

Personal Innovativeness, Social Influence, and M-Commerce Purchase Intention among Rural Consumers

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Abstract

With the advent of technology and mobile commerce, banking and financial inclusion for all has become a reality. This study primarily aims to explore the impact of mobile commerce on purchase intention among people in rural India. Various Governments across the globe have adopted poverty reduction and women's empowerment through financial inclusion as the UN Sustainable Development Goal. In this regard, the study aims to understand the impact of personal innovativeness, subjective norms, perceived behavioral control, and attitude on purchase intention. For the purpose of the study, the data were collected from 280 respondents. The study shows that attitude, perceived behavioral control, subjective norms, and personal innovativeness positively influence purchase intention. Moreover, purchase intention positively influences attitude and subjective norms. Besides, subjective norms, purchase intention, and attitude mediate the relationship between personal innovativeness and purchase intention.

Keywords: Personal innovativeness, purchase intention, subjective norms, perceived behavioral control.

1. Introduction

The digital revolution and the penetration of mobile technology have changed the domain of trade and commerce. Globally, various nations have adopted financial inclusion as a sustainable development goal, and in this regard, the use of m Commerce for banking has become a panacea to the woes of the financially excluded poor people at the bottom of the pyramid.

Today, mobile technology has made inroads into almost all households in rural India. And the general public has been using this technology not only for banking but also for web surfing and shopping (Rakesh et al., 2005).

However, the adoption of technology is a complex process that affects subjective norms, attitudes, and their intersection, as well as members' mental dispositions.

This paper aims to study the various factors that impact users' adoption of technology, such as m-commerce.

M-commerce, which involves commerce and transactions through wireless mobile devices, demonstrates the potential of leveraging technology to address these objectives by providing access to citizen-centric services for people in rural India (Niranjanamurthy et al., 2013).

Despite its importance, very few studies have examined the impact of personal innovativeness, attitude, and subjective norms on purchase intention. This study will be important to policymakers, academics, and practitioners alike.

2. Literature review

Mobile commerce refers to buying and selling goods, making payments, banking, and delivering services through mCommerce technology.

Mcommerce enables individuals to access banking products and services, purchase goods, and conduct transactions anywhere, at any time.

This technology helps overcome barriers to trade and commerce (Yoon & Han, 2014). (Malhotra, N., Shah, P., & Saravanan, S, 2017) Specifically examined the challenges associated with the transition toward m-commerce in rural India.

The review identified the rural–urban digital divide, limited digital literacy, infrastructure constraints, trust and security concerns, and difficulties in independently navigating mobile services as important barriers.

The Department of Electronics and Information Technology, Government of India, in its report, has discussed the need to prepare India for the Digital India campaign.

In the report, the use of mobile phones and bank accounts is the primary driver of participation in the digital and financial space. The report highlights 4 major pillars, namely broadband for rural India, Universal access to mobile phones, Mobile Seva, and information-based services, as the major areas for research.

The report has enumerated various mobile-based information services and projects for rural India. It substantiates that Mobile Commerce in rural India is not an option but a necessity (Care, Education, Education, Blackboard, 1992).

The report discusses the various synergies arising from the convergence of technologies. It asserts that m-commerce originated from the convergence of information technology and telecommunications. It further highlights the wider contextual definition of m-commerce as encompassing features such as ubiquity, localization, immediacy, automatic connectivity, and a simple SIM-based authentication procedure.

It has emphasized the application of e-commerce for various purposes such as mobile banking, mobile entertainment, mobile information, and mobile marketing. It cites various case studies to highlight the role of technology convergence in finding newer business opportunities.

It highlights the importance of regulations, legal acts, and enactments for ensuring compliance with the Consumer Protection Act, 1986, and maintaining confidentiality.

The theory of planned behavior provides an integrated framework for understanding the factors that influence purchase intention (Ajzen, 1991).

According to this study, subjective norms, attitude, and perceived behavioral control influence purchase intention.

In the context of mCommerce, attitude refers to a favorable, positive, or negative disposition that influences purchase intention through technology use.

Empirical evidence indicates that purchasers with a positive disposition tend to purchase more commodities through mobile (Noor, Noranee, Zakaria, Unin, & Suaee).

Similarly, subjective norms, which refer to perceived expectations and social pressure, seem to have a wider impact on purchase intention when using mCommerce. Subjective norms represent the perceived expectations or social pressure of important referents, including family, friends, and peers.

In digital commerce, social influence can be particularly important because consumers frequently obtain information about online platforms and purchasing practices through their social networks (Shufiana, Sulhaini, & Saufi, 2021).

Evidence from online shopping research demonstrates that subjective norms can significantly influence purchase intention. As part of the integrated TPB (Theory of Planned Behavior) framework, personal innovativeness also significantly influences purchase intention (Ajzen, 2002).

2.1. Perceived behavioral control

Perceived behavioral control (PBC) refers to an individual's perception of their ability to perform a particular behavior.

This perception is rooted in one's belief in one's own resources, skills, and opportunities to engage in a particular behavior (Fishbein & Ajzen, 1975).

In online and mobile commerce, these resources can include digital literacy, smartphone access, Internet connectivity, payment capability, knowledge of e-commerce platforms, and confidence in completing online transactions.

PBC (Perceived behavioral control) is important to purchase behavior online or through mobile, because individuals might have a positive attitude but might lack the confidence to purchase online through the use of a mobile device.

Thus, perceived behavioral control plays an important role in shaping an individual's behavior. In a similar vein, various studies highlight the complex and diverse aspects of PBC, regarding it as a critical factor influencing purchasing intention in digital transactions, particularly in relation to external control beliefs.

(Elie-Dit-Cosaque et al., 2011) further assert that perceived behavioral control is also impacted by the social and external factors.

The relationship is particularly relevant in developing markets and rural settings. Consumers who have limited digital experience may perceive greater difficulty in navigating applications, making digital payments or dealing with transaction problems.

Therefore, PBC can provide a theoretically meaningful explanation for differences in m-commerce purchase intention even when consumers have similar attitudes toward digital purchasing.

In conclusion, the wide array of studies examining PBC highlights its complex characteristics and the numerous factors that contribute to its formation, including internal individual characteristics as well as external environmental and social influences.

This study aims to explore the impact of perceived behavioral control on purchase intention among people in rural India who use mobile technology.

H1: Perceived behavioral control has an impact on influence on purchase intention using mCommerce in rural India

2.2. Subjective norms

Individual behavior is notably influenced by subjective norms, encompassing the impact of family, friends, and peers on actions, decision-making, and purchase intentions (Liñán & Chen, 2009).

This theoretical relationship between subjective norms and purchase intention stems from an individual's normative beliefs.

Consumers might form purchase intention when they perceive that people around them find the technology useful.

Perceptions, being inherently subjective, contribute to the formation of these norms, underscoring how personal interpretations shape social behaviors across contexts.

Users' behaviors are shaped by their attitudes and subjective norms, reflecting community pressure and approval leading to specific actions (Fishbein & Ajzen, 1975).

In the current context, the perceived opinions of significant others, such as family and friends, play a crucial role in shaping consumer behavior when engaging in mCommerce.

(Verma, Tripathi & Singh, 2021) has examined Generation Z's adoption of m-commerce using the theoretical framework of the Theory of Planned Behavior.

The findings indicate that attitude, subjective norms, and perceived behavioral control positively influence purchase behavior through m-commerce.

H2: Subjective norms positively influence purchase intention using m-commerce in rural India

2.3. Attitude towards mCommerce

Attitude is a psychological construct that refers to the beliefs, emotions, and personal dispositions of an individual towards the purchase of products mCommerce (Vinerean, Țîmbalari, & Opreana, A, 2025).

It is an internal factor that influences purchase behavior and the intention to buy a particular product or service. (Ajzen, 1991), in his study, he argues that behavioral attitudes are formed from behavioral beliefs regarding the consequences of the action.

The authors argue that in a digital environment, if buyers perceive online purchasing as convenient, useful, efficient, enjoyable, and beneficial, they might prefer to purchase online. Attitude is generally considered the most significant predictor of purchase intention (Hansen, Jensen, & Solgaard, 2004).

In their study, the authors used a grocery store example to show that subjective norms and attitude have a far-reaching impact on purchase intention when using mCommerce.

Any positive disposition towards the product during mCommerce use enhances agility and adaptability.

(Pavlou & Fygenson, 2006), in their study, they highlight the importance of the theory of planned behavior to explain the impact of subjective norms and perceived behavioral control on purchase intention.

The adoption of technology with a positive mindset enables individuals and businesses to navigate the digital ecosystem to make purchases smoothly.

In the literature, there is a gap in research linking the theory of planned behavior, a cognitive theory, to attitudes and emotions.

Thus, this study aims to explore the impact of attitude on purchase intention using mCommerce.

H3: Attitude has a positive impact on purchase intention using mCommerce in rural India

2.4. Mediation analysis

H4: Attitude toward m-commerce mediates the relationship between personal innovativeness and purchase intention among rural consumers.

H5: Subjective norms mediate the relationship between personal innovativeness and purchase intention toward m-commerce among rural consumers.

H6: Perceived behavioral control mediates the relationship between personal innovativeness and purchase intention toward m-commerce among rural consumers.

Conceptual Model

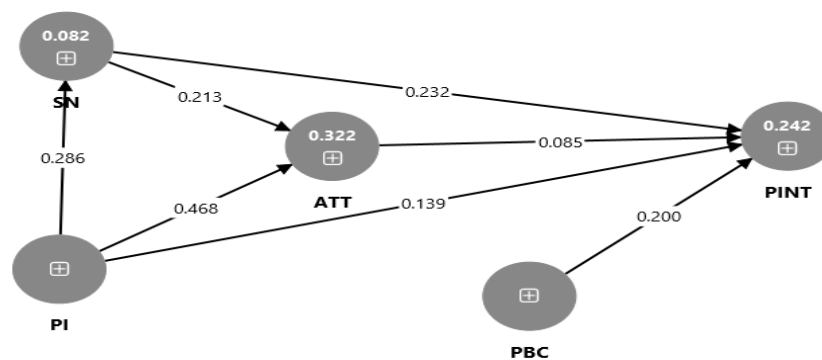


Figure 1: Structural model; Source: Author's own work

PI refers to personal innovativeness; PBC refers to perceived behavioral control, ATT refers to attitude, SN refers to subjective norms, and PINT refers to purchase intention

The conceptual model proposes that personal innovativeness influences purchase intention to use mCommerce in rural India through three constructs of the theory of planned behavior. These constructs include attitude, subjective norms, and perceived behavioral control.

Personal innovativeness refers to an individual's propensity to experiment with and adopt new technology.

Specifically, the model posits that personal innovativeness positively influences attitude toward m-commerce, perceived behavioral control, and subjective norms, which, in turn, are expected to enhance purchase intention.

In addition to these indirect relationships, the model proposes a direct relationship between personal innovativeness and purchase intention. Thus, ATT (Attitude), PBC (Perceived behavioral control), and SN (Subjective norms) are conceptualized as mediating mechanisms through which personal innovativeness may influence consumers' intention to purchase through m-commerce platforms.

The model extends the traditional TPB framework by incorporating personal innovativeness as an individual-level antecedent, thereby providing a more comprehensive explanation of m-commerce purchase intention.

3. Methodology

The research used a questionnaire with a Likert scale ranging from 1 to 5, adapted from the existing literature.

The questionnaire included five constructs: personal innovativeness, attitude, subjective norms, perceived behavioral control, and intention to use.

The construct of perceived behavioral control has been adapted from Ajzen (2002). The indicators for subjective norm are derived from Yang (2012), and the attitude indicators are adapted from Kim & Shin (2014).

Each construct has been meticulously selected from various scholarly works, enhancing the questionnaire's robustness.

The study employs Partial Least Squares Structural Equation Modeling (PLS-SEM) to examine the hypothesized relationships within the proposed conceptual model.

PLS-SEM is a variance-based structural equation Modeling technique that originated from the partial least squares approach developed by Wold (1985).

Unlike covariance-based SEM, which primarily focuses on reproducing the observed covariance matrix, PLS-SEM focuses on explaining the variance of endogenous constructs and is therefore particularly appropriate for prediction-oriented research models (Hair et al., 2019; Sarstedt et al., 2017).

The method is suitable for models involving multiple latent constructs, complex structural relationships, and mediation effects. It can also be applied when the data do not fully satisfy multivariate normality assumptions (Hair et al., 2019).

PLS-SEM is appropriate for the present study because the proposed model examines multiple relationships among personal innovativeness, attitude, subjective norms, perceived behavioral control, and purchase intention, including both direct and indirect effects.

The method enables the simultaneous assessment of the measurement and structural models, thereby allowing the reliability and validity of the measurement instruments and the hypothesized relationships among the constructs to be evaluated systematically (Hair et al., 2019).

PLS-SEM is particularly useful when the primary objective is to explain and predict endogenous constructs rather than to reproduce the covariance matrix of the observed variables (Hair et al., 2019; Sarstedt et al., 2017).

The analysis is conducted in SmartPLS 4, which is used to estimate both the measurement and structural models.

The measurement model is assessed using indicator loadings, Cronbach's alpha, composite reliability (CR), and average variance extracted (AVE) to establish internal consistency reliability and convergent validity.

Discriminant validity is assessed using the Heterotrait–monotrait (HTMT) ratio (Henseler et al., 2015).

The structural model is evaluated using the coefficient of determination, effect size, predictive relevance, and the significance and magnitude of the structural path coefficients.

Bootstrapping is employed to determine the statistical significance of the direct and indirect effects.

For the mediation analysis, the specific indirect effects are examined to determine whether attitude, subjective norms, and perceived behavioral control transmit the effect of personal innovativeness on purchase intention.

Total effects are also reported to provide an overall assessment of the relationships in the structural model (Hair et al., 2019).

4. Data collection and analysis

4.1. Normality test

The sample comprises 250 members aged 18 to 55 years. To ensure accurate data calculations, Zhang & Yuan (2018) proposed a web-based calculator to evaluate multivariate normality.

While univariate normality is upheld, as indicated by skewness and kurtosis values within the range of -2 to +2, the assessment reveals non-normality in the multivariate distribution.

This is illustrated by Mardia's Multivariate skewness ($\beta = 3.22$; >0.00) and multivariate kurtosis ($\beta = 56.35$; $p < 0.00$) (George & Mallery, 2019).

The presence of non-normality in the data and the absence of distributional assumptions support the adoption of Partial Least Squares Structural Equation Modeling (PLS-SEM). This approach is favored for its enhanced robustness in abnormal situations (Hair et al., 2011)

4.2. Common method bias

Because the data was collected from a single source, there is a potential risk of common method bias. This can further affect the validity of the findings, and to minimize the potential influence of common method bias, the study incorporated procedural and statistical rigor.

The questionnaire was designed in a structured manner, with concise, context-specific questions for the target population.

In addition, a pilot study was conducted with 40 participants to assess the clarity, comprehensiveness, and appropriateness of the data (Hulland, 2022). Furthermore, the VIF (Variance Inflation Factor) values were analyzed to assess multicollinearity. ranged from 1.73 to 3.73.

Although some values exceeded the more conservative threshold of 3.3, all values remained below the commonly applied threshold of 5.0.

Therefore, the results do not indicate problematic collinearity or provide strong evidence of common method bias in the data. Overall, the combination of procedural safeguards and statistical assessment suggests that common method bias is unlikely to materially affect the study's results.

4.3. Assessment of the reflective model

The reflective measurement model was assessed by examining indicator reliability, internal consistency reliability, convergent validity, and discriminant validity, following established PLS-SEM guidelines (Hair et al., 2022).

The results indicate satisfactory internal consistency reliability and convergent validity for all reflective constructs. Cronbach's alpha values range from 0.827 to 0.865, exceeding the recommended threshold of 0.70.

Similarly, the composite reliability values (ρ_a) range from 0.863 to 0.894, while composite reliability (ρ_c) ranges from 0.885 to 0.914, demonstrating adequate internal consistency reliability across all constructs.

Furthermore, the AVE values range from 0.660 to 0.781, which are well above the recommended minimum of 0.50, thereby establishing convergent validity (Hair et al., 2022).

Specifically, PBC demonstrates the highest AVE (0.781), followed by PINT (0.751), ATT (0.712), PI (0.672), and SN (0.660).

Overall, the results confirm that all five constructs—perceived behavioral control (PBC), attitude (ATT), subjective norms (SN), personal innovativeness (PI), and purchase intention (PINT)—exhibit satisfactory reliability and convergent validity, supporting their use in the subsequent assessment of the structural model.

The results for the measurement model are given in Table 1

		Loadings	AVE	Composite reliability (rho_a)	Cronbach alpha	Composite reliability (rho_c)
Attitude	ATT1	0.907	0.717	0.892	0.869	0.91
	ATT2	0.756				
	ATT3	0.856				
	ATT4	0.862				
Perceived behavioral control	PBC1	0.942	0.795	0.894	0.871	0.921
	PBC2	0.88				
	PBC3	0.851				
Personal innovativeness	PI1	0.91	0.688	0.879	0.849	0.898
	PI2	0.841				
	PI3	0.749				
	PI4	0.811				
Purchase intention	PINT1	0.922	0.756	0.869	0.838	0.902
	PINT2	0.854				
	PINT3	0.829				
Subjective norms	SN1	0.926	0.657	0.877	0.824	0.884
	SN2	0.788				
	SN3	0.771				
	SN4	0.746				

Table 1: Measurement Model (Source: Author's own work)

*** refers to the significance level of 5%

4.4. Discriminant validity

The Fornell-Larcker criterion was used to assess the discriminant validity of the reflective constructs. Under this criterion, the square root of the AVE for each construct should be greater than its correlations with all other constructs (Fornell & Larcker, 1981).

The Fornell-Larcker criterion was employed to assess the discriminant validity of the reflective constructs. As shown in Table 2, the square root of the AVE for each construct is greater than its correlations with all other constructs.

The square root of AVE values were 0.847 for ATT, 0.892 for PBC, 0.829 for PI, 0.869 for PINT, and 0.811 for SN. These values exceeded the corresponding inter-construct correlations, with the highest observed correlation being 0.593 between ATT and PI and 0.569 between PBC and SN. Therefore, the Fornell-Larcker criterion was satisfied, providing evidence of adequate discriminant validity among the constructs.

	ATT	PBC	PI	PINT	SN
ATT	0.847				
PBC	0.285	0.892			
PI	0.529	0.394	0.830		
PINT	0.296	0.391	0.329	0.869	
SN	0.347	0.483	0.286	0.398	0.811

Table 2: Discriminant validity, Fornell & Larcker criterion (Source: Author's own work)

ATT: Attitude, PBC: Perceived behavioral control; PI: Personal innovativeness; PINT: Purchase intention; SN: Subjective norms

The Heterotrait–Monotrait (HTMT) ratio was used to assess the discriminant validity of the reflective constructs. HTMT values below 0.85 indicate satisfactory discriminant validity, while values below 0.90 may be considered acceptable for conceptually related constructs (Henseler et al., 2015).

The HTMT values obtained in the study range from 0.317 to 0.593. The highest HTMT value is 0.593 between ATT and PI, followed by 0.569 between PBC and SN. All remaining values are below 0.50.

Importantly, all HTMT values are substantially below the conservative threshold of 0.85. This indicates that the constructs—attitude (ATT), perceived behavioral control (PBC), personal innovativeness (PI), purchase intention (PINT), and subjective norms (SN)—are empirically distinct from one another. Table 3 provides results for discriminant analysis and the HTMT ratio.

	ATT	PBC	PI	PINT	SN
ATT					
PBC	0.324				
PI	0.593	0.433			
PINT	0.332	0.452	0.367		
SN	0.384	0.569	0.317	0.459	

Table 3: Discriminant validity HTMT ratio (Source: Author's own work)

ATT: Attitude, PBC: Perceived behavioral control; PI: Personal innovativeness; PINT: Purchase intention; SN: Subjective norms

4.5. Assessment of the structural model

The structural model was evaluated using the path coefficients (β), standard errors, t-statistics, and p-values obtained through bootstrapping. The results indicate that six of the seven hypothesized relationships are statistically significant, whereas the relationship between attitude and purchase intention is not.

	β	SE	t statistics	P values	Hypothesis
ATT → PINT	0.085	0.073	1.172	0.241	Not supported
PBC → PINT	0.200	0.070	2.838	0.005	Supported
PI → ATT	0.529	0.050	10.520	0.000	Supported
PI → PINT	0.251	0.064	3.935	0.000	Supported
PI → SN	0.286	0.064	4.459	0.000	Supported
SN → ATT	0.213	0.058	3.685	0.000	Supported
SN → PINT	0.250	0.072	3.466	0.001	Supported

Table 4: Total effects (Structural Model); Source: Author's own work

Personal innovativeness → Attitude (PI → ATT) has a strong positive and statistically significant effect ($\beta = 0.529$, SE = 0.050, $t = 10.520$, $p < 0.001$). This indicates that higher levels of personal innovativeness are associated with a more favorable attitude toward m-commerce.

Personal innovativeness → Subjective Norms (PI → SN) is also positive and significant ($\beta = 0.286$, SE = 0.064, $t = 4.459$, $p < 0.001$), indicating that personal innovativeness is significantly associated with subjective norms.

Similarly, the PI → PINT path is positive and statistically significant ($\beta = 0.251$, SE = 0.064, $t = 3.935$, $p < 0.001$), indicating that personal innovativeness has a significant direct effect on m-commerce purchase intention.

The results further show that PBC → PINT is positive and significant ($\beta = 0.200$, SE = 0.070, $t = 2.838$, $p = 0.005$).

Thus, consumers' perceived ability and control over m-commerce purchasing significantly contribute to their purchase intention. However, ATT → PINT is not statistically significant ($\beta = 0.085$, SE = 0.073, $t = 1.172$, $p = 0.241$). Therefore, the hypothesis proposing a direct positive relationship between attitude and purchase intention is not supported in this model.

Finally, SN → ATT is positive and significant ($\beta = 0.213$, SE = 0.058, $t = 3.685$, $p < 0.001$), while SN → PINT is also positive and significant ($\beta = 0.250$, SE = 0.072, $t = 3.466$, $p = 0.001$). This indicates that subjective norms are associated with both consumers' attitudes toward m-commerce and their purchase intentions.

The findings provide partial support for the Theory of Planned Behavior, which suggests that perceived behavioral control and subjective norms lead to purchase intention for mobile commerce in the context of rural India (Ajzen, 2002).

The findings support the belief that consumers with stronger self-efficacy or perceived behavioral control, due to better digital literacy or knowledge, tend to purchase more through mCommerce.

Similarly, the subjective norms and expectations of the social circle significantly influence purchase intention among people in rural India.

This finding supports the TPB proposition that perceived social expectations can shape behavioral intentions (Ajzen, 2002).

In contrast, attitude does not significantly influence purchase intention. This finding does not necessarily contradict TPB, as the empirical strength of the three TPB determinants may vary across behavioral contexts and populations. In rural India, the attitude towards buying through mCommerce does not affect purchase intention.

The findings further support extending TPB to include personal innovativeness. Personal innovativeness has a strong positive effect on attitude and purchase intention.

Personal innovativeness reflects an individual's tendency to be relatively receptive to new technologies and to experiment with technological innovations. In the context of m-commerce, more innovative consumers may be more willing to explore mobile shopping platforms and consequently develop stronger purchase intentions.

More innovative individuals are more likely and willing to try unfamiliar mobile shopping technologies.

They are more likely to share this information with their family, friends, and relatives.

This also highlights the social embeddedness of technological innovations like mCommerce. More innovative individuals are more likely to share information about the use of mCommerce and technology on social media.

The social theory also supports the finding that subjective norms and rules in society influence purchase intention for m-commerce in rural India.

	Original sample	Standard deviation	T statistics	P values
PI -> SN -> PINT	0.066	0.027	2.441	0.015
PI -> ATT -> PINT	0.040	0.034	1.159	0.247
SN -> ATT -> PINT	0.018	0.018	1.018	0.309
PI -> SN -> ATT -> PINT	0.005	0.005	0.951	0.341

Table 5: Indirect effects (Structural Model); Source: Author's own work

The specific indirect-effect analysis indicates that subjective norms significantly mediate the relationship between personal innovativeness and purchase intention ($\beta = 0.066$, $t = 2.441$, $p = .015$). In contrast, the indirect effect of personal innovativeness on purchase intention through attitude is not significant ($\beta = 0.040$, $t = 1.159$, $p = .247$).

Similarly, neither the SN $\rightarrow$ ATT $\rightarrow$ PINT pathway ($\beta = 0.018$, $t = 1.018$, $p = .309$) nor the serial mediation pathway PI $\rightarrow$ SN $\rightarrow$ ATT $\rightarrow$ PINT ($\beta = 0.005$, $t = 0.951$, $p = .341$) is statistically significant.

Overall, the findings suggest that subjective norms are a significant mechanism linking personal innovativeness to m-commerce purchase intention, whereas attitude is not a significant mediating mechanism.

5. Conclusion

The findings suggest that policymakers should develop policies that go beyond technological access and improve financial attitudes to build personal capabilities in digital literacy, financial literacy, and knowledge.

Besides, the policymakers should try to leverage the socially embedded learning mechanism. The traditional approach to formal learning and behavior change should be replaced with more engaging, community-building mechanisms.

Policymakers should design new initiatives that incorporate hands-on digital literacy programs, multilingual and simplified interfaces, reliable digital payment infrastructure, community demonstrations, peer-learning initiatives, and an accessible consumer support system. Policy interventions may therefore be more effective when they combine individual capability development with supportive social and technological environments.

6. Future research

In the future, further research could be conducted to explore the impact of gender on the purchasing behavior of rural segments of society.

Future research could examine gender as a potential moderating variable in the relationship between personal innovativeness, the TPB constructs, and m-commerce purchase intention. The present study considers the relationships at the aggregate level; however, male and female rural consumers may differ in their access to digital technologies, exposure to m-commerce, digital skills, perceived control, and sensitivity to social influences.

Accordingly, future studies could investigate whether gender moderates the effects of personal innovativeness on attitude, subjective norms, and perceived behavioural control, as well as their subsequent effects on purchase intention.

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