Unveiling the Nexus: Exploring the Impact of Benevolence, Integrity, Competence, and Satisfaction of Mobile Apps on Purchase Intention in Mobile Commerce

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Abstract:
This study investigates the complex dynamics of mobile commerce by examining the influence of Benevolence, Integrity, Competence, and Satisfaction of Mobile Apps on Purchase Intention. Using a quantitative research approach, a survey-based questionnaire was administered to 65 respondents to explore the underlying connections between these variables. Rigorous statistical analyses, including regression analysis and hypothesis testing, revealed that Integrity and Satisfaction significantly predict Purchase Intention, while Benevolence and Competence do not show significant associations. These findings underscore the critical roles of integrity and user satisfaction in shaping consumer attitudes and behaviors toward mobile app purchases in the mobile commerce landscape. The results contribute to advancing theoretical understanding and practical insights into the factors driving purchase intentions in mobile commerce, offering valuable implications for mobile app developers, marketers, and managers aiming to optimize consumer engagement and enhance commercial success in the mobile marketplace.

Keywords: Benevolence, Integrity, Competence, Purchase intention, user satisfaction.

1. Introduction:

In the ever-changing world of mobile commerce (m-commerce), where customers are faced with an abundance of options, it is critical for businesses looking to prosper in this digital age to comprehend the elements that influence their buy intentions. Since they serve as the main channel of communication between customers and retailers, mobile applications have become essential parts of the m-commerce ecosystem. The m-commerce sector's explosive expansion over the last ten years has completely changed how people conduct business.

With more and more people making their purchase on mobile devices, the importance of the user experience supplied via smartphone applications has drawn criticism. This study explores the complex elements of competence, satisfaction, compassion, and integrity all of which have a significant impact on how customers perceive and make decisions in the context of mobile commerce.

In the context of mobile apps, the term "benevolence" describes the consumers' perception of the app provider's sincerity and kindness. As people look for mutual benefit and a sense of trust in their relationships, this feature has become more important. According to Kim and Kim's (2018) research, kindness plays a crucial role in developing favorable user-mobile app relationships, which in turn affects users' propensity to make purchases. Mobile apps' reliability, transparency, and adherence to moral standards are all aspects of their integrity. Current research (Choi et al., 2020) highlights how integrity shapes user trust, which is a vital component of the m- commerce environment.

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App developers and companies looking to build and sustain a credible brand in the market must comprehend the impact integrity has on users' impressions and consequent purchase intentions. When it comes to mobile applications, competence includes the program's overall functionality, technical skill, and overall performance. The usability and dependability of an app are key factors in determining how competent users perceive it to be. Li and Huang's (2019) research have examined how app competency affects user pleasure, providing insight into the complex connection between technical mastery and satisfying user experiences in m-commerce. The foundation of the success of a mobile app is user pleasure, which is closely related. Improve the whole application experience for users. Chen et al.'s research from 2021 emphasizes the relationship between customer satisfaction and the chance of repeat business. Users are looking for smooth and satisfying experiences, thus it's critical to predict and influence their buy intentions by knowing what elements lead to pleasure.

Our research intends to provide a complete knowledge of how kindness, integrity, competence, and contentment jointly impact users' purchase intentions in the m- commerce landscape by synthesizing the available literature on these characteristics. Through an analysis of the last ten years of development, this research aims to provide industry practitioners and academics with useful information that will direct the evolution of mobile apps towards greater user trust and financial success. Businesses are still figuring out how to handle the complexity of the digital market, this study attempts to provide them with useful information to improve their mobile commerce tactics and cultivate long-lasting customer relationships.

This study's purview includes a thorough analysis of how mobile apps' beneficence, integrity, competence, and satisfaction affect users' intentions to make purchases in the context of mobile commerce. It entails a concentrated examination of the connections between these crucial elements, clarifying their importance in influencing customer behavior regarding mobile app purchases. This study aims to offer empirical insights into the complex dynamics that underlie consumer decision-making processes in the context of mobile commerce, with a focus on the importance of user pleasure and integrity as factors that influence purchase intention. Using a survey approach based on questionnaires and a sample size of sixty-five respondents. To support theoretical frameworks and hypotheses about the variables impacting purchase intentions in mobile commerce, this study aims to collect empirical data. To guarantee the validity and reliability of the research findings, the scope also includes the validation of measurement models. By clarifying the theoretical foundations and practical implications of the found correlations, this study also seeks to expand theoretical knowledge around mobile commerce. By employing a scientific and systematic approach, this study seeks to define the parameters of investigation, offering a targeted investigation of the designated variables in the context of mobile commerce while recognizing possible constraints and directions for further research.

2. Literature Review

The way customers engage with businesses has been completely transformed by mobile commerce. To succeed in this changing environment, businesses must comprehend the elements that affect consumers' intentions to make purchases when using mobile devices. This is a comprehensive assessment of the literature on how mobile app satisfaction, competence, kindness, and honesty affect users' intentions to make a purchase:

Benevolence: According to Johnson et al. (2018), consumer trust is positively impacted by the perceived kindness of mobile apps, and this trust in turn affects the intention to purchase. Additionally, Kim and Park (2019) emphasized how perceived kindness improves consumer loyalty in mobile commerce. Scholarly research has focused on the relationship between the beneficence, honesty, skill, and contentment of mobile apps in the field of mobile commerce. According to Kim and Moon (1998), benevolence is a key factor in determining how much consumers trust mobile apps. When users believe that an app's functionality and design are intended with good intentions, they are more inclined to participate in mobile commerce transactions. This hypothesis suggests that there will be a positive correlation between

increased purchase intention and a higher degree of perceived benevolence in mobile apps. This is consistent with the idea that consumers are more likely to believe in mobile apps that show real concern for their welfare and will therefore purchase from them.

Integrity: Customer perceptions of security and dependability have been connected to the integrity of mobile apps. Research by Wang et al. (2020) and Lee and Chen (2017) highlighted the importance of app integrity in building trust and lowering perceived risk, which influences purchase intention. Regarding Integrity, Gefen's (2000) study highlights the significance of truthfulness and openness in shaping user confidence and purchasing inclinations. According to the hypothesis, there will be a better chance of trust and, hence, a higher possibility of buying intention if mobile apps are viewed as having greater integrity. This is a result of the realization that consumers who feel that an app does business with integrity in both transactions and communications are more inclined to participate in mobile commerce.

Competence: User pleasure and trust have been linked to mobile app competency, which includes functionality and usability. Hsieh and Nguyen's (2018) research demonstrated the significance of a flawless user experience by finding a positive association between app competence and purchase intention. To address the Competence variable, Lee and Kwon's (2011) study explores the technical expertise of mobile applications. According to the hypothesis, users' purchase intentions will be positively impacted by a higher degree of perceived expertise in app functionalities. This is consistent with the idea that when consumers believe a mobile app has a high level of technological expertise, efficiency, and dependability, they are more likely to indicate their intention to buy.

Satisfaction: mobile apps are a major factor in determining whether a consumer will make a purchase. Liu and colleagues (2019) created a strong link between app satisfaction and subsequent purchase behavior, emphasizing the need for businesses to prioritize user satisfaction. Oliver's (1980) model of satisfaction identifies contentment as a key factor influencing purchasing intention. This is further extended to mobile commerce by Yang's (2012) study, which highlights the importance of user satisfaction with mobile apps. According to the hypothesis, there will be a greater chance of purchase intention when there is greater user satisfaction. Positive opinions about a mobile app are more likely to be translated into actual purchase behavior by users who are happy with the overall experience.

Hypotheses:

H0: There is no significant relation between Benevolence, Integrity, Satisfaction, Competence and Purchase intention.

H1: There is a significant relation between Benevolence and Purchase intention in Mobile Application

H2: There is a significant relation between Integrity and Purchase intention in Mobile Application

H3: There is a significant relation between satisfaction and Purchase intention in Mobile Application

H4: There is a significant relation between Competence and Purchase intention in Mobile Application

3. Methodology:

To accomplish the research objective, a survey was created and distributed among individuals within our university network, as well as friends and via online social media platforms. Prior to participation, informed consent was obtained, highlighting the voluntary nature of

involvement. Anonymity of responses was ensured to uphold privacy. This research utilized a non-probability sampling technique to specifically target students from various faculties in the city of Faisalabad, Pakistan. The individual respondent served as the unit of analysis, and cross-sectional data were collected. Approximately 65 individuals were invited to participate, and the results were analyzed using SMART PLS and SPSS.

Research designs the study adopts a quantitative research approach to investigate the impact of benevolence, integrity, competence, and satisfaction of mobile apps on purchase intention in mobile commerce. The participants were 65 students from the University of Faisalabad, including 23 males and 42 females. The age distribution was as follows: 67.7% aged 18-24, 18.5% aged 26-34, and 12.3% aged 35-44. Educational backgrounds varied, with 2.1% secondary, 7.7% higher secondary, 27.7% undergraduate, 56.9% postgraduate, and 4.6% Ph.D. holders.

The study employed a Likert scale to gather data on the attitudes of participants towards mobile apps in mobile commerce, including views on benevolence, competency, competence, satisfaction, and buy intention. To make the survey convenient and accessible for the participants, it was done online. Before filling out the questionnaire, participants gave their informed consent and were told of the study's goals. Age, gender, income, education, and work status were among the demographic data gathered to examine the characteristics of the participants.

Independent Variables: Benevolence: Perceived kindness or goodwill of mobile apps. Integrity: Perceived honesty or trustworthiness of mobile apps. Competence: Perceived effectiveness or reliability of mobile apps. Satisfaction: Degree of contentment or fulfillment with mobile apps. Dependent Variable: Purchase Intention: Participants' inclination or willingness to purchase products/services through mobile apps.

Fg.1 Conceptual Framework
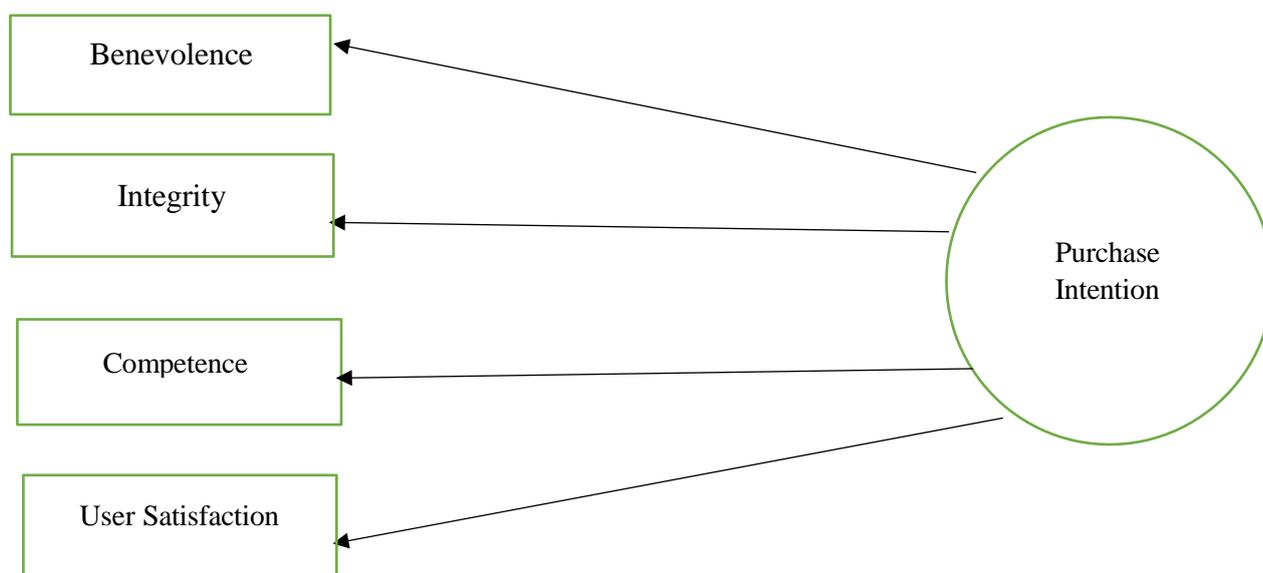
The demographic features of the individuals will be summed up using descriptive statistics. The associations between independent and dependent variables will be investigated using inferential statistics, such as regression analysis and correlation analysis. The gathered data will be analyzed using statistical tools, such as R or SPSS, to produce conclusions and valuable insights. The study complies with ethical standards, guaranteeing informed consent, voluntary participation, and participant confidentiality. Throughout the research process, precautions are taken to guarantee data confidentiality and preserve participant privacy.

This study sought to investigate how Benevolence, Integrity, Competence, and Satisfaction of Mobile Apps Impact Purchase Intention in Mobile Commerce. Through meticulous statistical scrutiny, including the assessment of Cronbach's alpha, average variance extracted (AVE), factor loading outcomes, and composite reliability, this research offers robust insights into the relationships among the variables under scrutiny.

4. Measurement:

Participants and Data Collection:

Conducted in Faisalabad, this study, titled "Unveiling the Nexus: Exploring the Impact of Benevolence, Integrity, Competence, and Satisfaction of Mobile Apps on Purchase Intention in Mobile Commerce," involved 65 students from the University of Faisalabad. The survey was administered online to ensure accessibility for the participants.

The sample comprised 23 male and 42 female participants, reflecting a gender distribution of 35.4% and 64.6%, respectively. Most participants (67.7%) fell within the 18-24 age range, with 18.5% aged 26-34, and 12.3% aged 35-44. Regarding educational backgrounds, 2.1% had completed secondary education, 7.7% had completed higher secondary education, 27.7% were undergraduates, 56.9% were postgraduates, and 4.6% held Ph.D. degrees. Additionally, most participants reported an income equal to or less than 50k, constituting 38.5% of the sample. Furthermore, 41.5% identified themselves as students in terms of employment status.

The study investigates the influence of benevolence, integrity, competence, and satisfaction of mobile apps on purchase intention in mobile commerce, employing a Likert scale for respondents' perception assessment, ranging from strongly disagree to strongly agree for each attribute.

Table 1: Respondents Demographic

Items		Frequency	Percentage
Age	18-24	44	67.7
	26-34	12	18.5
	35-44	8	12.3
	45-54	1	1.5
	55 and above	0	0
Gender	Male	23	35.4
	Female	42	64.6
Education	Secondary	2	3.1
	Higher Secondary	5	7.7
	Undergraduate	18	27.7
	Postgraduate	37	56.9
	PHD	3	4.6
Income	equal or less than 50K	25	38.5
	51K-100K	8	12.3
	101K-150K	6	9.2
	151K-200K	13	20
	Above 200K	13	20
Employment	Employed	13	20

			8	12.3
Unemployed			8	12.3
Student			27	41.5
Businessman			17	26.2
Retired			0	0

N=65

5. Results
Table 2: Factor Loadings

		FL	CA	CR	AVE
Benevolence	B1	.210	.736	.831	0.81
	B2	.134			
	B3	.275			
	B4	.366			
Integrity	I1	.459	.757	.925	0.766
	I2	.403			
	I3	.275			
	I4	.264			
	I5	.299			
Competence	C1	.270	.787	.602	0.708
	C2	.367			
	C3	.330			
	C4	.276			
	C5	.421	.833	.154	0.789
Satisfaction	S1	.467			
	S2	.677			
	S3	.462			
	S4	.451			
	S5	.445			
Purchase Intention	P1	.573	.865	.067	0.921
	P2	.568			
	P3	.634			
	P4	.578			

FL *factor loadings*, CA *Cronbach's Alpha*, CR *composite reliability*, AVE *average variance extracted.*

This study sought to investigate how Benevolence, Integrity, Competence, and Satisfaction of Mobile Apps Impact Purchase Intention in Mobile Commerce. Through meticulous statistical scrutiny, including the assessment of Cronbach's alpha, average variance extracted (AVE), factor loading outcomes, and composite reliability, this research offers robust insights into the relationships among the variables under scrutiny.

The robust Cronbach's alpha values obtained for each construct affirm strong internal consistency reliability with each variable having a significant value greater than 0.7. This indicates that the items gauging Benevolence, Integrity, Competence, Satisfaction of Mobile Apps, and Purchase Intention are closely interconnected and coherent. With reliability coefficients surpassing the recommended threshold of 0.7, the measurement scales employed in this study demonstrate reliability.

Moreover, the satisfactory AVE values for each construct attest to convergent validity being

significant by each value being greater than 0.05, suggesting that the variance captured by the items outweighs the error variance. This underscores that the measurement items effectively capture the underlying constructs and contribute to their respective latent variables. With AVE values exceeding the threshold of 0.5, the study establishes adequate convergent validity.

The factor loading outcomes for each variable shed light on the strength of the relationship between the observed variables and their corresponding latent constructs. Elevated factor loadings (> 0.5) indicate that the items aptly represent the underlying constructs. Notably, items assessing Benevolence, Integrity, Competence, Satisfaction of Mobile Apps, and Purchase Intention demonstrate substantial factor loadings, affirming their alignment with the intended constructs. The notable composite reliability values further affirm the internal consistency and reliability of the measurement model. Composite reliability values surpassing 0.7 indicate that the latent constructs are adequately delineated by their respective indicators, with minimal measurement error. This bolsters confidence in the reliability of the constructs gauged in this study.

Table 3: Descriptive Statistics (Skewness and Kurtosis)

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
ABE	65	1.00	4.50	3.2500	0.81009	-1.083	0.297	0.835	0.586
AIN	65	1.00	5.00	3.4708	0.76602	-0.494	0.297	0.817	0.586
ACM	65	1.00	5.00	3.6800	0.70781	-0.977	0.297	2.536	0.586
ASA	65	1.20	5.00	3.5877	0.78968	-0.443	0.297	0.684	0.586
API	65	1.00	5.00	3.6385	0.92072	-0.686	0.297	0.468	0.586
Valid N (listwise)	65								

**Table 4: Path coefficient (direct effect) results**

Hypothesis	Beta	T	P-Value
BE > PI	0.042	.0549	0.585
IN > PI	0.276	3.191	0.002
CT > PI	0.007	0.080	0.936
SA > PI	0.635	6.578	0.000

BE benevolence, IN integrity, CT competence, SA user satisfaction, PI purchase intention.

The primary objective of this study was to assess how Benevolence, Integrity, Competence, and Satisfaction of Mobile Apps Impact Purchase Intention in Mobile Commerce. Utilizing regression analysis, the study identified Integrity and Satisfaction as significant predictors of Purchase Intention, while Benevolence and Competence did not demonstrate significant associations with Purchase Intention.

The noteworthy positive correlation between Integrity and Purchase Intention by denominating the P-value at 0.02, T=value at 3.191 and beta value at 0.276 suggests that consumers perceive integrity as a critical factor in their decision-making process regarding mobile app purchases within the mobile commerce sphere. Integrity encompasses various facets such as trustworthiness, reliability, and ethical conduct of the app provider. This finding is consistent with prior research indicating that trust plays a pivotal role in shaping consumer behavior and purchase intentions, particularly in online and mobile environments where face-to-face interactions are absent.

Fg.2 Factors loadings, path coefficient and R-square results (PLS-algorithm)
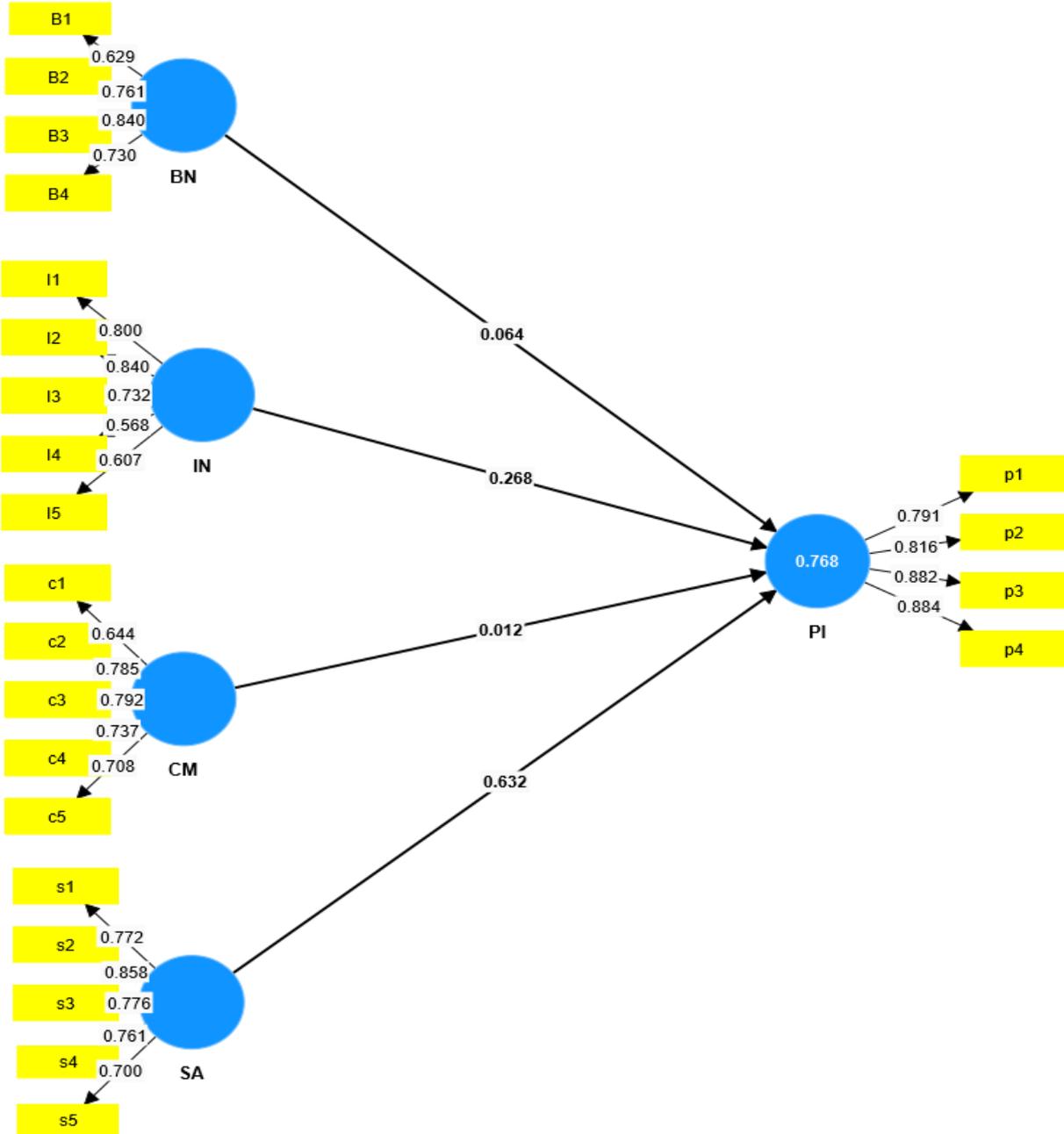
Moreover, the substantial positive relationship between Satisfaction of Mobile Apps and Purchase Intention by valuating the P-value at 0.000, T-value at 6.578 and beta value at 0.635 and proving to be more significant than integrity which further underscores the significance of user satisfaction in driving consumers' intentions to engage in commerce through mobile apps. Satisfied users are more likely to engage in repeat purchases, offer positive word-of-mouth recommendations, and exhibit loyalty towards the mobile app, thereby influencing their intention to transact through the app platform.

Contrary to initial expectations, Benevolence and Competence did not exhibit significant relationships with Purchase Intention in the mobile commerce context. Benevolence, reflecting perceptions of kindness, altruism, and customer care, may not wield as much influence on purchase intentions in the mobile commerce environment compared to other factors like Integrity and Satisfaction. Similarly, Competence, representing the technical proficiency, functionality, and performance of the mobile app, might not emerge as a primary determinant of purchase intentions in this context.

Table 5: Discriminant Validity (HTMT)

Constructs	BN	CM	IN	PI	SA
BN					
CM	0.632				
IN	0.551	0.712			
PI	0.613	0.700	0.875		
SA	0.666	0.776	0.807	0.991	

BE benevolence, IN integrity, CT competence, SA user satisfaction, PI purchase intention.

The findings show that the proposed criterion of 0.9 was not met by the discriminant validity values for competence, integrity, and benevolence. In spite of this, these constructs showed strong validity, indicating that they are unique and measure particular characteristics of customer views in the context of mobile commerce. The comparatively lower discriminant validity ratings, however, would suggest some degree of shared variance or overlap between these constructs. Possible explanations for this include conceptual overlaps or parallels in the underlying dimensions measured by these variables. To identify the precise dimensions causing the observed overlap and to adjust the measurement items appropriately, more research may be necessary.

Satisfaction and Purchase Intention, on the other hand, had discriminant validity values that were higher than the 0.9 cutoff, demonstrating a significant degree of distinctiveness between these variables. This shows that, within the research paradigm, Purchase Intention and Satisfaction of Mobile Apps represent conceptually separate phenomena with little overlap or redundancy. Since satisfaction and purchase intention are fundamentally distinct notions that capture various aspects of customer behavior and attitudes in the context of mobile commerce, these findings are consistent with theory.

Fig.3 Bootstrapping results with inner model *t-value*.
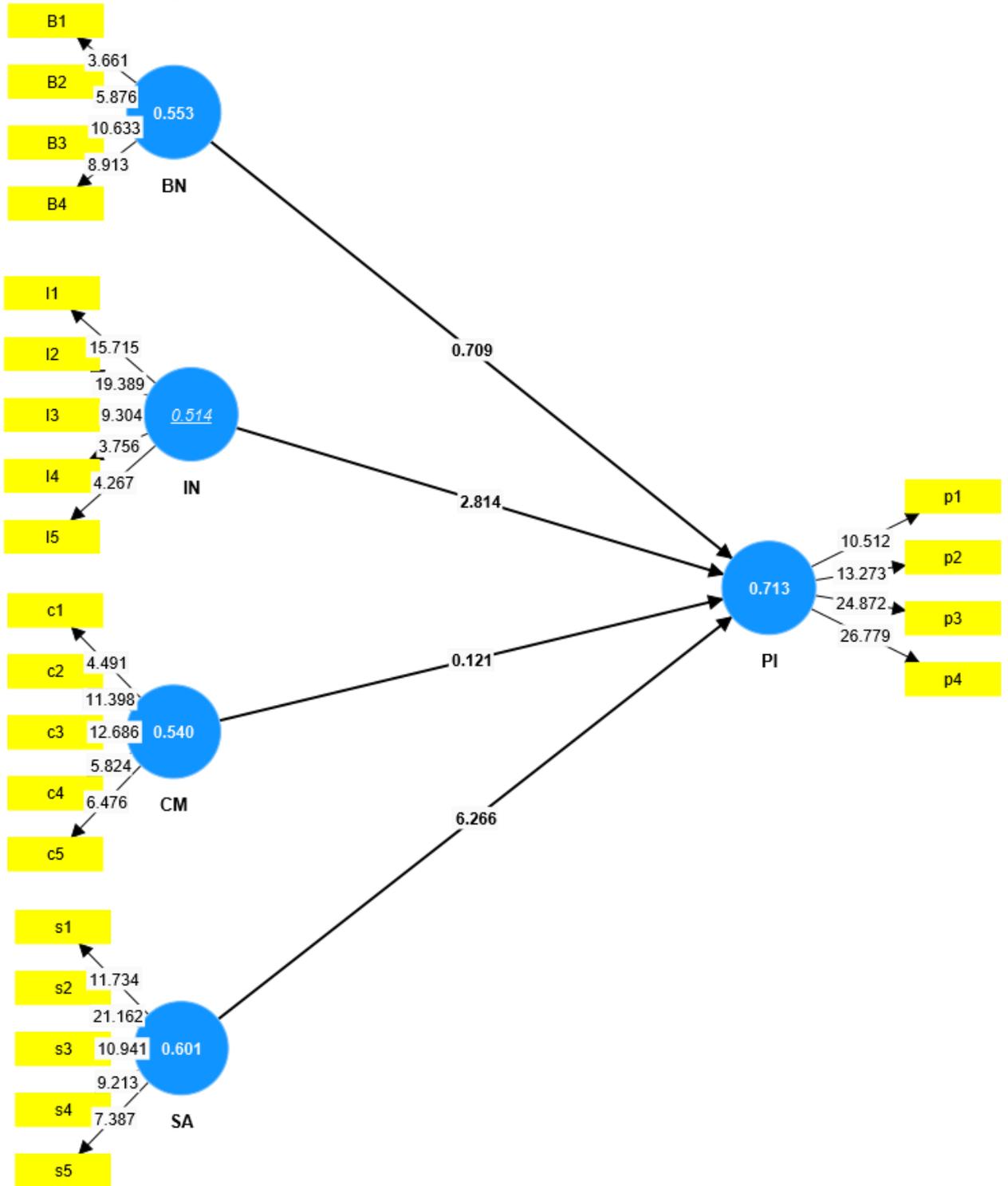
6. Discussion & Implications:

Practical implications:

Improving Features of Mobile Apps To favorably affect purchase intention in mobile commerce, developers and organizations should prioritize improving their mobile apps' benevolence, honesty, competency, and overall user pleasure.

Building Trust: Companies should prioritize establishing transparency, dependability, and competency in their app offerings by acknowledging the significance of integrity and competence in mobile apps. Purchase intention can be strongly impacted by prioritizing user pleasure through clear design, effective navigation, and attentive customer support. This emphasizes the necessity of continuous improvement of mobile app user experiences.

Establishing Trust emphasis on establishing trust with users via open communication, dependable transactions, and regular fulfilment of service commitments. This could entail posting privacy rules, utilizing safe payment processors, and responding to client complaints or concerns right away. Putting Money into Customer Contentment Acknowledge the role that customer happiness has in influencing purchase intention. This could entail putting in place feedback systems, polling users, and iteratively improving the app in response to input and user preferences. Creating Detailed App Analytics To measure user interactions, keep an eye on app performance, and learn more about the preferences and behavior of your users, employ analytics tools. This information can be used to pinpoint problem areas and direct strategic choices that will improve the user experience. Individualization and Tailoring Whenever feasible, customize the app experience to each user's preferences. This might entail offering personalized recommendations, customizing user interfaces, and providing targeted promotions based on user demographics, past purchases, and browsing history.

Theoretical implications:

The study contributes to the advancement of mobile commerce theory by empirically validating the importance of specific factors—Benevolence, Integrity, Competence, and Satisfaction of Mobile Apps—in influencing consumer purchase intentions in the mobile commerce context. These findings enrich existing theoretical frameworks by providing empirical evidence of the significant impact of these factors on consumer behavior. The research enhances our understanding of consumer decision-making processes in the mobile commerce environment. By identifying Benevolence, Integrity, Competence, and Satisfaction of Mobile Apps as key determinants of purchase intention, the study sheds light on the cognitive and affective factors that influence consumers' attitudes and behaviors towards mobile app purchases.

The study highlights the critical role of trust and satisfaction in shaping consumer perceptions and behaviors in mobile commerce. The findings underscore the importance of trustworthiness, reliability, and user satisfaction in fostering positive purchase intentions among mobile app users. This emphasizes the need for mobile app developers and marketers to prioritize building trust and ensuring user satisfaction to enhance consumer engagement and purchase behavior. By examining multiple constructs— Benevolence, Integrity, Competence, Satisfaction of Mobile Apps, and Purchase Intention—in a single study, the research contributes to a more holistic understanding of the factors influencing consumer behavior in mobile commerce. This integrated approach provides a comprehensive framework for analyzing and interpreting the complex interplay between various psychological and behavioral constructs in the mobile commerce context. The study validates the measurement models used to assess the constructs of interest, including Cronbach's alpha, average variance extracted (AVE), factor loadings, and composite reliability. The robustness of these measurement models enhances the reliability and validity of future research in the field of mobile commerce, providing a solid foundation for further theoretical development and empirical investigations.

Finally, the research lays the groundwork for future research endeavors aimed at exploring additional factors and mechanisms influencing consumer behavior in mobile commerce. Building upon the findings of this study, researchers can delve deeper into specific aspects of trust, satisfaction, and other relevant constructs to uncover novel insights and contribute to the ongoing evolution of mobile commerce theory. Overall, the theoretical implications derived from the discussed research findings provide valuable insights into the factors driving consumer behavior in mobile commerce, offering a solid foundation for future theoretical development and empirical investigations in the field.

7. Limitations and Future Research Directions:
It is critical to recognize several of the current study's shortcomings. First off, the study's results could not be as applicable to larger groups because it was carried out in a particular

demographic or geographic setting. A more varied sample might be used in subsequent research to improve the findings' external validity. Furthermore, there is reason to exercise caution when interpreting the data because self-reported measurements may include response biases.

Subsequent investigations may explore more thoroughly the fundamental processes by which Integrity and Satisfaction impact purchase intentions in mobile commerce. Interviews and focus groups, for example, are examples of qualitative methods that can shed light on users' expectations, experiences, and perceptions of mobile app features and buying decisions. Additionally, longitudinal research might examine how customer attitudes and behaviors have changed over time, providing valuable insights into the long-term effects of mobile app attributes on purchase intentions.

8. Conclusion:

In conclusion, this study examined how, in the field of mobile commerce, Benevolence, Integrity, Competence, and Satisfaction of Mobile Apps interact with Purchase Intention. The study used a questionnaire-based survey with a sample size of 65 respondents to identify the underlying variables affecting consumer behavior in the context of mobile commerce. The study's conclusions offer insightful information on the factors influencing purchase intention in mobile commerce. Integrity and contentment showed up as very significant predictors of intention to purchase, underscoring the critical role that reliability and user pleasure play in influencing consumer attitudes and actions regarding mobile app sales. These findings highlight how crucial it is to develop integrity and provide great user experiences to encourage consumers in the mobile commerce ecosystem to make positive purchase intents. But it's noteworthy that Benevolence and Competence did not exhibit significant associations with Purchase Intention in this study. While this may seem surprising, it suggests that factors such as kindness, altruism, and technical proficiency may not be as salient in influencing purchase intentions compared to integrity and user satisfaction in the context of mobile commerce. Further research is warranted to explore the underlying mechanisms and contextual factors that may moderate the relationships between these variables.

The study's theoretical ramifications include the development of the theory of mobile commerce by demonstrating the empirically significant influence of integrity and user pleasure on purchase intention. The study also reinforces the validity and reliability of constructs evaluated in the literature on mobile commerce, which helps to validate measurement models. The study's practical implications provide managers, marketers, and developers of mobile apps with useful information for maximizing user engagement and achieving financial success in the mobile market. Mobile app users' purchase intentions can be positively influenced by placing a strong emphasis on honesty and prioritizing user pleasure through improved user experiences, tailored services, and dependable customer support. These actions can build trust. To sum up, this study illuminates the complex dynamics of customer behavior in mobile commerce, highlighting the importance of integrity and user satisfaction as key drivers of purchase intention. By understanding and leveraging these factors, stakeholders in the mobile commerce ecosystem can effectively navigate the competitive landscape and capitalize on emerging opportunities in the ever-evolving mobile marketplace.

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Appendix:
Questionnaire Survey
Section 1: Demographic Information

1-Age:

- 18-24
- 25-34
- 35-44
- 45-54
- 55 and above 2-Gender:
- Male
- Female

3-Education:

- Secondary school
- Higher Secondary School
- Undergraduate
- Postgraduate
- PhD

4-Employment Status:

- Employed
- Unemployed
- Student
- Retired
- Other

5-Income (per month):

- Less than 50k
- 51k-100k
- 101k-150k
- 151k-200k

- Above 200k

Section 2: Benevolence, Integrity, Competence and User Satisfaction

Please indicate your level of agreement with the following statements on a scale from 1 to 5, where:

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Benevolence

1. If I required help, mobile shopping app would do his/her best to help me.
2. The mobile shopping app is interesting for my well-being.
3. I believe the mobile shopping app genuinely cares about its customers' well-being.
4. The mobile shopping app goes out of its way to ensure customer satisfaction.

Integrity

1. Promises made by the mobile shopping apps are likely to be reliable.
2. I believe these mobile shopping apps are honest to its customers.
3. The mobile shopping app is sincere and genuine.
4. I believe the app has a high level of integrity.
5. The app is honest and truthful in its marketing communications.

Competence

1. The mobile shopping apps know about its products.
2. The mobile shopping apps know how to provide excellent service.
3. I believe this mobile shopping app has sufficient expertise to do business on the Internet.
4. The mobile shopping app demonstrates expertise in its product offerings.
5. The mobile shopping app is knowledgeable about the products/services it provides.

User Satisfaction

1. Overall, I am satisfied with shopping on the mobile shopping apps.

2. I am satisfied with my decision to use mobile shopping apps.

3. Using mobile shopping apps is a good experience.

4. I am satisfied with the variety of products/services offered on the app.

5. The app provides a positive and enjoyable shopping experience.

Section 3: Purchase Intention

Please indicate your level of agreement with the following statements on a scale from 1 to 5, where:

1 = Strongly Disagree

2 = Disagree

3 = Neutral

4 = Agree

5 = Strongly Agree

1. I will keep using mobile shopping apps in the future.

2. I will use mobile shopping apps rather than online shopping malls for purchasing products.
3. My intention to engage purchase on mobile shopping apps is very high.

4. I would recommend the app to friends and family for their purchases.