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ARE YOU AFRAID OF TRANSITING FROM WEB TO MOBILE PAYMENT? THE BIAS AND MODERATING ROLE OF INERTIA

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Abstract

The web-mobile payment transition has recently become a trend of business extension in the online payment marketplace. However, channel conflicts always exist in a multichannel environment which harms users' willingness to try out new entrants. Using the status quo bias theory and the coping theory as theoretical lenses, we develop a model to investigate the role of traditional web payment inertia on mobile payment (MP) adoption. Our model posits that consumers' intention to use MP, a form of coping intention, is a combination consequence of primary and secondary appraisal. Web payment inertia in turn demonstrates its effects on MP adoption via the primary and secondary appraisal process. Specifically, we hypothesize that inertia leads to decreased perceived value and increased perceived risk (i.e. primary appraisal factors) of the newly introduced MP. In addition, we hypothesize that inertia moderates the relationship between perceived controllability (i.e. secondary appraisal factor) and intention to use MP, such that perceived controllability becomes more important in the presence of inertia. We intend to conduct a field survey to test the research model and hypotheses.

Keywords: Web-mobile service transition, Inertia, Perceived value, Perceived risk, Status quo bias, Information technology use.

1. INTRODUCTION

In recent years, the world's online payment market has experienced a shift toward diversification. Numerous online payment providers, such as eBay, Google, and Alibaba, create multichannel systems by expanding their traditional web payment services to the mobile context (Zhou 2013). As an extension of traditional web payment, mobile payment (MP) allows users adopt mobile terminals to pay for goods and bills with the help of wireless technologies (Kim et al. 2010). Undoubtedly, MP technologies enable firms to increase their revenues, reduce their costs of collecting consumers' consumption information, and offer higher accessibility or location-sensitivity services (Slade et al. 2015). On the consumer side, some benefits of using MP services include faster transactions, greater convenience, and time-saving (Liébana-Cabanillas et al. 2014).

Despite much effort to drive consumers from traditional web payment to MP services, many firms struggle to increase the population of MP users (Lu et al. 2011). Online payment service providers start to realize that the performance of MP suffers due to conflicts between various payment channels. These channel conflicts can be so severe that even though firms offer rewards/discounts for using MP, most payments are still processed in the status quo traditional web environment, via computer Internet browsers (Slade et al. 2015). The Internet Data Corporation (IDC) report posits that only 37.2% consumers have ever used MP services in the U.S., which is far below the population of consumers who use web payment services (approximately 70%) (IDC 2014). Therefore, research on users' MP adoption behavior in the web-mobile payment transition context is of great significance for researchers and practitioners.

MP services are usually transitioned from the traditional web payment services. Thus, consumers' MP adoption behavior is not simply established based on their perceptions toward MP. Recent research indicates that given the adoption of a new system often implies fully or partly replacing an incumbent system, a potential barrier to switch from the incumbent technology to the newly introduced one lies in the status quo inertia developed by the use of the incumbent system (Polites and Karahanna 2012). In the extant IS literature, Inertia is defined as users' attachment and persistence of existing systems even in the presence of better alternatives and incentives to change (Lin and Huang 2014; Lin et al. 2015). Such status quo inertia is likely to invoke in the web-mobile payment transition process. On one hand, consumers tend to routinize behavior so as to minimize the costs of thinking, time, and effort (McAfee 2003). The inertial tendency further makes them well ignore new MP services when they have a choice. They do not want to lose control by switching from the familiar web channel to the unfamiliar mobile channel of conducting payment. On the other hand, built on mobile networks and terminals, MP involves greater uncertainty and risk than web payment. According to the status quo bias theory, individuals tend to weigh potential losses as being greater than potential gains in making a switching decision (Kim and Kankanhalli 2009). This means that consumers tend to perceive less benefits and more losses of using MP services, even they are faced with the same offer (Falk et al. 2007). Therefore, inertia in using web payment may be a critical issue for MP adoption behavior. While observing web-mobile service transition, Wang et al. (2013) and Sun et al. (2014) concluded that a majority of previous studies have applied a myopic perspective on the adoption of innovative mobile services, not considering the impact of traditional web services (e.g., inertia) on the evaluation and use of newly introduced mobile services. Based on these considerations, the objective of this study is to investigate the impact of web payment inertia on MP adoption in the context of web-mobile payment transition.

We develop a research model to address our research objective by drawing upon the coping theory and status quo bias theory. We draw from the coping theory to identify two categories of factors for MP adoption: primary and secondary appraisal. We propose that intention to use MP, a form of coping intention, is a combination consequence of primary and secondary appraisal. We then refer to the status quo bias theory to demonstrate how web payment inertia plays its role on intention to use MP.

2. BACKGROUND AND RESEARCH MODEL

2.1 MP Adoption

As emerging services, MP has not yet received widespread adoption among consumers (Zhou 2013). Thus, a number of studies have been conducted to understand what makes consumers adopt the newly introduced MP services. After reviewing the literature, we find that these studies can be divided into two categories: the approach behavior and avoidance behavior. The first category of research usually draws on technology acceptance theories to understand MP adoption. For example, based on technology acceptance model (TAM), research shows that consumers' intention to use MP, which can be viewed as an approach behavior, is influenced by perceived usefulness and ease-of-use (Shin 2009; Kim et al. 2010). According to the innovation diffusion theory (IDT), MP features such as relative advantage and compatibility are also found to determine its adoption (Lin 2011; Yang et al. 2012). In a similar vein, previous studies also use the unified theory of acceptance and use of technology (UTATU) to show that consumers' MP usage is motivated by performance expectancy and effort expectancy (Oliveira et al. 2014; Zhou et al. 2010). Although MP frees consumers from temporal and spatial constraints to conduct ubiquitous payment, it also involves higher uncertainty and risk because of vulnerable mobile terminals and networks. This means that in addition to the approach behavior view, using the avoidance behavior perspective may also be important in MP acceptance. As Tversky and Kahneman (1992) noted, "human beings tend to approach gains and avoid losses" (p. 163). Thus, the second category of research mainly relies on the risk literature and views MP adoption as an avoidance behavior of losses (i.e., reluctant to adopt MP). For example, Lu et al. (2011) found that the major barriers to adopt financial-related MP services are transaction cost and risk. Luo et al. (2010) posited that consumers' ability to avoid multi-faceted risk determines their adoption of mobile banking. Similar propositions can also be found in other studies, such as Yang et al. (2012) and Liébana-Cabanillas et al. (2014). In this research, we incorporate the views of approach and avoidance behavior to explicate MP adoption and investigate the impact of inertia. Our conceptual model is shown in Figure 1.

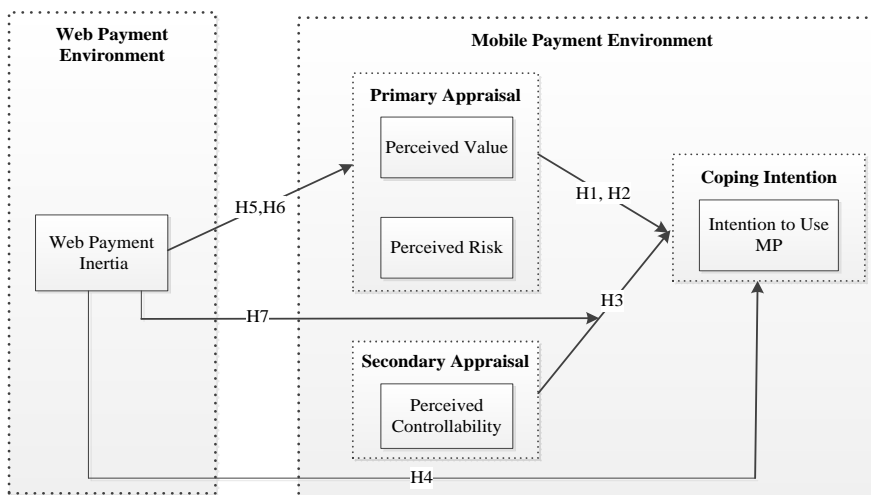


Figure 1. Research model

2.2 Primary Appraisal, Secondary Appraisal, and Intention to Use

We use the coping theory as a framework to show the approach-avoidance behavior (Liang and Xue 2009). According to the theory, users go through two cognitive processes to make decisions or take actions in an IT event: primary and secondary appraisal (Lazarus and Folkman 1984). In primary appraisal, users will access the expected consequences of an IT event. The consequences can be categorized as opportunities or threats. Opportunities indicate that the IT event is perceived as having

positive consequences, whereas threats capture that the negative consequences (Beaudry and Pinsonneault 2005). In secondary appraisal, users assess how much control they have over the IT event. The coping theory highlights that IT users' primary appraisal and secondary appraisal can lead to coping intention, which further forms their actual behavior.

In this research, we adopt intention to use MP to denote users' coping intention of willing to rely on mobile channels to conduct payments. We further propose two factors in primary appraisal based on the coping theory: perceived value and risk. Perceived value refers to the overall evaluation of opportunities/benefits derived from using MP services (Kim et al. 2007; Bala and Venkatesh 2015). Previous research shows that consumers' value perceptions in using mobile services, such as performance improvement and monetary benefits, will significantly enhance their usage intention. Perceived risk refers to the threats/losses of using MP services (Lu et al. 2011; Bala and Venkatesh 2015). Transactions conducted in mobile channels are more vulnerable than traditional online environments, with greater uncertainty and risk (Lu et al. 2011). A high level of perceived risk indicates that a user believes relying on MP services will easily come across losses (Luo et al. 2010). A user with such beliefs is likely to inhibit his/her willingness to try out the newly introduced MP services.

We further utilize perceived controllability to manifest the secondary appraisal process. Perceived controllability has been widely studied as an important factor in secondary appraisal (e.g. Tu and Yuan 2012; Liang and Xue 2010; Ng et al. 2009). According to Bala and Venkatesh (2015), this research defines perceived controllability as users' subjective perceptions about the degree of control over the performance and process of MP. Perceived controllability has been examined by numerous studies, and its relationship with IT adoption intention is well established (e.g. Hsu and Chiu 2004; Venkatesh et al. 2008; Wu et al. 2011). Users with a high level of perceived controllability are more certain that they will get what they want from MP. Even if something goes wrong during the transaction process, they feel confident to control over the problems and generate the desirable outcome of using MP. In contrast, users who have no confidence in the control over MP may easily suffer from uncertainty anxiety. Under this situation, it is challenging for them to shape their intention to use MP. Based on these considerations, we posit that:

H1. Perceived value will positively influence intention to use MP.

H2. Perceived risk will negatively influence intention to use MP.

H3. Perceived controllability will positively influence intention to use MP.

2.3 Inertia

Status quo bias (SQB) refers to decision makers' bias toward doing nothing or maintaining their current or previous decisions (Samuelson and Zeckhauser 1988). It is commonly observed in switching decision-making and often manifested as inertia (Lin and Huang 2014; Lin et al. 2015). In system development process, inertia is regarded as a key barrier to the success of new ITs because of its significant role in inhabiting users' willingness to try out new innovations (Furneaux and Wade 2011; Venkatesh and Bala 2012). Polites and Karahanna (2012) conceptualized inertia as having cognitive, affective, and behavioral components. Cognitive inertia implies that individuals consciously continue to use a current system even they notice that it might not be the most efficient or effective way for a specific task. Affective inertia indicates that users continue to use the incumbent system because they develop a strong emotional attachment or feel comfortable of the current way of doing things. They may feel stressful to change to different alternatives. Behavioral inertia means that a system continues to be used by people simply because they have always used it before.

In the context of web-mobile payment transition, we define inertia as users' attachment to and persistence in using web payment services, even if there are better MP services available. It captures users' preference to stay with a current web payment service rather than switching to a newly introduced MP service. We postulate that inertia may have three different effects on intention to use

MP: direct, bias and moderating. The bias effect states that inertia may influence an individual's usage intention of a newly introduced system indirectly through biasing his/her behavioral beliefs about the new alternative (Polites and Karahanna 2012). It is likely to occur in the primary appraisal process because users who develop web payment inertia may come across cognitive misperception of loss aversion, where they are more sensitive to potential losses than potential gains if switching away from the current web payment to MP. Meanwhile, the moderating effect points out that the relationship between control beliefs and intention to use a new system may depend on the level of inertia. It may be reflected in the secondary appraisal process where inertial individuals seek effort to feel in control over their situations, and thus they want to have more control in secondary appraisal to better shape their intention to use new systems. Examining the bias and moderating effects will enable us to derive more insights regarding how web payment inertia may affect consumers' MP adoption in a complex process.

2.4 The Direct Effect of Inertia

Inertia reflects users' rigid continuance of current web payment services during the web-mobile payment transition. Therefore, they tend to persist in using web payment services either because this is what they have always done in the past or because it may be emotionally stressful to change. Once inertia has taken place, the volume and diversity of information processing tend to decrease (Polites and Karahanna 2012). Inertial users will draw from past decisions of using web payment services to guide their present and future choices (White and Yanamandram 2004; Leventhal et al. 2006). They may reckon that if the web payment was good enough for them previously, it must be good enough for them now (Samuelson and Zeckhauser 1988). Under this situation, if no external interventions are in place to initiate changes, they tend to automatically continue using the current web payment services (Polites and Karahanna 2013). Thus, users' web payment inertia is likely to inhibit their willingness to try out MP. The following hypothesis is provided:

H4. Web payment inertia will negatively influence intention to use MP.

2.5 The Bias Effect of Inertia

Besides the direct effect, we further propose that inertia may have a bias effect in the model. That is, inertia may bias the primary appraisal process by affecting users' perceived value and risk. To rationalize the continuance adoption of web payment, inertial users are likely to bias their perceptions of MP to eliminate cognitive dissonance. The SQB perspective posits that in the absence of rational justification to maintain the status quo, bias may be the result of cognitive misperceptions of loss aversion (Samuelson and Zeckhauser 1988). Loss aversion is a psychological state, which describes that individuals tend to weigh potential losses higher than potential gains (Kahneman et al. 1991). For example, Kim and Kankanhalli (2009) posited that even small losses due to switching away from the status quo could be perceived as larger than they actually are. Ng et al. (2007) suggested that individuals have a strong preference for avoiding losses than acquiring gains when changing from the current situation. Similar, a user may perceive higher risk appraisal and lower value appraisal of MP in an inertial situation. Thus, we propose that web payment inertia can demonstrate bias effects toward perceived value and risk of MP. The following hypotheses are provided:

H5. Web payment inertia will negatively influence perceived value.

H6. Web payment inertia will positively influence perceived risk.

2.6 The Moderating Role of Inertia

The moderating effect of inertia indicates that web payment inertia may positively moderate the relationship between perceived controllability and intention to use MP. Research posits that individuals desire to control their own situations (Ng et al. 2007). Such desire for control may result in bias to stay with status quo because users do not want to lose control by switching to an unknown

system or unfamiliar way of doing things (Kim and Kankanhalli 2009). From a SQB perspective, Samuelson and Zeckhauser (1988) pointed out that “psychological commitment contributing to status quo bias mainly stems from efforts to feel in control” and “the bias stemming from the illusion of control is a significant potential source of status quo inertia” (p. 40-41). From this perspective, inertial individuals are more sensitive to the need for control and thus rely more on perceived controllability to shape their intention to use MP. Therefore, the following hypothesis is provided:

H7. Web payment inertia will moderate the relationship between perceived controllability and intentions to use MP, such that the relationship is stronger in the presence of high inertia.

3. Methodology

We intend to use an online survey questionnaire to collect data in China. In this study, Internet users in China were deemed appropriate respondents for three reasons. First, by the end of 2014, the country had 649 million Internet users, and nearly 90% of online users used mobile phones to get online. The high penetration rate suggests that many Internet users are potential users of MP services. Second, the online payment market in China has experienced a shift toward diversification in recent years. More and more online payment providers extend their traditional web payment services to the mobile context to keep or expand their user bases. Finally, web payment services in China have been developed for many years and demonstrated as successful IT applications. However, the diffusion of MP services is still at the early stage. Many users show considerable inertia to keep using web payment services to conduct payments.

Participants will be recruited through a sample of university personnel. We attempt to focus on users who have certain experience in using web payment services. We will send messages to all potential participants to invite them to attend this online survey. A brief description of the research objective and an URL of the online questionnaire webpage will be given in the invitation messages. To ensure that respondents can have clear definitions of web payment and MP in mind, we will create a separate section to explicitly clarify that “web payment is traditional online payment method which allows users to adopt wired terminals such as desk computer to conduct payments for goods, bills, and services” and “mobile payment is a new online payment method which allows users to adopt mobile terminals such as mobile phones to conduct payments for goods, bills, and services” at the very beginning of the questionnaire. All scales of this research are adapted from prior research. All items are measured using a seven-point Likert scale, ranging from “strongly disagree” to “strongly agree”. We slightly modify the wording of these items to fit the MP research context (see Table 1).

Construct	Item Wording	Reference
Inertia-affective	I will continue using my existing web payment service	(Polites and Karahanna 2012)
	... because I enjoy doing so.	
	... because I am comfortable doing so.	
	... because it would be stressful to change.	
Inertia-behavioral	I will continue using my existing web payment service	(Polites and Karahanna 2012)
	... simply because it is what I have always done.	
	... simply because it is part of my normal routine.	
	... simply because I had done so regularly in the past.	
Inertia-cognitive	I will continue using my existing web payment service	(Polites and Karahanna 2012)
	... even though I know it is not the best way of doing things.	
	... even though I know it is not the most efficient way of doing things.	
	... even though I know it is not the most effective way to do things.	
Perceived Value	Using MP offers value for money.	(Kim et al. 2007)
	Using MP is beneficial to me.	
	Using MP is worthwhile to me.	
	Overall, the use of MP delivers me good value.	
Perceived Risk	I'm concern about providing personal private information over the MP.	(Lu et al.)

	I'm worried about using MP because other people may be able to access my account.	2011)
	I would not feel secure sending sensitive information across the MP (Reverse).	
Perceived Controllability	I personally have what it takes to deal with the situations caused by MP.	(Bala and Venkatesh 2015)
	I have the resources I need to successfully use MP.	
	I have the knowledge necessary to use MP.	
	I am confident that I will be able to use MP without any problems.	
Intension to Use MP	Assuming I have access to the MP, I intend to use it.	(Lu et al. 2011)
	Given that I have access to MP, I predict that I would use it.	

Table 1. *Constructs and Items*

4. DISCUSSION AND RESEARCH PLAN

The web-mobile payment transition has become a trend of business extension in the online payment marketplace. However, despite much effort to influence consumers from using web payment to MP, many firms still find it is difficult to increase the users base of MP. Our research suggests that web payment inertia may be a key barrier for users' intention to try out newly introduced MP services. By proposing the direct, bias, and moderating effects of inertia, we provide more detailed insights about the impact of inertia on intention to use MP.

We expect that this research can advance our understanding in both theory and practice. First, this study is one of the first to investigate the role of inertia on MP adoption. The extant MP literature primarily focuses on users' direct perception of MP, with a lack of research emphasis toward the impact of traditional web payment use on the newly introduced MP acceptance. The study captures the web-mobile payment transition trend and provides an inertia perspective to refresh the theorization of MP adoption. Second, our study turns inertial mechanism to more in-depth by investigating the impact of inertia via the approach-avoidance behavior lens. In IS literature, the inertial mechanism was original applied it to investigate new IT innovation implementation in organization setting. Although recent research has began to extend inertial mechanism on IT adoption at individual level, they merely pointed out that inertia will inhibit an user's willingness to try out new technologies directly (Lin and Huang 2014) or through influencing perceptions of ease-of-use and relative advantage (Polites and Karahanna 2012). From the approach-avoidance behavior perspective, these studies shed light on inertial mechanism through the approach behavior lens. However, to the best of our knowledge, the existing literature has not considered the impact of inertia via the avoidance behavior. Our study is among the first to address this theoretical gap in the context of web-mobile payment transition. Finally, services providers may benefit from the potential findings. When shifting their payment service from web context to mobile environment, providers are suggested to take effective indications and technical tools to assist users in reduce the possibility of inertia formation, or strategically allocate their control-building resources according to the level of web payment inertia.

Meanwhile, we need to point out that our research also has limitations. For instance, although the current research applies the web-mobile payment transition perspective to investigate MP adoption and highlight the mechanism of inertia, other important factors may be missing in the research model. The SQB perspective provides a set of theoretical explanations to identify such additional constructs. Future research may therefore consider these factors (e.g., habit, switch cost, and suck cost) to better understand the connection between using web payment and MP adoption.

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