Consumers’ technology adoption behaviour: an alternative model

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This study explores factors that influence household end user consumers’ intention towards alternative consumer technology. As differentiated from Technology Acceptance Model (TAM), we present a different approach to explain consumers’ adoption intention. This study postulates that general phenomena in the consumer domain such as volitional non-organisational orientation, many available alternative technologies and diverse interests of consumers drive the need to develop a dedicated consumer adoption model in voluntary contexts. We also argue that motivators and inhibitors should both be considered in explaining consumers’ technology adoption behaviour. Literature of importance in the domains of technology readiness, value and risk is reviewed leading to the development of a number of propositions. A qualitative study was undertaken involving six mini-focus groups with the discussions recorded and transcribed. The literature constructs were fully supported by the findings. An emergent consumer technology adoption model was developed. This study makes a contribution to theory and practice through its consumer focused approach to the adoption of alternative technology. The emergent model is now presented for further research.

Keywords  Risk, Value, Technology readiness, Technology adoption

Introduction

Research focused on household end user consumer acceptance of technology has been relatively sparse compared to the great attention given to research focused on organisational contexts. Advances in information and communication technologies (ICT) in recent years and their wide spread availability have invited an increase of interest in consumer technology adoption (Hall and Khan 2003; Baron, Patterson and Harris 2006; Brown,

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Venkatesh and Bala (2006). Among the increasing research highlighting consumer technology adoption, the technology acceptance model (TAM) (Davis 1989) developed for use in the organisation context is still favoured, largely because of its robustness and simplicity. However, we argue that the central constructs of the TAM model “perceived usefulness (PU) and perceived ease of use (PEOU)” (Davis 1989) with the purpose of easing implementation costs and risks are different from the diverse needs relevant to the voluntary consumer context. We argue that voluntary household end users are free to make choices among the wide variety of alternative consumer technologies to fulfil their utilitarian and hedonic needs. Therefore, as suggested by Baron et al. (2006), we concur that there is a need to re-examine influence factors and develop a dedicated consumer technology acceptance model.

Distinct from TAM, we move beyond the realm of understanding facilitators and further explore inhibitors, and factors that influence the choice among consumer technology alternatives. We review compatible theories, perceived risk (Featherman and Pavlou 2003), perceived value (Sheth, Newman and Gross 1991), and technology readiness (Parasuraman 2000) as the internalised attitudinal moderators from extant literature. The overall research question addressed is: “What are the relationships among technology readiness (TR), perceived risk (PR) and perceived value (PV) as factors influencing consumers’ behavioural intention towards new consumer technology adoption?”

Third Generation mobile communication service (3G) constituted the specific target of this investigation. The paper proceeds as follows. First the extant literature is reviewed with emerging propositions identified. Then the method is presented with the rationale for the six mini-focus groups. Next, the findings are discussed and conclusions and future research directions identified.

**Literature review**

*Technology paradox:* The technology paradox was first studied by Mick and Fournier (1998). They identified eight technology paradoxes regarding consumers’ reactions to technology. Recently, Baron et al. (2006) identified eight mobile technology paradoxes, which demonstrated the advantages and disadvantages of using technology and mobile technology. However, there is lack of attention to inhibitory factors in technology acceptance theories. This study argued that for understanding consumer technology adoption in a voluntary context, inhibitory factors should be considered. Therefore, the literature related to technology readiness, perceived risk and perceived value, which has emerged in the consumer technology adoption and general consumer behaviour domain, was reviewed for this purpose.

*Technology readiness:* In the consumer domain, TR (Parasuraman 2000) has been developed to measure people’s general beliefs about technology. Parasuraman (2000, p. 308) explained “technology readiness refers to people’s propensity to embrace and use new technologies for accomplishing goals in home life and at work”. The construct of TR has four sub-dimensions, including optimism, innovativeness, discomfort and insecurity. In subsequent research, Lin, Shih, Sher and Wang (2005) explained that optimism and
innovativeness are motivators, and discomfort and insecurity are inhibitors. They asserted positive and negative beliefs about technology may coexist. “People can be arrayed along a technology beliefs continuum, anchored by strongly positive at one end and strongly negative at the other” (Parasuraman 2000, p. 309). People’s TR also “correlates with their propensity to employ technology” (Parasuraman 2000). Lin et al. (2005) conducted a study incorporating TAM and TR. In their study, PU and PEOU were the mediators between TR and use intention. TR was theorised to be a causal antecedent of both key constructs of TAM, which subsequently affect consumers’ intentions to use e-services. It has also been proposed that consumers’ TR has positive impacts on their online service quality perceptions and online behaviours (Zeithaml, Parasuraman and Malhotra 2002).

**P1:** Technology Readiness can influence consumers’ intention to adopt new consumer technology.

**Perceived risk:** Risk can be defined (Sweeney, Soutar and Johnson 1999) as the subjective expectation of a loss. However, in the prior study by Sweeney, Soutar and Johnson (1999) only financial and performance risks were included. Featherman and Pavlou (2003) summarised the perceived risk literature and incorporated seven risk facets in their study regarding e-services adoption. These risk facets include: Performance Risk, Financial Risk, Time Risk, Psychological Risk, Social Risk, Privacy Risk, and Overall Risk. The purpose of incorporating overall risk is to be more thorough by including implications of those unexpected or minor risks. Featherman and Pavlou (2003) found perceived risk has a strong inhibiting influence on TAM’s criterion variables, especially time risk, privacy risk and financial risk, which are of most concern in this context. Extending Featherman and Pavlou’s (2003) findings about the negative effects of perceived risk on PU and PEOU it is proposed:

**P2:** Perceived Risk can inhibit consumers’ intention to adopt new consumer technology.

**Perceived value:** Voluntary consumers have broader concerns in terms of value, and also more alternatives when considering new technology use. As mentioned in Lin, Sher and Shih (2005), perceived value is a focal construct of interest in marketing. The theory of consumption values (Sheth et al. 1991) which explains motivations of consumers was reviewed to further investigate consumers’ behavioural intention toward new technology use. The values identified are functional, social, emotional, epistemic and conditional values. Empirical research findings indicate that PU and PEOU in TAM are strong determinates of user IS acceptance (Davis 1989). Adamson and Shine (2003, p. 451) commented that “A user, who perceives an information system as providing value, is more likely to be satisfied with the system. The more an individual must rely on new technology in order to perform required work tasks, the more salient are the beliefs regarding technology’s usefulness”. This link between PU, PEOU and value has been explicitly identified. We argued that prominent constructs in TAM can be conceptualised more broadly as consumer perceived value, a general motivation factor for new technology use. The third proposition is presented below.
P3: Perceived Value can drive consumers' intention to adopt new consumer technology.

Method and process

Mobile service users (Mort and Drennan 2005), users of mobile services such as ticket bookings, weather updates, and location maps, are considered to be early adopters and are often characterized as opinion leaders. It is argued that they are more likely to adopt other new technology. Furthermore, mobile phones involve a combination of hardware (mobile handsets), software (interfaces and applications) and services (communication and extended mobile services) (Jarvenpaa and Lang 2005), which cover most electronic product types and also fit the nature of new technology. Therefore, multifunctional mobile phone/service users were chosen as consumers of interest for this study. Six mini-focus groups (Fern 2001) were conducted with 23 mobile service/phone users to understand factors that influence their intentions of use toward new consumer technology. The focus group sizes ranged from three to five participants with a total of 23 people. Mini-focus groups (Fern 2001) are becoming more and more popular (Krueger and Casey 2000; Fern 2001). In this study, the concept of “mini-focus group” (Fern, 2001; Krueger and Casey 2000), was adopted because they were easier to recruit and host, and more comfortable for participants (Krueger & Casey, 2000). Participants were all recruited within two large Australian cities. A purposeful convenience, snowballing sampling technique (Berg 1981; Salganik and Heckathorn 2004) was adopted to select mobile phone/service users with experience at using multifunctional mobile phones or 3G services. A broad range of mobile phone users were selected and included academics, salespeople, office staff and construction workers. The participants were aged from 21 to 56 and were predominantly male (70 per cent). All participants were competent at using technology at work and/or at home to ensure that all phenomenological groups were internally homogeneous (Calder 1977; Whipple 1994). Following suggestions by Herington et al. (2005), the focus groups were structured in a way to gain an adequate cross-section of consumer types in terms of the actual uses of their mobile phones with a variety of backgrounds and nationalities. As a result, a positive and open atmosphere was created and information was honestly shared by participants. Each focus group was 90 to 120 minutes long. All six focus groups were semi-structured. A quick “walkthrough” with regard to the focus group session and the background of the study was also included in the introduction. To facilitate transcription, the focus groups were recorded using a voice recorder. All participants were informed and agreed to the recorder being used during the focus group session. Audio records were used to increase the richness of results and were beneficial when analysing the data. After records were transcribed, each transcript was read carefully and notes taken to inform the researcher about what was happening and what it could mean. An analysis of the transcripts was undertaken to identify themes and to look for attributes consistent with those that had been identified in the literature. The meaningful results were
grouped into higher level constructs and employed to identify relationships between constructs.

Findings and discussion

**Identified key factors**

Initially, more than 60 descriptors/items were found through manual analysis that related to aspects of consumers’ intentions of adopting new technology. Eventually, 23 emergent themes were identified. The first 15 themes, including; Optimism, Innovativeness, Discomfort, Insecurity, Performance Risk, Financial Risk, Time Risk, Privacy Risk, Psychological Risk, Social Risk, Functional Value, Emotional Value, Social Value, Epistemic Value, and Conditional Value, are parallel to the literature presented in the review. These are discussed in detail in the following section. A total of 8 themes were found during the course of the study that relate to Physical Safety Risk and Novel Risk which were not shown in the key literature. Physical Safety Risk (Featherman and Pavlou 2003) was derived from potential health hazards. Just as mobile phones may be hazardous to human health, other technology driven products might cause the similar health concerns to consumers. Novel Risk is particularly concerned with consumers who are unaware of specific risks, but are sceptical about the possible losses that might result in adopting new consumer technology. A further 6 themes identified were, Social Influence, Word of Mouth, Capability, and Coverage, Conversion and Compatibility, and are followed by the last two themes, Culture and Environment, and Marketing Effort. Space restrictions mean that they cannot be discussed here. These minor themes are consistent with theories commonly found in the consumer behaviour literature.

Among twenty three identified concepts, participants frequently mentioned needs, usefulness and convenience as what they value the most. Malfunction and low quality also received considerable discussions. Stress and worry related to mobile phone use are constantly discussed by all participants. The findings suggest that technology readiness, perceived risk and perceived value are important to consumers’ intention to adopt new technology. This was evidenced by the fact that most of the elements highlighted by participants in all groups were associated within the facets of each construct. This occurred without participants being intentionally prompted to talk about technology readiness, risks and values. They agreed on the concepts amongst group participants and agreed overall with the importance of the concepts. They recognised these constructs as factors that influence their intention toward new mobile technology adoption.

**Key themes – expanded discussion**

All constructs identified from literature were supported by the fifteen themes.

*Optimism* is one of the most prominent attributes mentioned in the focus groups. Although “Optimism” was not spoken verbatim, words such as “needs”, “knowledge” and “technology is good” were repeatedly brought out in the context. The moderator observed participants named varied needs, such as convenience, fun and safety. These needs were genuinely associated
with the belief that new consumer technology is ever improving and can
enhance the efficiency and quality of daily life:

> Predicted text, once you use it, to go back to the normal text, it is very
slow. Once you use it, you will want to use it all the time. Once you
adopted, you don’t go back.

**Innovativeness**, the phenomenon was found that those participants who
equip themselves with a newer mobile phone have less concern about the
price and are attracted by a range of new functions. A few participants said
they keep up-to-date information from several mobile phone comparison
websites and interest group forums. One participant gave a good example
to explain innovativeness:

> Once you buy stuff, then you start to think about efficiency and think of
upgrade MP3 player. What kind of music, how much megabyte and more
function, then you need to … more stuff.

**Discomfort** is deemed an important inhibitor to participants’ intentions of
new mobile technology adoption. Some participants genuinely expressed
their concern about reliance and being addicted mobile phone users. They
mentioned that this dependency can cause excessive phone bills, time
mismanagement and can be a health hazard and usually resulted in them
minimizing their mobile phone usage. Other lower users agreed that they
also do not like the idea of being slaves to their mobile phone.

> I can unhealthily rely on my phone. Not addicted at all. It is not addiction.
It is unhealthy reliance. In the sense of, it’s all right to be upset without
my phone.

**Insecurity** such as a lack of trust in technology and its ability to work properly
which prohibitively influence the intention of mobile technology adoption
(Parasuraman 2000). The theme of scepticism was identified. A number of
the participants questioned the need for multifunctional mobile phones due
to redundant functions of low quality. They believe multifunctional mobile
phones could easily break and malfunction. With a greater phone capacity,
large numbers of personal contacts, messages, and private photos can be
easily accessed and retrieved by data thieves during data transmission using
Bluetooth or wireless. These assertions prompted responses as follows:

> … It is also the trust issue. In Europe, there is a general belief that
technology can really hurt you but they just don’t want to tell you they
will….. They still use them, but they still believe they are definitely harmful
at some level.

The findings show discomfort and anxiety will influence consumers’ adoption
intentions. This is similar to findings by Featherman and Pavlou (2003).
Furthermore, the results indicated that a sceptical attitude will also limit the
intention of adopting new consumer technology.

**Performance risk**: One participant claimed there are many malfunctioning
or premature products on today’s market and others agreed.
... and the 3G network can’t be used in two thirds of Queensland. If you head north from Mackay, it doesn’t work. You can not phone them if you are in Cairns. I can sometimes barely get through to people.

Financial risk: Although participants complained about the lower quality multifunctional mobile phones, some of them pointed out that it is hard to find a phone without those undesirable functions. Money was wasted for nothing. Some participants mentioned the new technology could be costly. Some said the premature technology can cause money loss:

.... I bought it specially to use Bluetooth to connect to the Internet. I travel a lot with a laptop. A lovely theory, in practice, it didn’t work and was also very expensive. .... It was expensive, slow...

Time risk: It was argued between participants that mobile technology can save or kill time. Most participants’ answers were that perhaps it does, perhaps it does not. It is mentioned that choosing the wrong phone might result in wasting time learning how to use the product or trying to fix or replace it:

So the positive, mobile phone can save time, so we don’t have to plan ... and the negative of it, can use your time, playing around with it.

Privacy risk: Although, one of the participants stated that he doesn’t worry about privacy issues because nothing about him will interest data thieves, privacy was clearly one of the focal issues that caught everyone’s attention, especially for multifunctional mobile phones users. A couple of participants were equipped with two mobile phones—one for work and one for private use. This is allegedly to separate their personal lives from work:

It kind of annoyed me that society takes this argument you know that you need to be in contact for 24/7, if you are not, somebody will say...oh....

Psychological risk: Addiction was also a common discussion point in these focus groups. Reliance was also often mentioned in some groups. Two participants from different focus groups commented “I felt totally naked without my phone” to highlight their feelings. Another participant said “my friends and I are addicted to mobile phones”. They also discussed how they felt stressed and annoyed not knowing who was calling or when their calls were not answered. From these focus groups, negative feelings such as worrying, feeling stressed and annoyed were mentioned and their experiences were discussed.

In Jordan, we don’t rely so much on voice mail, you just keep calling. Just annoyed, not angry, they have my phone number, they should answer. So they don’t answer means they don’t want to talk to me. So that is a bit annoying.

Social risk: In most focus groups, the majority admitted that they had experienced being judged or had judged others by their mobile phones. Technology can represent their social status. On the other hand, products and functions like Bluetooth, earphones and loudspeakers were developed
to ease the concerns of them being a health hazard, however derived social risk concerns like looking strange, and strangers listening into conversations, were raised by participants, and as a result, they are less likely to use these new consumer technologies:

I had a phone when I first came to university which was about 11 years ago … And I got ridiculed for being a spoiled brat.

Physical safety risk: Wide discussions about “physical safety risk” were developed amongst mobile users. Participants agreed that they “got headaches” when using a mobile phone for long periods of time. This was frequently seen as a reason to avoid using mobile phones. Physical feelings such as heat and pain constituted the health hazard awareness at a deeper level. “Avoid using mobile phones for long periods of time” was also highlighted by the majority of participants:

I don’t use the phone much now. I will consider not using it if it hurts me. I did reduce the amount of time use because of headaches. I try to reduce it.

Novel risk: Although in the third theme, the feeling of not being in control is discussed. In this theme, the discussions about possible control losses in both experience and inexperience are concluded as Novel Risk:

I should have backed up but I didn’t. So I lost all my contacts. They were the most valuable things in my phone.

Value was a focal theme often addressed in the focus groups. The Consumption Value Theory (Sheth et al. 1991) provides an explanation as to why consumers choose one product and technology type over another. The findings suggest functional and conditional value was most important, but other values were also important to consumers.

Functional value: Participants discussed their needs and values in terms of usefulness. It received considerable attention from all groups. Comments such as “useful”, “functional”, “convenience” and “value for money” were associated with this concept. “PU” in TAM is classified in this theme.

I won’t buy something without a sufficient need for it. If the need is not there, I won’t even think about it. And if the price is too high then it won’t be such a great need, it has to be very great.

The term, “value for money”, was found to be directly associated with needs in all focus groups. All six groups associated “price” with “value for money”. Once participants have a need, they weigh up the pros and cons. If they think it has value to them, they are more intent on adopting certain new technologies.

I will get a basic model. But even basic models now have a lot of functions. I won’t pay that much at the first place, I will weigh up all the different costs and models, to see if any inexpensive compared with more expensive ones. I am looking for value for money.

Functional value was exemplified by comments such as “feeling value for…”,
“it can save time”, “I only need basic functions” and “it is very useful...”. Consistent discussion within all focus groups revolved around this notion, and it stood out as being considered very important by participants.

Social value: Image received considerable discussion in all focus groups. The concept of “image” was described using words such as “image”, “judged”, “show off” and “social status”. The function can have value for social reasons:

Mobile is more social. Keep your friends more social on my mobile because I don’t like to use phones to talk with friends, I just send an SMS to say hey, let’s meet up.

Emotional value: When consumers talk about their needs, it is not always about completing a task. Several participants mentioned that they use their phone for leisure and fun. As one participant described:

Fun is need. Need for fun. It is a serious need. If need comes in a form of gaming, then I will buy an Xbox ... Listen to music through MP3 ...

Epistemic value: Several focus group participants mentioned they will pay top dollar for the latest mobile phone. They felt good when they bought a new phone. In addition, they also enjoy comparing phones with their friends and checking for updated information about mobile phones.

The reason I had this job in the mobile phone store is because I like to try all new mobile phones.

Conditional value: Value can come from facilitating to complete the expectations. Convenience and size was mentioned often. It is not necessary to perform the task, but to make it easier to use the technology. “PEOU” in TAM is also classified in this theme. Some participants mentioned the size. Some participants think durability and free functions will influence their adoption intentions.

... the Internet (using mobile phone) was not slow but it is a bit complicated. So Internet is not the function I am looking for now. Because I am happy with the function, if it is free then I will use it. To access the email, look up the information, bus information.

Legal issues were mentioned by some participants,

I need Bluetooth, it is essential to me, so I can use it to connect with my GPS, so I can talk while I drive. By law, you can not talk when you are driving. So people need hands free.

Some mentioned that fixing problems or solving the concerns related to mobile phones can add value,

If I lost my phone, I can just send a message, then I can kill my phone, so no one can use it. The phone is dead.

Participants frequently talked about the importance of “just in case” and safety reasons for owning a mobile phone. They also mention that they will
use the new technology only if it comes with a compatible function.

Relationships between constructs

The main purpose of the study was to identify the key constructs of importance in household end user consumer acceptance of technology. Keywords were searched for matching the possible relationships, and transcripts were read to reconfirm the relationships using the scripts as the unit of analysis (Weston, Gandell et al. 2001).

All themes and concepts were listed using the matrix. Correspondence mapping, matching concept from either side to illustrate a possible relationship between the constructs generated from occurrence in each theme, was undertaken. Two main relationships groups were found in the map. Several concepts such as needs, usefulness, newness, malfunction, reliance, insecurity and loss of data, demonstrate that there is a solid relationship between PV and TR, and PR and TR. Not surprisingly, inhibitors of TR are associated with risks and drivers are associated with value. There is a stronger tendency for inhibitors to have a stronger relation with risks. This was shown by sharing more negative concerns, like malfunction, and lack of security. The findings suggest TR and PR have inhibitory effects while TR and PV are driving forces on consumers’ intentions of use toward alternative consumer technology. A general tendency toward technology adoption – TR is hard to apply to different products alone, especially diverse consumer technologies. Consumer technology is extremely dynamic and consumers are always encouraged to upgrade. It is possible that results using TR to examine different technologies and individuals might be inconsistent and incomplete. The same individual might have different readiness tendencies toward different technologies, based on the values and risks they perceive. As informed by the findings, stronger relationships exist between TR, and PR and PV. We suggest TR together with PR and PV should be used to examine behavioural intention toward alternative consumer technology use. The conceptual model of these factors and their proposed relationships is shown in Figure 1.

Figure 1 Consumer acceptance evaluation model

![Diagram of Consumer acceptance evaluation model]
Contribution to theory

This study provided a number of contributions to theory. Firstly, the study shifts the focus of research of technology adoption explicitly from the organisation domain to the consumer domain. A consumer oriented conceptual model is presented with a different focal fundamental concern from TAM. Instead of a performance driven model, the new model presents a more holistic approach to understanding consumer adoption of new technology. Secondly, our study takes an approach to consumer decision making where a conceptual model is developed with a focus on evaluation of innovative technology alternatives. Thirdly, this study investigated and explored not only drivers but also inhibitors of new consumer technology adoption intentions along with the relevant literature, including technology readiness, perceived risk and perceived value.

Contribution to marketing practice

Consumers’ freedom in choosing among alternative products necessarily leads to greater marketing efforts. We provide insight for practitioners to utilise and allocate their resources more effectively with a better understanding of consumers’ concerns with regards to behavioural intention toward new consumer technology use. The study also delivered the message that risks were emphasised in the findings. Consumers are very sceptical when it comes to the use of new technology, and as a result, practitioners should consider making products that are more informative and transparent in delivering benefits for consumers. The study also suggests that consumers’ self evaluation is a focal issue for consumers intending to adopt new consumer technology.

Limitations and delimitations

Firstly, this study focused on consumers’ adoption intention rather than actual use of new mobile technology. It is known that the intention of use does not necessary lead to actual use. Secondly, the 3G service is in the early adoption stage in Australia and the choices of 3G services and compatible mobile phones is limited. 3G services are more consistent with definitions of new technology. It would be ideal to employ 3G users who have mastered 3G use to extend the study findings. Thirdly, this study took place in two major cities in Australia, but consumer behaviour varies from country to country, due to environmental influences such as cultural effects and the availability of various technologies. To ease this concern, this study intentionally recruited participants with diverse national backgrounds and recently arrived residents from other countries to create a global perspective. However, having just one participant from any particular country brings concerns regarding the findings. We also acknowledge that the sample drew heavily on male participants, but we argue that this is not detrimental as there often has been found to be a gender bias towards males in the early use of technology products.
Directions to future study

The theme "culture" was identified and significant adoption behaviour changes had been identified through the interview and the conversation. Therefore, a larger scale of comparative studies would be necessary to verify the result found in this study. Replicated multi-site studies using various technologies are encouraged to gain a global aspect of consumer behaviour to eliminate the biases of environmental influences in adopting specific types of technology. Moreover, future literature reviews are needed to investigate those constructs which were not included in the literature review in this study specifically, "Word of Mouth", and "Peer Pressure". Finally, the identified conceptual models should be used in future quantitative research projects to estimate the validity and reliability of the theories.

Conclusions

Research in the field of household end user consumer acceptance of new technology is necessary despite quite well established models for the organisational context. Little is yet established in the consumer context. Collaboration between researchers and practitioners, with customer focused research, holds promise of advancing this exciting research field.

References

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