Explaining adoption of mobile banking with the theory of trying, general self-confidence, and cynicism

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\section*{A B S T R A C T}

Drawing upon the theory of trying, the present study goes a step further by including two important, but rarely addressed factors in the context of new technology adoption: general self-confidence and cynicism. Both of these variables are considered significant precursors of attitudes, particularly in the context of emerging and developing countries. The data were collected from 557 bank customers and then analyzed using Smart PLS. The findings reveal that intention of adopting mobile banking is determined by attitude toward mobile banking, which in turn is determined by attitude toward success, attitude toward failure, and attitude toward learning to use mobile banking. The last three attitudes are significantly influenced by general self-confidence and cynicism.

\section*{1. Introduction}

The diffusion of mobile devices and wireless Internet has fostered the uptake of mobile applications such as mobile banking (Al-alak, 2014; Hew et al., 2015; Laforet and Li, 2005). For Kim et al. (2009a, p. 283), “mobile banking is an emerging application of mobile commerce that could become an additional revenue source to both banks and telecom service providers. It is a form of service convergence enabled by innovative technologies”. It is a cost effective service which allows users to break free of the constraints of time, place, and queues (Al-Ajam and MdNor, 2015).

Several theories were developed to explain consumers’ product and service adoption. Among them, the diffusion of innovations theory (Rogers, 1962), the theory of planned behavior (Ajzen, 1991), the theory of acceptance model (Davis et al., 1989), and the theory of resistance to innovation (Ram and Sheth, 1989) are the most significant ones. They report several adoption enablers and inhibitors that are mainly related to perceptions of technology attributes (e.g., performance expectancy and perceived ease of use), users’/non-users’ characteristics (e.g., innovativeness and technology readiness), social influences (e.g., social norms, mass media, and social media), and environmental/situational factors (e.g., trust and perceived risk) (Al-Ajam and MdNor, 2015; Andrews and Bianchi, 2013; Cruz et al., 2010a, 2010b; Kaushik and Rahman, 2015; Laukkanen and Kiviniemi, 2010; Robertson et al., 2016). Although these theories contribute substantively to the comprehension of technology or new product/service adoption, much remains to be known about the range of attitudes intervening during consumer’s decision-making process.

When investigating consumers’ adoption of new products and services, and their purchase decisions and intentions, past studies consider attitude as a key antecedent of these behaviors and behavioral intentions. Additionally, attitude is often considered as a unidimensional concept (Curran and Meuter, 2005; Jones et al., 2015; Kaushik and Rahman, 2015), a view that is challenged by some authors (e.g.,

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Bagozzi et al., 1992; Xie et al., 2008). According to them, individuals are likely to form different, even competing, judgements before they make decisions or choices (Bagozzi and Dholakia, 1999; Xie et al., 2008).

Unlike other adoption models, the theory of trying conceptualizes attitude as a multidimensional concept (Bagozzi et al., 1992). It assumes that people’s attitude toward technology adoption is a function of three sub-attitudes, namely, attitude toward success, attitude toward failure, and attitude toward learning to use the technology. The conceptualization of attitude as a multidimensional concept seems to better explain consumers' new technology adoption in the context of emerging and developing countries. As reported by several scholars, bank clients in these countries are still reluctant to embrace mobile banking (Ahklaq and Ahmed, 2013; Al-Jam and MdNor, 2015; Chemingui and Ben Lallouna, 2013) and their adoption of this new service is confronted with internal shortcomings (e.g., strong offline bank habits) as well as external environmental contingencies (e.g., limited wireless Internet infrastructure) (Ahklaq and Ahmed, 2013; Cruz et al., 2010a, 2010b). Bagozzi et al. (1992) and Xie et al. (2008) further argue that individuals in emerging countries would hold different considerations of success, failure, and learning, to use mobile banking. Their adoption of mobile banking is “vulnerable to failure and requires effort at goal striving” Xie et al. (2008, p. 113).

In addition, consumers in these countries are ambivalent in their decision to adopt or buy new products and services (Souiden et al., 2011). For these authors (p. 357), “consumers in emerging countries are likely to be torn between their risk aversion and their aspiration to purchase high-tech products”. Consumers are likely to predominantly rely on their general self-confidence as a can-do attitude which incites them to adopt innovations and “helps counter their natural tendency to quit too easily” when they are confronted with complex and uncertain choices (Benabou and Tirole, 2002, p. 873). Thus, consumers’ general self-confidence seems to play a significant role in adopting or rejecting new products/services. Confirming this view, Chiang et al. (2013) and Dodd et al. (2005) argue that individuals with high general self-confidence are likely to develop favorable attitudes toward technology adoption because they prefer taking risks, are convinced that they can exploit new opportunities, and are comfortable in making decisions in unfamiliar situations.

Another factor that may explain consumers’ acceptance or rejection of new products/services in emerging and developing countries is cynicism. Although cynicism received significant attention in explaining employees’ resistance to organizational changes, it is barely addressed in the realm of consumer behavior (Bommer et al., 2005; Brown et al., 2015). Widespread business and political corruption in many developing and emerging countries has led to the development of cynicism in these societies (Alatas, 1999; Arli and Lasmono, 2010). Individuals in these countries tend to disbelieve companies’ sincerity and benevolence in putting consumers’ interest in the forefront. Efendioglu and Yip (2004) add that the characteristics of developing and emerging countries’ local environments (e.g., underdeveloped infrastructural and socio-economic environments) have made local consumers more cynical and less inclined to adopt new services such as e-commerce. Likewise, Lee (2008) and Wong et al. (1996) report that one of the main reasons hindering the adoption of new products (e.g., green products) in these countries is consumer cynicism about such products. When facing a new challenge, cynic individuals usually show an attitude of suspicion and doubt as a coping strategy (Alnuaimi et al., 2011). Bagozzi et al. (1992) argue that individuals with high general self-confidence are likely to develop favorable attitudes toward technology adoption because they prefer taking risks, are convinced that they can exploit new opportunities, and are comfortable in making decisions in unfamiliar situations.

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Based on the above, the present study considers that general self-confidence and cynical attitudes toward new products and services are key elements in explaining consumers’ behavioral intentions toward the adoption of mobile banking, particularly in the context of emerging and developing countries. Taking the theory of trying as the backbone of this study, the present paper aims at augmenting this theoretical framework by exploring the roles of general self-confidence and cynicism in explaining consumers’ adoption of mobile banking. To the best of the authors’ knowledge, no attempts have been made to investigate the combined roles of general self-confidence and cynicism in technology adoption at the individual level.

The remainder of the paper is composed of seven major sections. The second section deals with a brief review of the theory of trying, general self-confidence, and cynicism. In this section, the research framework and hypotheses will be presented. The third section of the paper explains the research methodology. Results and discussion are reported in sections four and five, respectively. The paper then presents some theoretical and managerial implications. Finally, it reports the study’s limitations and proposes some future research avenues.

2. Literature review and hypotheses

2.1. The theory of trying

Traditional attitudinal theories suggest that attitude is a single component concept. This unidimensional conceptualization matches non-problematic behaviors (i.e., behaviors which are not thwarted by internal and external impediments) toward which individuals form an overall attitude where the likelihood of success is higher than the likelihood of failure (Taylor et al., 2001; Xie et al., 2008). In contrast, the theory of trying, with its multidimensional conceptualization of attitude, was developed by Bagozzi and Warshaw (1990) in order to comprehend the appraisal processes underlying the performance of problematic behaviors. By problematic (difficult in the eyes of a decision-maker), they mean behaviors which are hindered by internal shortcomings and external environmental contingencies (e.g., lack of skills, unconscious habits, and poor quality of Internet connection) (Ali-Somali et al., 2009; Lal Dey et al., 2016; Laukkanen and Kiviniemi, 2010; Taylor et al., 2001; Xie et al., 2008).

Several studies strongly support the prevalence of a polyolithic structure of attitudes over a monolithic one (Curran and Meuter, 2005, 2007; Kim et al., 2009b; Xie et al., 2008; Wang and Xu, 2015). The use of a multidimensional conceptualization of attitudes is proven in different study areas, such as entrepreneurial behaviors (Carsrud et al., 2009), corporate social responsibility decisions (Sandve and Ogaard, 2013), dieting (Bagozzi et al., 2004), student retention in education (Bay and Daniel, 2003), value co-creation (Xie et al., 2008), self-regulation of body weight and hypertension (Agarwal and Agarwal, 2003; Taylor et al., 2001, 2006), and technology adoption (Ahuja and Thatcher, 2005; Reinders et al., 2008).

Unlike other adoption models, the theory of trying contends that the coexistence of distinct attitudes in a hierarchical way (Bagozzi, 2007) is useful in addressing various “problematic” behaviors. Indeed and in contrast to traditional attitudinal theories, the theory of trying addresses the case where individuals may try a specific technology, but fail to adopt it (Bagozzi et al., 1992). Learning how to use the technology is a barrier for many persons and the likelihood of failure outweighs the likelihood of success in many cases (Bagozzi et al., 1992; Xie et al., 2008). This may lead them to develop a negative attitude toward new technology adoption (Bagozzi et al., 1992).

The theory of trying proposes a three-dimensional conceptualization of attitude, which is akin to the three possible responses to the potential outputs of behavioral enactment which are trying and succeeding, trying but failing, and learning to use the technology (Bagozzi et al., 1992). Thus, the attitude toward new technology adoption results from the combined effects of: i) attitude toward trying and succeeding, ii) attitude toward trying but failing, and iii) attitude toward...
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