

## WHY DO PEOPLE TRANSACT ON MOBILE INSTANT MESSAGING C2C COMMUNITIES? A CONSUMPTION VALUES THEORETICAL EXPLANATION

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### Abstract

The advent of the fourth industrial revolution and the consequential growth of social commerce has resulted in the widespread development of MIM mediated consumer-to-consumer (C2C) online communities. Consumers are increasingly congregating in these C2C communities to transact and exchange goods and services. However, an understanding of the motivations for transacting in these novel C2C communities remains largely underexplored in literature. Moreover, there is a dearth of studies on the influence of consumption values on consumers' intention to transact in MIM mediated C2C communities. For this reason, this study adopted the Consumption Values Theory (CVT), to analyse the motivations underlying the consumers' intentions to transact in MIM mediated C2C online communities. A theoretical model was developed and empirically tested using data collected from a sample of 250 C2C community members. The results confirmed that emotional, social, conditional and epistemic values were positively associated with the intention to transact construct. Functional value was found to be negatively associated with the intention to transact variable. These results facilitate managerial decision-making processes which enhance the probability of creating values considered important by consumers.

**Key Words:** *Consumption values, C2C communities, Mobile instant messaging, social commerce*

### 1.0 Introduction

Globalisation and its attendant consequences such as the Information Communication Technology (ICT) revolution have resulted in the development and widespread use of mobile communication applications. Globally, more than two billion users are active on mobile applications such as WhatsApp on a monthly basis (Statistica, 2020). For years now, mobile instant messaging

applications (MIM apps) are increasingly revolutionising the way people interrelate, communicate and transact (Dhir, Kaur, & Rajala, 2018).

MIM apps such as WhatsApp, WeChat, Messenger, and KingsChat amongst others enable the establishment of MIM mediated consumer-to-consumer (C2C) online communities. For this reason, quite significant volumes of transactions are conducted daily on MIM-mediated C2C online communities bypassing the traditional web-based electronic marketplaces. The growth of C2C online communities has been enhanced by the characteristic benefits of MIM applications such as convenience, cost-effectiveness and real-time marketing avenues to advertise products or services through group chats (Patrick, Libaque-saenz, Fan, & Chang, 2020). It is therefore not surprising that MIM is gaining more popularity than other forms of social networking (Porter, 2017) and its use is expected to continue rising in the foreseeable future (Dhir et al., 2018).

As a result of the rising popularity of MIM there has been an increase in academic research related to MIM (see Deng, Lu, Kee, & Zhang, 2010; Hsieh & Tseng, 2017; Tseng & Hsieh, 2018; Patrick et al., 2020; Zhou & Lu, 2011). These studies have analysed MIM in the context of consumer behaviours such as factors that influence the intention to use MIM (Patrick et al., 2020), perspectives of network externalities and flow experience (Zhou & Lu, 2011), emoticon usage (Tseng & Hsieh, 2018), media richness as it determines customer loyalty (Tseng, Cheng, Li, & Teng, 2017), playfulness (Hsieh & Tseng, 2017), customer loyalty and satisfaction (Deng et al., 2010). This growing body of evidence suggests that MIM is receiving widespread attention from scholars. However, none of these studies has examined MIM in the context of consumer behaviour in C2C online communities, an important contribution this paper seeks to achieve.

Past research reveals that MIM has been analysed from different theoretical perspectives which include the media richness theory (Hsieh & Tseng, 2017, Tseng et al., 2017), construal level theory (Tseng & Hsieh, 2018), and the expectation-confirmation model (Patrick et al., 2020). However, few studies have examined MIM in the context of the Consumption Values Theory (CVT) (see Dhir et al., 2018), this is despite the fact that values are important in determining consumer choice (Turel, Serenko, & Bontis, 2010). For this reason, this study applies the CVT to ascertain consumers' intentions in relation to the use of MIM in C2C online communities.

Previous research on the CVT has analysed this theory in terms of consumer purchasing intention on online travel agencies (Ramaya, 2018), online game loyalty (Teng, 2018), consumption in virtual worlds (Mäntymäki & Salo, 2015), green products buying behaviour (Martins, Ferreira, & Miranda, 2015; Lin & Huang, 2012), e-learning adoption (Ray, Bala, & Dwivedi, 2020), user acceptance of hedonic artefacts (Turel et al., 2010), organic food purchase intentions (Lin, Guo, Turel, & Liu, 2019) and smartphone brand switching behaviour (Wong, 2018). Hence, an application of the CVT in C2C online communities' research will contribute valuable theoretical and empirical knowledge to marketing literature.

It is also evident that the previous research on MIM and CVT largely relates to developed countries compared to developing countries (see Talwar, Dhir, Kaur, & Mäntymäki, 2020; Mäntymäki & Salo, 2015; Martins et al., 2015; Ray et al., 2020; Turel et al., 2010) hence there is a dearth of literature on MIM and CVT in countries such as Zimbabwe. Furthermore, most developed

countries have high levels of market development, sophisticated and distinct consumer behaviour, hence these previous studies may provide limited application on the Zimbabwean landscape. With this in mind, this study aimed to apply the CVT to analyse consumers' intentions to transact on MIM mediated C2C online communities in Zimbabwe. Specifically, this research seeks to achieve the following:

- To propose a model that can be used to test the values (as per the CVT) that drive consumer intentions in relation to MIM in the context of Zimbabwean C2C online communities.
- To ascertain the relative impact of the different values (as per the CVT) on the consumer intention to use MIM in C2C online communities.
- To propose appropriate recommendations in relation to the findings

The rest of the paper is organized as follows: the next section deals with the literature review, followed by the methodology, data analysis and discussions.

## **2.0 Literature review**

The primary aim of the study was to explore consumers' intentions to transact on MIM mediated C2C online communities in Zimbabwe. Accordingly, this section presents a review of related studies on the subject of study, beginning with an explanation of MIM applications and C2C communities, followed by a discussion on the Consumption Values Theory (CVT). At the end, the section presents the research framework and the development of statements of hypotheses.

### **2.1 MIM apps and C2C online communities**

Internet technologies are constantly changing the nature and content of social and commercial activities. Internet technologies that are revolutionising the commerce landscape include the MIM applications. MIM applications can be described as text-based, mobile computer-mediated communication technologies accomplishing real-time interaction with other users (Vazquez, Dennis & Zhang, 2017). A typical MIM app allows the user to send and receive instant messages in different multimedia formats (Oghuma, Libaque-Saenz, Wong, & Chang 2016). It can also add, delete, save or block a contact, read and reply to messages and save or delete conversations (see Tang & Hew, 2017).

In the context of this study, MIM applications have resulted in the development of C2C online communities. Researchers such as Leonard and Jones, (2019) and Leonard, (2011) observed that C2C online communities are facilitating the buying and selling of goods and services amongst individuals using the internet and related technologies. Consumers can negotiate for reduced prices, favourable payment and delivery terms on this platform. Consequently, consumers enjoy the benefits of truncated prices, varied assortment of products, convenient purchases, and ability to compare prices and quality prior to purchase (see Yrjölä, Rintamäki, Saarijärvi, & Joensuu, 2017; Saarijärvi, Joensuu, Rintamäki, & Yrjölä, 2018). Although these C2C communities allow individuals to trade amongst themselves, they comprise inherent distinguishing features which entail different pre-purchase and post-purchase customer behaviours.

## 2.2 Consumption Values theory

Sheth, Newman and Gross (1991) developed and set forth the theory of consumption values to predict, describe and explain consumption behaviour, that is, why consumers make the choices they do. The theory suggests that consumption behaviour is determined by the following five consumption values: functional value, conditional value, social value, emotional value and epistemic value. The key assumptions of the theory are that: consumer choice is a function of multiple consumption values; the consumption values make differential contributions in any given choice situation, and the consumption values are independent implying that each consumer choice decision may be influenced by any or all of the five consumption values. In consumer research, values are considered critical factors that direct consumer judgments, attitudes and actions or inactions towards particular products, brands or services. In the context of this study, it can therefore be argued that consumer motivations towards MIM-based C2C online communities can be determined by the multidimensional consumption values framework.

## 3.0 Hypotheses development and research model

The section discusses the five explanatory variables drawn up from the CVT as they relate to the intention to transact variable. The explanatory variables are functional value, emotional value, epistemic value, conditional value and social value.

### Functional value

Functional value is regarded as the key driver of consumer decision choice. Sheth et al., (1991) define functional value as the perceived utility gained from the functional, utilitarian and physical attributes of a product or service. Individuals derive perceived functional utility based on aggregate benefits realised from evaluating the practical, and corporeal qualities of a product or service. Online communities provide convenient and efficient platforms for members to buy and sell products or services (Vazquez et al., 2017; Ramayah, Rahman & Ling, 2018; Patricks, et al., 2020). In the context of MIM-based online communities, the perceived functional utility is enhanced by the multimedia characteristic features which facilitate real-time, customized and cost-effective exchange of information (Chow & Shi, 2015) thus the functional capabilities of online communities' influence members' willingness to transact (Ramayah et al., 2018). Therefore, we propose the following statement of hypothesis:

**H<sub>1</sub>:** *The perceived functional value of the MIM-based online communities is positively associated with members' intention to transact.*

### Emotional value

Emotions play a significant role in consumer decision choice. Sheth et al, (1991) define emotional value as the perceived utility obtained from an alternative's capacity to arouse feelings or affective states. In consumer behaviour literature, emotional value is associated with the sense of pleasure and enjoyment (Wong, Chang & Yeh, 2019) resulting from a product or service-related consumer experience usually beyond the rational economic assessments (Ramayah et al., 2018). The more

positive emotion that can be derived from a product or service, the more likely that consumers will exhibit positive behaviour towards the given product or service. As individuals interact and engage in online communities, emotional utility is generated when participation evokes and enhances inner feelings (Chow & Shi, 2015). In this study, the interactive capability of MIM-based online communities to generate a diverse range of emotions such as; interest, curiosity, enjoyment, and motivating pleasurable behaviour is related to members' intention to transact. Therefore, we hypothesize that:

**H<sub>2</sub>:** *The perceived emotional value of the MIM-based online communities is positively associated with members' intention to transact.*

### **Epistemic value**

Epistemic value is defined as the perceived utility gained from an alternative's capacity to arouse curiosity, provide novelty, or satisfy a desire for knowledge (Sheth et al., 1991). In consumer research, epistemic value can be measured by the variety-seeking and novelty-seeking behaviours of consumers with respect to a product or service (Goh, Suki & Fam, 2014). Given that internet technologies have facilitated the creation of new business models and marketplaces such as business-to-business, (B2B), business-to-customer (B2C) and customer-to-customer (C2C) where consumers can transact, epistemic utility derives from an individual's propensity to use these novel technologies rather than the traditional brick and mortar marketplaces. For MIM-based online communities, epistemic value explicates that a group member's intention to transact is due to the member's inquisitiveness and the want for knowledge premised on the inherently all-encompassing and translucent nature of the online community. In view of this, the following statement of hypothesis is proposed:

**H<sub>3</sub>:** *The perceived epistemic value of the MIM-based online communities is positively associated with members' intention to transact*

### **Conditional value**

In general, an individual's decision choice is a function of the individual's consideration of the obtaining condition or situation, (Lin & Huang, 2012; Goh et al., 2014). Accordingly, Ramayah et al., (2018), assert that conditional value is determined by a customary set of choice exigencies. It is described as the perceived utility espoused by a product or service given the prevailing situation or circumstances confronting the choice maker, (Sheth et al., 1991). A user's past experiences, current income levels or aspirations can encourage or discourage their behavioural intentions regarding a product or service. Similarly, an individual's intention to use a particular technology is determined by the obtaining condition or situation primarily because different circumstances have different effects on the user's final decision choice, (Ramayah et al., 2018). Consequently, when MIM-based online communities create favourable conditions for members to transact, the willingness to transact increases. Hence, we hypothesize that:

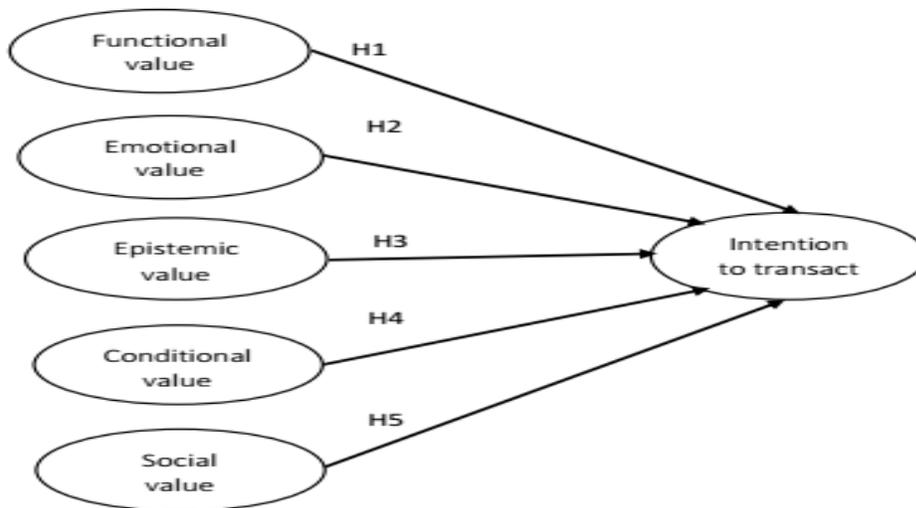
**H<sub>4</sub>:** *The perceived conditional value of the MIM-based online communities is positively associated with members' intention to transact*

## Social value

Sheth et al. (1991) described social values as the perceived utility attained from an alternative's association with one or more specific social groups. The consumption or purchase of certain products or services attach a distinct social image in the consumer's mind and subsequently influences that consumer's decision choice, (Ramayah et al., 2018). Previous studies have concluded that social value shapes customer behaviour patterns (Mañntymañki & Salo, 2015; Dhir et al., 2018). Recent advances in internet technologies have created online communities which facilitate social interaction and collaboration thereby increasing perceived social utility, (Chow & Shi, 2015). MIM-based online communities help strengthen social identities, improve social relations and cooperation as members can share their experiences, provide support and guidance on product or service-related issues, thus it is most likely that the perceived social utility of online communities will influence the members' willingness to transact. Hence, we hypothesize that:

**H<sub>5</sub>:** *The perceived social value of the MIM-based online communities is positively associated with members' intention to transact*

From the discussion above we propose the research model as presented below:



**Figure 1: Proposed Research Model**

## 4.0 Methodology

### 4.1 Survey instrument

To measure social value and functional value, 4-items per variable were adapted from (Dhir et al., 2018). Emotional value was operationalized using 3 items that were adapted from Deng et al., (2010). The items that were employed to measure epistemic value and conditional value were adapted from Lin and Huang, (2012). The four items for measuring intention to transact were adapted from Lin and Lu (2011). The questionnaire consists of two sections that measure demographic data and the four constructs of the study namely: functional value, conditional value,

social value, epistemic value, emotional value and intention to transact. The questionnaire is depicted in Appendix 1.

## 4.2 Sampling and data collection

A sample of 250 respondents was used in this study. Because of the restrictions associated with the Covid-19 pandemic, such as social distancing, data was collected using the SurveyMonkey platform. The collected data were analysed using the SPSS/AMOS software version 24.0.

## 5.0 Data Analysis

### 5.1 Demographic profile of respondents

Out of a total of 250 respondents, 48.4 percent were females, constituting the majority and 52.6 percent were males. The majority of the respondents (41.2%) were aged between 20-35 years, followed by those aged between 36-40 years. Thus, the majority of the respondents were generally young and middle-aged respondents. Concerning education, the majority of the respondents (41.6%) had college/university education and those with high school (39.6%) were the second largest group. In terms of income, most of the respondents were low-income earners who earned below RTGS\$20 000.

### 5.2 Descriptive Statistics, Reliability, and Validity

To evaluate the reliability of the scales used to measure the research constructs, Cronbach's alpha was employed. Nunnally (1978) recommended that for a scale to be reliable it should have a value of at least .7. Accordingly, all the reliability index values exceeded the recommended values, thus the scales were reliable. For the examination of construct validity, both convergent and discriminant validity were tested. We employed average variance extracted (AVE) and composite reliability (CR) to test the convergent validity and all the values were above the .5 and .7 as recommended by Fornell and Larcker (1981).

**Table 2: Descriptive statistics, reliability and validity indices of the measurement model**

Construct	Item	Mean	Standard deviation	CFA Factor loading	Cronbach's alpha	Average variance explained $\geq .50$	Composite reliability
Functional Value	FV1	3.08	1.410	.820	.823	.61	.70
	FV2	3.10	1.311	.870			
	FV3	2.69	1.100	.880			
	FV4	2.88	1.135	.850			
Emotional Value	EV1	3.45	1.200	.970	.908	.78	.73
	EV2	3.12	1.250	.810			
	EV3	3.12	1.209	.800			
Epistemic Value	EP1	3.85	1.206	.830	.804	.75	.80
	EP2	3.01	1.323	.900			
	EP3	3.42	1.092	.460			

Conditional Value	CV1	2.97	1.155	.710	.830	.69	.85
	CV2	3.45	1.201	.880			
	CV3	3.12	1.209	.890			
Social Value	SV1	3.30	1.85	.867	.901	.78	.79
	SV2	3.12	1.26	.784			
	SV3	2.98	1.245	.895			
	SV4	3.74	1.030	.912			
Intention	IT1	2.99		.880	0.860	0.69	0.77
	IT2	3.45		.800			
	IT33	3.29		.843			
	IT4	3.19		.820			

### Discriminant Validity

This was confirmed using values determined using the Fornell-Lacker criterion as shown below. The square root of the AVE of each latent variable (*The AVE values are shown diagonally in bold*) is indeed higher than any correlation with any other latent variable thus indicating the discriminant validity of the measurement (Hair et al., 2016)

	Functional Value	Emotional Value	Epimestic Value	Conditional Value	Social Value	Intention to transact
Functional Value	<b>0.876</b>					
Emotional Value	0.734	<b>0.712</b>				
Epistemic Value	0.673	0.650	<b>.709</b>			
Conditional Value	0.585	0.453	0.675	<b>.699</b>		
Social Value	0.580	.346	.564	.685	<b>0.767</b>	
Intention to transact	0.605	0.423	.555	.666	.478	<b>.785</b>

### Confirmatory Factor Analysis

Data analysis involved a two-stage process. First, Confirmatory Factor Analysis (CFA) was conducted to calculate the goodness-of-fit of the proposed measurement model and the Structural Equation Modelling (SEM) was then performed to examine the relationships amongst variables. The evaluation of the CFA model was done using the following indices: CMIN/DF, NFI, IFI, TLI, CFI, and the RMSEA. The output of the CFA indicated that the model was acceptable as the indices are supported by previous research (see Hair et al., 2010). The model fit indices that were obtained from the confirmatory factor analysis are as follows: CMIN/DF = 1.918; NFI = .957; IFI = .930; TLI = .901; CFI = .931; RMSEA = .094.

## Structural Equation Modelling

The structural equation modelling was employed to examine the model fit and assess the path relationships in the model. The relationships amongst, functional value, emotional value, epimestic value, conditional value, social value and the intention to transact were estimated. Overall, the model fit indices indicated a good fit as shown in table 3 below:

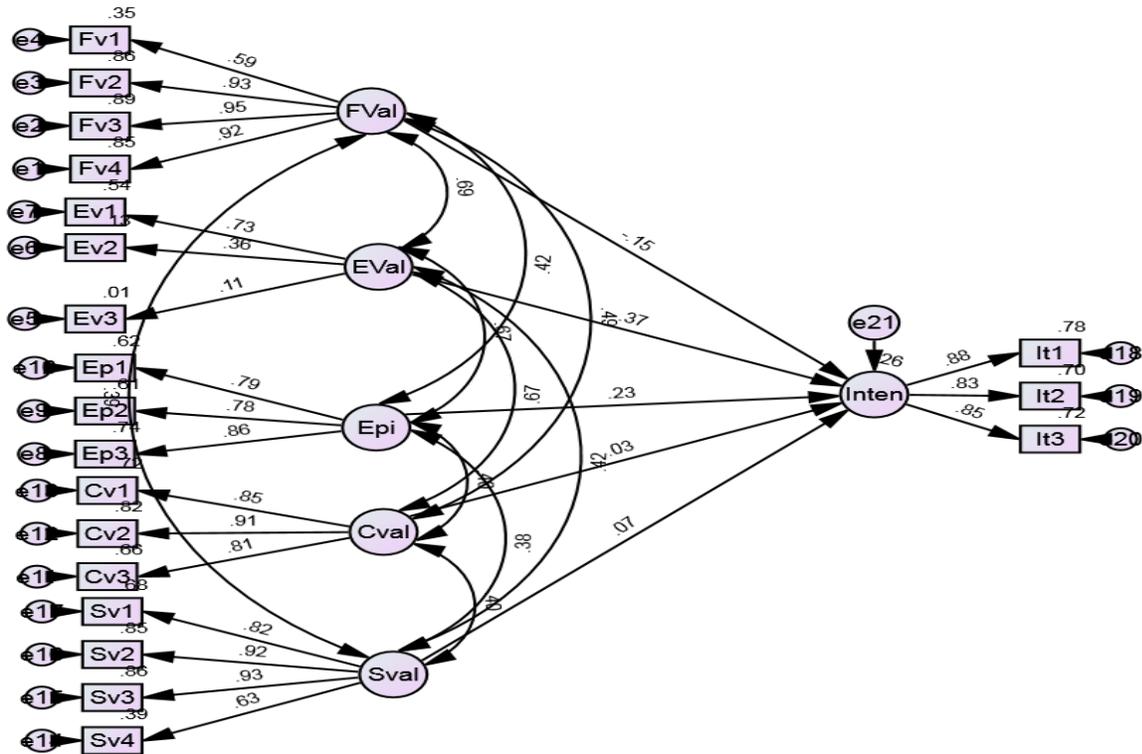
**Table 3: Structural Model Fit Indices Summary**

Model Fit Index	Score	Recommended Value
Chi-square/Degrees of Freedom	1.796	$\leq 3$
Goodness of Fit Index(GFI)	0.903	$\geq 0.90$
Comparative Fit Index(CFI)	0.905	$\geq 0.90$
Root Square Error of Estimation (RMSEA)	0.088	$\leq 0.10$

The recommended values were extracted from Hsiu-Fen Lin and Gwo-Guang Lee, (2004)

## Hypothesis Testing

Results of the hypothesis testing done using the Amos version of SPSS 26 are indicated in figure 2 below. (Fval = Functional Value; Eval= Emotional Value; Epi = Epimestic Value; CVal = Conditional Value; Sval = Social Value, Inten = Intention to transact).



**Figure 2: Structural Equation Modeling Results**

The path analysis results from the structural equation modelling are as summarized below:

**Table 4: Path Analysis Results**

<b>Hypothesis</b>	<b><math>\beta</math></b>	<b>P-Value</b>	<b>Decision</b>
Fval>>>>>>>Intention	-0.15	0.00	Rejected
Eval>>>>>>>Intention	0.37	0.00	Supported
Epi>>>>>>>Intention	0.23	0.00	Supported
CVal>>>>>>>Intention	0.03	0.00	Supported
Sval>>>>>>>Intention	0.07	0.00	Supported

## 5.0 Discussion

The study applied the CVT in MIM online C2C communities. Specifically, the study examined the impact of the different attributes of the CVT approach on the intention to transact construct. As hypothesized, all the CVT variables are positively associated with the intention to transact except for the functional value variable. We believe that this research allows us to gain insights into drivers of transactional behaviours in MIM online C2C communities in Zimbabwe. An in-depth analysis of research findings is presented below:

H1 examined the positive association between perceived functional value and the intention to transact in MIM online communities. The results ( $\beta = -0.15$ ,  $p = 0.00$ ) indicated that perceived functional value had a negative association with the intention to transact hence H1 was rejected. The possible explanation could be that MIM users have long used the platforms for key communication purposes other than transacting hence functional values are less considered. Similarly, Chow and Shi (2015) concluded that the informational quality dimensions of online communities' influence customer behaviour whilst product-related dimensions of functional value negatively impact behavioural intentions. These results contradict earlier findings (see Goh et al., 2014, Chow & Shi, 2015; Talwar et al., 2020).

As hypothesised on H2, the emotional value had a positive association with the intention to transact ( $\beta = 0.37$ ,  $p = 0.00$ ). This implies that one unit change in the emotional value variable accounts for 37% increase in the intention to transact variable. From the results of this study, emotional values had the greatest impact on the intention to transact variable. This implies that participants in C2C communities are largely driven by the positive feelings and enjoyment associated with MIM platforms. The emotional value of MIM mediated C2C communities increases the likelihood of transactions. The results of this study confirm previous research findings (see Goh et al., 2014; Ramayah et al., 2018; Talwar et al., 2020; Chow & Shi, 2015)

As hypothesised on H3, epimestic value is positively associated ( $\beta = 0.23$ ,  $p = 0.00$ ) with the intention to transact. This variable is ranked second in terms of the impact on the intention to transact variable. A unit change in the epimestic value results in a 23% increase in intention to transact variable. In C2C communities, the use of technological platforms such as WhatsApp, WeChat and other novelty platforms arouses the curiosity of participants hence this propels them to transact in

online communities. The results are in agreement with past research (see Goh et al., 2014; Ramayah et al., 2018; Talwar et al., 2020; Ray et al., 2020).

Conditional value had a weak positive association ( $\beta=0.03$ ,  $p=0.00$ ) with intention to transact. This implies that the environment of the participants of this study is not a major determinant of their behavioural intention to transact online in C2C communities. Although the association is weak, the results contradict earlier findings by Goh et al., (2014) but also confirm earlier results (see Ray et al., 2020; Ramayah et al., 2018).

Social value had a weak positive association ( $\beta=0.07$ ,  $p=0.00$ ) with intention to transact. This implies that social attributes such as relationship building and collaboration are not major determinants in shaping the behavioural intentions of participants in MIM online C2C communities. Although social value is not a significant predictor, these results corroborate past research (see Goh et al., 2014; Chow & Shi, 2015; Ramayah et al., 2018; Talwar et al., 2020; Ray et al., 2020)

The study confirms the importance of values in shaping the behaviour of people. Specifically, this research revealed the importance of different consumption values on the intention to transact variable. The findings show that emotional value has the greatest impact on the intention to transact whilst functional value is negatively associated with the intention to transact variable.

### **Theoretical Implications**

This study has important theoretical implications in the field of consumer behaviour. First, previous studies have applied the Consumption Values Theory in foreign markets. To the best knowledge of the researchers, this study is the first of its kind in the Zimbabwean market. This study, therefore, helps us understand the impact of values on the behaviour of people in the Zimbabwean context – a developing country whose technology landscape is underdeveloped. Second, this study demonstrated the relative impact of different values on the intention to transact. It is rather surprising that the functional value was negatively associated with the intention to transact yet earlier studies confirm a positive association (see Dor et al., 2014, Chow & Shi, 2015, Ramayah et al., 2018; Talwar et al., 2020; Ray et al., 2020). This can be attributable to the complexity of markets that vary across the globe. Studies across contexts are likely to give different results as in this case. Lastly, as few empirical studies, have applied the CVT in C2C online communities, this research contributes to the literature by validating the CVT as a robust model that can be used in studying the behaviour of consumers across contexts. Goh et al. (2014) even suggest that the CVT can provide an equitably good alternative to the standard Technology Acceptance Model (TAM).

### **Managerial Implications**

The logical implication of this study is that marketing managers should understand the role played by consumption values in shaping the behaviours of customers. By connecting values with the behavioural intentions of customers, marketing managers can craft strategies that can enhance the probability of creating values that consumers consider important when making decisions. In this case, emotional and epistemic values have been empirically identified as critical in shaping consumers decisions hence marketing managers must create conditions that increase the development of these values.

Moreover, the ever-growing business implications of MIM platforms as marketing tools demand that marketing practitioners be knowledgeable on antecedents of customers' intentions to transact online. Thus, the results of the study provide valuable insights on how best to design, develop and run C2C online communities especially for small businesses in developing countries. The empirical study of consumption value dimensions in the context of MIM applications provides a sound theoretical background upon which to build online marketing strategies and plans for sustainable competitive advantage.

### **Limitations and Areas of future research**

Given the infancy of studies about the impact of values in shaping the behaviours of customers in Zimbabwe, further research is particularly useful in two instances. Firstly, further research can be focused on replicating this study in growing markets in Zimbabwe such as tourism. Secondly, these studies should include qualitative data collection methods, like interviews, to capture the comprehensive opinions of respondents about their values.

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