartphone rather than a computer for online shopping.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
4. I expect my use of mobile shopping to increase in the future.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
5. Mobile shopping fits well into my daily routine.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Section B: Preferences & Purchase Behavior					
6. I mainly use mobile shopping apps rather than websites.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
7. I prefer buying fashion and accessories via mobile shopping apps.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
8. I feel comfortable purchasing high-value products through my smartphone.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
9. I prefer mobile shopping because it allows quick and easy purchases.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
10. I usually compare prices using my smartphone before making a purchase.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Section C: Payment Methods & Security Perceptions					
11. I trust mobile payment methods (e.g., cards, digital wallets) when shopping via smartphone.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree

12. I feel that mobile shopping transactions are secure.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
13. The availability of multiple payment options encourages me to shop via mobile.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
14. I avoid mobile shopping due to concerns about payment security.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
15. I prefer using familiar payment methods when shopping via mobile.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Section D: Push Notifications & Promotions					
16. Push notifications influence my decision to make purchases via mobile apps.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
17. App-based discounts and promotions motivate me to shop via mobile.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
18. Personalized offers on mobile apps increase my likelihood of purchasing.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
19. I often ignore promotional notifications sent by mobile shopping apps.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
20. Limited-time mobile offers encourage impulse purchases.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Section E: Barriers & Adoption Factors					
21. Mobile shopping apps are easy for me to use and understand.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
22. My level of digital skills makes mobile shopping convenient for me.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
23. I find mobile shopping inconvenient due to technical or usability issues.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
24. My lifestyle encourages me to use mobile shopping services.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
25. Mobile shopping saves me time compared to traditional shopping methods.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree

If you had any problems answering this questionnaire, or have any general comments you want to make, then please write them in the space below.

Thank you for your cooperation!

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Appendix B: VIF Tables

Coefficients^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2,365	,511		4,632	,000		
	Age	-,001	,024	-,001	-,026	,979	,515	1,942
	Educational Level	,005	,024	,010	,222	,825	,596	1,679
	Family Monthly income	,008	,022	,013	,366	,715	,985	1,016
	Purchase_Behavior	,300	,081	,277	3,705	,000	,220	4,548
	Security_Payment	,044	,071	,044	,614	,540	,234	4,266
	Notifications_Promotions	,253	,073	,259	3,457	,001	,219	4,558
	Barriers	-,373	,074	-,395	-5,065	,000	,202	4,949
a. Dependent Variable: Mobile_Usage								

Coefficients^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1,937	,562		3,449	,001		
	Mobile_Usage	,339	,092	,368	3,705	,000	,165	6,043
	Security_Payment	,118	,075	,131	1,579	,117	,239	4,193
	Notifications_Promotions	,168	,080	,187	2,102	,038	,207	4,831
	Barriers	-,134	,085	-,154	-1,569	,119	,170	5,879
	Age	-,031	,025	-,069	-1,236	,219	,521	1,918
	Educational Level	,052	,025	,107	2,070	,041	,616	1,622
	Family Monthly income	,008	,023	,014	,336	,737	,984	1,016
a. Dependent Variable: Purchase_Behavior								

Author’s Statement:

I hereby declare that, in accordance with article 8 of Law 1599/1986 and article 2.4.6 par. 3 of Law 1256/1982, this thesis/dissertation is solely a product of personal work and does not infringe any intellectual property rights of third parties and is not the product of a partial or total plagiarism, and the sources used are strictly limited to the bibliographic references.