pISSN: 1906 - 3296 © 2020 AU-GSB e-Journal.
eISSN: 2773 – 868x © 2021 AU-GSB e-Journal.
http://www.assumptionjournal.au.edu/index.php/AU-GSB/index

Factors Impacting Male Students' Behavioral Intentions to Purchase Mobile Reading Apps in Chengdu, China

Hongmei Li*

Received: October 21, 2022. Revised: May 5, 2023. Accepted: May 16, 2023.

Abstract

Purpose: This study aims to analyze the factors impacting male students' behavioral intention to purchase mobile reading apps in Chengdu, China. The conceptual framework contains key variables which are perceived value, satisfaction, service quality, trust, social influence, perceived usefulness, and perceived ease of use. **Research design, data, and methodology:** The online and offline questionnaires were distributed to 788 male students, using judgmental, stratified random and convenience sampling methods. For the data analysis, confirmatory factor analysis (CFA) and structural equation model (SEM) were employed to test measurement and structural models. Additionally, validity, reliability and goodness of fits were assessed. **Results:** The results explicated that perceived value and service quality are the predictors of satisfaction towards trust and behavioral intention. Furthermore, behavioral intention is significantly influenced by social influence perceived usefulness and perceived ease of use. Nevertheless, perceived ease of use has no significant impact on perceived usefulness. **Conclusion:** Eight hypotheses were proven to fulfill research objectives. Software developers should pay attention to consumer needs and attract college students with high-quality content, make sure of the security of payment, focus on the applicability, and provide knowledge that meets the needs of college students.

Keywords: Mobile Apps, Satisfaction, Trust, Behavioral intention, China

JEL Classification Code: E44, F31, F37, G15

1. Introduction

The Chinese government has permanently attached importance to cultural construction. Since 2006, the Central Propaganda Department, the central civilization office, and the General Administration of press and publication have launched the "National Reading" activity to implement the requirements of the 16th CPC National Congress on building a learning society. In October 2020, the Central Propaganda Department issued opinions on promoting reading for all citizens, which made it clear that by 2025, a universal reading promotion service system covering urban and rural areas will be basically formed, and the national comprehensive reading rate will be significantly improved. Among them, it was mentioned to increase the guidance of

1 *Hongmei Li, Xihua University, School of Literature, Journalism& Communication, China. Email: lxhc555@163.com

reading content and improve the quality and level of digital reading for the critical tasks of national reading. Digital reading has been essential in promoting the national reading movement (The 17th and 18th National Reading survey of China Press and Publication Society, National Press and Publication Administration). According to the 17th National Reading Survey of the Chinese Society of Press and Publication, in 2019, the reading habits of Chinese people have maintained a moderate increase. At the same time, it reflected the characteristics of an increasing number of digital readings and a decrease in paper reading. In 2020, the digital reading contact rate of Chinese readers reached 79.3%, mobile phone reading attained 76.1%. In terms of the length of contact with various media, cell phone ranks first with 100.41 minutes. Electronic reading, especially mobile reading, has become an irresistible trend. Attention to national reading has been a meaningful way to promote cultural self-confidence. From 2018 to 2021, mobile reading and online reading are the main ways of digital reading for adult citizens.

The development of E-reading in China was closely related to the rapid development of mobile applications. According to the data, from 2017 to 2018, the number of mobile apps in China increased from 4,030,000 to 4,520,000. It decreased rapidly year by year from 2019. By 2021, the number of mobile apps had decreased to 252,000. From the policy level, the national policy improves the quality of digital reading and further promotes the national reading movement. From the perspective of daily reading behavior, mobile reading takes up much time. From the perspective of mobile businesses, in the era of the prevalence of digital reading, how to not be eliminated in the fierce market competition and obtain profits is an urgent problem for mobile application businesses to think about and a vital link to promote the industrialization of digital reading. The analysis of users' psychology was not only conducive to businesses designing products and obtaining commercial profits to satisfy the consumers but also conducive to developing digital reading and further promoting the national reading movement.

The previous research has provided an important theoretical role for the research on this topic. The existing research also has the following limitations. First, the research has vital timeliness, but there is less continuous follow-up research. Secondly, both qualitative and quantitative analysis are available, but quantitative research and measurement methods are not scientific enough. Third, in the empirical research, no researcher has done empirical research on college students in Chengdu. The paper was based on the current survey of national reading in China, focusing on "mobile reading," trying to explore the psychological needs of readers and optimize the effect of E-reading.

Mobile reading is defined as a reading behavior in which people take the Internet as the technical basis and mobile phone or handheld reader as the material carrier (Zhang & Ma, 2011). Lai and Chang (2011) stated that mobile phones make reading ubiquitous with their accompanying features. Generally speaking, there were two methods: e-book reading and online reading. Meanwhile, it cannot be ignored to read by listening like an audiobook. It has been shown that an inevitable trend to pay for high-quality Internet knowledge industry has been proved by three sides: the national reading report from officials, the number of mobile phones paid reading users and the prediction of data analysis companies. The behavior subject of paying for knowledge was the user, so the user's intention to use and purchase mobile payment software would become the most critical link of "knowledge" realization. Therefore, this study was mainly aimed at college students, a young user group, to conduct a survey, and used quantitative research methods to analyze the behavior motivation that affects this group to pay for mobile reading applications.

2. Literature Review

2.1 Perceived Value

Perceived value refers to a person's subjective evaluation of goods' good and bad (Hsin Chang & Wang, 2011). Liljander and Strandvik (1997) believed that perceived value was the buyer's judgment on the balance between the function of the goods and the price. "Consumers' subjective impression judgment on product price and quality" was the definition of perceived value in the American customer satisfaction index. Some researchers considered it to be essential in affecting user satisfaction (Caruana, 2002; Cronin & Taylor, 1992). According to (Parasuraman et al., 1988), the perceived value was the user's subjective feeling and judgment of product service and performance. Researchers have two different views on perceived value. Represented by Parasuraman et al. (1988) it was believed that user value perception has an essential effect on the success of marketing. In marketing, the other sound was that focusing too much on users' perceived value did not make much sense. In the retail industry, San-Martín and López-Catalán (2013) also studied the relationship between perceived value, customer satisfaction, and consumer loyalty, and the conclusion was also positive. In online shopping, Hsin Chang and Wang (2011) supposed that user satisfaction significantly affects perceived value. In summary, this paper proposed a hypothesis:

H1: Perceived value has a significant impact on satisfaction.

2.2 Service Quality

Service quality was an essential factor in determining whether a commodity was traded. Collier and Bienstock (2006) put the concept of service quality in the expected uncertainty theory, which refers to the subjective evaluation made by users after comparing the difference between the expected service and the actual service. The research on the service quality of traditional offline industries cannot be directly applied to online sales because the sales characteristics and processes are different from those of traditional sales. In general, Lee and Lin (2005) believed that online customers have higher requirements for service quality. Online retail business has an important impact on sales success or failure, and many e-commerce enterprises also agree with this view (Yang & Jun, 1970; Zeithaml et al., 2002). Service quality was called the balance between users' subjective expectations and actual experience (Parasuraman et al., 1988).

In the context of the Internet, Santos (2003) advocated that the e-service quality was the overall understanding of users of electronic services on the Internet. As for the definition of e-service quality, since e-service was not mainly interpersonal service, it mainly referred to the evaluation of product interface characteristics by customers (Long & McMellon, 2004). This paper defines *service quality* as the service content and quality provided by online paid reading merchants for college students.

The connection between service quality and satisfaction is always attention to the offline marketing literature on business. For example, Boonlertvanich (2019) analyzed the connection with satisfaction, service quality, trust, morality, and customer faithfulness in the banking industry. Tarhini et al. (2016) have researched the effect of intelligent teaching systems on students' performance. This paper proposed that service quality has an excellent effect on satisfaction. Feng (2020) used a structured questionnaire survey to explore customer reactions to offshore call centers. In this paper, the author reconfirmed that the former has a friendly promoting relationship with the latter. Therefore, this paper proposes a hypothesis:

H2: Service quality has a significant impact on satisfaction.

2.3 Satisfaction

Satisfaction is defined as the user's actual use feeling consistent with previous expectations (Lundstrom & Hunt, 1978). Many researchers (Athanassopoulos et al., 2001; Oliver, 1980), believed that customer satisfaction was essential in determining whether customers buyback. In the market competition, user satisfaction was a key factor. The concept of consumer satisfaction was an enjoyable consummation of a good or service (Oliver, 1997). Fornell (1992) holds that satisfaction is the overall attitude of consumers, which includes both the experience in the process of purchasing products and the evaluation after purchase (Gallarza et al., 2011). Oliver (1999) thinks that satisfaction refers to the subjective experience of customers in terms of product price, service, and expectation satisfaction. Based on the definition of the above researchers, the behavioral intention in this study refers to the tendency to repurchase Mobile Reading Services and recommend products to others (Didyasarin et al., 2017).

Regarding "whether intention will be transformed into purchase behavior, (Chatterjee et al., 2018) once thought that making the user understand value was suitable for satisfaction. In the telecommunications market, Gerpott et al. (2001) and have found that the excellent effect of network quality on consumer satisfaction was apparent. Some researchers believe that satisfaction is the basis of trust generation. Some researchers hold this view (Costabile et al., 2002; Leisen & Hyman, 2004). Based on the above research, the paper proposes the following assumptions:

H3: Satisfaction has a significant impact on trust.

H9: Satisfaction has a significant impact on behavioral intention.

2.4 Trust

These factors shape consumers' integrity (Crosby et al., 1990) and confidence (Morgan & Hunt, 1994). in products were named trust. The definition of trust refers to the feeling of trust generated by businesses taking a series of actions to make users receive a good user experience (Anderson & Narus, 1990; Moorman et al., 1992; Morgan & Hunt, 1994). Trust was shown by whether the company's partners or users have confidence in the reliability of the enterprise (Bhattacharya et al., 2009). The concept of trust in this paper is the confidence of male college students in online sellers who pay for a reading.

Moorman et al. (1993) believed that trust was service providers' willingness to patiently satisfy service sellers' wishes. Many researchers have studied the relationship between trust and loyalty and believe trust can generate loyalty (Chumpitaz Caceres & Paparoidamis, 2007; Gounaris, 2005; Rauyruen & Miller, 2007.). Moorman et al. (1993) put forward the opposite view, believing that trust does not necessarily bring a positive loyalty attitude but may also have a small impact on loyalty.

H4: Trust has a significant impact on behavioral intention.

2.5 Social Influence

Nysveen et al. (2005) have conceptualized social influence as When the subject makes a choice, the person who has a close relationship with it has an important

influence on the choice. The other's viewpoints, behavior choice, and language mode in society greatly influenced the social environment, and the media also affected social construction. This view was mentioned in the SI model of technical use (Schmitz & Fulk, 1991). Consumers' opinions were easily influenced by family or friends, which was proposed in the UTAUT model (Venkatesh et al., 2003). Venkatesh et al. (2008) studied social impact from the overview of the online social network and considered that, to some extent, the individual behavioral intention was influenced by the group. In this article, social impact means that college students will purchase online reading resources with the recommendation of their relatives or friends.

In the research on mobile Internet business, whether Internet Banking (Tarhini et al., 2016) or mobile government office (Malaquias & Hwang, 2016), social influence on behavior intention was positive. This view has also been confirmed by traditional offline industries (Chatterjee et al., 2018). Based on the above research, the paper proposes the following assumptions:

H5: Social influence has a signification impact on behavioral intention.

2.6 Perceived Usefulness

Davis (1989) believed that perceived usefulness referred to an individual's subjective perception of increased work efficiency when using a particular thing. Many researchers believe that the improvement of usability has an essential impact on customer behavior intentions (Venkatesh & Davis, 2000; Venkatesh et al., 2003). In the commodity exchange on the network platform, when the customer judges the usefulness of the commodity, they could make a purchase decision. Perceived usefulness was widely used in technology-related research. Schlaegel (2015) studied the attitudes and intentions of Indian consumers toward Internet banking adoption. Kaur and Arora (2020) studied the use of mobile libraries by college students based on data from Hong Kong, China, and Japan. They also took ease of use as a variable.

In the context of TAM theory, *perceived usefulness* was defined in this thesis as the perception of college students on the advantages of mobile phone reading, such as being free from geographical restrictions, being portable at anytime and anywhere, and using the fragmented time to learn. In previous studies, many researchers have seen the positive impact of perceived usefulness on attitude from multiple perspectives s (Venkatesh & Davis, 2000) ;) Therefore, the following assumptions were proposed when studying the mobile phone paid reading of male college students:

H6: Perceived usefulness has a significant impact on behavioral intention.

2.7 Perceive Ease of Use

Davis (1989) believed that perceived ease of use referred to human use of technology as effortless, convenient, and easy to operate. In education, students thought it did not take too much time to operate a learning system, which was perceived as ease of use. Venkatesh and Davis (2000) further emphasized the continuous efforts to make products easy to use. Based on the definition of PEOU (Davis, 1989), college students believed that online reading was easy to operate, which was the PEOU referred to in this article.

Regarding product ease of use, Davis (1989) theorized that PEOU was a key factor affecting PU. Ease of use was often used to measure whether a technical system was easy to operate. At the same time, the researcher pointed out that ease of use will directly affect consumers' intention to purchase and reuse products (Venkatesh & Davis, 2000). Previous studies suggested that attitude and intention were affected by the personal attitude system (Davis, 1989; Venkatesh, 2000). Many authors supported the above viewpoint when studying the acceptance of online banking acceptance (Çelik, 2008; Giovanis et al., 2012; Lee, 2009). Based on previous studies, it is proposed that:

H7: Perceived ease of use has a significant impact on Perceived usefulness

H8: Perceived ease of use has a significant impact on behavioral intention.

2.8 Behavioral Intention

Spears and Singh (2004) noted that behavioral intention was derived from subjective consciousness or behavioral choice after evaluation. According to Gallarza et al. (2011), good behavior intention and disadvantageous behavior intention constitute the trend of behavioral intention. Behavioral intention refers to the probability that people make some non-objective judgment (Ajzen & Fishbein, 1980). The behavioral intention is defined as the possibility of taking specific actions (Oliver, 1997). In this paper, the definition of behavioral intention refers to the motivation of consumers to repurchase mobile reading applications.

Some researchers have studied the behavioral intention of users to use mobile phones for reading and learning. Undoubtedly, convenient carrying was an essential advantage of e-books (San-Martín & López-Catalán, 2013). Compared with paper books, some people believe that mobile reading could only be used as a supplement to traditional reading methods. In contrast, others believed that perceiving value significantly impacts users' behavioral intention.

3. Research Methods and Materials

3.1 Research Framework

The conceptual framework is developed from studying previous research frameworks. It is adapted from five theoretical models. Firstly, Lai and Chang (2011), the paper compares and analyzes the effects of mobile phones and computers when using the system using questionnaires and structural equation theory. Secondly, Hsin Chang and Wang (2011) used a structural equation model and linear regression model to verify the relationship between factors affecting consumers' online shopping behavior through two experiments, such as the relationship between service quality, perceived value, and user loyalty. Third, Carlson and O'Cass (2010) Data from an online survey of 518 consumers were collected with the partial least squares (PLS) structural equation modeling technique used to test the model empirically. Fourth, Jimenez et al. (2016) collected 1,053 questionnaires and used the structural equation analysis methodology to analyze the relationship between honesty, satisfaction, loyalty, and purchase motivation in mobile phone transactions. Fifth, Phonthanukitithaworn et al. (2016) used innovation theory and the technology acceptance model to analyze the influencing factors of Thai people using mobile phone transactions.

The conceptual framework of this study combines the existing theories, past researchers' research framework, and empirical research. This study was mainly based on the Internet plus China's nationwide reading and the survey and analysis of college students' intention to pay for mobile communication devices in Chengdu, Sichuan. Researchers use five theories: behavior planning theory, rational behavior theory, technology acceptance theory, and media choice theory. These theories provided research variables for the paper, such as behavioral intention, perceived ease of use, perceived usefulness, perceived value, service quality, trust, satisfaction, and social influence. The conceptual framework of this study is demonstrated in Figure 1:

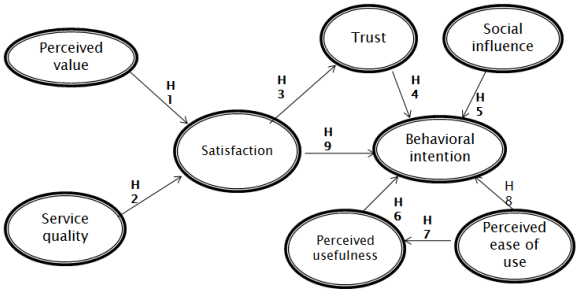

Figure 1: Conceptual Framework

3.2 Research Methodology

This research was carried out using the online and on-site questionnaire survey. At present, the population is mainly college students from four universities. Xihua University, Sichuan Institute of Media and Communications, Sichuan Film and Television Academy, Chengdu Institute of Technology. The primary tool for the online questionnaire survey was the WeChat and Questionnaire Star. The questionnaire was analyzed by SPSS software.

The questionnaire is an instrument used to gather material in search and discussion. It provided carefully researched questions and options and analyzed the answers to determine the opinions and attitudes of respondents on specific questions (Gable, 1994). Hair et al. (2010) stated that the questionnaire included a cover letter, guide, question, answer, code, and so on. Therefore, in this section, a questionnaire is designed by referring to the previous mature scale items, mainly composed of four parts. The first was the screening question, and the second was the measurement variables of the independent variables: perceived value, quality of service, satisfaction, trust, perceived usefulness, perceived ease of use, social influence, and behavioral intention. The last part of the questionnaire was the demographic factors of the respondents. Hair et al. (2010) stated that this study developed a questionnaire based on previous studies. The first part was the screening questions. The second was the measurement variables: perceived value, service quality, satisfaction, social influence, perceived usefulness, perceived ease of use, trust, and behavioral intention. The third part was to measure the demographic factors of the interviewees. In this study, questionnaire data were used as the basis for quantitative research, on which the scale was formed.

3.3 Population and Sample Size

The population referred to the objects related to the research problem as the totality (Gerpott et al., 2001). The target population was consumers with experience in paying for and using the mobile reading application at the university of China of Chengdu. In the research, the population was used from the four universities of Xihua University, Sichuan University of Media and Communication, Sichuan Film and Television Academy, Chengdu Institute of Technology University, and Instituting to investigate their purchase behavioral intentions for mobile payment reading software. This study focused on influential factors in college students' behavioral intention of paying for Mobile Reading applications in Chengdu, China Mainland. Accurately, college students who have used or purchased paid mobile reading apps would be the survey population, and college students who have paid for audio mobile phone reading

software or e-book mobile phone reading software were the survey objects.

First, segmenting new media users from a gender perspective was a common practice in mobile apps. The approach has been adopted by apps such as Himalaya, Get, WeChat Reading, etc. The gender segmentation was for precise push and marketing. Second, the demographic analysis of new media users from the perspective of gender has also been the focus of market consulting companies like Strawberry Pie and others. They use gender analysis in marketing research. Third, the gender interpretation of Internet user behavior from the perspective of gender was also the research perspective of many scholars. Hernández et al. (2010) analyzed the different performances of gender, age, and income in online shopping. They concluded that for experienced online shoppers, none of these factors would affect shopping behavior. Liu and Huang (2016) studied the expression of gender differences in Internet reading and concluded that female readers preferred print media, while male readers preferred online reading. After a comparative study, Liu and Huang (2016) believed that it was easier for men to use the Internet than women. In the research on the gender behavior characteristics of audiobooks in China, Xianglian (2021) proposed that gender differences lead to differences in the selection of audio media.

To sum up, gender is an important feature that distinguishes population information. When analyzing the tendency of new media users to pay, this paper chose male perspectives. The sample size was the number of completed responses the survey received. Kotler (2000) pointed out that the sample size definition represents the number of persons who should be included in the experimental study before the investigation commences. Babin et al. (2014) stated that Structural Equation Modeling (SEM) was a multivariate statistical technique that combines factor analysis and path analysis. This study used structural equation modeling (SEM) as a statistical method to analyze the research data. The suggested sample size was at least 444. The researcher proposed 500 samples as appropriate for the data analysis. However, after the survey was distribute to over 5,000 students, there were 788 responses received for the data analysis.

3.4 Sampling Technique

Nonprobability sampling is used in this study. The sampling procedures are judgmental, stratified random, and convenience sampling. Babbie (1990) stated that judgmental sampling is a method by which researchers select and determine research objects according to research objectives and subjective analysis. This study selected males students in four universities in Chengdu. According to Sekaran (1992), stratified random sampling divides all units in the population into subgroups which demonstrates in Table 1. In addition, Paul et al. (2017) believed that a convenience sample was a non-probability sample, also known as Haphazard Sampling or Accidental Sampling. A convenience sampling method can be used if the researcher does not have a clear picture of the population (Fink, 1995). Online and offline questionnaires were distributed to the target students in this study.

Table 1: Population and Sample Size male from four school

Universities	Total number of MALE students	Total number of questionnaires
Xihua University	22,233	232
Chengdu Institute of Technology	8978	94
Sichuan Film and Television Academy	6995	32
Sichuan University of Media and Communications	9573	101
Total	**47,779**	**500**

4. Results and Discussion

4.1 Demographic Information

The demographic results involve education background, majors, occasion of mobile reading, content, and frequency of mobile reading use as shown in Table 2.

Table 2: Demographic Profile (n=788)

Measure	Items	Frequency	Percentage
Education Background	Junior College	30	3.81
	Undergraduate	707	89.72
	Bachelor Degree	49	6.22
	Master Degree	2	0.25
Major	Literature	43	5.46
	Engineering	406	51.52
	Art	190	24.11
	Science	104	13.2
	Economics And Management	17	2.16
	Agriculture And Forestry Medicine	3	0.38
	Others	25	3.17
Occasion of Mobile Reading	Walking	248	31.47
	Before Going To Bed	556	70.56
	Taking A Car/Subway/Bus	592	75.13
	Doing Housework	69	8.76
	Others	58	7.36
Contents of Reading	Classic Literary Works	391	49.62
	Network Original Literary Works	411	52.16
	Journalism	324	41.12
	Storytelling	244	30.96

Measure	Items	Frequency	Percentage
	History	348	44.16
	Job Competition	97	12.31
	English Study	145	18.4
	Emotion	221	28.05
	Travel	200	25.38
	Others	125	15.86
Frequently Used Mobile Reading Applications	Ximalaya FM	119	15.1
	Zhi Hu	350	44.42
	Wechat Reading	182	23.0
	Others	137	17.39

4.2 Confirmatory Factor Analysis (CFA)

Confirmative factor analysis was a method for statistical analysis of social survey data. The connection between each variable in the questionnaire and the options in the questionnaire is mainly used to measure whether it reflects the theoretical relationship involved by the researcher. Bollen and Noble (2011) mentioned that achieving this goal is called confirmatory factor analysis, which is carried out through structural equation modeling. Some researchers believe this method mainly studies the relationship between latent and observed variables. Alkhadim et al. (2018) believed that CFA is an essential structural model for studying potential variables. The significance of factor loading of each item and acceptable values indicate the goodness of fit (Hair et al., 2006). Factor loadings show a more significant value than 0.30 and a p-value lower than 0.05. The construct reliability is greater than the cut-off points of 0.7 and the average variance extracted was more significant than the cut-off point of 0.5 (Fornell, 1992). In Table 3, all estimates are significant.

Table 3: Confirmatory Factor Analysis Result, Composite Reliability (CR) and Average Variance Extracted (AVE)

Variables	Source of Questionnaire	No. of Items	Cronbach's Alpha	Factors Loading	CR	AVE
PV	Sandra et al. (2014)	3	0.815	0.654-0.909	0.818	0.605
PU	Thakur and Srivastava (2014)	4	0.844	0.678-0.806	0.845	0.578
SI	Thakur and Srivastava (2014)	3	0.827	0.755-0.843	0.829	0.618
PEOU	Thakur and Srivastava (2014)	3	0.799	0.721-0.794	0.800	0.572
SAT	Cronin and Taylor (1992)	3	0.824	0.728-0.843	0.831	0.622
TR	Gefen et al. (2003)	3	0.834	0.751-0.829	0.839	0.636
BI	Khalilzadeh et al. (2017)	4	0.851	0.74-0.823	0.854	0.594

Note: CR = Composite Reliability, AVE = Average Variance Extracted, *=p-value<0.05

The square root of the average variance extracted determined that all the correlations are more significant than the corresponding correlation values for that variable. The convergent and discriminant validity were verified as the value of this study shown in Table 4 are more significant than acceptable values. Therefore, convergent validity and discriminant validity are ensured. Moreover, these model measurement results consoled discriminant validity and validation to measure the validity of subsequent structural model estimation as of Table 5.

Table 4: Goodness of Fit for Measurement Model

Index	Acceptable Values	Statistical Values
CMIN/DF	< 3.00 (Hair et al., 2006)	1.872
GFI	≥ 0.85 (Sica & Ghisi, 2007)	0.952
AGFI	≥ 0.80 (Sica & Ghisi, 2007)	0.937
NFI	≥ 0.90 (Hair et al., 2006)	0.946
CFI	≥ 0.90 (Hair et al., 2006)	0.974
TLI	≥ 0.90 (Bollen, 1989)	0.968
RMSEA	< 0.08 (Pedroso et al., 2016)	0.033
Model summary		**Acceptable Model Fit**

Remark: CMIN/DF = The ratio of the chi-square value to degree of freedom, GFI = Goodness-of-fit index, AGFI = Adjusted goodness-of-fit index, NFI = Normed fit index, CFI = Comparative fit index, TLI = Tucker-Lewis index, and RMSEA = Root mean square error of approximation.

Table 5: Discriminant Validity

	PV	SQ	SAT	PU	PEOU	SI	TR	BI
PV	**0.778**							
SQ	0.161	**0.718**						
SAT	0.393	0.371	**0.788**					
PU	0.270	0.256	0.546	**0.760**				
PEOU	-0.017	0.035	0.229	0.370	**0.756**			
SI	0.089	0.109	0.142	0.194	0.092	**0.786**		
TR	0.144	0.183	0.411	0.198	0.045	0.112	**0.789**	
BI	0.201	0.222	0.563	0.485	0.204	0.254	0.528	**0.771**

Note: The diagonally listed value is the AVE square roots of the variables

4.3 Structural Equation Model (SEM)

According to Hair et al., (2010), Structural Equation Modeling (SEM) validates the causal relationship among variables in a proposed model and encompasses measurement inaccuracy in the structure coefficient. The goodness of fit indices for the Structural Equation Model (SEM) is measured as demonstrated in Table 6. The calculation in SEMs and adjusting the model by using SPSS AMOS version 26, the results of fit index were presented good fit which are CMIN/DF = 2.748, GFI = 0.929, AGFI = 0.913, NFI = 0.915, CFI = 0.944, TLI = 0.937 and RMSEA = 0.047, according to the acceptable values are mentioned in Table 6.

Table 6: Goodness of Fit for Structural Model

Index	Acceptable Criterion	Statistical Values Before Adjustment	Statistical Values After Adjustment
CMIN/DF	< 3.00 (Hair et al., 2006)	894.154 or 3.083	788.814 or 2.748
GFI	≥ 0.85 (Sica & Ghisi, 2007)	0.921	0.929
AGFI	≥ 0.80 (Sica & Ghisi, 2007)	0.904	0.913
NFI	≥ 0.90 (Hair et al., 2006)	0.904	0.915
CFI	≥ 0.90 (Hair et al., 2006)	0.933	0.944
TLI	≥ 0.90 (Bollen, 1989)	0.925	0.937
RMSEA	< 0.08 (Pedroso et al., 2016)	0.052	0.047
Model Summary		**Not in harmony with empirical data**	**In harmony with empirical data**

Remark: CMIN/DF = The ratio of the chi-square value to degree of freedom, GFI = Goodness-of-fit index, AGFI = Adjusted goodness-of-fit index, NFI = Normed fit index, CFI = Comparative fit index, TLI = Tucker-Lewis index and RMSEA = Root mean square error of approximation
Source: Created by the author

4.4 Research Hypothesis Testing Result

The research model is calculated as the significance of each variable from its regression weights and R2 variances. Table 7 postulated that all hypotheses were supported with a significance at p = 0.05. There were nine hypotheses in the study.

Table 7: Hypothesis Results of the Structural Equation Modeling

Hypothesis	(β)	t-Value	Result
H1: PV→ SA	0.414	9.961***	Supported
H2: SQ → SA	0.383	8.603***	Supported
H3: SA→ TR	0.457	10.355***	Supported
H4: TR → BI	0.460	10.771***	Supported
H5: SI→ BI	0.161	4.745***	Supported
H6: PU → BI	0.310	9.901***	Supported
H7: PEOU → PU	0.439	0.504	Not Supported
H8: PEOU → BI	0.019	7.776***	Supported
H9: SA→ BI	0.283	6.919***	Supported

Note: * p<0.05

Regression coefficient or standardized path coefficient to verify whether the hypothesis is tenable. Table 7 shows that eight out of nine proposed hypotheses were supported. The behavioral intention was strongly impacted by trust, followed by satisfaction.

Trust has the strongest signification on behavioral intention. The path relationship of service quality and perceived usefulness has a standardized path coefficient of 0.46 and a t-value of 10.771 in **H4.** This supports the previous studies (Forgas-Coll et al., 2014; Kaur & Arora, 2020). Perceived value has a signification impact on satisfaction. The path relationship of service quality and perceived usefulness has a standardized path coefficient of 0.414 and a t-value of 9.961 in **H1.** This hypothesis was confirmed in the studies of Askariazad and Babakhani (2015), and Gill et al. (2007). **H2** has postulated the significant impact of service quality on satisfaction resulting in a standardized coefficient value of 0.383 and t-value of 9.961. This view was also supported by Cronin and Taylor (1992). **H3** indicates that the paper also confirms that satisfaction has a signification impact on trust, with a standardized coefficient value of 0.457 and a t-value of 10.355.

In **H5**, social influence has a signification impact on behavioral intention, with a standardized coefficient value of 0.161 and a t-value of 4.745. Rodríguez-Navarro et al. (2011) was also appointed at the view. For **H6,** perceived usefulness has a signification impact on behavioral intention, with a typical coefficient value of 0.31 and a t-value of 9.901. **H8** shows that perceived ease of use has a signification impact on the behavioral intention with a typical coefficient value of 0.019 and a t-value of 7.776. In **H9**, satisfaction significantly impacts behavioral intention, with a standardized coefficient value of 0.283 and a t-value of 6.919.

Perceived usefulness was not impacted by perceived ease of use at the standardized coefficient value of 0.439 and t-value at 0.504. Hence **H7** is not supported. This finding conformed with previous studies by Schlaegel (2015), Singh et al. (2020), where they claimed that there was a positive correlation between them.

5. Conclusions and Recommendation

5.1 Conclusion and Discussion

This research focuses on male behavior intention to use mobile reading apps in four universities in the Chengdu area, combined with the Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), Extend Unified Theory of Acceptance and Use of Technology (UTAUT2). Based on previous research, using the structural equation model, we investigated eight variables, perceived value, service quality, satisfaction, perceived usefulness, perceived ease of use, social influence, trust, and behavioral intention.

The research described the findings as follows. First, Study found that perceived value and service quality can effectively affect behavioral intention through satisfaction. This point was recognized by Hsin Chang and Wang (2011) when researching the psychology of consumers' online shopping behavior. Carlson and O'Cass (2010) also agreed with the relationships among e-service quality, consumer satisfaction, and behavioral intentions in content-driven websites. Second, satisfaction and trust also positively impact behavioral intention; social influence also has a significant impact on behavioral intention. They were also confirmed in in the study of Jimenez et al. (2016). Third, both perceived usefulness and perceived ease of use have a positive impact on purchase intention. Last, perceived ease of use will inevitably lead to perceived usefulness, which is denied by the male group of college students, which shows that the consumer group of male college students tends to be rational. Internet consumption awareness, therefore, when purchasing a paid reading service, you will not directly buy a specific type of paid reading just because particular reading apps are easy to use. The findings can provide practical and timely insights into mobile reading consumption characteristics. The research provides some reference suggestions for paid reading developers to develop more applications in terms of content, service quality, consumer satisfaction, social impact, integrity, usefulness, and ease of use.

5.2 Recommendation

First, from the perspective of demography, 44.42% of the 780 male college students surveyed chose Zhihu, which reflects the strong demand of college students for question-answering software. Software developers can fully tap this feature of college students and develop software that meets the needs of college students. Second, the researchers found among male students in four universities in Chengdu, China, that the intention to pay for the use of mobile reading applications was affected by seven key factors: perceived value, service quality, satisfaction, social influence, trust, perceived usefulness, and perceived ease of use. For software developers, they should pay attention to consumer needs, pay attention to reading the content of applications, and attract college students with high-quality content; Pay attention to the security of payment and attract readers with integrity; Pay attention to the applicability, and attract customers with the knowledge that meets the needs of college students; Focus on word-of-mouth communication and give full play to interpersonal communication effect.

Third, for educators, although Chinese scholars and others were full of worries about the "art of the mechanical reproduction era," in the 21st-century global digital reading era, it is better to follow the trend rather than fight against "electronic reading" as Puddephatt and Mcluhan (2019) did to analyze the characteristics of digital reading and grasp the characteristics of new reading media, Guide college students to pay for reading rationally in the era of digital reading and obtain knowledge with more information through fragmented reading time.

5.3 Limitation and Further Study

The limitations are guided for the future exploration. First, the research has not yet surveyed the paid prices accepted by male college students. Second, the survey only involves some universities in Chengdu, Sichuan which should be extended to other areas or regions in China. Third, in-depth research should be considered to conduct qualitative approach such as interviews and focus group. Last, more factors should be explored such as learning performance, self-efficacy, facilitating conditions and many mores.

References

Ajzen, I., & Fishbein, M. (1980). *Understanding Attitudes and Predicting Social Behavior* (1st ed.) Prentice-Hall.

Alkhadim, M., Gidado, K., & Painting, N. (2018). Risk management: The effect of FIST on perceived safety in crowded large space buildings. *Safety Science, 108*, 29-38. https://doi.org/10.1016/j.ssci.2018.04.021

Anderson, J. C., & Narus, J. A. (1990). A Model of Distributor Firm and Manufacturer Firm Working Partnerships. *Journal of Marketing, 54*(1), 42-58. https://doi.org/10.1177/002224299005400103

Askariazad, M. H., & Babakhani, N. (2015). An application of European Customer Satisfaction Index (ECSI) in business to business (B2B) context. *Journal of Business & Industrial Marketing, 30*(1), 17-31. https://doi.org/10.1108/jbim-07-2011-0093

Athanassopoulos, A., Gounaris, S., & Stathakopoulos, V. (2001). Behavioural responses to customer satisfaction: an empirical study. *European Journal of Marketing, 35*(5/6), 687-707. https://doi.org/10.1108/03090560110388169

Babbie, E. (1990). *Survey Research Methods* (2nd ed.). Wadsworth. Belmont.

Babin, B. J., Hair, J. F., & Boles, J. S. (2014). Publishing Research in Marketing. *Journals Using Structural Equation Modeling, 16*(4), 279-286.

Bhattacharya, C. B., Korschun, D., & Sen, S. (2009). Strengthening Stakeholder-Company Relationships Through Mutually Beneficial Corporate Social Responsibility Initiatives. *Journal of Business Ethics, 85*(S2), 257-272. https://doi.org/10.1007/s10551-008-9730-3

Bollen, K. A. (1989). *Structural equations with latent variables.* John Wiley & Sons.

Bollen, K. A., & Noble, M. D. (2011). Structural equation models and the quantification of behavior. *Proceedings of the National Academy of Sciences, 108*(3), 15639-15646. https://doi.org/10.1073/pnas.1010661108

Boonlertvanich, K. (2019). Service quality, satisfaction, trust, and loyalty: the moderating role of main-bank and wealth status. *International Journal of Bank Marketing, 37*(1), 278-302. https://doi.org/10.1108/ijbm-02-2018-0021

Carlson, J., & O'Cass, A. (2010). Exploring the relationships between e-service quality, satisfaction, attitudes and behaviours in content-driven e-service web sites. *Journal of Services Marketing, 24*(2), 112-127. https://doi.org/10.1108/0887604101103109

Caruana, A. (2002). Service loyalty: The effects of service quality and the mediating role of customer satisfaction. *European Journal of Marketing*, *36*(7), 811-828.

Çelik, H. (2008). What determines Turkish customers' acceptance of internet banking?. *International Journal of Bank Marketing, 26*(5), 353-370. https://doi.org/10.1108/02652320810894406

Chatterjee, S., Shainesh, G., & Sravanan, C. N. S. (2018). Does intention translate into action? Investigating the impact of loyalty intention on future usage. *Journal of Indian Business Research, 10*(2), 151-169. https://doi.org/10.1108/jibr-11-2017-0213

Chumpitaz Caceres, R., & Paparoidamis, N. G. (2007). Service quality, relationship satisfaction, trust, commitment and business-to-business loyalty. *European Journal of Marketing, 41*(7/8), 836-867. https://doi.org/10.1108/03090560710752429

Collier, J. E., & Bienstock, C. C. (2006). Measuring Service Quality in E-Retailing. *Journal of Service Research, 8*(3), 260-275. https://doi.org/10.1177/1094670505278867

Costabile, M., Raimondo, M. A., & Miceli, G. (2002). A dynamic model of customer loyalty. *European Marketing Academy*, *13*, 66.

Cronin, J. J., & Taylor, S. A. (1992). Measuring Service Quality: A Reexamination and Extension. *Journal of Marketing, 56*(3), 55. https://doi.org/10.2307/1252296

Crosby, L. A., Evans, K. R., & Cowles, D. (1990). Relationship Quality in Services Selling: An Interpersonal Influence Perspective. *Journal of Marketing, 54*(3), 68-81. https://doi.org/10.1177/002224299005400306

Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly, 13*(3), 319. https://doi.org/10.2307/249008

Didyasarin, H., Vongurai, R., & Inthawadee, S. (2017). The factors impact attitude toward using and customer satisfaction with elderly health care mobile application services: a case study of people in Bangkok metropolitan, Thailand. *AU-GSB E-JOURNAL*, *10*(1), 167-176.

Feng, X. T. (2020). *Modern Social Survey Methods* (1st ed.). SAGE Research Methods.

Fink, A. (1995). *How to measure survey reliability and validity* (1st ed.). CA Sage Publications. https://doi.org/10.4135/9781483348957

Forgas-Coll, S., Palau-Saumell, R., Sánchez-García, J., & María Caplliure-Giner, E. (2014). The role of trust in cruise passenger behavioral intentions: The moderating effects of the cruise line brand. *Management Decision, 52*(8), 1346-1367. https://doi.org/10.1108/md-09-2012-0674

Fornell, C. (1992). A National Customer Satisfaction Barometer: The Swedish Experience. *Journal of Marketing, 56*(1), 6-21. https://doi.org/10.1177/002224299205600103

Gable, G. G. (1994). Integrating case study and survey research methods: an example in information systems. *European Journal of Information Systems, 3*(2), 112-126. https://doi.org/10.1057/ejis.1994.12

Gallarza, M. G., Gil-Saura, I., & Holbrook, M. B. (2011). The value of value: Further excursions on the meaning and role of customer value. *Journal of Consumer Behaviour, 10*(4), 179-191. https://doi.org/10.1002/cb.328

Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in Online Shopping: An Integrated Model. *MIS Quarterly, 27*(1), 51. https://doi.org/10.2307/30036519

Gerpott, T. J., Rams, W., & Schindler, A. (2001). Customer retention, loyalty, and satisfaction in the German mobile cellular telecommunications market. *Telecommunications Policy, 25*(4), 249-269. https://doi.org/10.1016/s0308-5961(00)00097-5

Gill, D., Byslma, B., & Ouschan, R. (2007). Customer perceived value in a cellar door visit: the impact on behavioural intentions. *International Journal of Wine Business Research, 19*(4), 257-275. https://doi.org/10.1108/17511060710837418

Giovanis, A. N., Binioris, S., & Polychronopoulos, G. (2012). An extension of TAM model with IDT and security/privacy risk in the adoption of internet banking services in Greece. *EuroMed Journal of Business, 7*(1), 24-53. https://doi.org/10.1108/14502191211225365

Gounaris, S. P. (2005). Trust and commitment influences on customer retention: insights from business-to-business services. *Journal of Business Research, 58*(2), 126-140. https://doi.org/10.1016/s0148-2963(03)00122-x

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate Data Analysis: A Global Perspective* (7th ed.). Pearson Education.

Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, L. R. (2006). *Multivariant Data Analysis* (6th ed.). Pearson International Edition.

Hernández, A., Bórquez, A., Alcaíno, L., Morales, J., Dantagnan, P., & Saez, P. (2010). Effects of autoclaving on the apparent digestibility coefficient of dehulled pea seed meal (Pisum sativum L.) in rainbow trout (Oncorhynchus mykiss W.). *Ciencia e investigación agraria, 37*(3), 39-46. https://doi.org/10.4067/s0718-16202010000300003

Hsin Chang, H., & Wang, H.-W. (2011). The moderating effect of customer perceived value on online shopping behaviour. *Online Information Review, 35*(3), 333-359. https://doi.org/10.1108/14684521111151414

Jimenez, N., San-Martin, S., & Azuela, J. I. (2016). Trust and satisfaction: the keys to client loyalty in mobile commerce. *Academia Revista Latinoamericana de Administración, 29*(4), 486-510. https://doi.org/10.1108/arla-12-2014-0213

Kaur, S., & Arora, S. (2020). Role of perceived risk in online banking and its impact on behavioral intention: trust as a moderator. *Journal of Asia Business Studies, 15*(1), 1-30. https://doi.org/10.1108/jabs-08-2019-0252

Khalilzadeh, J., Ozturk, A. B., & Bilgihan, A. (2017). Security-related factors in extended UTAUT model for NFC based mobile payment in the restaurant industry. *Computers in Human Behavior, 70*, 460-474. https://doi.org/10.1016/j.chb.2017.01.001

Kotler, P. (2000). *Marketing management: Analyzing consumer marketing and Buyer behavior* (1st ed.). Prentice Hall

Lai, J.-Y., & Chang, C.-Y. (2011). User attitudes toward dedicated e-book readers for reading: The effects of convenience, compatibility and media richness. *Online Information Review, 35*(4), 558-580. https://doi.org/10.1108/14684521111161936

Lee, G.-G., & Lin, H.-F. (2005). Customer perceptions of e-service quality in online shopping. *International Journal of Retail & Distribution Management, 33*(2), 161-176. https://doi.org/10.1108/09590550510581485

Lee, M.-C. (2009). Factors influencing the adoption of internet banking: An integration of TAM and TPB with perceived risk and perceived benefit. *Electronic Commerce Research and Applications, 8*(3), 130-141. https://doi.org/10.1016/j.elerap.2008.11.006

Leisen, B., & Hyman, M. R. (2004). Antecedents and consequences of trust in a service provider. *Journal of Business Research, 57*(9), 990-999. https://doi.org/10.1016/s0148-2963(02)00343-0

Liljander, V., & Strandvik, T. (1997). Emotions in service satisfaction. *International Journal of Service Industry Management, 8*(2), 148-169. https://doi.org/10.1108/09564239710166272

Liu, Z., & Huang, X. (2016). Reading on the move: A study of reading behavior of undergraduate smartphone users in China. *Library & Information Science Research, 38*(3), 235-242. https://doi.org/10.1016/j.lisr.2016.08.007

Long, M., & McMellon, C. (2004). Exploring the determinants of retail service quality on the Internet. *Journal of Services Marketing, 18*(1), 78-90. https://doi.org/10.1108/08876040410520726

Lundstrom, W. J., & Hunt, H. K. (1978). Conceptualization and Measurement of Consumer Satisfaction and Dissatisfaction. *Journal of Marketing Research, 15*(1), 167. https://doi.org/10.2307/3150428

Malaquias, R. F., & Hwang, Y. (2016). An empirical study on trust in mobile banking: A developing country perspective. *Computers in Human Behavior, 54*, 453-461. https://doi.org/10.1016/j.chb.2015.08.039

Moorman, C., Deshpande, R., & Zaltman, G. (1993). Factors Affecting Trust in Market Research Relationships. *Journal of Marketing, 57*(1), 81. https://doi.org/10.2307/1252059

Moorman, C., Zaltman, G., & Deshpande, R. (1992). Relationships between Providers and Users of Market Research: The Dynamics of Trust within and between Organizations. *Journal of Marketing Research, 29*(3), 314-328. https://doi.org/10.1177/002224379202900303

Morgan, R. M., & Hunt, S. D. (1994). The Commitment-Trust Theory of Relationship Marketing. *Journal of Marketing, 58*(3), 20-38. https://doi.org/10.1177/002224299405800302

Nysveen, H., Pedersen, P. E., Thorbjørnsen, H., & Berthon, P. (2005). Mobilizing the Brand: The Effects of Mobile Services on Brand Relationships and Main Channel Use. *Journal of Service Research, 7*(3), 257-276. https://doi.org/10.1177/1094670504271151

Oliver, R. L. (1980). A Cognitive Model of the Antecedents and Consequences of Satisfaction Decisions. *Journal of Marketing Research, 17*(4), 460-469. https://doi.org/10.1177/002224378001700405

Oliver, R. L. (1997). *Satisfaction: A Behavioral Perspective on the Customer* (2nd ed.). McGraw-Hill Companies.

Oliver, R. L. (1999). Whence Consumer Loyalty?. *Journal of Marketing, 63*, 33. https://doi.org/10.2307/1252099

Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: a multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing, 64*(1), 12-40.

Paul, L., Brewster, S., Wyke, S., McFadyen, A. K., Sattar, N., Gill, J. M., Dybus, A., & Gray, C. M. (2017). Increasing physical activity in older adults using STARFISH, an interactive smartphone application (app); a pilot study. *Journal of Rehabilitation and Assistive Technologies Engineering, 4*, 205566831769623. https://doi.org/10.1177/2055668317696236

Pedroso, V., Navarro, M. V., Fleites, B. I., & Sosa Solis, E. C. (2016). Feeding systems with foliage of Morus alba and sugar cane stalks for fattening rabbits. *Feedipedia, 17*(12), 1-7.

Phonthanukitithaworn, C., Sellitto, C., & Fong, M. W. L. (2016). An investigation of mobile payment (m-payment) services in Thailand. *Asia-Pacific Journal of Business Administration, 8*(1), 37-54. https://doi.org/10.1108/apjba-10-2014-0119

Puddephatt, A., & Mcluhan, A. (2019). Generic Social Processes: Reimagining a Conceptual Schema for Grounded Theory in the Contemporary Era. *Sociological Focus, 52*(2), 140-155. https://doi.org/10.1080/00380237.2018.1544515

Rauyruen, P., & Miller, K. E. (2007). Relationship quality as a predictor of B2B customer loyalty. *Journal of Business Research, 60*(1), 21-31. https://doi.org/10.1016/j.jbusres.2005.11.006

Rodríguez-Navarro, D. N., Margaret Oliver, I., Albareda Contreras, M., & Ruiz-Sainz, J. E. (2011). Soybean interactions with soil microbes, agronomical and molecular aspects. *Agronomy for Sustainable Development, 31*(1), 173-190. https://doi.org/10.1051/agro/2010023

Sandra, K., Vandenheede, I., & Sandra, P. (2014). Modern chromatographic and mass spectrometric techniques for protein biopharmaceutical characterization. *Journal of Chromatography A, 1335*, 81-103. https://doi.org/10.1016/j.chroma.2013.11.057

San-Martín, S., & López-Catalán, B. (2013). How can a mobile vendor get satisfied customers?. *Industrial Management and Data Systems, 113*(2), 156-170.

Santos, J. (2003). E-service quality: a model of virtual service quality dimensions. *Managing Service Quality: An International Journal, 13*(3), 233-246. https://doi.org/10.1108/09604520310476490

Schlaegel, C. (2015). Understanding individuals' initial and continued use of online auction marketplaces: A meta-analysis. *Management Research Review, 38*(8), 855-907. https://doi.org/10.1108/mrr-09-2013-0210

Schmitz, J., & Fulk, J. (1991). Organizational Colleagues, Media Richness, and Electronic Mail: A Test of the Social Influence Model of Technology Use. *Communication Research, 18*(4), 487-523. https://doi.org/10.1177/009365091018004003

Sekaran, U. (1992). Research Methods for Business: A Skill-Building Approach. *Leadership & Organization Development Journal, 34*(7), 700-701. https://doi.org/10.1108/lodj-06-2013-0079

Sica, C., & Ghisi, M. (2007). The Italian Versions of the Beck Anxiety Inventory and the Beck Depression Inventory-II: Psychometric Properties and Discriminant Power. In M.A. Lange (Eds.), *Leading - Edge Psychological Tests and Testing Research* (pp. 27-50).

Singh, S., Sahni, M. M., & Kovid, R. K. (2020). What drives FinTech adoption? A multi-method evaluation using an adapted technology acceptance model. *Management Decision, 58*(8), 1675-1697. https://doi.org/10.1108/md-09-2019-1318

Spears, N., & Singh, S. N. (2004). Measuring Attitude toward the Brand and Purchase Intentions. *Journal of Current Issues & Research in Advertising, 26*(2), 53-66. https://doi.org/10.1080/10641734.2004.10505164

Tarhini, A., El-Masri, M., Ali, M., & Serrano, A. (2016). Extending the UTAUT model to understand the customers' acceptance and use of internet banking in Lebanon: A structural equation modeling approach. *Information Technology & People, 29*(4), 830-849. https://doi.org/10.1108/itp-02-2014-0034

Thakur, R., & Srivastava, M. (2014). Adoption readiness, personal innovativeness, perceived risk and usage intention across customer groups for mobile payment services in India. *Internet Research, 24*(3), 369-392. https://doi.org/10.1108/intr-12-2012-0244

Venkatesh, V. (2000). Determinants of Perceived Ease of Use: Integrating Control, Intrinsic Motivation, and Emotion into the Technology Acceptance Model. *Information Systems Research, 11*(4), 342-365. https://doi.org/10.1287/isre.11.4.342.11872

Venkatesh, V., & Davis, F. D. (2000). A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies. *Management Science, 46*(2), 186-204. https://doi.org/10.1287/mnsc.46.2.186.11926

Venkatesh, V., Brown, S. A., Maruping, L. M., & Bala, H. (2008). Predicting Different Conceptualizations of System Use: The Competing Roles of Behavioral Intention, Facilitating Conditions, and Behavioral Expectation. *MIS Quarterly, 32*(3), 483. https://doi.org/10.2307/25148853

Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly, 27*(3), 425. https://doi.org/10.2307/30036540

Xianglian, M. (2021). Major engineering geological problems and countermeasures along traffic corridor. *Journal of Engineering Geology, 29*(2), 307-325.

Yang, Z., & Jun, M. (1970). Consumer Perception of E-Service Quality: From Internet Purchaser and Non-Purchaser Perspectives. *Journal of Business Strategies, 19*(1), 19-42. https://doi.org/10.54155/jbs.19.1.19-42

Zeithaml, V. A., Parasuraman, A., & Malhotra, A. (2002). Service Quality Delivery through Web Sites: A Critical Review of Extant Knowledge. *Journal of the Academy of Marketing Science, 30*(4), 362-375. https://doi.org/10.1177/009207002236911

Zhang, L., & Ma, W. (2011). Correlation analysis between users' educational level and mobile reading behavior. *Library Hi Tech, 29*(3), 424-435. https://doi.org/10.1108/07378831111174396