

BANKING ON THE MOVE
CHARACTERISING USER BOTTLENECKS FOR M-COMMERCE UPTAKE

Pam Coutts
Centre for Internet Technology Research (CITR)
University of Adelaide
Email: pcoutts@eleceng.adelaide.edu.au

ABSTRACT

Disruptive technologies are increasingly a feature of the information and communications technology field, particularly in mobile communications where the market is nearing saturation in most developed countries and where market advantage is achieved through a rapid cycle of innovation. M-commerce, which is the use of a mobile telephone platform to conduct commercial transactions, is illustrative of a disruptive technology. *Disruptive technologies* (Christenson 1999) emerge when innovation results in an interruption to the development of established product the latter being referred to as *sustaining technologies* as they improve the performance of established products. Christenson postulates that excessive customer focus can therefore prevent a firm from creating new markets and customers.

Traditional market research is neither sufficiently insightful nor timely to give indications of market response to these disruptive technologies and services as there is no prior user experience on which to base product development. This paper describes work towards identifying users' responses to a technology with which they have had no prior experience, namely m-commerce. The research approach, involving a multi-disciplinary team using both telephone interviews and focus groups, is described. The findings from the initial market profile survey on the potential for m-commerce take up are summarised and an explanation of how this data was used in structuring the focus groups is given. The approach which was used in the focus groups to gain an understanding of user contexts and perceptions by leading the participants, to envisage transacting on a future mobile technology platform, is also described.