

PAPER

Study on the Purchase Intention and Influencing Factors of Internet Financial Products

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With the rapid advancement of Internet finance, understanding the factors influencing consumers' purchase intentions for financial products has become a critical area of focus for both academia and industry. This study investigates the key factors influencing consumers' adoption of Internet financial products using a questionnaire survey. Data from 158 valid responses were analyzed through a structural equation model (SEM) to examine the relationships among perceived ease of use, perceived usefulness, usage attitudes, subjective norms, and usage behavior. The findings reveal the following: perceived ease of use significantly enhances perceived usefulness; both perceived ease of use and perceived usefulness positively influence usage attitudes; and perceived usefulness also exerts a significant positive impact on usage behavior. Additionally, subjective norms were found to significantly affect usage behavior. Importantly, usage attitudes mediate the relationships between perceived ease of use, perceived usefulness, and usage behavior. This study provides theoretical insights and practical recommendations for improving and promoting Internet financial products. It provides valuable reference for businesses to design marketable Internet financial products.

KEYWORDS

Internet finance, wealth management products, purchase intention, structural equation model (SEM)

1 INTRODUCTION

With the rapid advancement of technology and widespread Internet adoption, Internet finance, as a key component of fintech, has emerged as a significant force within the global economic system [7] [8]. In recent years, particularly in China, the swift emergence of Internet finance in the realm of personal finance has driven significant reforms in traditional financial models. According to the data of the Internet Finance Association of China, the Internet finance industry has covered many fields, such as personal lending, wealth management, payment and settlement, and Internet financial products, as an important part, have been favored by the majority

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of consumers. These products provide a brand-new way of financial management through the Internet platform so that individual investors can easily participate in financial management without being limited by time and space. However, despite the huge market potential of Internet financial products, consumers' purchase intention and actual participation show a relatively complex situation. How to understand the purchase intention of consumers and analyze their influencing factors has become an urgent problem to be solved in academia and industry [10]. In recent years, the academic research on Internet financial products mainly focuses on consumer behavior analysis, risk perception, information transparency, and other aspects. However, the systematic research on the psychological and social factors affecting consumers' purchase intentions is still insufficient [9] [12]. In particular, there is a lack of in-depth discussion on how factors such as perceived ease of use, perceived usefulness, use attitude, and subjective norms interact with each other to influence consumers' purchasing decisions. Therefore, this paper tries to fill this research gap through empirical research, further reveal the key factors affecting consumers' purchase of Internet financial products, and explore the mechanism in order to provide useful enlightenment for the theoretical research and practical operation of related industries.

2 MODEL THEORY AND ASSUMPTIONS

2.1 The connection between perceived ease of use and perceived usefulness

Perceived ease of use and perceived usefulness are the two core components of the technology acceptance model (TAM or technology acceptance model). According to Davis's (1989) TAM, perceived ease of use refers to a user's perception of how simple a technology is to operate, while perceived usefulness pertains to the extent to which a user believes the technology enhances their performance. Studies show that when a technology or product is easy to use, users often consider it of higher value and utility [2] [5] [6]. Therefore, perceived ease of use generally enhances the user's perceived usefulness of the product. Therefore, the following assumptions are proposed:

- H1: Perceived ease of use positively influences perceived usefulness.

2.2 The influence of perceived ease of use, perceived usefulness, and subjective norms on the attitude towards use

In the TAM model, perceived ease of use impacts not only perceived usefulness but also directly shapes user attitudes. Easy-to-use technologies often drive positive attitudes among users [6]. Perceived usefulness often significantly affects users' attitudes. If users think a product is helpful and improves work or life efficiency, they are positive about the product [4]. The theory of planned behavior in social psychology (Theory of Planned Behavior or TPB) points out that individuals' behavioral attitudes are influenced by subjective norms, that is, individuals are influenced by others' opinions and social environment. Subjective norms refer to the perceived expectations of social groups, friends, family, etc. Studies have shown that social influences (including subjective norms) play a key role in shaping individual behavioral attitudes [3]. Therefore, the following assumptions are proposed:

- H2: Perceived ease of use has a positive impact on use attitude.
- H3: Perceived usefulness has a positive impact on use attitudes.
- H4: Subjective norms have a positive influence on the use attitude.

2.3 Influence of use attitude on use behavior

According to the TPB [3] and the TAM, an individual's behavior is directly influenced by their attitudes. In particular, attitudes toward a technology or product play a crucial role in predicting future usage behavior. Positive use attitudes can promote user adoption of the product and ultimately lead to actual use behavior [4]. In the context of Internet financial products, consumers with a positive attitude toward the product are more likely to engage in actual purchasing or investment behavior. Therefore, the following assumptions are proposed:

- H8: Use attitude has a positive effect on use behavior.

2.4 The influence of perceived ease of use, perceived usefulness, and subjective norms on usage behavior

According to the TPB, individual behavior is influenced not only by individual attitudes but also by external social pressures. Subjective norms often affect behavior by influencing attitudes towards use [3]. In the purchase decision of Internet financial products, consumers' behavior may be influenced by social networks such as friends and colleagues; especially when financial products have certain risks, consumers may make purchase decisions according to social norms [11]. Perceived ease of use can typically influence use behavior indirectly through use attitudes. Easy-to-use products reduce use costs and enhance consumers' purchase intentions and actual use [1]. Perceived usefulness directly affects consumer behavior. If consumers believe that an Internet financial product can bring substantial benefits, they are more likely to choose to use or buy the product [4]. Therefore, the following assumptions are proposed:

- H5: Subjective norms have a positive impact on the use of behavior.
- H6: Perceived ease of use has a positive impact on use behavior.
- H7: The perceived usefulness has a positive impact on the use behavior.

The theoretical framework above highlights the crucial role of factors such as perceived ease of use, perceived usefulness, usage attitude, and subjective norms in shaping consumers' decision-making process when purchasing Internet financial products, as illustrated in Figure 1. By understanding the relationship between these factors, it can provide theoretical support and practical guidance for Internet financial enterprises to optimize their product design and marketing strategies.

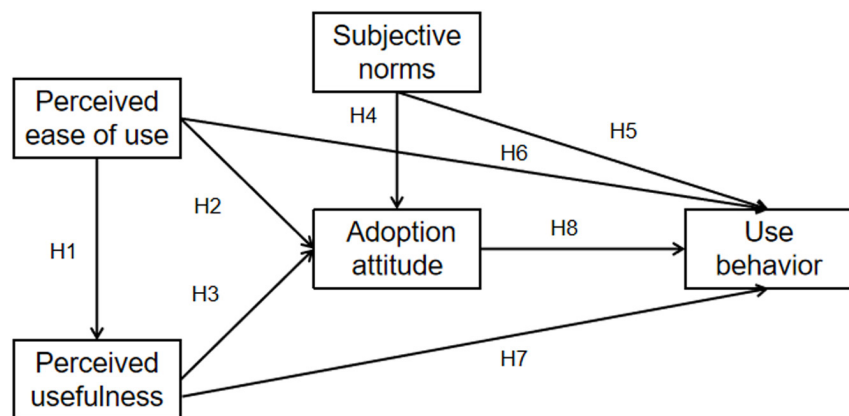


Fig. 1. The theoretical model

3 SCALE DESIGN AND DATA COLLECTION

Building on research into the purchase intention of Internet financial products, this paper develops a scale that includes variables such as perceived ease of use, perceived usefulness, subjective norms, usage attitude, and usage behavior. To ensure the reliability and validity of the scale, we performed the reliability and validity analysis of the scale. Reliability and validity analysis not only helps to verify the measurement ability of the scale but also ensures the accuracy and scientificity of the data, thus providing a solid foundation for subsequent studies. Through the in-depth analysis of the scale item design and its reliability and validity, it can help us to better understand the consumer purchase intention of Internet financial products and their influencing factors.

3.1 Analysis of scale question item design

In line with the research objectives and the requirements for model development, five key latent variables are designed: perceived ease of use, perceived usefulness, subjective norms, usage attitude, and usage behavior. There are three to four specific items under each latent variable. These items are designed to comprehensively measure consumers' various cognitions, attitudes, and behaviors in the process of purchasing Internet financial products, as shown in Table 1.

Table 1. Scale item item design

Variable	Measuring Items	Question Item
Perceived ease of use	PEU1	Buying Internet financial products is fast and convenient, and there is no place or time limit
	PEU2	The Internet financial management app is simple to operate and no need to waste too much energy
	PEU3	The trading rules of Internet financial products are easy to understand and easy to understand
Perceived usefulness	PU1	The Internet financial management products are useful to me
	PU2	Internet financial products can meet my needs for finance
	PU3	Internet financial management products have improved my financial management efficiency
Subjective norms	SN1	When I see very influential people buying this kind of product, I will consider buying it
	SN2	I will consider buying financial products bought by many relatives and friends
	SN3	Seeing that the Internet financial products released by the platform were quickly snapped up, I will actively join them
Adoption attitude	AD1	I am very interested in Internet financial management products
	AD2	I believe that the use of Internet financial products is reliable
	AD3	I think it is a wise choice to use the Internet financial and wealth management products
Use behavior	UB1	Usually, I will use my personal idle funds to buy such products
	UB2	I will recommend my friends to buy Internet financial products
	UB3	I will continue to buy Internet financial products in the future

Perceptual ease of use (PEU) refers to whether consumers think the operation of Internet financial products is easy and easy to understand and use when using Internet financial products. The scale contains three topics, focusing on the convenience of the purchase process (PEU 1), the ease of operation (PEU 2), and the accessibility of the trading rules (PEU 3). These items are closely related to the user experience of the Internet financial products and can effectively measure the users' perception of the ease of usability of the products. Perceptual usefulness (PU) focuses on consumers' perception of Internet financial products in meeting personal financial needs and improving financial efficiency. Through three questions (PU1, PU2, PU3), consumers' cognition of the usefulness of the product is measured respectively, including the actual help of the product to personal finance, whether it can meet financial needs, and the ability to improve financial efficiency. These items can effectively reflect the user's subjective evaluation of the value of the product. Subjective norms (SN) refer to the social influence of individuals affected by the behavior of social groups or others, especially in the purchase decision of Internet financial products. The three items of this latent variable (SN1, SN2, and SN3) focus on the impact of social environment on consumers' purchase decisions. For example, seeing the influential people buy the product (SN1), the purchase behavior of friends and friends (SN2), and the panic buying of the product (SN3) can all reflect the extent to which consumers are affected by social norms and the behavior of others. Use attitude (AD) refers to the overall evaluation and tendentious attitude of consumers towards Internet financial products, reflecting consumers' interest, trust, and rationality of decision-making in the products. The three questions (AD1, AD2, and AD3) involve consumer interest in the product (AD1), trust (AD2), and whether the product is a wise choice (AD3). These items provide a direct and specific basis for measuring consumer attitudes. Use behavior (UB) refers to the actual behavior taken by consumers, such as investment and financial management, recommending others to buy, etc. Through three questions (UB 1, UB 2, and UB 3), they measure whether consumers will use their idle funds to buy financial products (UB 1), whether they will recommend them to friends (UB 2), and whether they plan to continue to buy the product (UB 3). These items specifically reflect the actual purchase intention and behavior performance of consumers.

3.2 Reliability and validity analysis

Reliability and validity are two important indicators to assess the quality of the scale and can reflect the reliability and accuracy of the scale measurement results. In this study, we assessed the reliability and validity of the scale using composite reliability (CR) and average variance extracted (AVE), as shown in Table 2. CR measures the internal consistency of the latent variables. Generally, a CR value greater than 0.7 indicates good reliability for the scale. In this study, all latent variables had CR values greater than 0.7, specifically: perceived ease of use (CR = 0.851), perceived usefulness (CR = 0.892), subjective norms (CR = 0.836), use attitude (CR = 0.924), and use behavior (CR = 0.930). These results indicate that the scale has high internal consistency and stability in measuring various latent variables, which can reliably reflect the influence of different factors on consumer behavior.

Validity means that the scale can accurately measure the latent variables it defines. In the validity analysis, we focused on the factor load (factor loading) and the root mean square extraction validity (AVE). In this study, the factor load of all items was greater than 0.7, and the factor load of most items was above 0.8, indicating that these items are highly correlated with their respective latent variables and can effectively

measure the defined concepts. For example, the factor loads of PEU 1, PEU 2, and PEU 3, which perceived ease of use, were 0.871, 0.857, and 0.894, respectively, which showed strong measurement validity. The AVE values reflect the proportion of variance that the latent variable can explain. AVE values greater than 0.5 indicate that the scale has good aggregate validity. In this study, the AVE values of all latent variables were greater than 0.5, specifically: perceived ease of use (AVE = 0.758), perceived usefulness (AVE = 0.823), subjective norms (AVE = 0.760), use attitude (AVE = 0.802), and use behavior (AVE = 0.817). These AVE values indicate that the scale can effectively capture the core characteristics of each latent variable with good aggregate validity. Combining the analysis results of reliability and validity, we can confirm that the scale is effective and reliable in measuring the purchase intention of consumers to buy Internet financial products and their influencing factors. Each latent variable designed by the scale and its subject items has high reliability and validity, which can accurately reflect the behavior patterns and attitudes of consumers in this field.

Table 2. Reliability and validity analysis

Variable	Measuring Items	Factor Loading	CA	CR	AVE
Perceived ease of use	PEU1	0.871	0.751	0.851	0.758
	PEU2	0.857			
	PEU3	0.894			
Perceived usefulness	PU1	0.785	0.849	0.892	0.823
	PU2	0.844			
	PU3	0.845			
Subjective norms	SN1	0.712	0.738	0.836	0.760
	SN2	0.812			
	SN3	0.746			
Adoption attitude	AD1	0.906	0.876	0.924	0.802
	AD2	0.886			
	AD3	0.895			
Use behavior	UB1	0.881	0.888	0.930	0.817
	UB2	0.931			
	UB3	0.898			

4 HYPOTHESIS TESTING AND PATHWAY ANALYSIS

4.1 Interpretation of result

In this study, the influencing factors of Internet financial products are analyzed by structural equation model (SEM). The hypothesis test results in Table 3 provide us with the verification of each hypothesis path. Through the statistical data of path coefficient, T value, and P value, we can clearly reveal which factors have a significant impact on consumers' intention and behavior of buying Internet financial products. According to the data in Table 3, the path coefficient of subjective norms is 0.030, the T value is 0.373, and the P value is 0.709. The P value is greater than 0.05, so the significance level did not meet the standard; therefore, subjective norms did not

significantly influence the use attitude. Unlike subjective norms on use attitude, the path coefficient is 0.188, the T value is 2.308, the P value is 0.021, and the P value is less than 0.05, indicating a significant positive effect of subjective norms on use behavior.

The effect of usage attitude on usage behavior was also significantly validated. According to the hypothesis test results, the path coefficient for usage attitude on usage behavior was 0.360, with a T-value of 4.942 and a P-value of 0.000, which is well below the 0.05 threshold, indicating a significant positive impact of usage attitude on usage behavior. The path coefficient for perceived ease of use on usage attitude was 0.325, with a T-value of 4.950 and a P-value of 0.000, further confirming that perceived ease of use has a significant positive effect on usage attitude. The data also revealed that the path coefficient for perceived ease of use on usage behavior was 0.105, with a T-value of 1.356 and a P-value of 0.176. Since the P-value is greater than 0.05, it indicates that perceived ease of use does not have a significant effect on usage behavior. The relationship between perceived ease of use and perceived usefulness was found to be significant, with a path coefficient of 0.334, a T-value of 4.444, and a P-value of 0.000. This demonstrates that perceived ease of use positively influences perceived usefulness. This result aligns with the assumptions of the TAM, which highlights that users' perception of ease of use influences their perception of the product's usefulness. Finally, perceived usefulness significantly impacted usage attitude, with a path coefficient of 0.363, a T-value of 4.395, and a P-value of 0.000, suggesting that perceived usefulness positively influences usage attitude. This further supports the consumer behavioral economics model, demonstrating that the perceived utility of the product plays a crucial role in shaping consumer attitudes.

Despite the significant effect of perceived usefulness on use attitudes, its direct effect on use behavior was not significant. The path coefficient was 0.159, the T value was 1.476, the P value was 0.141 and the P value was greater than 0.05, indicating that perceived usefulness has no significant effect on use behavior. This result suggests that while consumers develop a positive attitude based on perceived usefulness, other factors (such as timing of purchasing decisions, product safety, potential risks, etc.) may be more decisive in actual purchasing behavior. Through an in-depth interpretation of the results of hypothesis testing and pathway analysis, this study reveals the important role of perceived ease of use and perceived usefulness in driving consumer use attitudes and purchase behaviors. In particular, perceived ease of use indirectly promotes purchasing behavior by enhancing users' attitude towards products and perceived usefulness, while social norms have relatively little impact on use attitude but have a more direct impact on use behavior. These conclusions provide a valuable reference for optimizing the design and marketing strategy of Internet financial products.

Table 3. Results of hypothesis testing

Path	Coefficient	T Value	P Value	Conclusion
Subjective norms -> Adoption attitude	0.030	0.373	0.709	Nonsupport
Subjective norms -> Use behavior	0.188	2.308	0.021	Support
Adoption attitude -> Use behavior	0.360	4.942	0.000	Support
Perceived ease of use -> Adoption attitude	0.325	4.950	0.000	Support
Perceived ease of use -> Use behavior	0.105	1.356	0.176	Nonsupport
Perceived ease of use -> Perceived usefulness	0.334	4.444	0.000	Support
Perceived ease of use -> Adoption attitude	0.363	4.395	0.000	Support
Perceived ease of use -> Use behavior	0.159	1.476	0.141	Nonsupport

4.2 Mediator effect analysis

The results of the mediation effect tests presented in Table 4 offer compelling evidence for a deeper understanding of the indirect relationships among the variables. By analyzing the mediation effects between perceived ease of use, perceived usefulness, usage attitude, and usage behavior, we found that the indirect effects through multiple pathways were significant. Specifically, perceived ease of use exerts a significant indirect effect on usage attitudes via perceived usefulness. The path coefficient for this effect was 0.121, with a T-value of 3.021 and a P-value of 0.003, indicating that perceived ease of use significantly mediates the impact on usage attitudes through perceived usefulness.

When consumers think that Internet financial products are easy to use, they will think that the products are more useful, thus forming a more positive attitude towards their use. This mediation effect further validates the key hypothesis in the TAM model that perceived ease of use then influences the user's attitude by influencing perceived usefulness. Perceived ease of use also produced a significant mediating effect on use behavior through use attitudes. The path coefficient was 0.117, the T value was 3.186, and the P value was 0.002, indicating that perceived ease of use has a significant mediation effect on use behavior through use attitude. This means that when consumers perceive the ease of use of Internet financial products, their attitude towards the products becomes more positive, thus promoting their actual purchase behavior. The mediating effect of perceived usefulness through use attitudes on use behavior was also significantly validated. The path coefficient was 0.131, the T value was 3.330, and the P value was 0.001, indicating that perceived usefulness has a significant mediation effect on use behavior through use attitude. This suggests that when consumers perceive the product as useful, they form a positive use attitude, further promoting their purchasing behavior. This result suggests that perceived usefulness, in turn, indirectly influences purchasing decisions by influencing use attitudes.

Table 4. est of the mediation effect

Path	Coefficient	T Value	P Value	Conclusion
Perceived ease of use -> Perceived usefulness -> Adoption attitude	0.121	3.021	0.003	Support
Perceived ease of use -> Adoption attitude -> Use behavior	0.117	3.186	0.002	Support
Perceived usefulness -> Adoption attitude -> Use behavior	0.131	3.330	0.001	Support

5 CONCLUSION AND REVELATION

5.1 Improve perceived ease of use and optimize user experience

Enterprises should pay attention to the ease of use of products to ensure that users can easily start working, experience smoothness, and avoid complex operation steps and cumbersome processes. Specifically, enterprises can improve the perceived ease of use from the following aspects: simplify the operation interface and lower the threshold of users through simple and intuitive interface design so that consumers can feel convenient and easy in the process of use. For example, provide clear navigation, simple steps, and an easy interface. Multi-channel customer

support, through the establishment of an effective customer support system, provides online customer service, FAQs, help videos, and other ways to help consumers solve the problems encountered in the process of use so as to improve their satisfaction and loyalty. Intelligent function design, with the help of artificial intelligence and machine learning technology, to provide users with personalized investment advice and financial solutions. This can further reduce the difficulty for users to use, so that they can also enjoy quality services without a financial background. By improving the perceived ease of use, companies can not only improve the user experience but also encourage consumers to have a more positive use attitude, thus driving their buying behavior.

5.2 Strengthen perceived usefulness and convey product value

Companies should focus on how to improve the perceived usefulness of products, clearly convey the value proposition of products, and help consumers understand that products can solve their practical problems. Specific strategies include clear communication of product value through accurate market positioning and clearly stating the unique advantages of products in meeting consumer needs. For example, in the marketing promotion, it is emphasized that Internet financial products can help consumers improve their investment returns, reduce risks, or save time. Data transparency and risk warning. In order to enhance consumers' trust in products, enterprises can show users the risk-return ratio and historical performance of products through open and transparent financial data and risk assessment reports. Appropriate risk tips can help consumers to make more rational and sensible investment decisions. Customer success cases and word-of-mouth communication help potential customers better understand the actual utility of the product. This not only improves perceived usefulness but also increases consumer trust, thus facilitating purchasing decisions.

5.3 Improve the use attitude and encourage positive consumption behavior

Enterprises should use various means to encourage consumers to form a positive attitude to use them and ultimately promote their purchasing behavior. The specific strategies are as follows: Emotional marketing and brand building, through emotional advertising and marketing activities, arouse the emotional resonance of consumers and help them to form a positive attitude towards products. For example, enterprises can establish emotional connections between brands and consumers through public welfare activities, brand stories, and other ways to enhance brand image and user loyalty. Reward mechanisms and preferential activities: enterprises can design a series of incentive mechanisms, such as points rewards, cashback discounts, coupons, etc., to stimulate consumers' interest in buying. With these strategies, businesses are able to increase consumers' willingness to buy in the short term and enhance their brand loyalty in the long term. Enhancing the interactivity and the sense of participation and increasing the interaction between consumers and products or brands can enable them to have a deeper emotional connection. For example, enterprises can hold online questions and answers, community activities, and other interactions to attract consumers to participate in discussions and feedback, thus enhancing their interest and trust in products.

5.4 Strengthen the guiding role of social norms

Social norms and the influence of others determine individual behavior to some extent, so enterprises can make use of it in the following ways: Social media marketing cooperates with influencers, uses the communication effect of social platforms, and promotes the word-of-mouth dissemination of products through cooperation with Internet celebrities or industry influencers. These individuals or groups with high social influence can influence the purchasing decisions of potential customers, especially during the decision-making process, and they may make choices based on the behaviors or recommendations of others. Customer sharing and recommendation system: Encourage existing customers to share their use experience, and adopt the recommendation reward mechanism to encourage customers to recommend others to use the products. This will not only influence more potential customers through social networks but also enhance the credibility and social identity of the product through “interpersonal recommendation.” Collective purchase and group preferential treatment, through the launch of group buying or collective purchase preferential activities, use the group effect to enhance the motivation of consumers to buy. When consumers see the buying behavior in the people around them, they are more likely to be influenced by social norms and then make buying decisions.

5.5 Application of the mediation effect

The mediating effect between perceived usefulness and use attitude also suggests that consumer decisions are influenced by multiple factors. Based on this, enterprises should pay attention to the following aspects in the marketing strategy: Omni-channel marketing strategy, through the combination of online and offline channels, integrates product promotion, brand building, and user interaction to improve consumers’ overall cognition and goodwill of products. For example, enterprises can jointly convey the ease of use and usefulness of products through multiple channels, including websites, apps, social platforms, offline activities, and other channels, thus affecting the attitude and behavior of consumers. Personalized product recommendation. Through big data and artificial intelligence technology, enterprises can provide users with personalized financial product recommendations according to their interest and behavior data. Such customized services can not only enhance consumers’ perceived usefulness but also deepen their trust and dependence on their products, thus promoting purchasing behavior.

5.6 Continuous optimization and feedback mechanism

Companies need to establish continuous user feedback and optimization mechanisms. Through regular user satisfaction surveys, product use evaluations, and other ways, timely understand the consumer demand changes and market trends, and adjust the product strategy according to the feedback. This can not only help enterprises to continuously improve the ease of use and usefulness of products but also enhance consumers’ sense of identity and loyalty to products.

Through the analysis of this study’s results, enterprises can develop a more accurate and effective Internet financial management product promotion strategy. From improving the ease of use and usefulness of products to improving the use

attitude of consumers and then to promoting the purchasing behavior through the influence and intermediary effect of social norms, enterprises can optimize the purchasing experience of consumers in an all-round way. Through the implementation of these strategies, enterprises can not only improve the purchase intention of users but also enhance the brand competitiveness and promote the long-term development of enterprises.

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