Intention to use mobile payment - comprehensive perspectives of the theory of trying and cynicism

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Abstract. This study adopts the investigation research method, collects sample data with questionnaires, and uses the AMOS-SEM to verify the measurement model and structural model. The results of this study show that, (1) the attitude toward success has positive and significant impact on the attitude toward adoption of mobile payment directly; (2) the attitude toward failure has negative and significant impact on the attitude toward adoption of mobile payment directly; (3) the attitude toward learning has positive and significant impact on the attitude toward adoption of mobile payment directly; (4) the attitude toward adoption has positive and significant impact on the intention to adopt of mobile payment directly; (5) the generalized self-confidence has positive and significant impact on the attitude toward success directly; (6) the generalized self-confidence has negative and significant impact on the attitude toward failure directly; (7) the generalized self-confidence has positive and significant impact on the attitude toward learning directly; (8) the Cynicism has negative and significant impact on the intention to adopt of mobile payment directly; (9) the cynicism has significant moderating effect between the attitude toward adoption and the intention to adopt. Finally, this study puts forward the corresponding theoretical and managerial implications based on the research results.

1 Introduction

The proportion of global smartphone users who conduct physical shopping + online shopping and payment through mobile phones will increase from 70.2% in 2020 to 85.1% in 2024 (Worldpay, 2021). However, according to the actual consumption and payment behavior of Taiwanese consumers, cash is the preferred payment tool (49.4%), followed by physical credit cards (41.9%), and the key consideration for consumers whether to choose mobile payment is security (83.3%) (Institute for Information Industry, 2022).

Therefore, for most consumers in Taiwan, there are key internal factors influencing the Intention to Adopt of mobile payment. Among them, building the self-confidence to control the risk of using mobile payment is the top priority of the government and mobile payment...
brand operators. Research insights from the summarized literature include consumers' perceptions of facilitators and inhibitors of relevant functional attributes when adopting new technology products, such as performance expectations and perceived ease of use. User/non-user characteristics such as innovation and technology readiness. Social influence factors such as social norms, mass media and social media.

Environmental/situational factors such as trust and perceived risk (Al-Ajam & MdNor, 2015; Andrews & Bianchi, 2013; Cruz et al., 2010a, 2010b; Kaushik & Rahman, 2015; Laukkanen & Kiviniemi, 2010; Robertson et al., 2016). Although these theoretical viewpoints have made substantial contributions to explaining consumers’ adoption of new technological products or services, attitudes are the key prerequisite factors for behavioral decision-making and behavioral intentions, and the relative role played by key internal attitude factors in the consumption decision-making process. Dominance is still lacking in-depth discussion. In previous research on consumer behavior, attitude is usually regarded as a single-dimensional concept (Curran & Meuter, 2005; Jones et al., 2015; Kaushik & Rahman, 2015; Wu, 2022; Yu et al., 2017; Ushakov, 2016; Sorokina et al, 2021).

However, this view has been questioned by some scholars (Bagozzi et al., 1992; Xie et al., 2008). In fact, consumers may form different, even competing judgments in their inner psychology before making a decision or choice (Bagozzi & Dholakia, 1999; Xie et al., 2008; Potjanjaru withit, 2019).

Therefore, unlike the conceptual models constructed by previous studies, this study conceptualizes attitudes as multidimensional concepts based on theory of trying (Bagozzi et al., 1992; Ushakov et al., 2022, Mezinova et al., 2022). Under the psychological concept of multidimensional competition, try to hypothesize that people’s attitudes toward the adoption of innovative products/services will be refined into three sub-attitudes that may conflict and compete with each other, that is, attitudes toward success, attitudes toward failure, and the attitude toward learning to use the innovative product/service.

From the perspective of motivational avoidance, refining attitude into a multidimensional concept will be able to explain and predict behavioral intentions more appropriately. Consumers with high self-confidence, the intention to adopt innovative products/services, generate positive attitudes, prompting consumers to be more willing to take decision risks, firmly believe that this is an opportunity to take advantage of new opportunities, even in unfamiliar situations, adoption decisions can still be easily made (Chuang et al., 2013; Dodd et al., 2005).

Negative coping attitudes generated by cynicism will be an important resistance to adopting intentions (Lee, 2008; Wong et al., 1996).

2 Literature Review and Hypothesis

2.1 Theory of Trying, TT

The theory of trying is to co-exist different inner attitudes in a hierarchical way (Bagozzi, 2007).

This is extremely appropriate for explaining many "problematic or uncertain" consumer behaviors. In fact, such a theoretical implication is exactly the opposite of the traditional one-dimensional attitude theory. The multidimensional attitude concept of the theory of trying effectively explains that consumers are willing to try a new technology product/service, but are unwilling to continue to use it.

Paradoxical situation (Bagozzi et al., 1992). For many consumers, learning to use a new technology product/service is a significant barrier, and the chances of failure far outweigh the chances of success (Bagozzi et al., 1992; Xie et al., 2008).
When consumers form positive assessments of success, they gravitate toward adoption of mobile payments, forming a positive overall assessment. However, when they formed positive attitudes toward failure, they tended to form negative overall evaluations of the adoption of Action Payments. In addition, when consumers form a positive attitude toward learning to use mobile payment, they tend to adopt mobile payment, forming a positive overall evaluation. Thus, consumers' favorable evaluation results of using mobile payments will positively affect their behavioral intentions (Agarwal et al., 2009; Badrinarayanan et al., 2014; Davis et al., 1989; Wagner et al., 2016).

In summary, this study proposes couple of causal hypothesis.

H1: The attitude toward success has a positive and significant effect on the attitude toward adoption.

H2: The attitude toward failure has a positive and significant effect on the attitude toward adoption.

H3: The attitude toward learning has a positive and significant effect on the attitude toward adoption.

H4: The attitude toward adoption has a positive and significant effect on the intention to adopt.

2.2 General Self-Confidence, GSC

When individuals face complex situations, self-confidence plays an important decision-making variable (Bearden et al., 2001). Self-confidence determines one's attitude (Benabou&Tirole, 2002). Consumer confidence can be divided into two types, namely generalized confidence and specific confidence (Bearden et al., 2001). General Self-Confidence focuses on personal non-professional basic decision-making or behavior (Bearden et al., 2001). That is, consumers measure their ability to control themselves and make reasonable judgments (Tan & Tan, 2007).

Generalized assertiveness refers to whether an individual exhibits assertive personality traits, ie self, in any particular context (Lampert and Rosenberg, 1975; Rosenberg, 1965). Consumers with low generalized self-confidence are used to focusing on their own flaws and imperfections when facing new things. They feel that their processing ability is weak, their knowledge is insufficient, they are vulnerable to harm, and they are risk-averse. and choices, not only feel uncomfortable, but will end in failure (Chuang et al., 2013; Dodd et al., 2005). They doubt their ego's ability to use mobile payment services successfully (Barber et al., 2006). Therefore, this study proposes causal hypothesis.

H5a: Generalized self-confidence has a positive and significant effect on attitude toward success.

H5b: Generalized self-confidence has a negative and significant effect on attitude toward failure.

H5c: Generalized self-confidence has a positive and significant impact on the attitude toward learning.

2.3 Cynicism, CYN

Cynicism is a negative attitude, which is the projection of an individual's attitude toward people, things, tasks, etc., and is composed of beliefs, emotions, and behavioral intentions (Ajzen, 1994; Breckler, 1984; Dean et al., 1998; Brandeset al., 1999; Johnson & O'Leary-Kelly, 2003). Cynicism is considered to be one of the main factors triggering consumers' decision to adopt new products or services (Chylinski& Chu, 2010; Darke& Ritchie, 2007; Tan & Tan, 2007).
Cynical consumers tend to believe that companies are only using mobile payment services to hide their unscrupulous commercial self-interest motives, which are not honest and sincere, and all good consumer interest claims and expectations will eventually be shattered (Dean et al., 1998). For a long time, a dominant traditional view of marketing has portrayed a cooperative and mutually beneficial relationship between consumers and the market (Dobscha, 1998). However, a new research point of view points out that in the consumer market where the product life cycle is greatly shortened, today's consumers are actually more inclined to turn product or service skepticism into a defensive strategy, especially in the face of innovative and unfamiliar products or when serving (Chylinski & Chu, 2010; Darke & Ritchie, 2007). Therefore, this study proposes a causal hypothesis.

**H6:** Cynicism has a negative and significant effect on intention to adopt.

**H7:** Cynicism has a significant moderating effect between attitude toward adoption and intention to adopt.

### 3 Methodology

#### 3.1 Research Design

The comprehensive research of Muijs (2011) is helpful to understand the intention to adopt of consumer on mobile payment in Taiwan. The data collection is based on the cross-sectional design conducted by Sedgwick (2014). The sample data is obtained at a single point in time, usually from multiple groups or types of people. This study used AMOS software for structural equation modeling (SEM). The software uses a structural equation model based on the covariance-based method. In terms of sample size, distribution assumptions, and model complexity, it is not as restrictive as other software (such as LISREL) (Hair et al., 2013). A two-stage analysis method was adopted (Anderson & Gerbing, 1988), which the confirmatory factor analysis (CFA), fitness among the variables of the structural model and test for causality (Fornell & Bookstein, 1982; Anderson & Gerbing, 1988).

#### 3.2 Sample and Data Collection

A part of the population called a sample may estimate certain conditions of the entire population (Battaglia, 2011). Purpose sampling is used to determine respondents based on selection criteria, that is, respondents must be consumers who have ever used the "mobile payment" for consumption. The online surveys make it easier to obtain the interests, attitudes and values of specific groups of people (Wright, 2005). A total of 793 questionnaires of official were distributed and 767 valid samples were received. The response rate was 96.7%.

### 4 Data Analysis and Results

#### 4.1 Measurement Model

A confirmatory factor analysis was performed on the various dimensions to ensure questionnaire reliability and validity. In the reliability analysis, all observed variables were required to have a factor loading (Hair et al., 1992) and squared multiple correlation (SMC) greater than .5 (Bagozzi & Yi, 1988). In the convergent validity analysis, the reliability, composite reliability, and average variance extracted (AVE) of each individual item was
considered (Hair et al., 1998), as shown in Table 1. In the discriminate validity analysis, the square root of the average variance extracted (SQAVE) was required to be greater than the correlation coefficients of other dimensions (Hair et al., 1998), as indicated in Table 2.

**Table 1. Reliability and Convergent Validity Analysis**

<table>
<thead>
<tr>
<th>Construct</th>
<th>Indicator</th>
<th>Factor Loading (λ)&gt;0.5 (Hair et al., 1992)</th>
<th>AVE&gt;0.5 (Fornell &amp; Larcker, 1981)</th>
<th>Cronbach’s Alpha (α)&gt;0.7 (Cronbach, 1951)</th>
<th>Composite Reliability (CR)&gt;0.7 (Hair et al., 1998)</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Self-Confidence, GSC</td>
<td>GSC 1</td>
<td>0.685</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>GSC 2</td>
<td>0.729</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>GSC 3</td>
<td>0.777</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>GSC 4</td>
<td>0.750</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cynicism, CYN</td>
<td>CYN 1</td>
<td>0.780</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CYN 2</td>
<td>0.788</td>
<td>0.610</td>
<td>0.823</td>
<td>0.824</td>
</tr>
<tr>
<td></td>
<td>CYN 3</td>
<td>0.771</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attitude toward Success, AS</td>
<td>AS1</td>
<td>0.686</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>AS2</td>
<td>0.737</td>
<td></td>
<td></td>
<td>0.800</td>
</tr>
<tr>
<td></td>
<td>AS3</td>
<td>0.816</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attitude toward Failure, AF</td>
<td>AF1</td>
<td>0.685</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>AF2</td>
<td>0.782</td>
<td></td>
<td></td>
<td>0.800</td>
</tr>
<tr>
<td></td>
<td>AF3</td>
<td>0.750</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attitude toward Learning, AL</td>
<td>AL1</td>
<td>0.861</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>AL2</td>
<td>0.734</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>AL3</td>
<td>0.835</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attitude toward Adoption, AA</td>
<td>AA1</td>
<td>0.636</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>AA2</td>
<td>0.742</td>
<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td>AA3</td>
<td>0.933</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intention to Adopt, IA</td>
<td>IA1</td>
<td>0.687</td>
<td></td>
<td></td>
<td>0.770</td>
</tr>
<tr>
<td></td>
<td>IA2</td>
<td>0.600</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>IA3</td>
<td>0.860</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Table 2. Discriminate Validity Analysis**

<table>
<thead>
<tr>
<th>Construct</th>
<th>IA</th>
<th>AA</th>
<th>AL</th>
<th>AF</th>
<th>AS</th>
<th>CYN</th>
<th>GSC</th>
</tr>
</thead>
<tbody>
<tr>
<td>IA</td>
<td>.730</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AA</td>
<td>.725</td>
<td>.800</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AL</td>
<td>.669</td>
<td>.786</td>
<td>.820</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AF</td>
<td>-.668</td>
<td>-.693</td>
<td>-.584</td>
<td>.800</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS</td>
<td>.449</td>
<td>.510</td>
<td>.518</td>
<td>-.291</td>
<td>.800</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CYN</td>
<td>-.659</td>
<td>-.672</td>
<td>-.602</td>
<td>.705</td>
<td>-.460</td>
<td>.800</td>
<td></td>
</tr>
<tr>
<td>GSC</td>
<td>.722</td>
<td>.732</td>
<td>.736</td>
<td>-.657</td>
<td>.513</td>
<td>-.667</td>
<td>.740</td>
</tr>
</tbody>
</table>
1. The value of the diagonal elements (the part of shadow): AVE square root.
2. Off-diagonal elements: The correlations among the constructs.
3. Distinguish the discriminant validity: The value of the diagonal elements should be larger than the off-diagonal element.

### 4.2 Structural Model

#### 4.2.1 Fitness Assessment of the Theoretical Model

The model fit evaluation of the theoretical model should include the evaluation of the internal and external quality of the model. The evaluation of model suitability should use multiple adaptability index values for comprehensive judgment, because each model fit index reflects the calculation characteristics of different models, and index values that do not meet the model acceptance criteria are also statistically significant. It should not be ignored.

This study refers to Bagozzi & Yi (1988), Bentler (1995), Hair (2009), etc. for model fit analysis and verification of the overall structure model. The results show that the theoretical model has a good model fit (as shown in Table 3.).

<table>
<thead>
<tr>
<th>Model Fit Index</th>
<th>Suggestion</th>
<th>This Study</th>
</tr>
</thead>
<tbody>
<tr>
<td>$\chi^2$</td>
<td>$\chi^2$ the smaller the better (Bagozzi &amp; Yi, 1998)</td>
<td>760.35</td>
</tr>
<tr>
<td>df (Degree of Freedom)</td>
<td>The bigger the better (Bagozzi &amp; Yi, 1998)</td>
<td>200</td>
</tr>
<tr>
<td>$\chi^2$/df</td>
<td>$1 &lt; \chi^2$/df &lt; 5 (Bagozzi &amp; Yi, 1998)</td>
<td>3.802</td>
</tr>
<tr>
<td>AGFI</td>
<td>$&gt;0.90$ (MacCallum &amp; Hong, 1997)</td>
<td>0.91</td>
</tr>
<tr>
<td>RMSEA</td>
<td>$&lt;0.08$ (Schumacker &amp; Lomax, 2004)</td>
<td>0.04</td>
</tr>
<tr>
<td>SRMR</td>
<td>$&lt;0.08$ (Bentler, 1999)</td>
<td>0.06</td>
</tr>
<tr>
<td>TLI (NNFI)</td>
<td>$&gt;0.90$ (Cheung &amp; Rensvold, 2002)</td>
<td>0.91</td>
</tr>
<tr>
<td>CFI</td>
<td>$&gt;0.90$ (Hair et al., 1998)</td>
<td>0.94</td>
</tr>
</tbody>
</table>

#### Structural Model and Hypothesis Test

Through the calculation of AMOS, the all path coefficients in the structural model are shown to be significant and reach the significant standard ($p < 0.05$). (See Figure 1).
4.2.2 Moderating Effect Test

This study uses the multi-group structural equation model to examine the effects of moderator variables. When testing the moderating effects, the following three steps to confirm the presence of moderating effects:

i. Grouping the moderator variables (high group and low group).

ii. Validating the effectiveness of grouping.

iii. Multi-group structural equation model. According to Joreskog & Sorbom (1996), this study uses the multi-group structural equation model (AMOS) to analyze second-order model of identical concept in both high group and low group, and to test whether the model presented moderator effect.

First, constructing three structural equation models (SEM) include of full sample SEM, high group SEM and low group SEM to examine the model fit test of single sample. (See Table 4).

**Table 4: Identical Test Results of Two Sample Path Coefficients**

<table>
<thead>
<tr>
<th>Model</th>
<th>Explanation</th>
<th>Chi-square value</th>
<th>Degree of Freedom</th>
<th>The difference of Chi-square value with model 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model 1</td>
<td>Baseline Model</td>
<td>1412.076</td>
<td>452</td>
<td></td>
</tr>
<tr>
<td>Model 2</td>
<td>Moderating Model</td>
<td>1416.433</td>
<td>453</td>
<td>4.357</td>
</tr>
</tbody>
</table>

The path coefficient of the low cynicism group is greater than the path coefficient of the high cynicism group (see Table 5), the difference of the chi-square value between Baseline Model and Moderating Model is greater than 3.84 ($\alpha=0.05$) under 1 degree of freedom. Therefore, when the cynicism is low, the influence of attitude toward adoption on intention to adopt will be stronger than that when the cynicism is high. The H7 of this study was supported.
Table 5: Moderating Path Analysis Results of High and Low cynicism Group

<table>
<thead>
<tr>
<th>Path</th>
<th>ATTITUDE TOWARD ADOPTION→INTENTION TO ADOPT</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Estimated Value Low CYNICISMGroup</td>
<td>0.649*** (t-value = 6.980)</td>
</tr>
<tr>
<td>High CYNICISMGroup</td>
<td>0.519*** (t-value = 4.543)</td>
</tr>
</tbody>
</table>

5 Discussion

5.1 Theoretical Implications

5.1.1 Theory of Trying and Attitudes

Whether an individual tries to adopt new things or not will inevitably predict the success or failure of the adoption process, especially in the face of new things that are unfamiliar to them before. Therefore, the overall attitude is divided into three antecedent dimensions to measure non-Impulsive consumption decision-making patterns, as such, will have more explanatory power for overall attitude formation (Bagozzi, 1993; Bagozzi et al., 1992).

This research integrates the multidimensional concept of the overall attitude into the theory of trying. Such a theoretical model can more appropriately and effectively explain and predict the direct effect of consumers' adoption attitude on "problematic" decisions such as mobile payment, as well as the adoption of Indirect influence of intention. Such a theoretical implication can also be known from the data: "Compared to the influence weight of the two antecedent attitudes of "attitude toward failure (β = -0.353)" and "attitude toward learning (β = 0.568)", the standardized regression coefficient (β = 0.124) of "attitude toward success" on "overall adoption attitude" is the smallest ".

5.1.2 General Self-Confidence

For most consumers who do not have specific self-confidence (do not have relevant professional background knowledge), their "generalized self-confidence" will positively and significantly affect the "attitude toward success (β = 0.547***)" and "attitude toward learning" (β = 0.813***)", and has a significant negative impact on “attitude toward failure (β = -0.717***)". It is obvious from the standardized regression weight value that when consumers face problematic consumption decisions, under the self-assessment of generalized self-confidence, the expected attitude toward failure is significantly stronger than the attitude toward success; however, the influence on the "attitude toward learning" is also stronger than that on the "attitude toward failure". Obviously, for the key to improving the positive influence of the overall adoption attitude is positive and strong generalized self-confidence.

The generalized self-confidence concept of this research model, as the relative appropriateness and importance context of attitude antecedents, is derived from the concept of risk perception, which is often widely cited in previous literature on consumption decision-making research (Tabak & Nguyen, 2013).

In a broad sense, both of them emphasize the psychological mechanism of anticipatory trade-offs between the pros and cons when consumers make decisions about the subject matter of demand satisfaction, but the difference is that generalized self-confidence focuses more on evaluating whether the self has the ability to control new things. Therefore, the
generalized self-confidence aspect of this research model will be more suitable for explaining the problematic decision-making antecedents of consumers' adoption of new technology products/services.

5.1.3 Cynicism

Some scholars believe that cynicism is an innate and stable personality trait (Cook & Medley, 1954; Wrightsman, 1974; Kanter & Wortzel, 1985; Smith et al., 1988; Abraham, 2000). In recent years, more and more scholars agree that personality-oriented cynicism is actually an acquired cynicism formed by individuals embedded in the social system environment, and its causes can be shaped and managed (Kanter & Mirvis, 1989; Hochwarter et al., 2004).

The results of this study show that cynicism has a negative and significant direct effect on Intention to Adopt. Previous literature on organizational behavior and corporate internal marketing pointed out that individuals’ passive resistance to new information technology application services is significantly related to individuals' negative perceptions of social or altruistic behaviors (Azizi, 2013; Chowdhury & Fernando, 2014; Selander & Henfridsson, 2012).

Therefore, reducing the cynicism caused by macro environmental factors will directly ($\beta = -0.268^{***}$) contribute to the improvement of Intention to Adopt. This kind of acquired social system cynicism will indeed extend from individual organizational behavior to individual consumption behavior, and adjust the influence of overall adoption attitude on Intention to Adopt ($\Delta \chi^2 = 4.357$; CYNhigh$\beta = 0.519^{***}$(t-value=4.543), CYNlow$\beta = 0.649^{***}$(t-value=6.980)). That is, cynicism has a significant confounding effect on the causal relationship between attitude toward adoption and Intention to Adopts.

5.2 Managerial Implications

According to the results of this study, it is obvious that in terms of promotion strategies, mobile payment service providers should allocate their marketing resources to the two abstract aspects of improving individual consumers' "generalized self-confidence" and reducing "cynicism".

5.2.1 Attitudes and generalized self-confidence

The data show that the standardized regression weights of generalized self-confidence on the attitudes of the three secondary attributes are "attitudetoward success ($\beta = 0.547^{***}$)", "attitude toward learning ($\beta = 0.813^{***}$)" , "attitude toward failure ($\beta = -0.717^{***}$)". The standardized regression weights of the three secondary attribute attitudes on the overall adoption attitude are "attitude toward success ($\beta = 0.124^{***}$)" , "attitude toward learning ($\beta = 0.568^{***}$)" and "attitude toward failure ($\beta = -0.353^{***}$)" in this study.

Therefore, in terms of operational strategies, the industry can rely on large Internet celebrities and KOLs, etc., give full play to the extensive rendering power of influencer marketing, or seek multi-channel network companies to carry out cooperative planning and produce a series of entertaining and interactive short video.

High entertainment can improve consumers' acceptance of external business stimulus information such as changing payment habits and negatively learning new application services, and effectively reduce individuals' filtering, selective exposure, selective attention, and selective distortion of external information, etc., kind of stimulus-perception mechanisms.
Highly interactive, such as embedding in short videos to provide a variety of periodic and interesting extremely simple online checkpoint games. Virtual currency is used as a reward to distribute profits to the audience and satisfy consumers' self-interest motivation. The profit distribution strategy can reduce consumers' attention on expected risk of payment failure and resistance to change. Furthermore, periodicity can effectively increase the stickiness of mobile payment usage and produce a subtle effect of high learning tendency.

5.2.2 Cynicism

The low support, low control and high uncertainty that individuals perceive about macro environmental factors are the main causes of cynicism. Low-control and high-uncertainty use environments impair an individual's ability to respond, motivation, and intention to a job, task, or behavior.

Therefore, for the promotion strategy, when consumers switch behaviors to external stimulus messages of a commercial nature, the actual operation process of the mobile payment APP should be designed in an extremely simplified manner, and the system must immediately and clearly give feedback on the payment and delivery of each transaction and security message.

In terms of channel strategy, the coverage of payment terminals in the consumer market should be expanded as much as possible. On the basis of intensive channel strategy, it can be combined with promotion strategy to design promotion or public relations activities that do not highlight personal performance in the consumption field, use the concept of consumer surplus to design substantive preferential activities, and combine mobile payment with other medium and long-term personal financial management.

Marketing activities such as planning and doing a good job in real-time customer service for consumers can help to improve consumers' perception of support and reduce consumers' cynicism when facing new technology products/application services. In terms of market segmentation strategy, companies can use cynicism variables to segment the market, define two target customer groups with different characteristics, and further provide differentiation of different market positioning, and the centralized demand meets the target. In this way, it will be possible it is hoped to accelerate the penetration rate of mobile payment and the efficiency of enterprise marketing resource allocation.

6 Conclusion

**Attitude toward success, attitude toward failure, and attitude toward learning have a positive and significant direct causal relationship with attitude toward adoption**

Attitude is an abstract facet with multidimensional properties, and sub-attitudes compete with each other rather than a single dimensional facet (Curran & Meuter, 2005, 2007; Kim et al., 2009b; Xie et al., 2008; Wang & Xu, 2015). In this regard, the attempt theory is to coexist different inner attitudes in a hierarchical way (Bagozzi, 2007). This is extremely appropriate for explaining "problematic or uncertain" consumer behavior. According to the theory of trying, when consumers form a positive evaluation of success, they will tend to adopt an attitude toward mobile payment and form a positive overall evaluation. When consumers form a positive attitude toward failure, they tend to have an attitude toward adoption of mobile payment, forming a negative overall evaluation. When consumers form a positive attitude toward learning to use mobile payment, they will tend to adopt an attitude toward mobile payment, forming a positive overall evaluation.

*The attitude toward adoption has a positive and significant direct causal relationship with the Intention to Adopt*
According to the theory of trying, consumers' favorable overall evaluation attitude toward the adoption of mobile payments will positively affect their behavioral intentions (Agarwal et al., 2009; Badrinarayanan et al., 2014; Davis et al., 1989; Wagner et al., 2016).

**Generalized self-confidence has a positive and significant direct causal relationship with attitude toward success and attitude toward learning, but negative and significant direct causal relationship with attitude toward failure**

Consumers with low generalized self-confidence are used to focusing on their own flaws and imperfections when facing new things. They feel that their processing ability is weak, their knowledge is insufficient, they are vulnerable to harm, and they are risk-averse, and choices, not only feel uncomfortable, but will end in failure (Chuang et al., 2013; Dodd et al., 2005).

At the same time, they doubt whether the ego can successfully use mobile payment services (Barber et al., 2006). Consumers with high generalized confidence will pay attention to and assign higher adoption value beliefs to the secondary attitude of trying and succeeding, and allocate lower value beliefs to the secondary attitude of trying but failing. This is because consumers with high self-confidence care more about the positive expected benefits of trying mobile payments and succeeding, rather than the negative consequences of failing to adopt or not adopting. In addition, consumers with high generalized confidence believe that the process of learning to use mobile payments will be attractive, enjoyable and have significant utility and meaning. Compared with consumers with low generalized confidence, they present opposite value beliefs.

**Attitude toward success and attitude toward learning have a positive and significant direct causal relationship on attitude toward adoption, but negative and significant direct causal relationship with attitude toward failure**

The theory of trying is to co-exist different inner attitudes in a hierarchical way (Bagozzi, 2007). This is extremely appropriate for explaining "problematic or uncertain" consumer behavior. When consumers form positive attitudes about success, they tend to form positive overall ratings for mobile payment adoption. When consumers form positive attitudes about failure, they tend to form negative overall ratings for mobile payment adoption. When consumers form a positive attitude toward learning, they tend to form a positive overall assessment of mobile payment adoption.

**Cynicism has a negative and significant direct causal relationship on Intention to Adopt**

Cynicism is considered to be a key factor influencing consumers' intention to adopt new products or services (Chylinski & Chu, 2010; Darke & Ritchie, 2007; Tan & Tan, 2007). Regardless of the type of cynicism, this kind of acquired socialized character of non-rejection, non-resistance, passivity, indifference and indifference directly and negatively affects consumers' Intention to Adopt of new products or services.

**Cynicism has a significant moderating effect on the causal path between attitude toward adoption and Intention to Adopt**

In the consumer market where the product life cycle is greatly shortened, consumers are actually more inclined to turn active doubts about new products or services into defensive or passive handling strategies, especially when faced with innovative and unfamiliar products or services (Chylinski and Chu, 2010; Darke and Ritchie, 2007). Therefore, cynics will be inclined to think that they may be cheated by mobile payment services (Chylinski and Chu, 2010; Dean et al., 1998; Dobscha, 1998).

It is different from the previous literature that only regards cynicism as an endogenous or exogenous variable. This study confirms that under a specific context of macro environment, when consumers face problematic consumption decisions, cynicism plays a key moderating role on the causal path of "attitude toward adoption" and "Intention to Adopt".
7 Limitations and Future Directions

In this study, 97.4% of the respondents had a college education or above, 80% had a cumulative experience of using the mobile Internet for more than 5 years, and 95% used the mobile Internet for more than 2 hours a day on average. The higher level of education and familiarity with the mobile network may limit the results of this study to a certain extent, which may potentially act on the attitudes what toward learning about mobile payments.

Therefore, follow-up research can use this as a lesson to explore the data collected by this research model in Southeast Asian countries that may be different from the sample characteristics of this study, and then to demonstrate its differences. Furthermore, this study conducted a cross-sectional study at a specific point in time, although it has its theoretical and practical contributions. However, such conclusions are not sufficient to infer that the longitudinal study can show with environmental change factors.

Therefore, follow-up research can carry out periodic empirical discussion.

References

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