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The fine line between benefits and burdens: the effects of m-commerce on consumer well-being

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Abstract

Shopping on mobile devices is becoming increasingly important. In Switzerland, nearly half of all online orders are now placed through mobile devices. Research on m-commerce has primarily focused on user acceptance, the intention to use m-commerce, general consumer behavior, and customer satisfaction. However, the impact of m-commerce on consumer well-being remains underexplored—an area this study addresses. Over the course of three weeks, sixteen consumers kept diaries documenting their m-commerce behavior, followed by guided interviews with eight of them to qualitatively assess their behavior and its impact on consumer well-being. The collected data was analyzed using content analysis and on the basis of the Consumer Life Cycle Model and the PERMA Model. The ambivalent results reveal a fine line between the benefits and burdens of m-commerce. While its efficient and convenient processes, along with spatial and temporal flexibility, tend to enhance consumer well-being, information and offer overload, as well as impulsive purchases, negatively impact it. A key finding is that a mindful and intentional approach to m-commerce appears crucial. Online retailers should, therefore, prioritize consumer autonomy and awareness and implement measures that support and encourage these qualities. Based on the results, a new model was developed to examine consumer well-being in the context of m-commerce. The insights gained from this study represent an important first step in understanding the effects of m-commerce on consumer well-being and provide a foundation for further research in this area.

Keywords: m-commerce, consumer well-being, Consumer Life Cycle Model, PERMA Model, consumer diaries, guided interviews

Zusammenfassung

Das Einkaufen an mobilen Geräten wird immer wichtiger. In der Schweiz werden schon fast die Hälfte aller Online-Bestellungen über mobile Geräte getätigt. Die Forschung im Zusammenhang mit M-Commerce hat sich bisher primär auf die Akzeptanz und Nutzungsintentionen von M-Commerce, das generelle Konsumentenverhalten sowie die Konsumentenzufriedenheit fokussiert. Wie sich aber M-Commerce auf das Konsumentenwohlbefinden auswirkt, bleibt noch unerforscht – ein Bereich, mit dem sich diese Studie befasst. Während drei Wochen füllten sechzehn Konsument:innen Tagebücher über ihr M-Commerce-Verhalten aus, und anschliessend wurden mit acht von ihnen noch Leitfadeninterviews durchgeführt, um das M-Commerce-Verhalten und dessen Auswirkungen auf das Konsumentenwohlbefinden qualitativ zu erheben. Die erhobenen Daten wurden dann mittels einer Inhaltsanalyse und basierend auf dem Consumer Life Cycle Model sowie dem PERMA-Modell analysiert. Die ambivalenten Ergebnisse zeigen, dass ein schmaler Grat zwischen dem Nutzen und der Belastung von M-Commerce besteht. Während effiziente und bequeme Prozesse sowie räumliche und zeitliche Flexibilität das Konsumentenwohlbefinden fördern, beeinträchtigen die Informations- und Angebotsüberflutung sowie impulsive Einkäufe das Wohlbefinden. Der bewusste Umgang der Konsument:innen mit M-Commerce scheint dabei entscheidend zu sein. Online-Händler:innen sollten daher die Autonomie und das Bewusstsein der Konsument:innen priorisieren und Massnahmen schaffen, die diese fördern. Mittels der Ergebnisse wurde zudem ein neues Modell entwickelt, um das Konsumentenwohlbefinden im Zusammenhang mit M-Commerce zu untersuchen. Die durch diese Studie gewonnenen ersten Erkenntnisse über die Auswirkungen von M-Commerce auf das Konsumentenwohlbefinden dienen als Anstoss für weiterführende Untersuchungen.

Schlagwörter: M-Commerce, Konsumentenwohlbefinden, Consumer Life Cycle Model, PERMA-Modell, Konsumententagebücher, Leitfadeninterviews

Contents

Acknowledgments.....	2
Abstract	3
Zusammenfassung.....	4
Introduction and theory.....	9
M-commerce	11
Differentiation from and integration of social commerce.....	13
Differentiation from e-commerce	13
Consumer well-being	14
Differentiation from satisfaction.....	16
Theoretical models.....	16
The Consumer Life Cycle Model.	16
PERMA Model.....	18
Models underlying this study.....	20
Methodology	20
Explanations on the choice of study design.....	20
Literature review	21
Qualitative and explorative approach	21
Diary entries.....	22
In-depth interviews	22
Ethics application.....	23

Samples	23
Inclusion and exclusion criteria	23
Recruitment of the participants	24
Procedure	28
Conceptualization of the diary study	28
Planning and execution of the diary study	29
Conceptualization of the in-depth interviews	30
Planning and execution of the in-depth interviews	32
Incentive.....	33
Analysis.....	33
Generating the transcripts	33
Development of coding frame	33
Coding of the data.....	33
Findings.....	34
Language and quotes disclaimer	34
Pre-acquisition	35
Browsing and targeted research	35
Intention	36
Side activity	38
Notifications.....	39
Advertising.....	41

Acquisition.....	42
Presentation and attractiveness	42
Availability.....	43
Quality.....	44
Price	45
Payment options.....	47
Shipment	47
Return.....	48
Duration and frequency.....	49
Mobility, ubiquity, and immediacy	51
Personnel.....	54
Discussion.....	54
Summary of the findings.....	55
Interpretation of the findings and answering the research question	58
The duality of benefit and burden in the pre-acquisition and decision-making process .	58
The role of ubiquity, mobility, and immediacy	60
The discrepancy between the perceived and actual use of m-commerce	61
Influence of external stimuli: notifications and advertising	63
Influence of practical features: price and payment options	64
The importance of conscious engagement in m-commerce.....	65
Theoretical implications.....	66

Practical implications.....	67
Recommended actions	68
Limitations	69
Conclusion and future research.....	70
References.....	72
List of figures.....	82
List of tables.....	83
List of AI tools with intended use	84
Appendix A	Fehler! Textmarke nicht definiert.
Appendix B	Fehler! Textmarke nicht definiert.
Appendix C	Fehler! Textmarke nicht definiert.
Appendix D.....	Fehler! Textmarke nicht definiert.
Appendix E	Fehler! Textmarke nicht definiert.

Introduction and theory

Shopping on mobile devices is becoming increasingly important. Since 2017, the percentage of online orders placed on mobile devices, including smartphones and tablets, in Switzerland has more than doubled. The percentage of orders placed via smartphones has risen particularly sharply, almost quadrupling. As a result, nearly half of online orders in Switzerland were placed from a mobile device in 2024 (Rudolph et al., 2024).

As the importance of mobile commerce (m-commerce) has risen sharply over the last few years, so has research in this area. Previous studies primarily focused on consumer acceptance of m-commerce, intentions to use it, and general consumer behavior, including purchase decisions (Luceri et al., 2022; Marriott et al., 2017; Thangavel & Chandra, 2023). For instance, Fuentes and Svingstedt (2017) conducted a study with focus groups of university students regarding their mobile phone usage for shopping and their overall consumer experience. Their research shows that young people often use their mobile phones to browse or seek inspiration. Due to the accessibility of m-commerce, they frequently engage in unplanned and spontaneous browsing, using it to kill time, escape boredom, or simply for fun and entertainment. On the one hand, the study shows that consumers gain advantages from m-commerce by saving time, being more efficient, and experiencing joy and empowerment. On the other hand, the research also reveals that m-commerce can lead to stress and overwhelming feelings due to the excessive flow of information. Furthermore, m-commerce can promote overconsumption because of its accessibility and convenience.

As it is known that m-commerce can have both positive and negative effects, several studies have explored consumer satisfaction related to m-commerce. For instance, based on system quality and information quality, which refers to the quality of the website or app designed for use on a smartphone and the quality of the output provided by the website or app

(Chen, 2013), as well as perceived usefulness and ease of use, m-commerce can positively impact consumer satisfaction (Ngubelanga & Duffett, 2021). Moreover, many consumers find shopping via mobile devices very enjoyable. However, for some, it can also serve as a distraction and escape from daily life, leading to excessive time spent shopping. This can ultimately result in feelings of guilt, frustration, and even addiction (McLean et al., 2022). Later, McLean et al. (2025) also examined the potential positive and negative effects of technology in general on consumer well-being. The findings indicate that engaging with technology, such as smartphones, can be a double-edged sword, enhancing consumers' well-being on the one hand, while also negatively impacting it on the other. However, these results cannot be directly applied to m-commerce because the researchers examined the effects of technology broadly and not specifically those of m-commerce.

Consequently, while consumer satisfaction has been studied in the context of m-commerce, consumer well-being remains under-researched in this area, as consumer satisfaction is merely one aspect of the more complex concept of consumer well-being (Bhardwaj & Kalro, 2024). Wang and Jia (2023) were among the few to examine the effect of online shopping on consumer subjective well-being. Their study indicates that online shopping provides consumers with a wide array of affordable and diverse products and services, enabling them to enhance their hedonic consumption. This, in turn, positively impacts their subjective well-being. However, their research does not distinguish between purchasing behavior on stationary devices, known as electronic commerce (e-commerce), and m-commerce behavior. Additionally, online shopping behavior was defined based on the amount of money spent in a year. Lastly, subjective well-being was assessed using consumers' self-evaluations of their happiness on a scale from 1 to 10. While this measurement of happiness is a reliable and valid indicator of subjective well-being (Wang &

Jia, 2023), it certainly does not offer a holistic view of the complex construct of well-being, leaving several aspects unexplored.

It remains unclear what effects m-commerce may have on consumer well-being and whether it can also be a double-edged sword. Therefore, the purpose of this research is to conduct exploratory research on consumer well-being in relation to m-commerce and shed light on its positive and negative consequences. This study will address this research question: How does m-commerce affect consumer well-being? The research will provide insights into which aspects of m-commerce enhance consumer well-being and which elements contribute to negative well-being. Finally, in addition to its academic contributions, recommendations for online retailers, online platforms, and consumers will be derived from the results.

M-commerce

M-commerce has been defined in various ways. Some have adopted a broad and flexible definition that allows for greater interpretation, while others have referred to more detailed definitions that, in turn, overlook certain aspects. Barnes (2002), for example, defined m-commerce as “any transaction with a monetary value—either direct or indirect—that is conducted over a wireless telecommunication network” (p. 92). This broad definition leaves much room for interpretation (Omonedo & Bocij, 2014). Omonedo and Bocij (2014) define m-commerce activities more clearly and refer to m-commerce as “the conduct of activities that involves content delivery (notification and reporting) and transactions (purchasing, transfers, data entry) on mobile devices capable of gaining access to a network, particularly the internet, which provides direct or indirect commercial benefit” (p. 3489). The advantage of this definition is that it does not refer to specific technical devices and therefore also considers new technological developments, which is important for a definition that can

be applied long term (Balasubramanian et al., 2002; Omonedo & Bocij, 2014). However, according to this definition, laptops would theoretically also be included, but they are usually excluded from m-commerce in research because, despite their portability, they are primarily used in stationary environments and not on the go (Allafan et al., 2018; Hough & Nel, 2016; Wolff, 2006). To leave no room for interpretation, some have explicitly specified mobile handheld devices (Ngai & Gunasekaran, 2007) or specific devices such as smartphones and tablets (Laudon & Traver, 2020) in their definition. However, many of the different definitions have taken into account the three main characteristics of m-commerce: mobility, ubiquity, and immediacy. Due to the mobile devices on which m-commerce is carried out, corresponding activities can be conducted from any location and at any time. This allows m-commerce to be conducted on the go, which is a decisive difference from e-commerce, which is limited to activities carried out on stationary devices such as a desktop computer or laptop (Omonedo & Bocij, 2014).

Based on the definitions of Balasubramanian et al. (2002) and Omonedo and Bocij (2014), this study defines m-commerce as the conduct of activities on a smartphone or tablet that generate economic benefits in the short or long term, including transactions (e.g., purchases), content delivery (e.g., notifications), and services (e.g., marketing measures). This definition is intentionally limited to smartphones and tablets, thereby excluding other mobile handheld devices such as smartwatches, as smartphones and tablets are the most commonly used for m-commerce in Switzerland, while other devices account for only a marginal share (Rudolph et al., 2024). Nevertheless, the definition still suggests that the consumer must have the possibility to be mobile, implying they can carry out activities or receive content and services regardless of a specific place or time. Thus, the definition exhibits the main characteristics of m-commerce: mobility, ubiquity, and immediacy (Omonedo & Bocij, 2014).

Differentiation from and integration of social commerce

Social commerce (s-commerce) is often regarded as closely related to m-commerce, particularly since many users access social networks through mobile devices (Laudon & Traver, 2020). S-commerce is defined as “any commercial activities facilitated by or conducted through the broad social media and Web 2.0 tools in consumers’ online shopping process or business’ interactions with their customers” (Lin et al., 2017; p. 191). This encompasses activities such as buying and selling products or services and sharing product reviews or recommendations (Busalim & Hussin, 2016; Lin et al., 2017), as well as services like social media marketing or influencer marketing (Peter et al., 2022). S-commerce can occur directly through integrated stores on social media platforms like Facebook or Instagram, on peer recommendation websites such as Amazon, or on peer-to-peer sales platforms like eBay or Ricardo (Indvik, 2013; Zhang & Benyoucef, 2016). However, the definition of s-commerce does not explicitly indicate which device these activities are performed on or from which information is obtained; therefore, s-commerce can take place via stationary devices like desktop computers and laptops, as well as mobile handheld devices such as smartphones and tablets. Although this study does not explicitly focus on s-commerce, all s-commerce activities or information carried out or obtained via a smartphone or tablet are included, as approximately half of the general daily smartphone usage of Swiss citizens may involve social media (Peter et al., 2022). Thus, as Laudon and Traver (2020) suggest, m-commerce and s-commerce are closely intertwined, making the inclusion of s-commerce vital for an exploratory approach.

Differentiation from e-commerce

E-Commerce can be understood as “the conduct of activities that includes the transfer, exchange or sharing of information, goods and services over a network, particularly the

internet, with the purpose of getting some form of direct or indirect commercial benefit” (Omonedo & Bocij, 2014; 3617f). E-commerce and m-commerce, therefore, share some commonalities; generally, both involve activities that generate economic benefits through a virtual market. However, since m-commerce is limited to mobile handheld devices—specifically smartphones and tablets in this study—it has distinct characteristics such as mobility, ubiquity, and immediacy, which provide essential differentiation from e-commerce. E-commerce refers to activities that occur on stationary devices like desktop computers or mobile devices such as laptops (Omonedo & Bocij, 2014), which are primarily used in a stationary manner rather than in a mobile context (Bubric & Hedge, 2016; Hough & Nel, 2016; Shin, 2010).

Consumer well-being

Consumer well-being is not uniformly defined in research (Zhao & Wei, 2019). However, there is a general consensus that consumer well-being is a state of pleasure and satisfaction achieved through consumption (Lee & Ahn, 2016). In their literature review on consumer well-being, Zhao and Wei (2019) summarize the construct as a cognitive and emotional reaction of consumers that arises during the consumption process, comprising three characteristics: perceived quality of life, positive emotions, and consumer satisfaction. When analyzing consumer well-being, consumer satisfaction should, therefore, be considered since, according to the self-determination theory, happiness can increase based on the satisfaction of individual needs. Products and services can fulfill material, physical, and emotional needs, for example (Zhao & Wei, 2019). Theories such as those of Lee et al. (2002) support this view, which asserts that consumer well-being is based on satisfaction with various aspects of the consumption process. This theory will be discussed in more detail in the next subchapter. Furthermore, positive emotions should be included in the analysis, as emotional changes can contribute to well-being; consumer well-being is reflected not only in functional value but

also in emotional value (Zhao & Wei, 2019). Seligman (2011) also considers positive emotions an essential component of his theory of well-being, which will be explained in more detail in the following subchapter. In addition to subjective psychological feelings, well-being also includes the extent of the consumer's perceived quality of life (Zhao & Wei, 2019). As Grzeskowiak and Sirgy (2007) state, products and services can enhance the perception of a consumer's quality of life, and therefore this aspect should also be included in the observation of consumer well-being (Zhao & Wei, 2019).

As consumer well-being encompasses various psychological, social, and economic factors, it forms a multidisciplinary construct (Bhardwaj & Kalro, 2024). This study incorporates an additional definition of well-being to investigate the effects of m-commerce on consumer well-being more comprehensively. Consequently, the definition by Ryan and Deci (2001) will also be addressed in this section. They describe well-being as a multidimensional construct grounded in two primary dimensions: hedonia and eudaimonia. The hedonic perspective can be traced back to the Greek philosopher Aristippus, who argued that happiness is the sum of one's hedonic moments, and the objective of life is to experience as much pleasure as possible. Building on this perspective, further theories have emerged, such as that proposed by Diener et al. (1998), which posits that subjective happiness, resulting from experiences of pleasure versus displeasure, defines well-being. From this hedonic standpoint, subjective well-being comprises the following components: happiness, which reflects the presence of positive mood and the absence of negative mood, as well as life satisfaction. In contrast, eudaimonia traces back to Aristotle, who viewed human growth and the realization of human potential as the ultimate goal of life (Ryan & Deci, 2001). Based on this view, Ryff and Keyes (1995) summarized psychological well-being into six components that encapsulate aspects of human actualization: life purpose, self-acceptance, personal growth, autonomy, positive relatedness, and mastery. Therefore, eudaimonia can be

characterized as the dimension of well-being associated with meaning and achievement (Ryff, 2013).

Differentiation from satisfaction

As consumer satisfaction is an important component of consumer well-being and is closely linked to it, it becomes even more essential to define a clear distinction between the two constructs. Although the positive effects of consumer well-being can be perceived in the short term as satisfaction from fulfilling individual needs (Dhiman & Kumar, 2023), they are particularly noticeable in the long term through an improved quality of life and increased consumer health (Bhardwaj & Kalro, 2024). Consumer satisfaction, on the other hand, is an emotional or cognitive response with a specific focus that occurs at a particular time. This focus describes the object of satisfaction, usually arising from a comparison of performance with a certain standard. There are often multiple focal points, such as the product, expectations, and consumer experience. Satisfaction can occur at different times, such as after the purchase decision, after consumption, or even before the purchase decision (Giese & Cote, 2000).

Theoretical models

As well-being is a complex, multidisciplinary, and multidirectional construct (Bhardwaj & Kalro, 2024), this study conducts a holistic and valid investigation of the effects of m-commerce on consumer well-being by drawing on several theories and various theoretical models, which are explained in more detail in the next subsections.

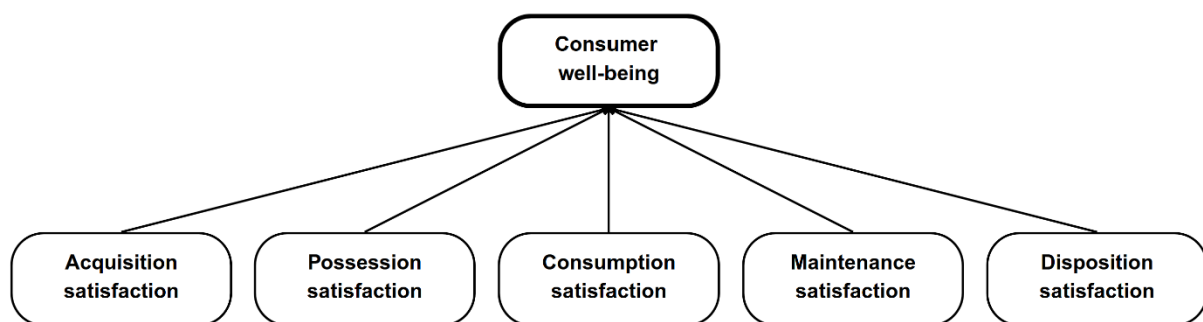
The Consumer Life Cycle Model. Based on the view that consumer satisfaction is an integral component of consumer well-being, Lee et al. (2002) developed the Consumption Process Model of Consumer Well-Being, which measures consumer well-being based on satisfaction with the entire consumption process. As they later renamed the model the

Consumer Life Cycle Model (Lee & Sirgy, 2012), the current designation is used in this study. This multidimensional measurement of satisfaction with various components of the consumption process can capture consumer well-being because, according to the bottom-up spillover theory, the extent of satisfaction with individual domains and subdomains of life, such as health and family, spills over into the highest superordinate domain: life in general, influencing life satisfaction (Andrews & Withey, 1976; Sirgy, 2002). Lee et al. (2002) therefore divided the consumption process into five components to capture consumer satisfaction multidimensionally, which in turn spills over into consumer well-being: “(1) acquisition, (2) possession, (3) consumption, (4) maintenance, and (5) disposition” (Lee et al., 2002, p. 158; see Figure 1). Each component consists of several elements, measured with specific items that contribute to satisfaction with the superordinate dimension. Thus, acquisition satisfaction encompasses various elements related to the purchase experience of products or services, such as price and quality, as well as the availability of goods or services. Possession satisfaction refers to the satisfaction derived from owning consumer goods. Satisfaction resulting from the use of goods and services is defined as consumer satisfaction, while satisfaction stemming from the repair or service of a possession is termed maintenance satisfaction. The last dimension of the consumption process, disposition satisfaction, pertains to the satisfaction derived from disposing of products, such as satisfaction with the ease of disposal (Lee et al., 2002; Lee & Sirgy, 2012). In this study, however, only acquisition satisfaction is addressed, as this is the only area where the method of purchasing—m-commerce vs. e-commerce vs. at the point of sale—plays a role. For the other four components, there are too few differences between the purchasing methods to be relevant for answering the research question. Additionally, the model’s acquisition satisfaction refers to satisfaction from purchasing in a store. Lee et al. (2002) noted that specific elements of the components could be adapted to reflect a specific research purpose. For this reason, adding or

adapting important aspects related to acquisition satisfaction with m-commerce is necessary to address the research question. The following aspects, for example, could serve as further potentially important elements of acquisition satisfaction, as literature has shown these to be critical for consumer satisfaction with m-commerce: accessibility (Lee et al., 2011; Wang & Liao, 2007), convenience (Choi et al., 2008; Ngubelanga & Duffett, 2021; Ofori et al., 2016; Özer et al., 2013), and visibility (Choi et al., 2008; Kuo et al., 2009).

Figure 1

Components of the Consumer Life Cycle Model



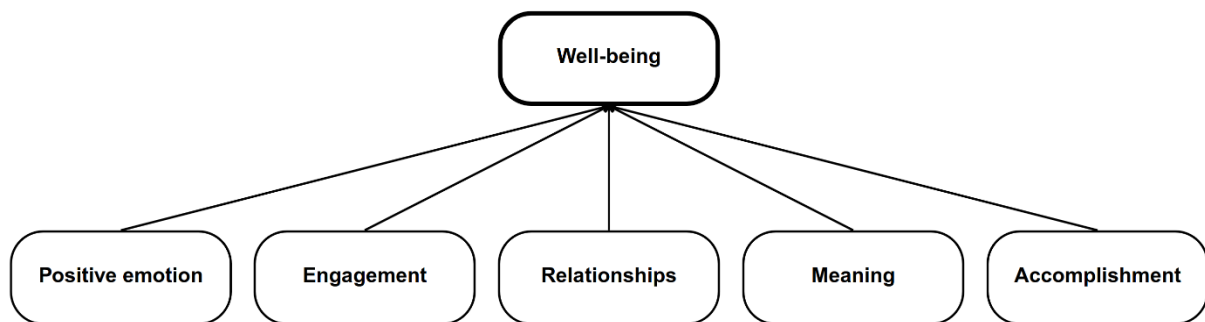
Note. Self-generated schematic of the model based on the theory of Lee et al. (2002)

PERMA Model. Seligman’s PERMA Model serves as a second theoretical framework. Seligman defines well-being as a construct composed of five measurable components, each contributing to overall well-being. These five elements are (a) positive emotion, (b) engagement, (c) relationships, (d) meaning, and (e) accomplishment (see Figure 2). Each of these five elements fulfills the following three characteristics: first, it contributes to well-being; second, it is pursued by individuals primarily for its own sake rather than mainly to achieve another element of well-being; and third, it can be measured independently

of the other elements. By maximizing these components, individuals can achieve the highest levels of happiness and life satisfaction, resulting in high well-being (Seligman, 2011).

Figure 2

Elements of the PERMA Model



Note. Self-created schematic of the PERMA Model based on the theory of Seligman (2011).

Positive emotions refer to individuals' subjective emotional experiences, such as feeling happy and content. Engagement represents a psychological state in which individuals merge with an activity. The so-called flow state demands such intense concentration that individuals devote all their cognitive and emotional resources to it, experiencing a sense of time stopping and a loss of self-consciousness (Seligman, 2011). According to Csikszentmihalyi (1996, 1975, as cited in Forgeard et al., 2011), who developed the flow theory, in addition to the blending of action and awareness, the following characteristics constitute a high level of engagement: the task is challenging yet aligns with the person's skill level, the individual receives direct feedback from the task, the person is intrinsically interested in the task, has clear goals, and maintains a sense of personal control over the activity. Feeling socially integrated and being satisfied with one's social connections are part

of positive relationships. Meaning relates to the belief that one's life is valuable, the feeling of being connected to something greater than oneself, and having a purpose in life.

Accomplishment refers to the achievement of goals, a sense of success, and a motive to win (Seligman, 2011). This model thus incorporates both a hedonic and an eudaimonic view of well-being (Henderson & Knight, 2012).

To investigate the research question, the components of the PERMA Model are interpreted specifically in relation to m-commerce, along with their classic definitions. For instance, aspects such as whether a purchase or a specific m-commerce activity holds meaning and creates value can be included in the meaning element. In the context of relationships, the emotional and cognitive connection between the consumer and the concept of m-commerce, such as a particular dependency, can also be considered.

Models underlying this study. In summary, the Consumer Life Cycle Model by Lee et al. (2002) measures consumer well-being based on satisfaction with the individual components of the entire consumption process. Only the first component—acquisition satisfaction—along with its associated elements and any new elements to be defined based on the conducted data, is relevant to the research topic. The PERMA Model, on the other hand, measures well-being based on the following five elements: positive emotions, engagement, relationships, meaning, and accomplishment (Seligman, 2011). In conclusion, the combination of the acquisition satisfaction from the Consumer Life Cycle Model and the PERMA Model forms the basis for this study.

Methodology

The following chapter explains and justifies the data collection methods and the methodology used to create categories.

Explanations on the choice of study design

The following subchapters explain the choice of the literature review, the qualitative approach, and the qualitative methods chosen.

Literature review

A structured literature review was conducted to provide the theoretical basis for this study. The search was performed systematically using a keyword matrix in the scientific databases PsycArticles, PsycInfo, and Google Scholar. The keyword matrix was divided into three thematic categories: M-commerce, (consumer) well-being, and impact (see Appendix A). Each category included terms in German and English related to the respective generic term, which were combined for the search. Truncation marks were used to include similar terms in the search, thereby expanding the results. However, as there was very little literature available on m-commerce and consumer well-being, the search was quickly broadened using citation searching and the AI-based Litmpas software and extended to include consumer satisfaction.

Qualitative and explorative approach

As the effects of m-commerce on consumer well-being are significantly under-researched, a qualitative and exploratory approach has been selected for this study. Due to its dynamic research process, qualitative social research is suitable for examining lesser-known topics (Reinders, 2016) and for allowing flexible adjustments during the research process (Braun & Clarke, 2013). This not only facilitates the implementation of essential theories but also provides opportunities for modifications and additions if new, relevant aspects are identified during the research (Cohen, Manion & Morrison, 2002), which is an appropriate and comprehensive strategy for this relatively unknown research area. Lastly, qualitative social research emphasizes the subjective perspectives and experiences of the respondents (Helfferich, 2011), which is crucial for researching consumer well-being, as it stems from the

emotional and cognitive responses of consumers to their consumption experiences (Bhardwaj & Kalro, 2024).

Diary entries

For this study, two qualitative methods were employed. Firstly, to gain initial insights into consumer behavior, their experiences with m-commerce, and the effects of m-commerce on consumer well-being, diary entries were collected from consumers. These entries provide the opportunity to examine various processes within everyday life while including the broader context as well (Wheeler & Reis, 1991). This represents a significant advantage over more traditional methods, as the experiences are self-reported in a natural and spontaneous setting (Reis, 1994). Furthermore, due to the short time elapsed between the experience and the diary entry, the likelihood of retrospection can be dramatically reduced. However, when conducting a diary study, one must be aware of potential effects, such as reactance—when the participants' behavior or experiences change due to their participation in the study—or habituation. Habituation refers to participants developing a habitual response style, such as a tendency to read the diary questionnaire less attentively, due to repeated exposure to the task (Bolger et al., 2003).

In-depth interviews

To deepen and expand the knowledge gained through the diary inquiries, a series of in-depth interviews was conducted after collecting and examining the diaries. Qualitative interviews are particularly suitable for gaining insights into attitudes, values, opinions, and experiences (Reinders, 2016), and together with the diary findings, they provide a more holistic and complete understanding of the effects of m-commerce on consumer well-being. The advantages of semi-structured interviews include having a defined research topic as well as having guiding questions, making the data from different participants comparable.

However, the responses are not predetermined, and the order of key questions can be adjusted based on the flow of the interview, which maintains an everyday conversational tone (Reinders, 2016).

Ethics application

The ethical criteria of this research were reviewed using the university's internal checklist. No individuals incapable of judgment or under the age of 18 were admitted to the diary study or the interviews.

Samples

This subchapter outlines the selection and recruitment of participants and describes the sample composition.

Inclusion and exclusion criteria

To recruit participants for the diary study, a screening questionnaire was developed to inquire about specific characteristics and m-commerce behavior. To explore the research topic as thoroughly as possible and to gain diverse insights, the goal was to achieve a broad mix of predefined criteria for the sample (Flick, 2014). For this study, this included: (a) sex, (b) age, (c) frequency of m-commerce usage, (d) place of residence, and (e) language skills. The proportion of women to men should be balanced. Due to the researcher's social environment, a higher proportion of women was expected; however, it should not exceed 70% of the total sample. The only age requirements were a minimum of 18 years and a maximum of 75 years to explore the research topic as broadly as possible. The distribution of participant ages should also be as balanced as possible, although a larger proportion of individuals between the ages of 25 and 35 was expected, given that the researcher is most effective in reaching this age group. However, this age group should not exceed 50%. Thus, the other half of the sample consists of younger and older individuals. Another criterion for

the sample was that participants must engage in m-commerce at least regularly. Based on data from Rudolph et al. (2024), shopping frequency via a smartphone or tablet was divided into the following categories: (a) several times per week, (b) once a week, (c) every 2 to 3 weeks, (d) once a month, (e) every 2 to 3 months, and (f) less often or never. To ensure that sufficient data on m-commerce behavior could be collected during the diary survey, participants had to engage in m-commerce at least every 2 to 3 weeks. Additionally, a balanced distribution among the three most frequent consumers (a-c) was aimed for. However, it was only specified that one category may account for a maximum of 50% of the total sample, allowing for a diverse mix of consumer types in terms of purchase frequency, as a broad range of experiences, attitudes, and opinions is desirable to investigate the research topic as exploratively as possible. Moreover, the sample consisted solely of Swiss residents who understood German and could express themselves in German both verbally and in writing.

The plan was to collect diary inquiries from a minimum of 12 consumers and eventually conduct in-depth interviews with at least 6 of them. However, if thematic saturation is not yet reached with this minimum sample, the plan is to recruit additional participants to provide sufficient insight into the research question (Reinders, 2016).

Recruitment of the participants

To recruit potential participants, the researcher shared the URL to the screening questionnaire in her social environment through WhatsApp and LinkedIn, made direct requests to specific individuals, and had relatives and friends share the URL in their networks as well. To provide an incentive for participating in the study, all participants in the diary study could enter a prize draw to win one of two 50 Swiss franc vouchers from an online retailer. Of the 76 individuals who completed the screening questionnaire by the end of December 2024, 32 met the predefined criteria and were willing to participate in the diary

study. Among them, 23 people were selected and contacted to represent a mixed sample as much as possible. Ultimately, 19 individuals agreed to participate and were given instructions accordingly. Following the data review, three individuals had to be excluded from the data analysis due to insufficient diary entries or because their entries did not cover their m-commerce behavior. The sample was composed as listed in Table 1.

For the search for interview partners, participants in the diary study were informed at the beginning that an in-depth interview would follow with some of them, and that by participating in the interview, they could double their chances of winning one of the two vouchers. At the end of the three-week diary survey, eight participants were selected for an interview based on their diverse diary entries and demographic characteristics. All of them agreed to the interview, and the final sample was made up as listed in Table 2.

Table 1

Sociodemographic Characteristics and Frequency of M-Commerce Usage Among Participants of Diary Study Prior to Data Review

Participant no.	Sex ^a	Age	Frequency of m-commerce usage ^b
1 ^c	M	37	1
2	F	25	1
3	F	29	1
4	F	44	3
5	F	32	2
6	F	37	3
7	F	31	2
8	F	28	2
9	F	54	2
10	M	42	3
11	M	29	3
12	M	27	2
13	F	56	1
14	F	21	2
15	F	63	3
16 ^c	M	36	2
17	M	27	2
18	M	27	3
19 ^c	M	67	1

Note.

^a Sex: M = male, F = female

^b Frequency of m-commerce usage: 1 = several times a week, 2 = once a week, and 3 = every 2 to 3 weeks.

^c Were excluded from the data analysis due to insufficient or incorrectly completed diary entries.

Table 2

Sociodemographic Characteristics and Frequency of M-Commerce Usage Among Interviewees

Participant no.	Sex ^a	Age	Frequency of m-commerce usage ^b
3	F	29	1
5	F	32	2
6	F	37	3
8	F	28	2
10	M	42	3
11	M	29	3
13	F	56	1
17	M	27	2

Note.

^a Sex: M = male, F = female

^b Frequency of m-commerce usage: 1 = several times a week, 2 = once a week, and 3 = every 2 to 3 weeks.

Procedure

The following subchapters explain how the diary study and the in-depth interviews were designed and carried out.

Conceptualization of the diary study

The diary topics (see Appendix B and C) were selected and structured based on theoretical principles, findings from previous studies, and the research interest of this study. At the beginning of the diary entry, participants were asked whether they had engaged in m-commerce on the day of measurement. This included all related activities, such as browsing, specific research, price comparison, and purchasing products and services. All participants who engaged in m-commerce were then asked to describe their activities in detail. They were provided with sample aspects to consider, such as the activity itself, the type of product or service, the device used, and the channels employed, including apps, websites, and social media. This task aimed to collect various aspects of their m-commerce behavior that were important to the participants, some of which are the elements of the acquisition satisfaction of the Consumer Life Cycle Model by Lee et al. (2002). Another component of the diary entries involved the description of the situation and the social environment in which m-commerce was practiced. This part aimed to determine whether and which aspects of the relationships component from Seligman's PERMA Model (2011) played a role in connection with m-commerce behavior. Further components included the description of the motivation for the m-commerce activity(ies), the feelings experienced during and after carrying out these activities, and the time spent on the activities. These parts were intended to provide insights into components of the PERMA Model (Seligman, 2011), such as positive emotion, engagement, meaning, and accomplishment. Another element of the diary inquiry aimed to provide information about the well-being component accomplishment according to

Seligman's theory (2011), which focused on the extent to which a goal was pursued or achieved through m-commerce. The diary inquiry concluded with participants reflecting on how they would have wanted to change their m-commerce behavior on the measurement day.

Since consciously abstaining from m-commerce can also provide insights into its impact on consumer well-being (McLean et al., 2022), the participants who initially indicated in the first question of the diary entry that they did not engage in m-commerce were also asked to write a diary entry for that day. In this instance, the diary inquiry involved describing their reasons for not engaging in m-commerce, whether it was a conscious decision, and the extent to which they would have liked to change their m-commerce behavior on the day of the survey.

The diary study's questions and tasks were evaluated in advance with a pilot participant. This ensured that the questions were clearly formulated and relevant information could be collected. The estimated completion time was also assessed. To reduce the dropout rate, a target completion time of 10 minutes was set. The actual average processing time was ultimately 7.2 minutes.

Planning and execution of the diary study

Due to the research topic, participants' affinity for technology, and administrative and efficiency reasons, the diaries were collected online. Consequently, an online survey was created on Tivian, formerly known as Unipark. After the declaration of consent was signed, participants received the survey link for the diary entries along with all necessary instructions. From that point, the three-week survey period commenced, spanning from the first to the last participant between November 18 and December 30, 2024. To ensure that the diary entries reflected the most current experiences and feelings, participants were required to complete their entries promptly after each m-commerce activity. Participants received a

reminder via text message or email each evening at random between 6 and 9 pm, not the least to remind them of the diary entry even if they had not conducted m-commerce on that day. The format of the reminder depended on the participants' preferred method of communication. The evening was considered particularly suitable, as the survey day was nearing its end and typical daily working hours concluded around this time (Bundesgesetz über die Arbeit in Industrie, Gewerbe und Handel, 2023), meaning that participants tended to have more time to write their diary entries. On the second-to-last day of the survey, respondents were reminded that the survey phase would conclude the following day and that a separate survey link would need to be used. In the final diary entry, interview partners were recruited for the upcoming in-depth interviews, and participants had the opportunity to register for a prize draw.

To assign the total of 302 diary entries to individual participants, each participant had to enter a personal code consisting of their initials and the month and day of their birth at the beginning of the diary entry. The diary entries were entered into MAXQDA and analyzed during the survey. Two participants had to be excluded from the study because they provided insufficient data, with two and three diary entries, respectively. Additionally, one participant had to be excluded because he misunderstood m-commerce and filled in the diary entries related to his e-commerce behavior on his laptop, despite the instructions. This ultimately resulted in 288 diary entries from 16 participants that could be used for the analysis.

Conceptualization of the in-depth interviews

By analyzing the diaries, initial insights into m-commerce behavior and its effects on consumer well-being were gained, and used as the basis for creating the interview guidelines. Additionally, topics were supplemented based on theoretical background to address previously undiscovered themes that are nonetheless present in the theory of consumer well-

being. The guideline provides a clear structure while maintaining sufficient flexibility to integrate additional relevant topics (Flick, 2014). The questions were compiled according to Helfferich's (2011) SPSS principle, which initially involves collecting all potentially relevant questions. In further steps, these questions are checked for suitability and relevance, systematically sorted, and finally organized in a structured format. The first thematic block of the interview guide (see Appendix D) focused on the participants' m-commerce behavior in general, any differences in their behavior at home versus on the move, and any distinctions between their m-commerce, e-commerce, and purchasing behavior at the point of sale, along with their respective advantages and disadvantages. In this block, interviewees were also asked in general terms about the features of m-commerce they value and those they do not. The next block of topics was dedicated to notifications, such as email newsletters or push notifications, as these emerged as relevant through the diary entries. The focus was on how participants deal with such notifications and their impact on m-commerce behavior and overall well-being. Other significant topics, mentioned multiple times by many participants in the diary study and already referenced in the literature (Fuentes & Svingstedt, 2017; McLean et al., 2022), included the pursuit of other activities while conducting m-commerce and the use of m-commerce as a distraction or pastime, which formed the next thematic block. This block aimed to uncover the motivations behind these behaviors, their advantages and disadvantages, and the participants' attitudes toward them. Another block centered on impulsive buying behavior, characteristics of m-commerce that influence it, and participants' attitudes towards it, as this is a relevant topic found in both the diary entries and the literature (Fuentes & Svingstedt, 2017). According to Seligman's Theory (2011), one component of well-being is relationships. Since almost no associated entries were made in the diaries, the next block aimed to determine the extent to which this component is relevant for answering the research question. The focus was on possible interactions and effects on the participants'

social environment due to their m-commerce behavior. The final thematic block was dedicated to potential past or future behavioral changes in m-commerce usage. Participants also provided a closing assessment of their m-commerce behavior by drawing conclusions.

The interview guide was divided into four question categories based on Helfferich: Guiding questions serve as narrative prompts and are intentionally formulated openly to allow interviewees space for free and detailed explanations. Maintenance and steering questions facilitate the flow of conversation and encourage interviewees to elaborate on their responses. Specific questions were employed to delve into particular aspects more deeply and enable a focused discussion of the research topics. Lastly, check questions were utilized to confirm that all relevant topics were addressed if essential content was overlooked during the interview.

A pilot interview was conducted beforehand to ensure that the interview guide was clearly formulated and capable of gathering the relevant information. Final adjustments were made accordingly.

Planning and execution of the in-depth interviews

The interviews were conducted online through Microsoft Teams or at the interviewees' homes to ensure a comfortable atmosphere and anonymity. Participants could choose the location and timing of the interviews to maximize their comfort. A declaration of consent was obtained from the interview partners in advance, and any questions were addressed. The interviews took place between January 22 and January 31, 2025, lasting from 30 minutes to 1 hour and 8 minutes. They were recorded using a smartphone or the recording function in Microsoft Teams.

Incentive

After all the interviews were conducted, a prize draw was held for all participants who wished to enter. The two randomly selected participants received their 50 Swiss franc voucher for a well-known online retailer via email in February.

Analysis

This chapter explains how the diary entries and interview transcripts were analyzed using qualitative content analysis in the MAXQDA program. It also presents the coding process and the coding frame utilized for this purpose.

Generating the transcripts

The eight interviews were fully transcribed according to the transcription rules established by Kuckartz and Rädiker (2022). They were conducted directly in the MAXQDA program, which ensured precise and efficient transcription.

Development of coding frame

Initially, the codes were determined deductively (Kuckartz & Rädiker, 2022) based on the aspects of acquisition satisfaction outlined in the Consumer Lifecycle Model (Lee et al., 2002) and the components of the PERMA Model (Seligman, 2011). These twelve codes were continuously supplemented inductively with twenty-four additional codes derived from the data material (Kuckartz & Rädiker, 2022). For a detailed illustration of the coding frame, see Appendix E. Specific examples and their explanations, including related quotations from the data, are described in detail in the results chapter.

Coding of the data

First, the diary entries were coded, as the insights gained from them informed the creation of the interview guide. It was assumed that further categories might be added or that

the definitions of existing categories could be slightly adapted as the interviews were analyzed. Therefore, the interview with participant no. 11 was selected as a model example. This interview was coded, and minor adjustments were made to the coding frame. It was subsequently coded again several weeks later to calculate intra-rater reliability using the double-coded interview. The resulting Cohen's kappa value is classified as good from 0.6 and very good from 0.8 (Kuckartz & Rädiker, 2022). Initially, only a kappa value of 0.54 was achieved, partly due to the varying lengths of the coded text segments and missing codes. The identified differences were checked on a case-by-case basis; the coding rules were adjusted if necessary, and each case was evaluated to determine which variant was more suitable. This process allowed the intra-rater reliability to increase to a very good value of 0.83. In the next step, all interviews were coded based on the adjusted coding, and the diary entries were re-checked and re-coded if necessary.

Findings

The following chapter summarizes the most important findings drawn from the analysis of the diaries and interviews. The findings are based on the Consumer Life Cycle Model (Lee et al., 2002) and additional elements of it and presented together with findings from PERMA elements (Seligman, 2011).

Language and quotes disclaimer

The diaries were collected in German, while the interviews were conducted in Swiss German and subsequently transcribed into German. The quotations from the diaries and interviews presented in this chapter have been translated verbatim into English, aiming to preserve the original style of speech. The participant's number, age, gender, frequency of m-commerce usage reported in the screener questionnaire, and the exact passage from the interview or diary entry are indicated in brackets following each quotation.

Pre-acquisition

In the following subchapter, the results related to activities prior to the purchase decision, such as researching products or services and marketing measures, are discussed in greater detail. This pre-acquisition element is not part of the original Consumer Life Cycle Model (Lee et al., 2002) but represents a new essential category for examining well-being in relation to m-commerce.

Browsing and targeted research

The interviews and diaries show that consumers particularly utilize the possibilities of m-commerce for targeted research on products or services and for browsing. Many of them especially appreciate the convenience of quickly searching for the availability of a specific product from home or on the go, which better prepares them for shopping later in a local store. This not only makes everyday life easier for consumers, but is also perceived by them as saving time.

As shopping is currently a bit of a challenge for me (7-week-old baby always with me), I can't really think about which product I want to buy in the local store. That's why I do it at home beforehand so that I only have to look for the items I need when I get there. (P8: 28, f, once a week, diary day 1, pos. 8)

The data also shows that a large proportion of m-commerce activities involve comparing products and offers and finding inspiration while browsing. This is being pursued intensively, as it is easy and possible from anywhere.

I think it's cool that it's so easy to compare different things. So if I'm standing in Migros and looking at a product, I don't know how expensive it is in Coop ... So, I find it easy to compare prices or even get ideas for gifts or something. To get a little

inspiration and know what else you could do. I think that's cool. (P8: 28, f, once a week, interview, pos. 12)

In addition, many reported feeling pleasure and having fun while browsing as they engage with products that interest them. In particular, when they find what they are looking for and reach their goal, many express positive feelings. "Good, it was a pleasure to deal with it. Developed a positive feeling during the research ... Goal achieved, I now have more information and a better basis for making a purchase decision" (P10: 42, m, every 2 to 3 weeks, diary day 13, pos. 10 and 16).

However, some participants reported feeling dissatisfied, annoyed, or tired while or after browsing or researching, as they believed they had spent too much time on it or had not found what they were seeking. Negative feelings were particularly prevalent when browsing aimlessly.

Especially if I don't do it because I know beforehand that I want something that I really need and instead just go and look a little or compare a little or compare so much unnecessarily that it doesn't really matter whether I've paid a franc more in the end or not. But I would have spent an hour less on my cell phone. So an hour is an exaggeration, but then yes, it annoys me, like when I just spend time on my cell phone like that. (P8: 28, f, once a week, interview, pos. 56)

Feelings of guilt and a desire not to have browsed were also reported in this context. "I feel guilty for giving in to the temptation to browse again ... I shouldn't have browsed today" (P6: 37, f, every 2 to 3 weeks, diary day 1, pos. 15 and 19).

Intention

The diaries and interviews reveal that, in addition to seeking products with a clear objective, m-commerce is often used aimlessly as a means of distraction or relief from

boredom. The relationship with the smartphone appears to be one of the primary reasons for this. Participants reported that they always have their smartphone with them and can access it at any time. Many simply reach for their cell phone out of boredom and quickly engage in m-commerce after seeing an interesting advertisement on social media, for instance. However, this particular use of m-commerce is described as very aimless and meaningless, and it is rather counterproductive, as it doesn't actually alleviate boredom and only wastes more time.

I: So how does m-commerce help you against boredom? P6: Not really at all. It's just a bit more time wasted ... Because I already love to procrastinate, and this is just like something where I can put things off a little longer. Like that. Yes. So it's like, it feels like I'm doing something, but it's actually completely pointless, so ... Boah, it's a distraction, but, but my boredom is definitely not satisfied by that or anything like that. Maybe it's a bit different with vacations, travel planning. Because that's like really a, then I can get into this super anticipation and then it has a slightly different effect than when I buy goods now. But yes. So it doesn't combat boredom. (P6: 37, f, every 2 to 3 weeks, interview, pos. 61-66)

Some participants noted that they browse intentionally to distract themselves, as it helps to calm them and takes their mind off things by presenting new and interesting products.

I was a bit stressed since I only had a short time. Today was a special day, I needed to prepare the second colonic irrigation solution for a colonoscopy and refrigerate it briefly. During this time, I was browsing a website for clothes. Because of this, I was nervous and tense. I wanted to distract myself ... it was a brief welcome distraction. (P13: 56, f, several times per week, diary day 3, pos. 10 and 18)

Many agreed that engaging in m-commerce out of boredom or as a distraction is an unconscious act that involves little genuine engagement with the activity itself. This has also resulted in impulsive purchases and overconsumption for some, ultimately leading to dissatisfaction.

I: But how would you rate it as a pastime? P3: Basically, not really (..) so negatively. Because I feel you can make much better use of your time. And if you really need something, then I think it's actually a great thing. But as a pastime, I actually find it negative, yes ... So it actually encourages overconsumption a little more if you've just done it quickly because of the distraction. I also think that if you're less consciously shopping than if you're really consciously looking for something. If it's a distraction, then I think there's less awareness of shopping. That's my assertion. (P3: 29, f, several times per week, interview, pos. 91-94)

Side activity

The data indicates that many participants frequently use their cell phones and ultimately engage in m-commerce while already involved in other activities, especially watching television, which was mentioned frequently. Most described this behavior as a bad habit and expressed dissatisfaction with it, wishing to break the cycle. They feel that the m-commerce activity is performed unconsciously and that they pay less attention to their initial activity. For some, this ultimately requires more time for both activities, and they consider the extra time spent a waste and making them more likely to make impulsive purchases due to their lack of conscious engagement in the buying process.

No, then you are unfocused. Then you're not doing the one thing right ... Because then you're simply not concentrating on one or the other. And then both take longer than if you'd just done them one after the other. I'm firmly convinced of that ... Also,

maybe you buy more things that you don't need. Or maybe things like customs duties, if that was written somewhere, you might be more likely to overlook it, or shipping costs, or means of payment, or something. You're more likely to overlook it; that actually, if you'd looked at it properly, you might have noticed it already ... there too, I usually have a guilty conscience afterwards and don't feel good. (P8: 28, f, once a week, interview, pos. 52-56)

Notifications

Notifications, such as email newsletters and push notifications, are another important component of m-commerce. Many participants reported receiving a wealth of interesting offers via email, which piques their curiosity and encourages them to browse or even make purchases. Primarily, it is promotions that capture their interest. Even if browsing or purchasing was not planned, many expressed happiness in looking at appealing offers or scoring a great deal, especially for products they would have eventually purchased anyway.

I definitely have a newsletter with them, and they just sent me another email today with 25% off everything. And then I don't think I would have thought about buying nail polish today otherwise. And now it's come today and I'm thinking: ah yes, cool, 25% off is still something. Then you kind of feel like you have to see if you can find something after all, even though you don't really need anything. Yes, and then something would probably end up in your shopping cart ... I think it's mostly really the discount. If you think: ah cool, I can buy something else that I don't have to pay so much for or I can just get it cheaper ... you're simply curious and go and have a look what's on offer or what they've just launched. (P5: 32, f, once a week, interview, pos. 40-44)

However, a few also reported that they sometimes feel guilty because they had not intended to make the purchase before receiving a newsletter, and the purchase felt rather unnecessary.

I'm a case of, I just let myself be tempted and afterwards I have a guilty conscience. So in hindsight, I think: no, (name of P6) why did you do that again? Because I think: I didn't really need it or I feel that it was a bit unnecessary. (P6: 37, f, every 2 to 3 weeks, interview, pos. 4)

For many people, however, the data also shows that newsletters do not evoke any significant emotions. While some may feel annoyed by the high volume of emails, they simply delete uninteresting offers and remain content.

And if I know: hey, I have a discount, but I don't need it or I've just bought it, then I can simply put it away and not buy it. And then that's completely okay for me because I think I've simply developed the awareness. (P3: 29, f, several times per week, interview, pos. 56)

Push notifications from apps, however, are not a concern for nearly all participants. Many have intentionally disabled them, as they believe this would lead to stress from constant reminders of their consumption, tempt them, and pressure them to check.

Yes, I think that with these push notifications, I really don't need to have them from every app that I have because I'm not really interested all day in what's going on this app and what's new there. I just go on it when I feel like going on it. But that's why I intentionally switched it off. I just, well, that's my feeling, if I had that, then you'd go back every time, when something pops up again and you have the feeling that you have to look. And I don't know. I think it would stress me out more. (P5: 32, f, once a week, interview, pos. 48)

Advertising

Some participants also reported on advertising, particularly personalized advertising. However, their perceptions and the effects on their behavior and well-being varied greatly among the participants. For example, some mentioned in their diaries and interviews that although they are relatively indifferent to advertising, they prefer to see personalized advertising because it showcases products of interest to them and arouses their curiosity, prompting them to pursue further information about the product.

So sometimes you can tell that it's probably personalized, I think. But that doesn't bother me either. Just like other people think: ah, where did they get my data from and that's not possible. I think that basically helps me (laughs) when I receive personalized things that interest me and not some junk that doesn't interest me (laughs) ... So it depends a bit on the quality of the algorithm behind it (laughs) If the things it suggests are really useful, then I think it's a positive thing because it also helps. (P10: 42, m, every 2 to 3 weeks, interview, pos. 92 and 98)

Some individuals express strong dissatisfaction with personalized advertising, believing it tempts them to engage with mobile commerce or even make impulsive purchases, undermining their sense of freedom in making choices about their consumption habits. Others have reported realizing that they often lack willpower and the necessary self-awareness regarding their behaviors, identifying this as the underlying issue.

On the one hand, it makes me think a little and gives me the feeling of, "hey, are you listening to me now?!" But you can also see it in a positive light. It shows me what I want. But that can lead to you buying too much, too quickly ... I would say I don't think it's good. Because actually, it should be like this, if I need something, then I look. Because I believe it does (..) you're more likely to buy something. Even if you

didn't necessarily need it. (P3: 29, f, several times per week, interview, pos. 110 and 112)

Acquisition

This subsection presents the results for the individual components of element acquisition. In addition to the components of the original Consumer Life Cycle Model (Lee et al., 2002), new elements relevant to m-commerce are also discussed.

Presentation and attractiveness

The element contained in the Consumer Life Cycle Model (Lee et al., 2002), relating to the attractiveness and ambience of stores, can be interpreted in the context of m-commerce as the presentation and attractiveness of websites and apps. The interviews and diaries show that a well-designed website or app is essential for consumer satisfaction. Some reported that they demand good programming tailored to mobile devices and clear presentation. If this is not the case, most expressed feeling annoyed and frustrated, and in the worst-case scenario, changing providers or ceasing m-commerce activity altogether. Furthermore, many reported that although they often compare products or services on their cell phones, this can sometimes be tedious and exhausting, as the small screen does not provide an optimal display. Some indicated that after a certain amount of time and effort, they switch to their laptop or desktop computer and are ultimately able to carry out their comparisons more satisfactorily.

Yes, especially when it comes to vacations or something. I've already started on my cell phone, and it's just so tedious. And then, at some point, I got over myself and moved the laptop to the front, and then it's a lot easier and quicker. And it's not even just vacations, but things like day trips or even when I'm looking at products, if it's something where I'd like the picture to be bigger or where I want to compare more,

because it might be more expensive or something. Then it's much more tedious on the phone, and then when I switched, I was happy. (P8: 28, f, once a week, interview, pos. 34)

Availability

Many stated that they appreciate and are satisfied with the wide range of choices, as they often find the products and services they seek and have thus successfully achieved their goals while selecting the best offer for themselves. Additionally, they can conveniently do everything in one place, such as from home, without needing to physically go to different stores.

You can't see it right now, but I'm very tall and I certainly don't go shopping for clothes, or at least pants, in a store, because that's super, super tedious for me. That's why I think it's great if I can do it on my cell phone, and then I can order exactly my length and don't have to walk around in five stores in seven different cities until I finally find a pair. In that respect, it has made my life a lot easier. (P6: 37, f, every 2 to 3 weeks, interview, pos. 20)

However, it was precisely this wide range of offers that many participants described as overwhelming. The numerous offers sometimes stress them out and rob them of the joy of browsing, particularly when comparing options. This sheer volume of offers leads them to spend hours searching for the perfect choice, making it difficult to reach a purchasing decision. As a result, they feel dissatisfied on the one hand because they believe they have spent too much time, while on the other, it prevents them from feeling successful, as they constantly think they might have found a better offer.

Sometimes there's such a wide range of offers, so at some point, you get the feeling that you've spent hours comparing, and in the end, you're dissatisfied because you

have the feeling: oh, I could have found something better. I find that tedious. (P8: 28, f, once a week, interview, pos. 16)

In connection with the wide range of offers, some have emphasized that necessary awareness is required when operating m-commerce in order to handle the large amount of information optimally and be satisfied with this confrontation.

Yes, you have a lot of information at your fingertips. You can think a lot on your own, based on various reviews, articles, price comparisons, websites, and so on. And it's also just super quick. That's a bit of a positive as well as a dangerous characteristic, but with enough awareness, it's certainly a positive feature of the whole thing. (P17: 27, m, once a week, interview, pos. 14)

Quality

The data shows that some participants have doubts and are unsure whether a product is truly of good quality, as they cannot assess it adequately based on the information and images available, nor can they evaluate the product haptically as they would in a store. However, this does not seem to affect them much emotionally if the quality ultimately turns out to be unsatisfactory, as they can simply return the product. Additionally, some have emphasized that with sufficient awareness, they can protect themselves from possible disappointment when choosing a product, particularly if they consider the supplier to be too untrustworthy.

There was a certain amount of anticipation, but also doubts as to whether the product would fit into my home and be of good quality. As I was deliberately only researching in this situation and didn't want to buy anything, I was then able to stop with a neutral mood. (P11: 29, m, every 2 to 3 weeks, diary day 1, pos. 10)

Price

As the results on the availability aspect have already shown, many people look for the best offer. Many reported that m-commerce is well-suited for this, that they navigate it effectively, and that they are also aware of one or two extra discounts. When a good offer is found, many express joy and a feeling of success.

Booking offers discounts for mobile users, I wanted to plan a vacation. Direct interface to payment options with smartphone ... Satisfied with the great hotel and flight offer, pleased with the simplicity of booking, and the time savings. Happy about the planned trip ... goal achieved, as all the necessary bookings were completed successfully and effortlessly. (P3: 29, f, several times per week, diary day 2, pos. 8, 10 and 16)

However, some participants noted that minimum order values or shipping costs are often a thorn in their side. While many expressed dissatisfaction with this, it did not seem to affect them too much emotionally. If these additional costs no longer apply above a certain basket value, many simply top up their totals accordingly. They ensure they purchase additional products that make sense for them rather than unnecessary items to merely meet the value requirement. Even if they had not planned to buy this extra product, it does not seem to have a significant emotional impact on them, as they still reported feeling happy about the purchase and looking forward to the products. In the worst case, however, a few participants may react defiantly and abandon the purchase process or feel regret if they have bought something unnecessary.

Yes, sometimes I think: now I've got a bargain. And sometimes I think to myself: well, I could have just paid shipping costs, then it would still have been cheaper overall. If it's something that's really unnecessary. Now, the zipper or something, I

can still use that. But in some cases, I already have the same thing seven times, so I don't need it a further eighth time. Then, as I said, it's just very unnecessary, and I would have been better off paying the shipping costs. Like buying something unnecessarily. Or sometimes, but it's also made me feel like, ah, no, that's more likely if the shipping costs are due to spontaneous purchases. But then I haven't made an order at all because I thought: actually, what I want is actually unnecessary, I don't need it either. I've done that too. Because then it's more like defiance ... So then I feel good, because then I thought: I was able to resist. But it also depends on my mood. There are days when I don't feel so bad, or I'm happy when I somehow fill up my shopping cart so that I don't have to pay shipping costs, and I grab a little bargain. I have joy. And there are days when I feel bad again. (P8: 28, f, once a week, interview, pos. 68-70)

It was also noticeable that some participants reported generally placing more expensive orders on a laptop rather than a cell phone. This is mainly due to the fact that they tend to make unconscious purchases on their cell phones, whereas they almost exclusively conduct targeted research and purchases on their laptops. In addition, for some, the screen on their cell phones is too small, and they want to have a good overview of expensive products or services, which is why they switch to a laptop.

I have the feeling, I don't know, it's a bit of a meme, whether you've seen it before. You make the big purchases on your laptop (laughs), and it's no different for me ... for me, it's mainly about buying things on my laptop, that's where I book a trip or book a flight or make a big purchase. I don't know, a 4-digit figure, although that's rarely the case. Very, very rarely. But yes, I definitely make much more considered purchases on the laptop, but I also use the laptop specifically to make a purchase, and not just to find out about something. It's mainly specifically for, let's say, a trip,

concerts, the big things, yeah, full on. I: And why do you do it like that? P17: It feels more professional. You can see more ... When I book a flight now, I want a big screen so that I can see several pieces of information at the same time and know whether I'm really doing the right thing. I think the risk of mistakes is greater, and I simply can't see enough on my cell phone. I think the only reason for this is the overview. And it also feels more official. (P17: 27, m, once a week, interview, pos. 18-20)

Payment options

The data shows that the type of payment options and satisfaction with them are important factors for consumer well-being in relation to m-commerce. This element, which is not part of the original Consumer Life Cycle Model (Lee et al., 2002), is therefore included and analyzed. The participants reported that simple payment options, particularly the opportunity to pay via Twint, are essential to them. They appreciate when payment can be processed quickly and easily. However, they find it tedious and become annoyed when this is not the case. In the worst-case scenario, this can even lead to an abandoned purchase.

And payments. Because sometimes, so I don't like to use credit cards. Or I don't have PayPal. And then I prefer to pay via Twint, or on account, or in advance. Or this instant bank transfer or something. And if that's not available, it's stupid. And you usually only realize this after you've compared and searched for a while and then decided and later you realize: ah, that doesn't work because I can't pay that. (P8: 28, f, once a week, interview, pos. 16)

Shipment

Satisfaction with shipment, which is not an element of the Consumer Life Cycle Model (Lee et al., 2002), also emerges as an important component in exploring the impact of m-commerce on consumer well-being and is therefore included as a new element. The data

indicates that participants are generally satisfied with the shipments due to the short delivery times, which meet their expectations. However, if a shipment seems cumbersome, such as when the provider is from abroad or appears untrustworthy, they become frustrated, as it hinders them from ordering the desired product or raises concerns when placing an order.

At times, I felt quite frustrated because the desired product is only available in a few small stores in Germany. In other words, complicated or expensive delivery to Switzerland. Consequently, I spent a long time looking for alternatives. As a result, my breaks today were not very relaxing. (P11: 29, m, every 2 to 3 weeks, diary day 21, pos. 10)

Return

As refunds and replacements did not emerge as important issues, but participants reported returns several times, this original element of the Consumer Life Cycle Model is redefined as returns. They emphasized something in particular: they feel that they tend to order a little more or an item in different sizes, and it is therefore clear in advance that they will have to return items just due to the ease of return shipping. Some find this a little worrying, as they are not sure whether the returns will really be resold or simply disposed of. In addition, shopping in a local store is more definitive than browsing and buying via smartphone or tablet, as returns in a store are seen as too time-consuming and therefore not really an option, meaning that the purchase decision is already more deliberate.

I have the feeling that I think more about whether I really need it or not when I'm in the store. Should I really spend all that money on something that I might not really need? I: Yes, why do you think that's more the case in a store? P5: I think it's just that you have the product in front of you, and you think about what situation you might need it in or not. And when you order, you just think to yourself, yes, I'll just order it

now. I'll just send it back if it doesn't suit me. And if you've bought it in the store, then I'll buy it and then I'm very unlikely to return it. So if I don't like it, when you don't buy it, it's like, I don't know how to put it, it's just more definitive somehow, I have the feeling, if you buy it in the store. Like when you just order it online. (P5: 32, f, once a week, interview, pos. 90-92)

Duration and frequency

Since the data shows that satisfaction with their m-commerce behavior and associated well-being is influenced by how often and for how long the participants engage in m-commerce, these two aspects are included as a new element, thus extending the original Consumer Life Cycle Model (Lee et al., 2002). Basically, the interviews and diaries indicate that the participants are satisfied with the duration, as the processing of a purchase can be very fast, as the smartphone is always at hand, the process is uncomplicated and the payment is completed quickly, especially via the popular Twint payment system, by swiftly switching to the payment app. "I knew exactly what I wanted, and therefore, I found what I was looking for quickly. That made me happy. The ordering process was quick and had no hurdles. That also made me happy" (P8: 28, f, once a week, diary day 20, pos. 10).

However, the interviews indicate that participants are unaware of the time they typically spend on m-commerce activities. It was only through the diaries that they recognized how much time they were actually spending on it, which was more frequent and longer than they had thought. All of them expressed negative surprise at this, prompting reflection. Many are dissatisfied with this extent and particularly emphasize the overall screen time, which is excessive and makes them quite unhappy. However, engaging in m-commerce contributes to their long screen time. A few participants see a certain dependency

on smartphones in general as a possible cause of the discrepancy between perceived and actual time spent on m-commerce.

So, I've just, now, with that in connection with your survey, it's huge how much that I just buy something. I don't think I purchase like I used to when I didn't have the iPad, but just looking it up, or maybe something in the shopping cart. I don't buy it then, but I click on it once. That's a huge amount. That's an enormous amount. I: And how do you find that? P13: Suboptimal (laughs) I would have said now. Well, it's like this. I'm just, I'm still a bit shocked at how much it is when I saw it. I wouldn't have thought that I would actually do so much, of course, because it's just daily, right. It's not two hours once a week, but maybe five or six minutes a day or something like that, or then something comes to mind and I think: Ah well, come on, have a quick look or something. I thought: hey, there's quite a lot in this little box. So it's a great temptation ... I found it really exciting to observe myself during these three weeks. I realize that a lot of time is lost there. Where you're really not aware of it. That's a big part, you have the feeling that it's all happening so quickly, but you're still spending an enormous amount of time on it. (P13: 56, f, several times per week, interview, pos. 16-18 + 26)

Some also reported that when they realized afterwards they had been engaging in too much m-commerce or made too many purchases, they actively wanted to take a break from it or had taken a break and felt better as a result.

Now I've had like an overconsumption, so now I need a little less again. It just feels better when I haven't spent a lot of time like that. I: And then there's explicitly less time for m-commerce or simply screen time, which you've already mentioned? P8: Screen time too. So I would say more screen time than m-commerce. I: And have you

ever wanted to change your m-commerce behavior in some way in the past, or have you already changed it effectively? P8: Yes, for sure, so even with moving here, it has increased a lot and I was more satisfied with it before. The way it was. (P8: 28, f, once a week, interview, pos. 92-96)

Mobility, ubiquity, and immediacy

The data indicates that immediate and ubiquitous access to m-commerce from anywhere is a significant issue. Rather than the original element of opening hours in the Consumer Life Cycle Model (Lee et al., 2002), mobility, ubiquity, and immediacy are thus addressed and defined as new components.

The diaries and interviews show that participants greatly appreciate being able to conduct m-commerce from any location. It simplifies their daily lives by allowing them to use their time efficiently, whether that means conducting product research or making a purchase during moments when they cannot do much else, such as when traveling by public transport. Some of them also emphasized that it is much more convenient and causes less stress, as they can do m-commerce from wherever they want and are not required to go to a store.

Today I did some m-commerce on my way to work. I was on my smartphone and quickly ordered the raclette oven for a Christmas present. It felt good to tick something off and complete a task while continuing on my way. My motivation for doing m-commerce today was mainly the desire to get the Christmas present for a family member in time ... so I simply did the shopping on my smartphone while I was out and about. It was quick and easy, and I was able to cross another task off my to-do list. While doing m-commerce today, I initially felt relaxed and focused because I knew I was going to complete an important task—getting the Christmas present. At

first, I was calm and confident because shopping online via my smartphone was quick and straightforward ... when I finalized the order and received the confirmation, my mood continued to rise because I knew I had checked off another item on my to-do list. Overall, I felt efficient and organized, which made me feel good because I had completed a task without much effort. (P7: 31, f, once a week, diary day 21 part 1, pos. 6-10)

They reported that they find it more time-saving than going to a store because shopping can be completed much more quickly and flexibly. They also appreciate that they can use m-commerce as soon as the desire or idea arises, allowing them to pursue their goal immediately, which they see as a convenience.

That it's just so easy. You can just do it at any time. If I just have time and feel like it, I go looking, making, doing. I don't know, even in bed in the evening when I quickly say: Oh, I forgot to buy something. I don't know, then you can have a quick look and just order, yes. And I also just really think that it's available everywhere. That you don't have to take the time to go into town to go to a store; you can just do it when you have the time and feel like it. (P5: 32, f, once a week, interview, pos. 16)

However, many participants emphasized that these very aspects of m-commerce—mobility and immediacy—also pose the risk of excessive and impulsive purchases.

You can think about whether it's an advantage, but then I'm on Instagram, and I just click on it and it's bought much faster. It might also be more dangerous. I have the feeling that the process is much faster until something is bought than on a laptop. (P3: 29, f, several times per week, interview, pos. 30)

The data also shows that the omnipresent nature of m-commerce concerns participants. Because their smartphones are always with them, they can pursue specific goals

at any time and immediately. However, many emphasized that it also puts them under a bit of pressure at times. For example, it can create the feeling that they need to complete tasks quickly, even though this is rather suboptimal in situations where they are exhausted or should be attending to other matters. Moreover, many reported that they regularly use m-commerce casually rather than purposefully. They are on their cell phones anyway—such as on social media—and then suddenly find themselves engaging in m-commerce again after coming across an advertisement on Instagram. Some suggested that this mix could stem from the habit of high cell phone use and the few barriers to engaging in m-commerce. They emphasized that they perceive the barrier for conducting a purchasing activity to be significantly lower than on a laptop or desktop computer. They would have to get and start the laptop specifically for such activities, which is why they carry out purchasing tasks on a stationary device more consciously and thoughtfully than on a cell phone, which in turn encourages impulsive m-commerce behavior.

Yes, the barrier is still a little smaller. Because it's just so quickly accessible, because you just pulled it out quickly. And most of the time on a laptop, if it's not already running, you have to start it up again. And the smartphone is always running. I think that's perhaps one of the few things I could really debate whether I really need it. It may well be that the first thing that pops up is: Ah, do I need this now? Yes, now I'd have to start the laptop. That this might be enough. And with the smartphone it's just like: ah yes! Maybe you even have the tab open and then somehow ordered it quickly anyway. And you also have Twint on right now. That means you just paid incredibly quickly. I: So would you say that you're more likely to do m-commerce or buy something or browse or something on your smartphone than on your laptop? P11: For conducting, sure. Erm, maybe buying something too. (P11: 29, m, every 2 to 3 weeks, interview, pos. 32-34)

In this context, many emphasized that while m-commerce has some dangerous features, with the right awareness, individuals can benefit from its positive aspects and protect themselves from the risks.

I think what sticks with me is simply that you're on your cell phone so quickly, and it's a bit of a point of boredom where you're just on your cell phone and, depending on the situation, you just go shopping. And that's actually quite crazy. I think that's the point that I have to think about for myself; I don't know. Well, I just have the feeling that I've already changed something. But for myself. Yes, and just the overconsumption. And I noticed it myself, and I also noticed it during the survey, especially when I did the survey; I was actually on it every day, or was able to give an example every day. And that's when I actually thought: That's crazy. And that you're on your cell phone so often, it happened so quickly. So, it's a super exciting topic per se. And the fact that it's so easy, and you've just spent a few hundred francs with a few clicks. I think that's crazy. And what it shows me once again is that you really have to try to shop consciously. (P3: 29, f, several times per week, interview, pos. 142)

Personnel

The element of acquisition satisfaction in the Consumer Life Cycle Model (Lee et al., 2002) regarding personnel satisfaction is not relevant for analyzing the effects of m-commerce on consumer well-being, as it was not addressed in either the diaries or the interviews.

Discussion

In this chapter, the results are summarized and interpreted while addressing the following research question: How does m-commerce affect consumer well-being?

Additionally, limitations and future research avenues are discussed, alongside practical and theoretical implications, as well as recommendations for action.

Summary of the findings

The results indicate that m-commerce activities can be broadly categorized into the stages of pre-acquisition and acquisition. A significant portion of m-commerce activities includes browsing, researching, and comparing products. This process can be enjoyable and fun; however, it may also lead to dissatisfaction and negative feelings if the desired item is elusive or if users spend hours comparing products, leading them to feel that this time is excessive. Generally, consumers feel dissatisfied or even frustrated when they invest too much time in m-commerce, as they find the lengthy period spent using their cell phones annoying.

Some consumers engage in m-commerce as a distraction or out of boredom, although they tend to do so unconsciously. This, in turn, can encourage impulsive purchases, leading to dissatisfaction and feelings of guilt, especially if the purchases were unnecessary. Even if m-commerce activities fail to alleviate boredom, the distraction was unsatisfactory, or too much time was spent, which consumers could have used more productively, lead to similar feelings of dissatisfaction and guilt. The habit of using m-commerce while engaging in other activities, such as watching TV, also tends to happen unconsciously, resulting in less attention being paid to both activities. Many consumers express a desire to break this habit, as it does not provide any real value for them and often promotes impulsive purchasing behavior due to the unconscious manner in which it is used.

Advertisements or notifications can also drive m-commerce activities. Personalized advertisements or offers are considered particularly interesting. They especially encourage people to engage in m-commerce, which many enjoy as they can discover exciting products

and potentially get a bargain, often seen as an achievement if the product was going to be purchased anyway. However, if it is an unnecessary product or an impulse buy, consumers report feeling dissatisfied and guilty. Additionally, such notifications and advertisements can be perceived as stressful and draining, as individuals must consciously resist them since the threshold for operating m-commerce is very low due to a simple click on the advertisement. Unlike billboard ads, for example, which are easier to avoid and cannot lead to consumption with a single click, they therefore require less resistance from consumers.

A particularly striking feature of m-commerce is the wide range of products and services available for consumers, from which they can benefit and with which they are satisfied, as they can typically find the item they are looking for. However, the abundance of products on offer overwhelms many individuals and encourages them to spend hours comparing options, as they feel they might find an even better deal. This situation can ultimately lead to dissatisfaction, stress, and anxiety. Many people highlight the importance of consciously engaging with m-commerce to effectively manage this vast selection of products.

The three unique characteristics of m-commerce also influence consumer behavior and well-being. Consumers view m-commerce as simplifying their daily lives since it enables shopping from anywhere at any time, making it far more convenient and time-saving than shopping in physical stores. Furthermore, they can satisfy specific desires instantly without the need to wait. Some consumers noted that m-commerce is omnipresent due to the widespread availability of their smartphones. As they often simply reach for their cell phones, they frequently engage in m-commerce unconsciously and without a specific goal in mind. These characteristics tend to promote impulsive shopping behavior.

It is striking that all consumers estimated the time they perceived to be spent on m-commerce to be significantly less than the actual time they spent on it. A few believe this could be due to a general dependence on smartphones. All were negatively surprised by this discrepancy, especially since many felt they were spending too much time on it and on their phones in general. It also emerged that consciously taking breaks from m-commerce positively affects mood, which consumers attributed particularly to the overall reduction in cell phone use.

The results also show that prices influence consumer behavior and well-being in m-commerce activities. Thus, a large proportion of consumers' m-commerce activity is focused on finding the best deal, which can lead to happiness and a sense of accomplishment when a purchase is successful. Minimum order values or waived delivery costs above a certain value of goods, on the other hand, can encourage additional purchases. As many people fill their shopping carts with items that are useful to them, this pricing strategy does not significantly affect their emotions. They only feel dissatisfied if they impulsively buy an unnecessary item. It has also been observed that consumers switch from m-commerce to e-commerce for more expensive products or services because they believe the larger screen offers a better overview.

However, there are also aspects of m-commerce that have a lesser impact on consumers' emotional experience. For example, although assessing product quality is more challenging than in a store, this does not concern them too much since items can usually simply be returned if necessary. Efficiency is a crucial feature of m-commerce for consumers. It matters to them that payments, shipments, and returns are quick and straightforward. As the payment system Twint is regarded as particularly efficient, many consumers desire this option. However, if the payment methods are inefficient or complicated, they feel dissatisfied and, in the worst case, may abandon the purchase. The same can occur if the shipping process is perceived as too complicated or untrustworthy.

Interpretation of the findings and answering the research question

In this subchapter, the findings from the diaries and interviews are interpreted in relation to the underlying research question: How does m-commerce affect consumer well-being?

The duality of benefit and burden in the pre-acquisition and decision-making process

M-commerce is particularly popular for browsing, seeking inspiration, and comparing products and services, as the study by Fuentes and Svingstedt (2017) also revealed.

Consumers especially appreciate the efficiency of these processes. On the one hand, they can engage in m-commerce anytime and anywhere, and the fact that their cell phones are almost always within reach allows them to do so instantly. This is viewed as practical and beneficial in everyday life, enabling them to perform desired m-commerce activities as needed and incorporate them into their busy schedules. Similarly, the study by Fuentes and Svingstedt (2017) showed comparable results. This convenience can enhance hedonic well-being through quick rewards and promote eudaimonic well-being by pursuing and achieving goals, such as finding a desired product. The efficiency and helpfulness of m-commerce support consumers' autonomy, as these activities enable them to carry out their everyday plans independently, such as checking the availability of an item before or while they are in a local store. This enhancement of consumers' autonomy, a component of well-being (Ryff & Keyes, 1995), can, in turn, positively influence their overall well-being. As Fuentes and Svingstedt (2017) also found, browsing and comparing products is often seen as enjoyable and is used to pass the time. It can therefore satisfy emotional needs and positively affect hedonic well-being through the presence of positive moods and the absence of negative moods.

However, a delicate balance exists between the benefits that consumers gain from m-commerce, which positively affect their well-being, and the burdensome aspects or methods

of engaging with m-commerce that negatively impact their well-being. Using m-commerce as a pastime or out of boredom can quickly lead to negative experiences, as it is often done unconsciously and aimlessly, prolonging the activity and resulting in impulse purchases. Moe (2003) also demonstrated this in connection with e-commerce. On the one hand, this leads to frustration and regret, as the time spent is perceived as excessive and unnecessary, which McLean et al. (2022) also pointed out. On the other hand, it can induce feelings of guilt because the purchases were not planned. In the longer term, this can ultimately impair hedonic well-being.

The extensive selection of available products leads to high satisfaction in product research, as most consumers can find and purchase their desired items. This can positively influence hedonic well-being, as Wang and Jia (2023) also demonstrated in their study on online shopping. Pursuing and achieving the goal of buying a specific item can also positively affect eudaimonic well-being. However, this large selection can create cognitive overload and stress, as the abundance of information complicates the purchasing decision process. These findings align with other studies that have investigated what is known as choice overload in the purchasing decision process (Chernev et al., 2015; Fuentes and Svingstedt, 2017; Iyengar & Lepper, 2000). Moreover, some consumers experience greater dissatisfaction with product research and comparison, as well as with the purchase decision, which can also be attributed to the extensive selection, as doubts may arise about whether a better alternative could have been found. Additional studies have also shown that more choices can correlate with lower satisfaction regarding the purchase decision and reduced confidence in having made the best choice (Chernev et al., 2015; Diehl & Poynor, 2010; Iyengar & Lepper, 2000). One reason provided by Diehl and Poynor (2010) is that consumers raise their expectations for making the ideal choice due to a greater variety of products. Consequently, it becomes more challenging for an option to meet these elevated expectations.

This study also indicates that an extended product search and comparison process, driven by a large selection, can lead to feelings of regret and frustration among consumers.

Consequently, the broad range of products and services associated with m-commerce can negatively impact consumer well-being.

The role of ubiquity, mobility, and immediacy

This study demonstrates that consumers greatly value the three unique characteristics of m-commerce: ubiquity, mobility, and immediacy. The ability to engage in m-commerce anytime and anywhere makes daily life easier. Furthermore, a desire or need can be fulfilled immediately through a corresponding m-commerce activity, providing short-term satisfaction and potentially enhancing hedonic well-being in the long run. This spatial and temporal flexibility supports goal achievement and fosters consumer autonomy and self-determination since they are not forced to engage in m-commerce at specific times and locations for external reasons, which can positively influence eudaimonic well-being.

However, it is evident that the constant availability of m-commerce activities creates a low barrier for engaging in these activities and, coupled with the rapid processing of purchases, encourages impulse buying and overconsumption. This aligns with findings from other studies (Fuentes and Svingstedt, 2017; Yang et al., 2021; Zheng et al., 2019).

Furthermore, this ongoing availability may pressure consumers to engage in m-commerce. Impulse buying and overconsumption—especially when unnecessary products are purchased—along with perceived pressure, can lead to stress, dissatisfaction, and frustration, negatively affecting hedonic well-being. Additionally, not achieving certain goals due to impulsive purchases, such as saving money or consuming less, can also adversely impact eudaimonic well-being. The study by Zheng and Ma (2021) also showed similar conclusions regarding online impulse purchases.

It seems that the relationship with and handling of cell phones may be key to operating m-commerce. The findings of this study indicate that smartphones are generally omnipresent among consumers. They often reach for them unconsciously and out of habit, ultimately affecting their m-commerce behavior and potentially forming a specific pattern. Wang et al. (2015) also noted a possible influence of habitual cell phone use on the development of m-commerce activities born from these habits. For instance, external stimuli such as advertisements on social media platforms lead consumers to online stores, prompting unplanned m-commerce. The ubiquity of such stimuli on social media suggests a merging of social media usage and m-commerce activities, characterized by low awareness in both activities as habits are enacted without a cognitive analysis process (Ashraf et al., 2021). This unconscious engagement with m-commerce can, in turn, foster impulsive purchases. This aligns with the findings of Zheng et al. (2019), which indicate that hedonic browsing, which features little or no thoughtful cognitive process, encourages the urge to buy impulsively. This relationship with m-commerce can, in turn, impair consumer well-being.

The discrepancy between the perceived and actual use of m-commerce

A further indication of a largely unconscious engagement with m-commerce is the significant discrepancy between perceived and actual m-commerce usage. Consumers only became aware of their usage behaviors after consciously reflecting on their m-commerce actions in the diary study. Both the actual frequency and duration of m-commerce activities differed markedly from the assumed values. The results of other studies vary greatly in this respect. In general, the duration of use is often misperceived. However, Lut et al. (2021) showed that the time spent browsing in online stores tends to be overestimated. This study, however, only examined online shopping behavior on the desktop computer. Hodes and Thomas (2021), who investigated general smartphone use, found that smartphone use is both

underestimated and overestimated, depending on the objective measurement against which the estimated duration was compared.

As described in the previous sub-chapter, this discrepancy between the perceived and actual use of m-commerce could be due to the merging of social media use and m-commerce activities. However, other activities also align with m-commerce, promoting a low barrier to usage and unconscious engagement. For example, many consumers are prompted to engage in m-commerce by notifications such as email newsletters without intending to do so beforehand. Other leisure activities, especially watching TV, often accompany the additional use of m-commerce. According to consumers, however, the relationship between the cell phone and the consumer is particularly decisive here, leading to habit-driven smartphone use and, ultimately, m-commerce activities.

Regardless of the potential causes, consumers were negatively surprised by their distorted perceptions. Excessive usage time or frequency is linked to feelings of dissatisfaction, frustration, and guilt. These results align with those of the study by McLean et al. (2022). However, the results of the present study indicate that it is the overall duration of cell phone use that particularly frustrates consumers, rather than the specific duration of m-commerce activities. Many people want to spend less time on their cell phones in general. However, the findings show that active breaks from m-commerce also lead to greater consumer satisfaction, possibly because these breaks may result in generally shorter cell phone usage. Therefore, if consumers become aware of the duration of their m-commerce usage, which they often feel is excessive, can negatively affect their well-being. Taking a conscious break from m-commerce activities can, in turn, enhance their well-being.

Influence of external stimuli: notifications and advertising

The study shows that external stimuli, such as notifications and advertisements, encourage consumers to engage in m-commerce activities, particularly browsing. Specifically, email newsletters and personalized advertisements motivate consumers to take a closer look at the products being advertised and potentially purchase them. Promotions and discounts serve as significant incentives for engaging in m-commerce. Consumers enjoy browsing when triggered by a notification or personalized advertisement, as the offers are relevant and interesting to them due to the personalization. These findings align with those of the study by Kim and Han (2014), which showed that personalized smartphone ads are perceived as more credible, informative, and entertaining, positively affecting perceived advertisement value and ultimately influencing purchase intention. If they then purchase a product that is meaningful to them and one they would have bought eventually, they feel very satisfied, experience joy, and a sense of achievement, as they managed to get a bargain—even if the purchase was not planned initially. Ultimately, this positively impacts both hedonic and eudaimonic well-being.

However, the findings also indicate that these external stimuli encourage impulse buying, especially when consumers make unplanned purchases of items that lack real value to them. This behavior can result in feelings of regret and guilt. Additionally, there seems to be a sense of failure as they struggle to resist temptation, and external stimuli can weaken consumers' perceived autonomy and self-determination, making them feel as if their purchasing decisions are controlled and restricted due to high personalization. As a consequence, this ultimately reduces both hedonic and eudaimonic well-being. Dehling et al. (2019) also emphasize an ambivalent view of personalized advertising in their study. On the one hand, consumers find this kind of advertising helpful because it presents interesting

products. On the other hand, some also worry about privacy and feel controlled in their buying behavior.

However, it appears that receiving newsletters has less emotional impact on consumers and their well-being than advertisements. One reason is that they can easily and quickly delete the emails, so the stimuli no longer have an effect. Another reason is that advertisements tend to be more personalized than newsletters, making them a greater temptation.

Influence of practical features: price and payment options

The findings suggest that consumers frequently look for good deals and are satisfied with the convenient and efficient opportunities that m-commerce offers to find such offers. This aligns with the study by Fuentes and Svingstedt (2017). When they find and purchase an appealing deal, they feel pleasure and satisfaction, which positively affects their hedonic well-being. This can also be linked to a sense of achievement and self-determination, which in turn promotes eudaimonic well-being.

However, as previously demonstrated regarding the availability of products, the need to find the best deal from a wide selection can result in hours of comparison and cause consumers to feel less satisfied with their choices, which can, in turn, negatively affect their well-being.

Consumers value the quick processing of purchases through m-commerce. They appreciate the fast and simple handling of payments and are generally very satisfied with the available options. The study by Singh et al. (2017) showed similar findings, indicating that user-friendliness and convenience are key factors for satisfaction with such payment systems. However, it appears that easy payment methods like Twint are a basic requirement for consumers and do not significantly boost their emotional experience. They only become

dissatisfied and frustrated when the payment options fail to meet their expectations, which can lead them to abandon the purchase. This, in turn, negatively impacts their hedonic and eudaimonic well-being by preventing goal achievement and restricting self-determination.

The importance of conscious engagement in m-commerce

The study results show that much of m-commerce occurs with limited awareness. For example, many consumers engage in m-commerce casually while doing other things, as a distraction, or out of boredom. This behavior seems less about the m-commerce itself and more about completing a task in general, indicating a lack of deep involvement or mental engagement. The ubiquity and portability of m-commerce can encourage these patterns, as both traits promote a low threshold for engaging in m-commerce.

Regarding consumer well-being, the results show that a mindful approach to m-commerce—such as targeted product research, comparison, or browsing with a specific goal—is linked to satisfaction, pleasure, a sense of achievement, and a high level of autonomy. This, in turn, positively impacts both hedonic and eudaimonic well-being. In contrast, m-commerce activities often performed with low awareness, such as unconscious or unplanned browsing, are associated with dissatisfaction, frustration, and feelings of regret and guilt. This, in turn, undermines consumer well-being. Some consumers seem aware of this, as they emphasized that conscious engagement in m-commerce is a key factor for a positive consumer experience and, consequently, for well-being. According to the self-determination theory (Ryan & Deci, 2000), higher consciousness facilitates choosing behaviors that align with one's values, needs, and interests (Deci & Ryan, 1980). Based on this, one could argue that more aware consumers are more likely to engage in m-commerce activities and make purchasing decisions that reflect their values, needs, and interests, ultimately promoting their well-being. Brown and Ryan (2003) demonstrated in their study that more mindful

individuals are more aware of their behavior and that mindfulness generally correlates with higher well-being.

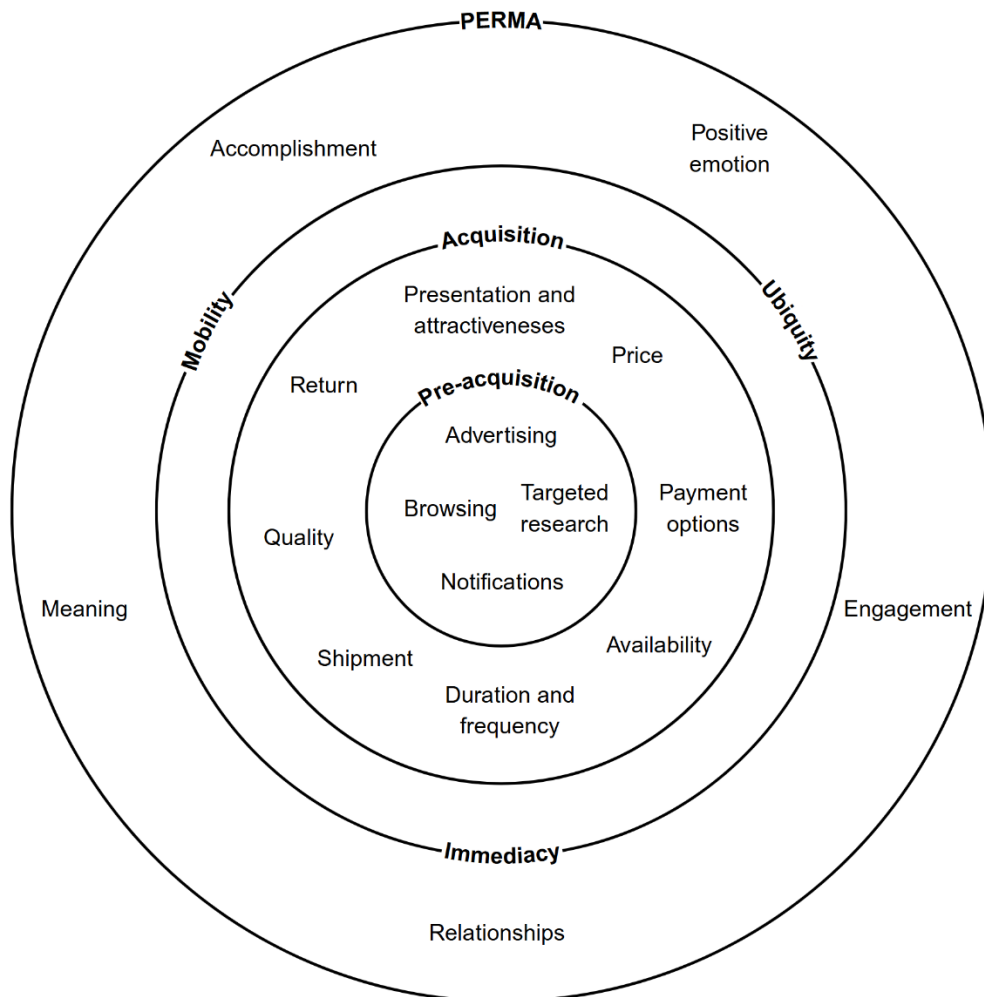
Theoretical implications

While literature to date has primarily focused on consumer satisfaction and consumer behavior in the context of m-commerce, it is still in its infancy regarding the examination of m-commerce's impact on consumer well-being. This study, with its exploratory approach, offers initial insights into consumer behavior related to m-commerce and the extent to which this affects consumer well-being, laying a foundation for further future research.

The results of this study suggest that the Consumer Life Cycle Model by Lee et al. (2002) should be adapted to reflect current shopping behaviors, which are now heavily influenced by m-commerce. To provide a more comprehensive examination of well-being, the enhanced model also incorporates the three unique characteristics of m-commerce—ubiquity, mobility, and immediacy—that significantly influence consumer behavior and, consequently, impact well-being, along with the components of the PERMA Model by Seligman (2011). Therefore, the following model (see Figure 3) is proposed to investigate consumer well-being in relation to m-commerce. The model is designed so that the individual components are nested within one another. The further away a component is from the center, the more components it influences. Since the various components seldom impact customer satisfaction and consumer well-being independently, but often amplify their effects together or create interdependencies, this structure of the model most effectively reflects the findings of this study.

Figure 3

Model for Investigating Consumer Well-Being in the Context of M-Commerce



Note. This model combines the adapted Consumer Life Cycle Model (Lee et al., 2002) and the PERMA Model (Seligman, 2011), along with the three unique characteristics of m-commerce: ubiquity, mobility, and immediacy. Each of these components—individually or collectively—affects consumer well-being positively or negatively.

Practical implications

This study shows online retailers that consumers often use m-commerce to browse for products, compare them, and complete purchases efficiently and conveniently while on the

move or from home. Therefore, online retailers should design their websites and apps to enable optimal browsing and product comparison on mobile devices. Ease of use, which facilitates efficient processing, is crucial as it is essential for consumers and impacts their well-being.

Additionally, online retailers should prioritize consumer autonomy and awareness, as these elements greatly affect consumer well-being. Therefore, online stores and apps should create ample room for mindful purchasing behavior or actively encourage it. After all, in the worst-case scenario, dissatisfied consumers whose well-being is compromised may abandon certain online stores and altogether avoid m-commerce activities.

For consumers, the study suggests that it is beneficial to reflect on their consumption behavior and be aware of the frequency and duration of their m-commerce activities, along with the habits linked to them.

Recommended actions

To ensure a convenient and efficient search and purchasing experience, online retailers should design their websites and apps to be as clear and uncluttered as possible so that they remain user-friendly even on the smaller screens of mobile devices. Efficiency and convenience should also be prioritized in the checkout process. In this regard, the payment system Twint is particularly recommended, as it is especially popular among consumers and perceived as highly efficient. Additionally, it is essential to offer consumers sufficient filtering options for products and services at various levels of detail. This can potentially protect consumers from information and offer overload, thereby supporting their well-being.

Furthermore, personalized offers and advertisements are generally well received by consumers and can support their purchasing behavior. Therefore, it is worthwhile to focus marketing efforts on a high degree of personalization, such as email newsletters or

notifications tailored to an individual's consumption habits. Promotions for popular products or items similar to those already known are especially appealing. However, to preserve consumers' sense of autonomy, they should always have the option to adjust the level of personalization according to their preferences.

To foster greater consumer awareness of their m-commerce behavior, it is advisable for online retailers to develop strategies and tools that inform users how often and for how long they use a specific online shop or app. This could help prevent consumers from viewing their usage duration as excessively long during or after use, which negatively affects their well-being and ultimately leads to a poorer customer experience (McLean et al., 2018).

Limitations

The present study has several limitations stemming from the chosen methodology. First, it is crucial to emphasize that the results can only be generalized to other consumers to a limited extent. While theoretical saturation was achieved during data collection, the sample comprised solely of consumers from the author's personal network, which introduces a sampling bias.

Additionally, the findings should be interpreted with caution when applied to other contexts, as the data were collected during the pre-Christmas period, the Christmas holidays, and the Black Friday timeframe. This likely influenced consumer behavior, resulting in increased or atypical purchasing activity—an observation several participants noted in their diaries and interviews.

Additionally, the results are based entirely on participants' self-reports. This may have led to distortions due to social desirability bias or limited self-awareness. The latter is particularly relevant given the high number of unconscious m-commerce behaviors reported.

It is also possible that participants' consumption behavior was influenced by the reflective processes triggered by their participation in the diary study itself.

Finally, it should be noted that the findings are based solely on short-term data. While consumer well-being can be assessed through satisfaction derived from fulfilling individual needs (Dhiman & Kumar, 2023), long-term effects—such as improvements in quality of life and consumer health (Bhardwaj & Kalro, 2024)—were beyond the scope of this study and were therefore not captured.

Conclusion and future research

The study reveals that the impact of m-commerce on consumer well-being is highly ambivalent. On the one hand, m-commerce offers numerous features that support consumers' autonomy and goal pursuit while also providing joy and satisfaction. These include especially the efficient and convenient processes of researching and comparing products, completing purchases, and the ability to engage in m-commerce activities anytime and from anywhere. Ultimately, this enhances both consumers' hedonic and eudaimonic well-being.

On the other hand, m-commerce poses significant risks to consumer well-being. In particular, the often unconscious use of m-commerce negatively affects consumers' well-being. Additionally, its ubiquity, the overwhelming flow of information and product offerings, and impulsive buying behavior lead to dissatisfaction, frustration, feelings of guilt and regret, which consequently impair both hedonic and eudaimonic well-being.

There is a fine line between the benefits consumers gain from m-commerce and the burdens they may experience as a result. A conscious approach to m-commerce is essential. Mindful and deliberate behavior enhances consumer well-being, while unreflective or impulsive engagement tends to undermine it.

These insights represent initial findings regarding the effects of m-commerce on consumer well-being and serve as a foundation for future research in this important area. One significant topic that calls for further investigation is the mindful use of m-commerce—specifically, how it can be encouraged by providers and reinforced by consumers. Additionally, a more comprehensive examination of consumer well-being in the context of m-commerce, supported by long-term data, is crucial for gaining a clearer understanding of its lasting impact on well-being. Furthermore, additional qualitative and quantitative studies utilizing the adapted and newly developed model would be beneficial for refining and validating the framework.

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List of figures

<i>Figure 1.</i> Components of the Consumer Life Cycle Model	18
<i>Figure 2.</i> Elements of the PERMA Model.....	19
<i>Figure 3.</i> Model for Investigating Consumer Well-Being in the Context of M-Commerce....	67

List of tables

<i>Table 1. Sociodemographic Characteristics and Frequency of M-Commerce Usage Among Participants of Diary Study Prior to Data Review</i>	26
<i>Table 2. Sociodemographic Characteristics and Frequency of M-Commerce Usage Among Interviewees</i>	27

List of AI tools with intended use

AI assistance system	Part(s)/position(s) in the work	Use
<i>Grammarly</i>	<i>Entire paper</i>	<i>Check for spelling and grammatical errors</i>
<i>DeepL</i>	<i>Entire paper</i>	<i>Help with the translation from German to English</i>
<i>DeepL</i>	<i>Theory part</i>	<p><i>Partial translation of the following articles:</i></p> <p><i>“E-Commerce versus m-Commerce. Where is the dividing line?” (Omonedo & Bocij, 2014) from English to German</i></p> <p><i>“On Happiness and Human Potentials: A Review of Research on Hedonic and Eudaimonic Well-Being” (Ryan & Deci, 2001)</i></p> <p><i>“Regrettable-escapism the negative effects of mobile app use: A retail perspective” (McLean et al., 2022)</i></p> <p><i>“The Highest Hierarchy of Consumption: A Literature Review of Consumer Well-Being” (Zhao & Wei, 2019)</i></p> <p><i>“The mobile commerce value chain: Analysis and future developments” (Barnes, 2002)</i></p>
<i>DeepL</i>	<i>Discussion part</i>	<p><i>Partial translation of the following article:</i></p> <p><i>“Click it, and increase hedonic consumption ratio: How does online shopping improve the long-term subjective well-being of consumers?” (Wang & Jia, 2023)</i></p>
<i>ChatGPT</i>	<i>Abstract and the following sub-chapters of the discussion part: (a) practical implications, (b) limitations, and (c) conclusion and future research</i>	<i>Help with the translation from German to English</i>
<i>ChatGPT</i>	<i>Discussion part, chapters “Summary of the findings” and “Interpretation of the findings and answering the research question”</i>	<i>Support in obtaining a brief overview of the main findings and interpretations</i>
<i>ChatGPT</i>	<i>Discussion part, chapter “Interpretation of the findings and answering the research question”</i>	<i>Support in searching for additional suitable research papers</i>
<i>ChatGPT</i>	<i>Theory part, chapter “M-commerce”</i>	<i>Support in searching for additional suitable research papers</i>
<i>ChatGPT</i>	<i>Title</i>	<i>Search for inspiration for a suitable title and help with translation from German to English</i>

AI assistance system	Part(s)/position(s) in the work	Use
Litmaps	Theory part	<p>Support in searching for additional suitable research papers by using the following articles:</p> <p><i>“Antecedents of customer satisfaction and purchase intention with mobile shopping system use” (Chen, 2013)</i></p> <p><i>“Consumer well-being—A systematic literatur review and research agenda using TCCM framework” (Bhardwaj & Kalro, 2023)</i></p> <p><i>“Mobile phones and the practice of shopping: A study of how young adults use smartphones to shop” (Fuentes & Svingstedt, 2017)</i></p> <p><i>“Modeling Mobile Commerce Applications’ Antecedents of Customer Satisfaction among Millennials: An Extended TAM Perspective” (Ngubelanga & Duffett, 2021)</i></p> <p><i>“Regrettable-escapism the negative effects of mobile app use: A retail perspective” (McLean et al., 2022)</i></p> <p><i>“Revealing the double-edged sword: Introducing the Technology and Consumer Well-being Paradox Model” (McLean et al., 2025)</i></p> <p><i>“What do we know about consumer m-shopping behaviour?” (Marriott et al., 2017)</i></p>