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Impact of Consumer Inertia on Mobile Commerce Adoption under the Influence of Market Isomorphism Effects

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Abstract
This study examines consumer mobile commerce adoption through consumer adoption behaviour from intention to use into adoption under the influence of consumer inertia and market isomorphism. The presence of inertia elements could naturally act as an inhibiting agent in adopting consumer technological systems. With increasing social networking media, which resulted in increasing social interactions, these surrounding social forces could spur change behaviour that could subsequently influence consumers' adoption decisions, for example, market isomorphic forces. This study uses partial least squares structural equation modelling (PLS-SEM) to analyse 403 collected questionnaires from individuals above 20 years old and who own at least one smartphone. The derived results show behavioural intention to use positively influenced consumer inertia. The natural inhibiting role of consumer inertia is weakened by two market isomorphism forces (i.e., coercive pressures and normative pressures), thus leading to positivity toward mobile commerce channel adoption. However, mimetic pressures were statistically insignificant. Empirical findings confirm the intercorrelation of consumer inertia 1st order dimensions, and market isomorphism discriminant validity. This study also highlights the importance of inertial factors and market isomorphic forces that retailers or service providers need to consider before implementing mobile commerce app systems.

Keywords: market isomorphism, mobile commerce adoption, omnichannel, institutional theory, consumer inertia

1. INTRODUCTION

With widespread digitisation with disruptive technologies (i.e., mobile commerce) included in the revolutionised omnichannel retailing paradigm, retailers and consumers simultaneously took advantage of these great potentials for business growth and shopping convenience respectively. The introduction of Web 2.0 smart technologies has created exponential growth in smartphones and the use of internet-enabled mobile devices through supporting interactivity, social connectivity, and user-generated content, which empowered consumers to perform online activities with a certain degree of independence. The developments have greatly expanded online interactivity and utility, such as online shopping, retrieving information, comparing alternatives, and sharing, online review blogs (Carlson et al., 2019; Holmes et al., 2014; Wang et al., 2015; Yang et al., 2017). However, mobility inclusion could affect consumer habits together with expectations are changing alongside increasing technological advancements, where consumers are required to learn, re-learn, and adapt to these changes. Some consumers are willingly accepting this digitisation, while others treat it as unwanted proximity that is intrusive, resulting in a refusal acceptance and maintaining the status quo.

Statistical evidence has shown incremental internet user penetration and high smartphone usage rates among Malaysians. A high e-commerce awareness presence is detected (MCMC, 2019). But non-adopter bystanders exist and revealed their preference to deal with banknotes (cash) or debit/credit cards remain the dominant forms of retail transaction in Malaysia (Muller, 2022). Malaysians are inclined to perceive a high degree of threat (MCMC, 2019). Extant studies relating to Malaysia's mobile commerce outlooks also specified that even with the apparent benefits that mobile shopping could provide, adoptions occasionally are obstructed by fear and anxiety, which resulted in an unwillingness to switch away from their incumbent systems. At the same time, empirical findings have highlighted that mobile commerce is still at an early stage of adoption in Malaysia, where the attitude toward mobile commerce adoption is still ambiguous (Balakrishnan & Shuib, 2021; Chan et al., 2022; Jin et al., 2020; Lui et al., 2021; Moghavvemi et al., 2021; Tew et al., 2021; Yan et al., 2021). The awareness among consumers regarding Fintech in Malaysia is also relatively low (Aziz & Bakri, 2021). Similar circumstances applied to Sarawak (the 13th state in Malaysia, located in East Malaysia).

Serojai et al. (2021) have identified extant studies usually focused on Malaysia, where few studies were on determining consumer readiness for the adoption of mobile commerce-related services. Sarawak is ranked 3rd lowest in-terms of e-commerce and broadband penetration rates (MCMC, 2021). Consumers' non-adoptive nature could be from consumer inertia, which formed the attitude to the status quo, with a preference for familiar incumbent channels over emerging mobile commerce channels. Retailers must understand consumer behaviour, which shapes expectations. It is the consumer expectations that lead to adoption. However, successful consumer adoption is affected by numerous factors besides social norms and the need for new technological adaptations. This gives retailers greater challenges as there is an urgent need to close the practical gap between the offered retailing system's capabilities and delivering consumer expectations before attaining a higher adoption rate among consumers. Retailers need to lead consumers into adoption and understand consumer adoption behaviour.

Malaysian consumer readiness is questionable even though e-commerce awareness is high (MCMC, 2021). The ambiguous consumer attitudes are due to various issues such as the lack of confidence and skills, the high perceived threat (creating trust issues), frauds, products lost in transit, receipt of damaged products, and products received not matching the ordered specifications. All of these tend to lead consumers to prefer physical retail stores and dealing in cash among consumers over online transactions (MCMC, 2021). Social factors are specified to have direct effects on consumer behaviour, for example, the buying behaviour of consumers (Qazzafi, 2020) and consumer preference choices in the electric appliances market (Furaiji et al., 2012). This study focuses on market isomorphism, which is a type of social force adapted from the institutional theory concept where consumers are pressured into adopting rules and social norms to increase social legitimacy and conformity to standards and linkages to society (DiMaggio & Powell, 1983; Hwang & Um, 2021). Hence, there is a high likelihood of consumers either mimicking, complying, or compelling into adopting actions for their channel preference choice for linkages into the community (Hwang & Um, 2021).

Investigating consumer inertia and market isomorphic forces that could affect mobile commerce channel adoption in Malaysia would provide a comprehensive understanding of consumer adoption behaviour. The presence of inertial elements could naturally inhibit adoption as market isomorphic forces could be the sources that weaken this inhibiting nature of consumer inertia and lead to mobile commerce channel adoption. Past studies that addressed technology adoption issues identified individual unique behaviour effects on innovative technologies by focusing on instrumental beliefs like perceived ease of use and perceived usefulness as drivers of usage intention (Bendary & Al-Sahouly,

2018; Davis, 1989; Kim et al., 2017). Juaneda-Ayensa et al. (2016) addressed adoption issues differently, focusing on the technological and management context by examining how consumers derive and use the information before and during the processing process. Technology adoption studies commonly study the technology and management factors with minimal emphasis on the effects of social processes or human factors (i.e., social norms, consumer inertia, market isomorphic forces) except for some studies incorporating selective human, environmental, and social elements.

Many technological adoption-related studies adapted the UTAUT2 (Unified Theory of Acceptance and Use of Technology) model (Venkatesh et al., 2012) as a fundamental theory because of its high predictive power (Mosquera et al., 2018; Venkatesh et al., 2012). However, most studies did not include the whole model dimension and selectively included a few specific dimensions. Some studies integrated into the conceptual framework with other factors from social and human aspects for the verification of the model's predictive capabilities on intention to use or the adoption of technology (Khan et al., 2017; Rondan-Cataluna et al., 2015; Tak & Panwar, 2017; Wu & Lee, 2017). The complexity of human internal states under the influence of social and external norms is crucial as it impacts the consumer's decision behaviour for carrying out actions to complete the tasks. The reviewed articles claim that isomorphic forces influence technology adoption within organisations as stakeholders seek social legitimacy and conformity to standards and linkage to society. Same circumstances applied to consumers as the norms established through organisational actions, public opinion, professional bodies, and government enforcement will create similar standards for consumers and organisations.

Somehow consumer behaviour will constantly evolve while attempting to meet the demands created by external factors that seek specific behaviours. The majority of the related adoption articles focus on the impact of isomorphism but from the organisational lens (Ahmad et al., 2020; Bozan et al., 2015; Sadoughi et al., 2019). According to Mesquita & Urdan (2019), the influence of market isomorphism on consumer adoption decisions is a new concept. Isomorphic forces could influence adoption decisions that possibly led to intention to use, then to actual technology adoption behaviour. Therefore, studying the underlying effects of market isomorphism forces would provide a comprehensive understanding of the impacts of social forces, which could spur behaviour change that affects adoption decisions. This study conducts an empirical analysis for the investigation of consumer mobile commerce adoption through consumer adoption behaviour, from intention to use to the subsequent adoption of the mobile commerce channel under the influence of consumer inertia and the indirect moderating interaction effects of market isomorphic forces between the relationship of consumer inertia and mobile commerce channel adoption.

The rest of this study is outlined as follows. Section 2 reviews the related literature, Section 3 explains the research methodology, and the results, and interprets the findings using PLS-SEM. Section 4 discusses the findings, and Section 5 concludes by identifying the theoretical and practical implications and offers suggestions for future research.

2. LITERATURE REVIEW

2.1. Behavioural intention to use and adoption of mobile commerce channel

In this revolutionised digitisation era, technology and information systems adoption is an actively discussed topic among scholars and practitioners alike for the purpose of a better understanding of use and adoption decision behaviour. Earlier studies mostly focused on technological issues and gradually moved towards technology services management matters and the identification of the factors that influenced adoption. Various technology adoption theories were adapted. However, most studies were inclined towards technological and management aspects, thus lacking in the human and social change areas. At a later stage social dimensions were identified as an important antecedent. With this, the popular unified theory of acceptance and use of technology model (UTAUT) (Venkatesh et al., 2003) was formed through the unification of the social cognitive theory (Bandura, 1986) and several prominent adoption theories such as the technology acceptance model (TAM) (Davis et al., 1989), theory of planned behaviour (TPB) (Ajzen, 1991, Schifter & Ajzen,1985), theory of reason action (TRA) (Fishbein & Ajzen, 1975), motivational model (MM) (Davis et al., 1992), and innovation diffusion theory (DOI) (Moore & Benbasat, 1991). It was argued that the UTAUT model had higher predictive power as compared to other technology acceptance theories, like the Technology Acceptance Model (TAM), which lack human and social factors (Venkatesh et al., 2003; Srivastava & Bajaj, 2022).

The UTAUT model was further extended into the UTAUT2 model with the addition of dimensions such as hedonic motivation, price value and habit (Venkatesh et al., 2012). One of the objectives of this unification is for the investigation of acceptance and use of technology from the consumer perspective (Alalwan et al., 2017; Bendary & Al-Sahouly, 2018; Gupta et al., 2018;

Venkatesh et al., 2012). The UTAUT2 model has been extensively applied to different contexts and was posited to have high predictive capabilities (Mosquera et al., 2018; Venkatesh et al., 2012). However, the majority of these studies were integrated with other factors such as from the social and human dimensions for the strengthening of the model's predictive capabilities especially relating to information systems or technology adoption (Alalwan et al., 2017; Gupta et al., 2018; Liu & Yi, 2017; Mosquera et al., 2018; Phang et al., 2018; Shaw & Sergueeva, 2019; Tak & Panwar, 2017). Empirical findings revealed some inconsistencies in the derived results (Liu & Yi, 2017; Mosquera et al., 2018), thus highlighting the possibility of missing factors that could have influenced adoption decisions. This had the implication that technology adoption theory alone might not be sufficient to investigate adoption.

There are past consumer studies that identified isomorphic forces (ie mimetic, normative and coercive) as having an influence on individuals' behaviour that affected their decision outcomes for the completion of their tasks (DiMaggio & Powell, 1983; Mesquita & Urdan, 2019). Hence, it is anticipated that besides the technological and management factors, the behavioural and social factors like social and external norms under the influence of market isomorphic forces could also impact consumer technology adoption decisions.

2.1.2 Mobile commerce in the omnichannel environment

Several scholars have claimed that a socially integrated mobilised communication platform is relatively more efficient and productive than conventional tools of communication in assisting consumers' shopping journeys (Waheed et al., 2021; Howard et al., 2014). Shopping within the omnichannel environment makes it possible to intermingle between consumer touchpoints (eg app, website, sales counter, etc), provides mobility besides convenience, and gives consumers a seamless information-rich shopping experience (Rigby, 2011; Shen et al., 2018). These technological advances differentiated traditional stand-alone purchasing channels from omnichannel ones. Omni-shoppers may utilise any of the integrated multichannel seamlessly and interchangeably irrespective of the stage of the purchasing activities (Park & Kim, 2021; Verhoef et al., 2015). This omnichannel uniqueness enabled the dynamic convergence of e-commerce and mobility features, resulting in enhanced mobilised communication platform that empowered consumers to take control over their shopping journey (Verhoef et al., 2015).

Behavioural inertial elements could make consumers maintain and support their familiar incumbent systems and resist a new or alternative system like a mobile commerce channel although it could potentially be a superior system (Polites & Karahanna, 2012; Kim & Kankanhalli, 2009). This is because resistance to innovative adoption could be a natural individual inclination, such as active resistance, like attitude. Past studies examined more active resistance elements (i.e., the most negative reaction to a proposed change attempt) than passive resistance (i.e., defensive resistance). Both were developed unconsciously without considering adoption intrinsic value (Ghazali et al., 2020). Thus, the mobile commerce channel in the omnichannel environment could have been perceived to be similar or to have marginal differences or involve hassle to change (Branstad & Solem, 2020; Gong et al., 2020; Kim et al., 2017; Park et al., 2017). This is because mobile commerce, compared to other purchasing channels, delivers the same shopping outcomes, and represents an alternative shopping channel. Investigating mobile commerce channel adoption from the social and consumer behavioural transformations viewpoint would be fruitful since consumers' adoption decision behaviour requires adapting and accepting changes in terms of routines, learning and re-learning, which are impacted by human inertia, habits, and traditions as consumers are constantly under the influence of social and external norms.

The failure rate for new technology adoption is usually high due to user resistance since consumers tend to perceive higher potential losses than potential gains, although the actual losses could be insignificant as compared to the benefits gained.

2.1.3 Consumers' internal states that led to behavioural intention to use the mobile commerce channel

Consumers' backgrounds (eg work experience, education, professional profile, socio-cultural background and so on) might subconsciously influence the decision behaviour, in addition to the rules, policies, and standard practises within the community or society. Consumers may choose to mimic decisions of the society or community because of the influence of the perceived social pressure from friends or family (Al-Maghrabi et al., 2011) because through consumers' perception of the social pressures, they could be directed to perform the adoption behaviour in question (Ajzen, 1985; Al-Maghrabi et al., 2011). It has been reported that Malaysians have a high perceived threat nature towards online transactions (MCMC, 2019) and this may cause Malaysian consumers to feel that it is

less risky to mimic actions of members within the society (mimetic pressures) or follow the decisions of professional bodies/associations they are associated with (normative pressures) or regulative rules and polices (coercive pressures). According to Walden & Browne (2009), who studied individuals from the observational learning perspective, if others are adopting something, then the individual will conclude it to be of higher inherent value. This is mimicking action, also known as mimetic isomorphism (DiMaggio & Powell, 1983). DiMaggio & Powell (1983) argued that factors like the isomorphic forces influenced consumers (eg behavioural emotion, affective, and cognitive matters), leading them to change behaviour.

This change behaviour will lead to behavioural intention to use and subsequently to adoption (Mesquita & Urdan, 2019). According to the theory of planned behaviour (Ajzen, 1991), the individual's behaviour will directly affect behavioural intention to use, which will subsequently lead to technology adoption. With the rise of social media networking, the social related dimensions could also act as a change agent that influences consumers' behaviour, spurring consumers' internal states to trigger behavioural change with the aim of obtaining compliance and social legitimacy due to social and external norms (Bell & Cox, 2015). Social responses and consumer-to-consumer interactions through various social media networking platforms (eg Facebook, Instagram, WeChat, WhatsApp, etc) were found to have increased substantially (Souiden et al., 2018). These perceived social forces formed through the presence and usage of social media networking platforms influence the isomorphism forces (DiMaggio & Powell, 1983; Mesquita & Urdan, 2019) and affect consumers' expectations evaluation. Subsequently, consumers' adoption decision outcomes could be affected (Kim & Kankanhalli, 2009).

These consumers' reactions are often theorised as behavioural intention to use, which will eventually be transformed into actual behaviour (Fishbein & Ajzen, 1975; Kim & Forsythe, 2008), or technology use and acceptance (Davis, 1989; Rogers, 2003; Venkatesh et al., 2012). The behavioural change could either be positive or negative towards adoption (Kleijnen et al., 2009) as consumers' reactions may be postponed depending on the surrounding social and external norms, as well as the human, technological, management aspects. Previous studies have identified behavioural intention to use as the main antecedent of use behaviour, and it directly impacted on consumers' actual use of a given technology or system (Chopdar et al., 2018). Past studies in different contexts have also confirmed the relationship between intention to perform a behaviour and actual behaviour (Aldas-Manzano et al., 2009; GroB, 2015). Thus, the following hypothesis is proposed:

H1 *Behavioural intention to use will positively impact mobile commerce channel adoption.*

However, consumer adoption behaviour under the impact of consumer inertia will provide an understanding of consumers' affective, cognitive, and behavioural states that could trigger adoption behaviour change. The behavioural intention to use could positively influence the consumers' behaviour (Fishbein & Ajzen, 1975) initially although subject to the negativity of consumer inertia before adoption. Thus, the following hypothesis is proposed:

H2 *Behavioural intention to use will positively impact consumer inertia.*

2.2. Consumer inertia

2.2.1 Concept of consumer inertia

Past studies pointed out that new technological systems are likely to be subject to user resistance (Kim, Lee et al., 2017; Lee & Joshi, 2017; Lin et al., 2015; Polites & Karahanna, 2012). This consumer resistance is said to have relevance to consumer inertia, and both are important adoption behaviours that are manifested in consumer behaviour (Seth et al., 2020). Consumer resistance can be described as resistance towards innovations, and it is usually caused by functional and psychological barriers (Heidenreich & Kraemer, 2015; Ram & Seth, 1989) that lead consumers to maintain the status quo. Consumer inertia was conceptualised from the status quo bias theory (Samuelson & Zeckhauser, 1988), which referred to consumers adhering to their existing habits or actions to resist change by maintaining the status quo even though a superior alternative is available (Mesquita & Urdan, 2019; Samuelson & Zeckhauser, 1988). Consumer inertia is considered highly relevant to consumer behaviour studies about intention to use and the adoption of technological systems. Inertia can be manifested when using emerging payment technology that involves switching from the incumbent payment channel to an e-banking payment channel (Lu et al., 2011; Lu, Yang, et al., 2011).

Therefore, consumer inertia will be a relevant concept for many studies on human phenomena as it has usually been taken as a metaphor that is associated with resistance to change, and it is applicable in this study as well. Individuals' attitudes and beliefs about themselves and their surroundings could cause inertia (Asamoah et al., 2019; Polites & Karahanna, 2012; Samuelson & Zeckhauser, 1988).

There are multiple factors that could create resistance to change, such as uncertainties, habits, and loss aversion. These factors could further strengthen the inertia effects on intention to use and the adoption of technology (Lee & Joshi, 2017). Consumers facing new or alternative technological systems could either choose to adopt or refuse. Past studies revealed consumer behaviour to be an important agent that influenced consumer decision behaviour, especially for consumer adoption decisions where inertia was argued to be an attitudinal propensity to maintain the status quo even if superior alternatives are available (Lee & Neale, 2012; Lin & Huang, 2014; Polites & Karahanna, 2012; Tsai et al., 2019).

Consumer inertia would influence behavioural intention to use and continue with the status quo because inertia will naturally act as an adoption inhibitor of technological systems (Polites & Karahanna, 2012). This is due to uncertainty avoidance, habits, emotional attachment with incumbent systems or perceived insignificant differences between the incumbent and new or alternative technological systems, whereby consumers do not want to spend extra time and effort learning the new technology or systems (Anderson & Swaninthan, 2011; Kim & Kang, 2016; Polites & Karahanna, 2012). According to Polites & Karahanna (2012) and Lee & Neale (2012), as consumer inertia increases, consumers do not consciously evaluate the costs and benefits any more, but they will automatically support the incumbent systems. According to Greenfield (2005), it was believed that it is the individual's habit that creates this tendency to continue doing what one has been doing, and together with the individual's sensitivity to external pressures or norms this formed the concept of consumer inertia.

2.2.2 Consumer Inertia will influence consumer adoption behaviour

Several studies have examined the effects of consumer inertia on different aspects of consumer behaviour, e.g. the transition from the web to mobile payment services (Gong et al., 2020), the homogenisation of phone services (Mesquita & Urdan, 2019), the continuing use of technology (Kim & Kang, 2016; Park et al., 2017), resistance to adoption (Seth et al., 2020), switching costs, habits, and inertia on new systems acceptance (Polites & Karahanna, 2012), switching intention (Lin & Huang, 2014), IT loyalty (Lin et al., 2015) and consumer adoption resistance (Seth et al., 2020). Polites & Karahanna (2012) developed and validated a multi-dimensional scale to measure consumer inertia like affective-based inertia, cognitive-based inertia, and behavioural-based inertia. A higher order construct was established formatively, with each dimension representing a unique feature of consumer inertia (Gong et al., 2020; Lin & Huang, 2014; Lin et al., 2015; Polites & Karahanna, 2012), which this study also adapts. This study aims to examine the effects of consumer inertia on consumer behaviour towards adoption decisions.

Cognitive-based inertia refers to the understanding and learning of new systems as the individual will continue to use incumbent systems although consciously knowing that incumbent systems were not the best systems to provide the most effective or efficient ways of performing their tasks (Polites & Karahanna, 2012). Affective-based inertia refers to the rational selection decision, which involves emotions or feeling responses that are rationalised to maintain the status quo because of familiarity and it being less stressful to maintain the status quo (Polites & Karahanna, 2012; Zhuang et al., 2018). Conative behavioural-based inertia refers to the outcomes of the actions undertaken like adoption behaviour that is linked to the individual's beliefs, where the individual may choose uncertainty avoidance by continuing to use the incumbent systems without any due considerations because of familiarity (Kim & Gupta, 2012; Polites & Karahanna, 2012). Choosing to maintain the status quo may be due to emotional attachment to the incumbent systems (Lee & Joshi, 2017). The formation of consumer inertia varies depending on the contexts and it is therefore important to understand how consumers evaluate the purchasing channel "fit" with their expectations.

Past studies that investigated the discordance between individual willingness and behaviour have indicated research gaps because of external limitations (Adnan et al., 2017; Zhang et al., 2019). Hence, it can be predicted that there is a discrepancy between consumers' willingness or intention to switch to the mobile commerce channel and the actual switching behaviour or adoption because of constraints arising from the surrounding social dimensions. Explaining the advantages and strengths of new systems solely for adoption study is insufficient as it will not effectively lead to adoption decisions because of the inhibiting effects of consumer inertia. Drawing on previous studies that examined the effects of consumer inertia (Gong et al., 2020; Kim & Kang, 2016; Mesquita & Urdan, 2019; Park et al., 2017; Polites & Karahanna, 2012; Seth et al., 2020), the following hypothesis is proposed for the consumer inertia construct:

H3 *Consumer inertia will negatively influence the adoption of mobile commerce channels.*

2.3 Market Isomorphism

2.3.1 Market Isomorphism, the linkage between consumer decision behaviour and mobile commerce adoption behaviour

The convergence of dynamic technological advancement and the internet has changed consumers' livelihood, leaving some consumers able to adapt to these changes, whereas some are lagging. It has been argued that institutional isomorphic forces have impacted organisational adoption behaviour (DiMaggio & Powell, 1983). Since both individuals and organisations seek social legitimacy and compliance with standards and rules of survival in the marketplace or linkage to the society, market isomorphic forces could also have the same effect on consumer adoption behaviour because market isomorphism is an adaptation from the institutional theory concept, which is led by social norms. Hwang & Um (2021) specified that individual beliefs will have strong effects on individual compliance to social norms, which subsequently influence adoption decisions. Although past adoption-related studies commonly used the institutional theory that concludes isomorphic forces effects adoption decisions (Eid & Agag, 2020; Mignerat & Rivard, 2015; Soares et al., 2021; Wang et al., 2020), these studies were mainly focusing on the organisational contexts. Therefore, this study adopts the institutional theory concept through the consumer lens to investigate the relationship between mobile commerce channel adoption and consumer inertia under the influence of market isomorphic forces within the current omnichannel shopping trends.

2.3.2 Market Isomorphism from the consumer context, adapted from the concept of Institutional Theory

Institutional theory states that the isomorphic forces experienced by organisations pressured them to adopt rules, as well as social and institutional norms, to increase legitimacy and compliance, leading to organisations within the same sector becoming more similar to each other (DiMaggio & Powell, 1983). This homogenisation process is known as isomorphism and it is categorised into mimetic (competitive), coercive (regulatory), and normative (market) isomorphism (Delmas & Toffel, 2004; DiMaggio & Powell, 1983). Institutional theory has been widely adapted im various contexts, for example environmental practises (Zeng et al., 2017), organisational information systems (Liang et al., 2007; Soares et al., 2021) and many more. Previous studies have used isomorphic forces to examine the diffusion and adoption of technology and innovation (Branstad & Solem, 2020; Gholami et al., 2013; Zhu & Mazaheri, 2020) from the organisational lens. These organisation stakeholders (ie members, managers, top management, suppliers, etc) in public areas are consumers and information producers (Hwang & Um, 2021). Since isomorphism affects organisation stakeholders, similarly this could be applied to consumers as well.

Organisation actions with the objective of achieving social legitimacy have been evaluated as being consistent with the welfare and expectations of the community (Suchman, 1995), where the same circumstances happened to consumers (Bendapudi et al., 1996). As an organisation take actions in adherence with the rules of acceptable social norms, the same applied to consumers, who faced various normative influences to decide on the appropriate manner of acting (Handelman & Arnold, 1999) as consumers and organisations both seek social legitimacy and compliance in the same social environments. In the marketplace, retailers and consumers co-exist within the same social environmental conditions that shaped the organisational environment, while at the same time shaping the consumer environment as well, thus subsequently influencing the adoption decision behaviour. The concept of institutional theory considered the society as a field of social forces where individuals' actions are led by social norms, and this will directly affect the chance of consumers adopting new or alternative systems. It has been argued that the adoption of new or alternative systems will not only be shaped by retailers themselves, but also actively by the consumers (Branstad & Solem, 2020).

This study examines market isomorphism forces on consumer adoption. Most isomorphism research is organisational (DiMaggio & Powell, 1983). However, organisations and consumers similarly seek to link themselves within society through the same norms established by public opinion, organisation actions, and government enforcement (Scott, 2005), justifying market isomorphism in the consumer context.

2.3.3 Influences of market isomorphic forces on mobile commerce adoption

Bandwagon behaviour studies specify individuals positively herds to enjoy the adopted technological innovation, and isomorphic forces drove this herd behaviour that impacted the adoption behaviour (Fiol & O'Conner, 2003). According to Sun (2009), herding behaviour is a part of social learning. Kraatz & Zajac (2001) suggested that herd behaviour led to following the adoption decisions of others because facing high uncertainties will make individuals believe other people know better or

have complete information to make the right decision. So, social norms will affect individual choice, thus creating a background that leads people to either mimic, comply with or compel and could prohibit some actions from being made. Examining isomorphism forces are applicable in socially responsible related research (Hwang & Um, 2021; Sadoughi et al., 2019), where the same concept applies to consumer mobile commerce adoption. The three isomorphic forces are mimetic, coercive, and normative pressures (Chen et al., 2011; DiMaggio & Powell, 1983; Mesquita & Urdan, 2019).

Isomorphic forces (i.e., mimetic, normative, and coercive pressures) triggered changes initiated by service providers and consumers, for example, in co-creation practices through self-service technology interfaces (Branstad & Solem, 2020; Liang et al., 2007). Mimetic pressures will direct consumers to follow established standard practises under high uncertainty. These isomorphic forces would influence someone else to imitate successful practises (Eid & Agag, 2020; Wang et al., 2020). Coercive pressures will direct consumers away from certain practices to conform to regulations like those exerted by government or professional bodies. Normative pressures are instilled through socialisation and learning because consumers will take actions adapted from their profession, experiences, or beliefs (Eid & Agag, 2020; Wang et al., 2020). Consumers' perceived social pressure would lead them to imitate the successful actions of influential people or anyone who is important to them (Fishbein & Ajzen, 1975).

The theory of reasoned action (Fishbein & Ajzen, 1975) specified both normative pressures and social norms would affect behavioural intention to use. Social norms determine consumers' perceived social pressures on others, which leads consumers to take calculative actions (Elliot & Fu, 2008). Normative pressures would impact these actions by guiding the individual to determine whether the behaviour in question to agree with people important to them should be performed or not (Elliot & Fu, 2008; Krell et al., 2016). According to Mesquita & Urdan (2019), market isomorphism refers to the homogeneity of service providers. Consumers will assume service providers will offer similar services. In this study, there is a high likelihood that consumers are unable to distinguish differences among the available purchasing channels in terms of benefits or values. This is due to the growing similarity among competing retailers in all areas, such as products, pricing, offerings, or even the type of purchasing channels offered (where online and offline key similar functionalities). Everything one retailer did or offered, other retailers are frequently doing the same, as every firm is striving for competitive advantage by delivering higher levels of valued benefits through digitisation.

Superficially, these circumstances will lead to higher degree of consumers maintaining the status quo with their familiar purchasing channel. It is unlikely that adoption is solely affected by consumer inertia. Market isomorphism would surface from social and external norms influence that could affect human inertia factors resulting in behavioural change that could subsequently lead to the adoption of the mobile commerce channel. The human inertia effects would naturally drive consumers to maintain the status quo with incumbent systems (Polites & Karahanna, 2012), but the impactful market isomorphic forces could create behavioural change that subsequently leads to adoption (Bilgicer et al., 2015; Mesquita & Urdan, 2019). Hence, it is foreseeable that market isomorphism forces could highly affect consumers' adoption of the mobile commerce channel by weakening the negativity of consumer inertial factors. Mesquita & Urdan (2019) stated that studies relating to market isomorphism effects on technology adoption are limited. Further investigation is encouraged to validate its discriminant validity and definitions in the consumer context. Previous studies have adapted institutional isomorphism to examine the diffusion and adoption of innovation and technology (Branstad & Solem, 2020; Gholami et al., 2013; Zhu & Mazaheri, 2020), but most are from the organisational lens. Especially the normative pressures from social norms or subjective norms that numerous studies indicated have effects on behavioural intention to use (Elliot & Fu, 2008) besides its relationship to adoption behaviour (Hung et al., 2003).

Furthermore, empirical evidence from studies exploring market isomorphism from social dimension viewpoints found social dimension positive effects on consumer inertia. However, it negatively affects new systems adoption even though scholars specified social dimension having a positive impact on the adoption of new sales channels (Bilgicer et al., 2015; Islam et al., 2020). Empirical evidence found inconsistent results on different occasions, where sometimes none of the three isomorphic forces were significant even when tested separately from the dependent variable. Therefore, this justifies the complexity claims of market isomorphic forces due to the three different underlying dimensions (Berrone et al., 2013). These inconsistent empirical findings encourage further investigation. This study will focus on market isomorphic forces individually (i.e., normative, coercive, mimetic pressures) by treating each as moderators that impact the relationship between consumer inertia and mobile commerce channel adoption. Based on this rationale, the following hypotheses are proposed:

H4 *Coercive pressures will reduce the negative effect of consumer inertia on mobile commerce channel adoption.*

H5 *Mimetic pressures will reduce the negative effect of consumer inertia on mobile commerce channel adoption.*

H6 *Normative pressures will reduce the negative effect of consumer inertia on mobile commerce channel adoption.*

3. RESEARCH METHODOLOGY

3.1 Data sample design and collection

There was a total of 29 measures in the questionnaire, represented by consumer inertia (three dimensions), behavioural intention to use (one dimension), mobile commerce channel adoption (one dimension), and market isomorphism forces (three dimensions). All 29 items are an adaptation from past studies. 10 items of consumer inertia three dimensions (i.e., cognitive-based, affective-based, and behavioural-based inertia) are from Polites & Karahann (2012). 11 items of three market isomorphic forces dimensions (i.e., mimetic, normative, and coercive pressures) are from DiMaggio & Powell (1983). 4 items of behavioural intention to use mobile commerce are from Venkatesh et al. (2012). 4 items of mobile commerce channel adoption are from Venkatesh et al. (2012). All constructs are measured using existing established seven-point Likert scale, ranging from "1=strongly disagree" to "7=strongly agree". A pilot test of the questionnaire was conducted based on 32 valid respondents, after which some items were reworded and removed. The pilot data tested were not included in the final data.

A total of 403 completed questionnaires were collected from both online and offline modes with respondents over 20 years old, who own at least one smartphone, and who reside in Sarawak, Malaysia. This study uses a quantitative method to collect primary data using an online survey and print-out questionnaires distributed via social media, email, face-to-face, and mobile apps. The non-response bias was not an issue for this study as the data collected were through face-to-face interaction with the target respondents when necessary. Supporting secondary data were derived from the Department of Statistics Malaysia (DOS), the Malaysian Communication and Multimedia Commission (MCMC), and publicly published reports from reputable consultancy firms, agencies, and newspapers. Table 1 provides an overview of respondents' demographic characteristics and preferred shopping methods. The results show that 44.4% of respondents were male and 55.6% were female. 27.3% of respondents were between 20-24 years, 21.6% between 25-28 years, 20.6% between 29-39 years, 17.1% between 40-55 years, and 13.4% between 55 years and above. Most respondents (62%) had either a degree, a master's, or a PhD.

The household income of respondents was below RM 5,000 (50.1%). As for respondents' shopping preferences, 71% of respondents usually used mixed online and offline shopping. Most respondents preferred to visit physical retail stores and use banknotes or debit/credit card payment methods even though sometimes they do online shopping (64.3%). 23.6% of the respondents prefer shopping at physical retail stores and paying through e-wallet apps even though sometimes they do online shopping. 9.2% of the respondents prefer online shopping using mobile apps. 3% of the respondents prefer online shopping through a personal computer to access e-commerce websites.

Table 1: Profile of respondents

Characteristics	Frequency	(%)
Age (Year)		
20 – 24	110	27.3%
25 – 28	87	21.6%
29 – 39	83	20.6%
40 – 55	69	17.1%
55 and above	54	13.4%
Gender		
Male	179	44.4%
Female	224	55.6%
Level of education		
Primary and Secondary education	85	21.1%
Diploma	68	16.9%
Degree	174	43.2%
Master's	74	18.4%
PhD	2	0.5%
Race		
Malay	102	25.3%
Chinese	97	24.1%
Indian	6	1.5%
Iban	69	17.1%
Bidayuh	34	8.4%
Other Malaysian ethnic groups	95	23.6%
Household income		
< RM2,500	54	13.4%
RM2,500 - RM4,999	148	36.7%
RM5,000 - RM6,999	127	31.5%
RM7,000 - RM10,999	40	9.9%
RM11,000 & above	34	8.4%
CONSUMER SHOPPING:		
Usual shopping method:		
Shopping online only	83	20.6%
Shopping offline only	34	8.4%
Mixed online and offline shopping	286	71.0%
Preferred shopping method:		
Shopping online using mobile apps	37	9.2%
Shopping online using personal computer	12	3.0%
Sometimes online but prefer going to physical retail stores using bank notes or debit/credit cards to pay	259	64.3%
Sometimes online but prefer going to physical retail stores using e-wallet apps to pay	95	23.6%

3.2 Research Design

Figure 1 represents the proposed conceptual framework.

3.3 Data Analysis

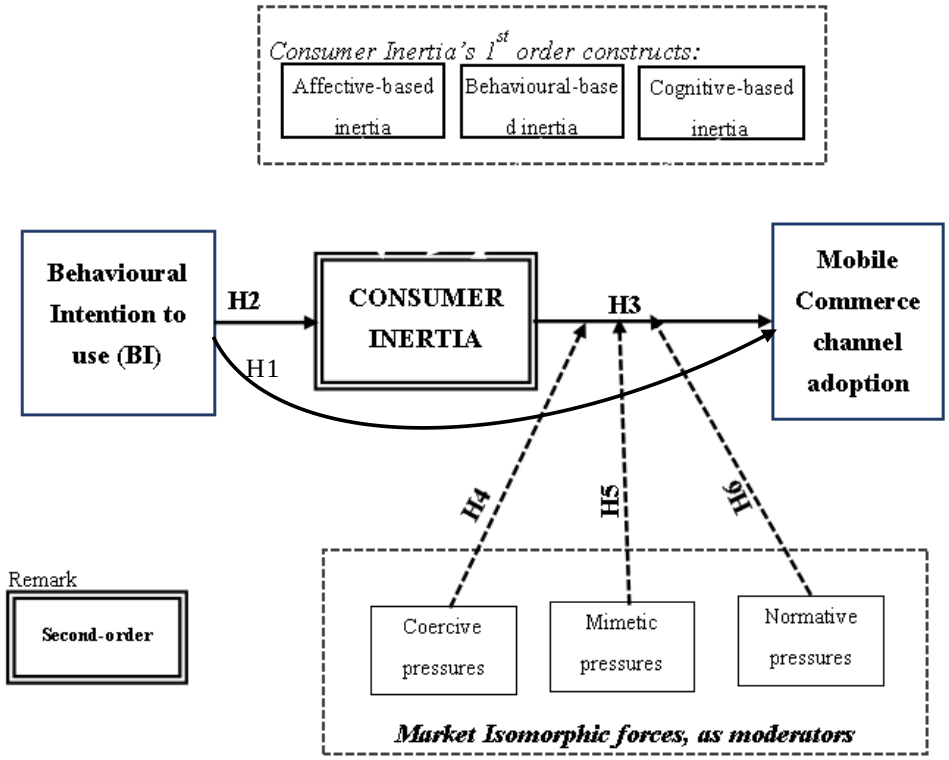
Partial least squares structural equation modelling (PLS-SEM), a popular and powerful method for measurement and structural model assessment, was applied using SmartPLS 3.3.2 software (Ringle et al., 2015) to analyse the conceptual framework, the moderators' interaction effects, and for hypothesis testing. Both reflective and reflective-formative second-order constructs are included in this framework, making PLS-SEM a suitable statistical method for this study to analyse the framework (Hair et al., 2017). A sample size of 403 is adequate for PLS-SEM. Using G*Power software it is calculated that a minimum of 74 samples is sufficient to get a power of 0.95 for analysis (Faul et al., 2009). Therefore, the sample size of this study is adequate to perform the analysis.

3.4 Results and Findings

3.4.1 Assessment of measurement model

This study framework involves one second-order reflective-formative construct, i.e., consumer inertia. The framework also includes five reflective constructs, i.e., behavioural intention to use, mobile commerce channel adoption, and market isomorphism (i.e., coercive pressures, mimetic pressures, and normative pressures). The market isomorphism forces are moderators. A two-stage approach is adopted to establish the second-order constructs as it is necessary to assess the measurement model of the preliminary framework, which includes three reflective constructs (Ali et al., 2018; Becker et al., 2012; Rasoolimanesh et al., 2020). Measurement assessment consists of eight reflective first-order constructs, that is (1) intention to use, (2) affective-based inertia, (3) behavioural-based inertia, (4) cognitive-based inertia, (5) coercive pressures, (6) mimetic pressures, (7) normative pressures, and (8) mobile commerce channel adoption with reliability and validity assessment (Hair et al., 2017). In establishing reliability, the outer loading of items for each reflective construct should be higher than 0.7, and the composite reliability (CR), Cronbach's alpha, and rho-A of the constructs should be greater than 0.7 (Ali et al., 2018; Hair et al., 2017).

Figure 1: Conceptual Framework *(Effects of market isomorphism on consumer inertia on consumer mobile commerce adoption)*



The average variance extracted (AVE) should be higher than 0.5 to establish convergent validity (Ali et al., 2018; Hair et al., 2017). Table 2 shows that the outer loadings for all items associated with the constructs are higher than 0.7. The value of CR, Cronbach's alpha, and rho-A are higher than 0.7. The AVE is higher than 0.5 for all constructs in the first stage and confirms all constructs meet the acceptable reliability and convergent validity criteria (Hair et al., 2019).

Table 2: Results of assessment of measurement model for first-order constructs

Construct items	Outer loading	Cronbach's alpha	CR	Rho-A	AVE
Intention to use		0.921	0.944	0.924	0.809
37BI2	0.897				
37BI3	0.897				
37BI4	0.926				
37BI5	0.878				
Affective_based inertia	0.841	0.904	0.843	0.759	
41CIA1	0.887				
41CIA2	0.878				
41CIA3	0.848				
Behavioural_based inertia		0.739	0.852	0.740	0.657
42CIB1	0.805				
42CIB2	0.823				
42CIB3	0.804				
Cognitive_based inertia		0.808	0.886	0.814	0.722
43CIC1	0.823				
43CIC2	0.844				
43CIC3	0.881				
Coercive pressures		0.767	0.865	0.781	0.682
51MIC1	0.878				
51MIC2	0.782				
51MIC3	0.816				
Mimetic pressures		0.833	0.889	0.844	0.666
52MIM1	0.772				
52MIM2	0.792				
52MIM3	0.853				
52MIM4	0.845				
Normative pressures		0.801	0.883	0.801	0.716
53MIN1	0.847				
53MIN2	0.816				
53MIN3	0.874				
Mobile commerce channel adoption		0.861	0.905	0.871	0.706
38MC1	0.868				
38MC2	0.835				
38MC4	0.872				
38MC5	0.783				

Discriminant validity assessment is established for confirming the distinction between constructs in the framework with various criteria (Hair et al., 2019). Extant literature has specified two conservative approaches to assess discriminant validity, i.e., heterotrait-monotrait (HTMT) ratio and Fornell-Larcker criterion (Henseler et al., 2015; Voorhees et al., 2016), whereby both approaches applied in this study. The value of HTMT for all constructs should be less than 0.9 to establish discriminant validity based on the HTMT approach (Henseler et al., 2015). Therefore, in establishing

discriminant validity based on the Fronell-Larcker criterion, the square root of the AVE of each construct should be higher than its correlation with other constructs in the model (Hair et al., 2017). Discriminant validity for market isomorphic forces is derived in this study as well. The results of this study demonstrated acceptable discriminant validity based on both approaches, as shown in Table 3 and Table 4. Consumer inertia is a second-order formative construct with value derived from the score of the associated first-order constructs (i.e., affective-based inertia, cognitive-based inertia, and behavioural-based inertia) (Becker et al., 2012; Md Noor et al., 2019; Rasoolimanesh et al., 2020).

In the second stage, consumer inertia is an add-on to the framework with five other first-order reflective constructs (i.e., behavioural intention to use, coercive pressures, mimetic pressures, normative pressures, and mobile commerce channel adoption). The assessment of formative constructs includes multi-collinearity checking using the variance inflation factor (VIF) and the need to achieve outer weights significance (Hair et al., 2017). In an acceptable measurement model for formative constructs, the constructs should have a VIF value of lower than five and attain outer weight significance (Ali et al., 2018). The results of the assessment of the measurement model in the second stage show that the VIF value of the items for consumer inertia was between 1.38 and 2.281, thus indicating acceptable collinearity for the formative construct. The outer weights of the items for the formative construct are significant. Hence, these results indicate good construct reliability, indicator reliability, convergence validity, and discriminant validity, ensuring that the constructs are statistically distinct. These results demonstrate an acceptable measurement model for the first and second stages and thus can proceed to test the structural model.

3.4.2 Assessment of the structural model

Table 5 and Figure 2 show the acceptable results of the structural model assessment and hypothesis testing (Hair et al., 2018). The value of R2 for mobile commerce channel adoption is 0.430. According to Hair et al. (2017), an R2 value of 0.20 is acceptable for consumer behavioural research. The value of inner VIFs for all constructs involved in the structural model was from 1.00 to 3.99, indicating the accepted level of multi-collinearity for the constructs in the final model. The results supported all the direct and indirect effects and hypotheses. Also found behavioural intention to use direct effects on consumer inertia (H2), behavioural intention to use on mobile commerce channel adoption (H1), and consumer inertia on mobile commerce channel adoption (H3), with the highest effects belonging to H1. Empirical findings support the influence of emotional behaviours like inertia on emotions, mental states, habits, and behavioural responses (Polites & Karahanna, 2012). According to Sun et al. (2017), individuals' habits positively influence the inertia that strengthens inhibiting effects of inertia and negatively affects individual switching behaviour to adopt the new mobile instant messaging apps.

This study derived positive effects of consumer behavioural intention to use over consumer inertia. H1 stated that behavioural intention to use positively led to actual use behaviour or adoption. This result is similar to past studies (Aldas-Manzano et. al., 2009; Chopdar et al., 2018; Tak et. al., 2017). The negative impact of consumer inertia on adoption (H3) is confirmed, and this study has the same result as Park et al. (2017)'s study, which indicated inertia's negative impact on continuous use, thus confirming the adoption inhibiting effects of consumer inertia. H4 to H6 refers to the indirect interacting effects of market isomorphic forces as moderators (i.e., coercive, normative, and mimetic pressures) on mobile commerce channel adoption. A two-stage approach is applied to assess these moderators (Fassott et al., 2016). The results (Table 6) show that this study was only able to support the moderating role of coercive pressures (H4) and normative pressures (H6). However, the moderating role of mimetic pressures (H5) is not supported as this is not statistically significant.

These results revealed that coercive pressures moderated the relationship between consumer inertia and adoption (Std Beta = -0.158, t = 1.723), $p < 0.05$) (see Figure 3), but consumer inertia negative impact on adoption weakened at higher coercive pressures. They also revealed that normative pressures moderated the relationship between consumer inertia and adoption (Std Beta = -.296, t = 3.363), $p < 0.01$) (see Figure 4), but consumer inertia negative impact on adoption weakened at higher normative pressures. According to Mesquita & Urdan (2019), market isomorphism negatively impacts customer inertia. This study found market isomorphism has a negative effect on adoption. However, only two market isomorphic forces (i.e., coercive and normative pressures) have a significant impact but not mimetic pressures. The reason for mimetic pressures having a different result could be related to the high perceived threat nature of consumers in this region. Consumers in this region might refrain from dealing with online financial-related transactions unless reinforced by policies, statutory bodies, or influenced by the professional-related background of consumers themselves.

Moderators' interactive effects are obtained from comparison of the two R2 values i.e., before and after including these moderators using the two-stage approach (Henseler & Chin, 2010). The result of

0.07 (Table 7) reveals the effect of the underlying moderating interactions of the market isomorphic forces on the relationship between consumer inertia and mobile commerce channel adoption to be strong and significant (Cohen, 1988; Kenny, 2016). The product of the coefficient approach using the bootstrapping resampling method is applied to assess the mediator in this study (Hayes & Scharkow, 2013; Nitzl et al., 2016; Rasoolimanesh et al., 2020). This study demonstrated a significant mediating role of consumer inertia on the relationship between behavioural intention to use and mobile commerce channel adoption (Table 8). Derived results revealed a negative path coefficient (Std Beta -0.284) for the relationship between consumer inertia and adoption. This indicates the inhibiting effects of consumer inertia on adoption by comparing this to the direct effect path that derived a positive path coefficient (Std. Bega 0.520) for the relationship between behavioural intention to use and adoption (Figure 2).

Table 3: Results of Discriminant validity (HTMT)

	Affective-based Inertia	Behavioural-based Inertia	Cognitive-based Inertia	Intention to use	Coercive pressures	Mimetic pressures	Normative pressuers	Mobile Commerce Channel Adoption
Affective-based Inertia								
Behavioural-based Inertia	0.619							
Cognitive-based Inertia	0.888	0.631						
Intention to use	0.453	0.348	0.448					
MI-Coercive	0.449	0.269	0.438	0.564				
MI-Mimetic	0.442	0.334	0.380	0.581	0.766			
MI-Normative	0.416	0.291	0.401	0.551	0.744	0.876		
Mobile Commerce Channel Adoption	0.072	0.084	0.100	0.569	0.330	0.372	0.430	

Table 4: Results of Discriminant validity (Fornell-Larcker criterion)

	Affective-based Inertia	Behavioural-based Inertia	Cognitive-based Inertia	Intention to use	MI-Coercive	MI-Mimetic	MI-Normative	Mobile Commerce Channel Adoption
Affective-based Inertia	**0.871**							
Behavioural-based Inertia	0.490	**0.811**						
Cognitive-based Inertia	0.735	0.488	**0.850**					
Intention to use	0.400	0.289	0.390	**0.900**				
MI-Coercive	0.358	0.200	0.339	0.474	**0.826**			
MI-Mimetic	0.369	0.261	0.313	0.511	0.618	**0.816**		
MI-Normative	0.341	0.224	0.323	0.471	0.582	0.717	**0.846**	
Mobile Commerce Channel Adoption	-0.001	-0.060	-0.054	0.499	0.269	0.317	0.358	**0.840**

Table 5: Results of hypothesis testing

Hypothesis	Relationships	Std Beta	p-value	Confident interval (95%) bias corrected	Supported
H1	Behavioural Intention to use → Mobile Commerce Channel Adoption	0.52	<0.01	[0.427, 0.609]	Yes
H2	Behavioural Intention to use → Consumer Inertia	0.431	<0.01	[0.342, 0.499]	Yes
H3	Consumer Inertia → Mobile Commerce Channel Adoption	-0.161	<0.05	[-0.259, -0.075]	Yes

Table 6: Results of moderators' interaction effects

Hypothesis	Moderating interaction effect	Std. Beta	Std Error	t-value	Confident interval (95%) bias corrected	Supported
H4	Coercive*CI → Mobile Commerce Channel Adoption	-0.158	0.094	1.679*	[-0.309, -0.005]	Yes
H5	Mimetic*CI → Mobile Commerce Channel Adoption	0.136	0.090	1.505	[-0.001, 0.289]	No
H6	Normative*CI → Mobile Commerce Channel Adoption	-0.296	0.086	3.451*	[-0.448, -0.159]	Yes

*Note: **p<0.01, *P<0.05 (one-tailed test)*

Table 7: Comparison of R^2 included and excluded moderator

	Included	Excluded	f^2	Effect size	Citation
R^2	0.441	0.371	0.07	large effect size	Kenny, 2016

Table 8: Results of mediating interaction effects

Mediating effect	Std. Beta	Std Error	t-value	p-value	Confidence interval (95%) bias corrected	Supported
Behavioural intention to use → Consumer Inertia → Mobile Commerce Channel Adoption	-0.069	0.024	2.939*	0.002	[-0.112, -0.035]	Yes

Note: **p<0.01, *P<0.05

Figure 2: Results of assessment of structural model

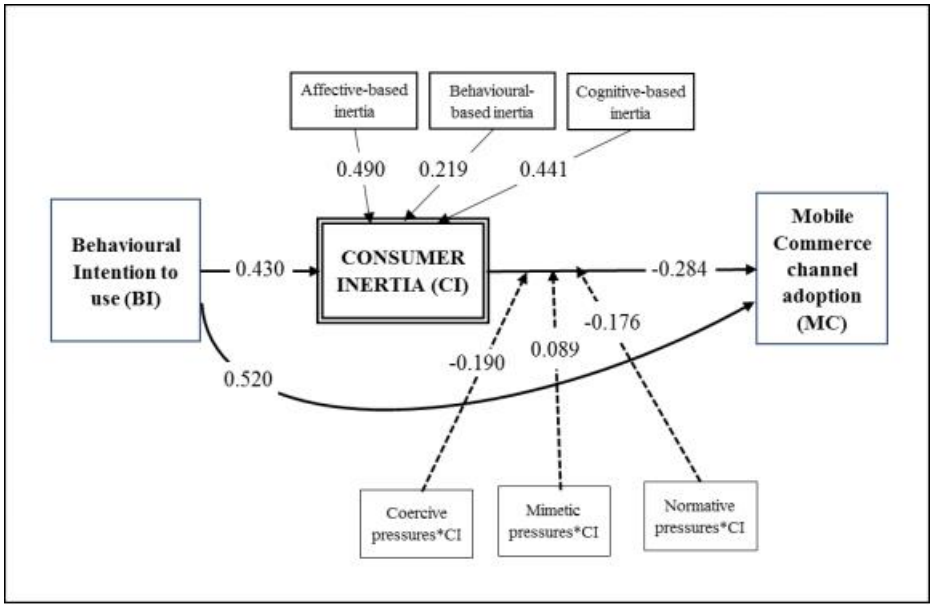


Figure 3: Moderator Simple Slope Analysis (H4)

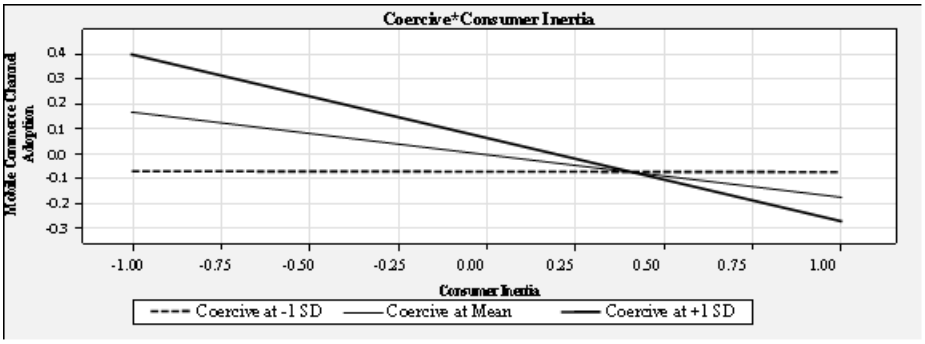
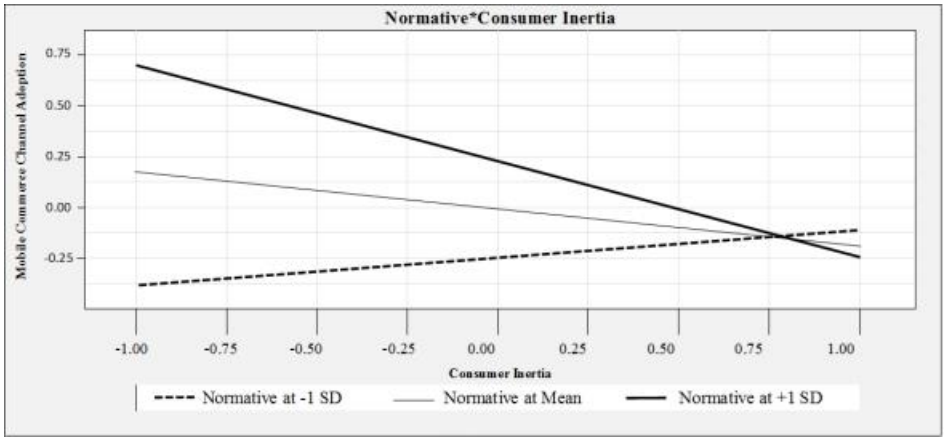


Figure 4: Moderator Simple Slope Analysis (H6)



4. DISCUSSION

Previous studies have identified practical gaps between consumer expectations and omnichannel systems capabilities (Shi et al., 2019). This indicates a need to be addressed by retailers before any systems implementation as its crucial for retailers to understand consumer technological systems adoption behaviour. Exploring behavioural intention to use and adoption of the mobile commerce channel from the market isomorphism lens would provide a deeper insight into consumer adoption behaviour. For this purpose, this study investigated and found a positive significant direct effect of behavioural intention to use on mobile commerce adoption and has similar results to past adoption studies (Alalwan et al., 2017; Bendary & Al-Sahouly, 2018; Venkatesh et al., 2012). This indicates that if consumers have behavioural intention to use, there will be a high likelihood of leading to actual adoption. Consumer inertia inhibiting effects were confirmed. Past studies also found consumer inertia inhibiting effects on adoption (Chopdar et al., 2018; Polites & Karahanna, 2012; Tak et al., 2017), thus leading to the conclusion that the natural inhibiting effects of consumer inertia negatively affect consumers' behavioural outcomes, irrespective of the nature of the adoption.

Referring to the mediation assessment, the bulk of the effects of affective-based inertia, cognitive-based inertia, and behavioural-based inertia have transferred through the higher order consumer inertia onto mobile commerce channel adoption is confirmed. These results indicated that consumer inertia increases consumer resistance toward adoption and would lead to a high likelihood of consumers deciding to maintain the status quo with their incumbent purchasing channel. However, in the marketplace reality, not only consumer inertia other factors like the market isomorphic forces would affect consumer adoption decisions. The revelation of market isomorphism effects could weaken the negativity of consumer inertia on adoption, indicating that inertial elements can also affect surrounding social factors even though only coercive pressures and normative pressures have a positive significant interaction effect. The insignificance of mimetic pressures is due to the high perceived threat attitudes of Malaysian consumers towards online transactions, which deters consumers from mimicking the adoption decisions (mimetic pressures) of the public. Derived results indicated that adoption reinforced policies or statutory bodies' regulations (i.e., coercive pressures) besides consumer professional backgrounds like profession, experience, etc (normative pressures).

Consumers would only consider using mobile commerce channel when necessary or because of guided behavioural patterns that lead them to be incompliant. There are past studies relating to isomorphic forces deriving different results. For example, Ramayah et al. (2013), investigating coercive and mimetic pressures, found that only coercive pressures positively affect adoption of green information systems. Islam et al. (2020) found that only normative pressures have a significant effect on the adoption propensity of green ICT in Malaysia and some more studies revealed that coercive and mimetic pressures have insignificant influences on the adoption propensity of green ICT (Amores-Salvado et al., 2014; Gholami et al., 2013). Past studies claimed that normative pressures consist of soft constraints (ie moral standards and social norms), which help people to adhere to the respective regulations and standards (Krell et al., 2016; Zhu, 2016). Mesquita & Urdan (2019) has found a negative effect of market isomorphism on customer inertia. Market isomorphism is unidimensional in Mesquita & Urdan's (2019) study. The disadvantage of a unidimensional construct is the failure to provide comprehensive information. Market isomorphism is multidimensional, conceptualised through three types of pressures i.e., coercive, normative, and mimetic.

Normative pressures' significant positive effects were from consumer backgrounds (ie profession, education, etc) or professional practises (ie experience, professional standards, professional networks) that developed into norms. The coercive pressures' significant positive effects referred to government and statutory bodies' standards settings and society's cultural expectations.

5. CONCLUSION

5.1 Theoretical implications

There are several theoretical contributions to this study. Firstly, although behavioural intention to use and technology adoption is an active study area, mobile commerce channel adoption through the market isomorphism lens has not been well investigated. Studying market isomorphism from a consumer context has been identified as a new concept by Mesquita & Urdan (2019). User resistance usually challenges technology acceptance, where human inertia is the most common. Consumer inertia that acted as a natural inhibitor would trigger users to maintain the status quo. This study will evaluate the relationship between consumer inertia and mobile commerce channel adoption under the indirect interacting effects of market isomorphism. Derived results would significantly contribute to the literature by detailing the intercorrelation between the sub-dimensions of consumer inertia and also the indirect interactive effect of each key component of market isomorphism forces effects on the

relationship between consumer inertia and mobile commerce channel adoption. Secondly, previous studies have treated consumer inertia as both multidimensional and unidimensional.

This study examines the effects of behavioural intention to use on consumer inertia sub-dimensions through the interrelationships between cognitive-based inertia, behavioural-based inertia, and affective-based inertia. Evaluating the mediating role of consumer inertia on the relationship between behavioural intention to use and consumer inertia and mobile commerce channel adoption concluded the positive effect of behavioural intention to use on consumer inertia as well as consumer inertia plays a mediating role in these relationships. Thirdly, although institutional theory is commonly in information systems adoption research, most of these studies were conducted through the organisational lens. Within the organisations, all technological systems adoption is mandatory and is governed by corporate policies and rules, whereas within the consumer context, technology systems adoption is voluntary. This study specifically focuses on the consumer context and derived results confirmed that market isomorphism abilities in weakening the relationship between consumer inertia and mobile commerce channel adoption. This study statistically tests market isomorphic forces (i.e., coercive, normative, and mimetic) individually and found discriminant validity for all the market isomorphism forces.

5.2 Practical implications

This study also contributes a few practical implications for managerial recommendations. Firstly, the results indicate consumer inertia (i.e., behavioural-based inertia, cognitive-based inertia, and affective-based inertia) would significantly affect mobile commerce channel adoption, confirming consumer inertia inhibiting characteristics. It is crucial for retailers and service providers to understand consumer behaviour needs and to address the cognitive, affective, and behavioural elements before any technological systems are implementation. Statistical findings indicated consumers' preference for continued dealing with physical banknotes and debit/credit cards (MCMC, 2019). This is the foreseeable reality unless retailers take the lead role and build initiatives to encourage consumers to adopt the mobile commerce channel through their marketing initiatives. Secondly, retailers need to consider the social dimensions, eg social norms, faced by consumers and address them through their marketing plans as an encouragement to adoption. This is because adoption realisation is achievable by addressing consumer expectations and taking measures to tackle the social dimension simultaneously can lead to improvement of consumer confidence in adopting mobile commerce channel.

With a high perceived threat attitude among consumers, it is anticipated that consumers of this region would not follow the actions of others unless adoption is directly reinforced through rules and policies by regulative or statutory bodies or from their background through their experience or profession. Bad past experiences with online transactions or shopping, online fraud cases, and financial losses experienced from online transactions would deter consumers from adopting the mobile commerce channel unless retailers and service providers could earn consumers' confidence through privacy and security protection. Consumers may still search for information about products and services and make comparisons among products and services online even though they are deterred from performing online transactions. Therefore, retailers are challenged to take the lead role in educating consumers on the security protection and privacy aspects of their mobile commerce apps and not only putting efforts to highlight convenience and benefits. Benefits like online offers and incentives alone are not convincing enough to get consumers into adopting the mobile commerce channel.

In the long term, with these highlighted efforts enforced, the mobile commerce channel will also benefit retailers and service providers as well as consumers because mobile shopping could potentially stimulate spontaneous consumer buying behaviour, followed by better sales margins for goods and services, which could potentially increase their business performance. Thirdly, these empirical findings highlight the importance of inertia elements and reaping the benefits of the market isomorphic forces, as this determines consumers' readiness level for mobile commerce adoption. Retailers are encouraged to consider this empirical evidence in their business strategies and marketing initiatives such as incentives, rewards systems, or customer loyalty programmes through mobile commerce apps. The ability to lock in existing customers and draw new customers to their businesses is the key aim of retailers in justifying mobile commerce implementation in their business.

5.3. Limitation and future research

The focus of this study is on Sarawak consumers in Malaysia. Sarawak is the largest state in terms of geographical coverage area. In the e-commerce usage survey and broadband penetration survey conducted by the Malaysian Communications and Multimedia Commission (MCMC, 2019, 2021), Sarawak ranked 3rd lowest in Malaysia, with an e-commerce usage rate of 24% and broadband penetration rate of 103.1% as compared to the top-ranked (Kuala Lumpur) having 70.5% and 227.5%

respectively. However, caution needs to be exercised before generalising the derived results to the whole of Malaysia's consumers because the environmental differences of Sarawak as compared to Kuala Lumpur, Selangor, and other states need to be taken into consideration. Future research adopting the same framework should compare the results by focusing on the states with different broadband penetration rates to obtain a more comprehensive understanding of the effects of consumer inertia and market isomorphic forces on mobile commerce channel adoption by Malaysian consumers.

In addition, future studies might look to focus on exploring market isomorphism influences on other variables, like perceived threats and perceived controllability between consumer inertia sub-dimensions and consumer mobile commerce channel adoption.

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