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# Determinants of College Students' Attitudes and Continuance Intention Toward Mobile Payment Use in Langfang, China

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## Abstract

**Purpose:** This study investigates the factors influencing college students' attitudes and continuance intention toward using mobile payment applications in Langfang, China. **Research design, data and methodology:** A quantitative cross-sectional approach was adopted using survey data from 500 college students who actively use mobile payment services. A multi-stage sampling strategy was applied, including purposive selection of five districts, stratified sampling for proportional representation, and convenience sampling for questionnaire distribution. Confirmatory Factor Analysis and Structural Equation Modeling were employed to examine construct validity, reliability, and the associations among the proposed variables. **Results:** The results show that perceived ease of use, perceived usefulness, perceived compatibility, perceived complexity, and convenience significantly affect students' attitudes toward mobile payment applications. Attitude also has a significant impact on continuance intention. Among the predictors, convenience had the strongest effect on attitude ($\beta = 0.443$), followed by perceived complexity, perceived usefulness, perceived ease of use, and perceived compatibility. The positive influence of perceived complexity indicates that students associate advanced system features with functional value rather than difficulty. **Conclusions:** This study extends post-adoption research by confirming the central role of attitude in shaping long-term use. The findings emphasize convenience, usability, and system performance as key drivers of sustained engagement and provide empirical evidence from a regional context that remains underexplored.

**Keywords:** Attitude, Continuance Intention, College Student, Langfang, China

**JEL Classification Code:** A20, D83, I23, L86, O30

## 1. Introduction

Digital technology has transformed financial transactions worldwide. Mobile payment applications (MPA) have become an important payment method in both developed and developing economies. Services such as mobile banking and digital wallets allow users to make payments and manage accounts anytime and anywhere. This flexibility has improved the convenience of daily financial activities (Humbani & Wiese, 2019; Muñoz-Leiva et al., 2017).

China is currently the world's largest mobile payment market. Platforms such as Alipay and WeChat Pay dominate the industry (Euromonitor International, 2019). The rapid growth of mobile payments has changed how people conduct transactions. Many consumers now rely less on cash and bank cards (Ali et al., 2023). Mobile payment platforms continue to introduce new features. These include QR codes, facial recognition, and voice payments. These technologies improve service efficiency and user experience (Raman & Aashish, 2021). Government support has also played an important role. Policies that encourage digital finance have expanded the use of mobile payments in transportation, shopping, and healthcare (Sharma & Sharma, 2023).

College students are one of the most active user groups of mobile payment services. As digital natives, they adopt new technologies quickly (Al-Qudah et al., 2024). Their usage behavior influences future market trends and campus

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The Scholar: Human Sciences

digital service implementation. However, high adoption does not automatically translate into stable long-term use. Although continuance intention has been widely examined in mobile payment research, most studies assume that system complexity reduces positive attitudes and discourages sustained use. This assumption may not fully apply to digitally sophisticated student users, who may interpret advanced or complex features as signals of functional capability rather than difficulty. System errors and privacy concerns can reduce satisfaction (Kalimullah & Sushmitha, 2017), yet complexity may operate differently depending on users' technological fluency. This possibility represents a theoretical boundary condition within post-adoption models that warrants closer examination.

Previous research has primarily focused on initial adoption of mobile payments using the Technology Acceptance Model (TAM) and related frameworks (Iman, 2018; Pousttchi & Wiedemann, 2009). Other studies examine customer satisfaction or broader consumer behavior (Liu & Lin, 2021). While continuance intention has received attention, fewer studies explicitly investigate how perceived complexity, convenience, and compatibility jointly shape attitude in digital-native populations. In addition, most empirical research is conducted in first-tier metropolitan areas or at the national level. Examining a second-tier city such as Langfang provides a meaningful contextual boundary, as it combines advanced digital infrastructure with different economic intensity and consumption patterns compared to major metropolitan hubs. Testing established TAM relationships in this context allows assessment of their stability across urban tiers rather than simply filling a geographic gap.

Therefore, this study investigates how perceived ease of use, perceived usefulness, perceived compatibility, perceived complexity, and convenience relate to college students' attitudes toward mobile payment applications in Langfang, China, and how attitude relates to continuance intention. By evaluating whether perceived complexity demonstrates a positive association with attitude among digitally sophisticated users, this study refines existing post-adoption theory and contributes evidence on the contextual robustness of technology acceptance relationships. The findings aim to contribute theoretically to continuance research and practically to mobile payment system design and retention strategies.

## 2. Literature Review

### 2.1 Continuance Intention

Continuance intention (CI) refers to a user's decision to continue using a system or service after initial adoption (Bhattacherjee, 2001). It reflects long-term usage rather than first-time acceptance. In information systems research, CI is widely used to predict whether users will maintain their engagement with technology over time (Yassierli et al., 2018).

In marketing studies, CI is often linked to repurchase intention. Hellier et al. (2003) defined it as the likelihood of a customer continuing to use a service under current conditions. In e-learning research, CI represents a student's willingness to keep using digital learning systems (Chang, 2013; Mou et al., 2021). Within mobile commerce and financial services, CI describes a user's commitment to making repeated transactions via mobile platforms (Amoroso & Lim, 2017; Lee & Kwon, 2011).

Previous research shows that CI is influenced by both psychological and system-related factors. Dai et al. (2020) reported that students' attitudes strongly predicted CI among Chinese university users, with curiosity playing a secondary role. Studies in Southeast Asia found that perceived usefulness, user satisfaction, and self-efficacy significantly affect continuance behavior in mobile banking and travel applications (Foroughi et al., 2023; Nguyen & Dao, 2024). Recent studies have also expanded CI research into new domains. Kang et al. (2024) showed that network size and user influence encourage continued use in wealth management services. Hwang et al. (2024) confirmed that perceived usefulness and satisfaction increased CI toward COVID-19 vaccination systems. In addition, Khan et al. (2025) found that poor service quality and emotional strain reduce CI, while strong service performance improves it. Research on mobile wallets further shows that habit and loyalty help sustain repeated use (Amoroso & Ackaradejruangsri, 2024).

Although continuance intention has been widely examined, much of the post-adoption literature is grounded in the Expectation-Confirmation Model (ECM), which emphasizes satisfaction and confirmation as the primary mechanisms driving continued use (Bhattacherjee, 2001). In contrast, Technology Acceptance Model (TAM)-based research retains attitude as the key mediator linking cognitive beliefs to behavioral intention. This distinction reflects two alternative explanations of continuance: a satisfaction-driven mechanism versus a belief-attitude-intention pathway.

The present study adopts a TAM-based post-adoption perspective. The model focuses on cognitive system beliefs and evaluates whether attitude remains the central explanatory mechanism in a mature mobile payment environment. By isolating belief-driven evaluative processes, this study tests the robustness of the classical TAM structure in explaining sustained usage among digitally sophisticated college students.

The Scholar: Human Sciences

## 2.2 Perceived Ease of Use

Perceived ease of use (PEOU) refers to the degree to which a person believes that using a system requires little effort (Handayani & Sudiana, 2017). It reflects how simple and clear users find a system when performing tasks such as making payments or managing accounts. In the Technology Acceptance Model, PEOU is a key factor that shapes user evaluations of technology (Lee et al., 2015).

In mobile payment services, easy system operation is essential because users expect quick and convenient transactions. When applications are difficult to navigate or unstable, users are more likely to develop negative attitudes. Research shows that PEOU strongly influences users' attitudes toward mobile systems. For example, Foroughi et al. (2023) reported that perceived ease of use had a positive effect on attitudes toward mobile banking, which later influenced continued usage. Similar results were found in studies on mobile commerce and digital services, where systems that were easier to use led to more favorable user attitudes (Suki & Suki, 2011).

These findings indicate that when students find mobile payment applications easy to learn and operate, they are more likely to form positive attitudes toward them. Based on this evidence, the following hypothesis is proposed:

**H1:** Perceived ease of use has a significant influence on college students' attitudes toward using mobile payment applications.

## 2.3 Perceived Usefulness

Perceived usefulness (PU) refers to the extent to which a person believes that using a system improves task performance (Davis et al., 1989). It represents the user's judgment of how helpful and effective a technology is in daily activities. In mobile payment services, PU relates to whether users believe the application saves time, improves convenience, and increases transaction reliability.

Prior research shows that PU strongly influences user evaluations of technology. When users believe a system delivers real benefits, they are more likely to develop positive attitudes. Studies on mobile payments confirm that users who perceive greater usefulness show stronger acceptance and continued interest (Madan & Yadav, 2016; Wicaksono & Maharani, 2020). In addition, PU is a key driver of satisfaction and post-adoption behavior, as explained in the Expectation-Confirmation Model (Bhattacherjee, 2001).

For college students, mobile payment applications are often used for everyday activities such as shopping, transportation, and online services. If students find these applications useful, they are more likely to view them positively. This positive evaluation encourages continued usage. Therefore, PU is expected to influence student attitudes toward mobile payment systems. Based on the literature, the following hypothesis is proposed:

**H2:** Perceived usefulness has a significant influence on college students' attitudes toward using mobile payment applications.

## 2.4 Perceived Compatibility

Perceived compatibility (PCBI) refers to how well a technology fits users' values, experiences, and daily routines (Chau & Hu, 2002). When a system aligns with users' habits, they are more likely to accept it (Chawla & Joshi, 2019).

In mobile payment services, compatibility reflects whether the application matches existing payment methods and lifestyle patterns (Kim et al., 2009). If the system fits a user's normal financial behavior, acceptance becomes easier.

Prior studies confirm that compatibility influences user attitudes. Research on electronic services and online platforms shows that people evaluate technologies more positively when they feel these tools suit their personal needs (Kanchanatanee et al., 2014). Similarly, studies in mobile banking and e-commerce report that compatibility strengthens favorable user attitudes (Sivathanu, 2019; Trang & Tho, 2017).

For college students, mobile payment systems should support daily activities such as transportation, shopping, and campus payments. If an application fits naturally into these routines, students are more likely to form positive attitudes toward its use. Based on the discussion, the following hypothesis is proposed:

**H3:** Perceived compatibility has a significant influence on college students' attitudes toward using mobile payment applications.

## 2.5 Perceived Complexity

Perceived complexity (PCLE) refers to how difficult a technology is believed to be to learn and use (Venkatesh & Bala, 2008). When systems appear complicated, users experience greater mental effort and frustration, which discourages acceptance.

In mobile services, complexity often results from unclear interfaces, slow performance, or complicated procedures (Kim et al., 2009). Users generally prefer simple and efficient applications. High complexity makes systems less attractive and reduces confidence in use (Oliveira et al., 2016).

Evidence shows that perceived complexity negatively affects user attitude. Teo (2012) found that complex systems reduced positive attitudes toward computer use. In medical technology, complex information created confusion and lowered acceptance (Gao & Waechter, 2017). In mobile

The Scholar: Human Sciences

payment systems, Chawla and Joshi (2019) confirmed that complexity reduces favorable attitudes, which then weakens usage intention.

Although moderate complexity can attract attention in some design contexts (Geissler et al., 2006), mobile payment users expect speed and simplicity. For college students, difficult interfaces or unstable systems are more likely to cause dissatisfaction. This dissatisfaction weakens their attitude toward mobile payment applications. Therefore, perceived complexity is expected to negatively influence user attitude. The following hypothesis is proposed:

**H4:** Perceived complexity has a significant influence on college students' attitudes toward using mobile payment applications.

### 2.6 Convenience

Convenience (CONV) refers to the extent to which users believe a service saves time and reduces effort (Yale & Venkatesh, 1986). It reflects how easily users can access a service, complete transactions, and achieve their goals. In service research, convenience includes access convenience, transaction convenience, and post-use convenience (Berry et al., 2002).

In mobile services, convenience is a key advantage because it allows users to perform tasks quickly and anywhere. Applications that reduce waiting time and simplify processes are viewed more positively (Gefen et al., 2003). Mobile payment systems provide instant transactions, high accessibility, and simple procedures, which increase their attractiveness (Alalwan et al., 2017).

Empirical studies consistently show that convenience strengthens user attitude. In e-learning, systems that are flexible and easy to access enhance student attitudes (Chang et al., 2012). In financial services, convenience increases acceptance of mobile wallets (Khiong et al., 2022). Similar effects are observed in online services, where convenience improves attitude and intention (Yeo et al., 2017).

For college students, mobile payments must support daily activities such as shopping and transportation. When applications make these activities faster and easier, students are more likely to form favorable attitudes. Therefore, the following hypothesis is proposed:

**H5:** Convenience has a significant influence on college students' attitudes toward using mobile payment applications.

### 2.7 Attitude

Attitude refers to an individual's overall positive or negative evaluation of a behavior or system (Eagly & Chaiken, 1998). In technology research, attitude reflects how users feel about using a system and plays an important role in shaping their behavioral decisions (Davis, 1989).

In technology acceptance models, attitude is a direct predictor of intention. Users who form positive attitudes toward a system are more likely to continue using it (Venkatesh et al., 2003). Beliefs such as usefulness and ease of use influence intention mainly through attitude.

Empirical studies consistently confirm this relationship. In e-learning systems, students with positive attitudes are more likely to continue using digital platforms (Chang, 2013). Similar findings have been reported in mobile services, where attitude significantly predicts continued usage behavior (Suki & Suki, 2011). Research in online shopping and mobile banking also shows that favorable attitudes increase repeated use and loyalty (Ramadania & Braridwan, 2019; Saparudin et al., 2020).

By positioning attitude as the central mediator between belief constructs and continuance intention, this study contributes to post-adoption research by evaluating whether the belief-attitude-intention pathway remains sufficient to explain sustained mobile payment usage among college students. This approach narrows the theoretical focus to cognitive evaluation as the primary mechanism under investigation.

For college students, attitude reflects overall evaluations of usefulness, convenience, and satisfaction with mobile payment systems. When students perceive these applications positively, they are more likely to continue using them. Therefore, the following hypothesis is proposed:

**H6:** Attitude has a significant influence on college students' continuance intention toward using mobile payment applications.

## 3. Research Methods and Materials

### 3.1 Research Framework

The conceptual framework of this study is developed based on established theories and prior empirical research. The model integrates key constructs from technology acceptance and consumer behavior literature to explain college students' attitudes and continuance intentions toward mobile payment applications.

First, the framework adopts core concepts from Foroughi et al. (2023), who demonstrated that perceived ease of use and perceived usefulness strongly influence attitudes and continued use of mobile payment systems. Second, based on Lim et al. (2022), perceived compatibility and perceived complexity are included as important factors that shape users' attitudes toward digital platforms. Third, convenience is incorporated into the model following Ligaraba et al. (2023), who highlighted its effect on users'

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attitudes in online and mobile shopping environments. Finally, the relationship between attitude and continuance intention is supported by Raman and Aashish (2021), who confirmed that users with positive attitudes are more likely to continue using mobile services.

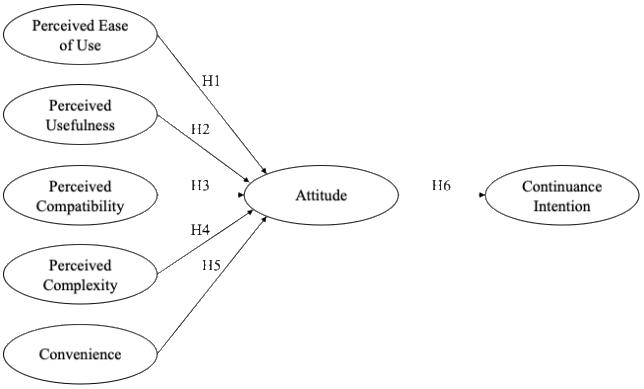


**Figure 1:** Conceptual Framework

Figure 1 presents the proposed conceptual framework of this study. The model examines the effects of perceived ease of use (PEOU), perceived usefulness (PU), perceived compatibility (PCBI), perceived complexity (PCLE), and convenience (CONV) on attitude (ATT). Attitude is then tested as the direct predictor of continuance intention (CI) among college students who use mobile payment applications in Langfang, China.

## 3.2 Research Methodology

This study used a cross-sectional quantitative design. Data were collected through an online questionnaire from college students in Langfang, China who use mobile payment applications. Each respondent completed the survey once. No longitudinal tracking was conducted.

A multi-stage sampling approach was applied to ensure geographic coverage. Five administrative areas were included: Guangyang District, Anci District, Xianghe County, Yongqing County, and Guan County. Proportional allocation across districts was based on the number of junior college students in each area. The procedure combined purposive selection of eligible respondents, stratified distribution across districts, and convenience-based online recruitment.

The questionnaire contained three sections. The first section included screening questions to confirm that respondents were current college students who had used mobile payment applications. The second section measured six constructs: perceived ease of use, perceived usefulness, perceived compatibility, perceived complexity, convenience, and attitude. All items were assessed using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The final section collected demographic information such as gender, study status, and mobile payment usage experience.

Content validity was evaluated using the Index of Item-Objective Congruence (IOC). Three experts reviewed the items. IOC values ranged from 0.66 to 1.00, exceeding the acceptable threshold of 0.60 (Turner & Carlson, 2003). No revisions were required. A pilot test with 50 eligible students confirmed internal consistency. Cronbach's alpha values ranged from 0.716 to 0.919, all above the recommended 0.70 level (Nunnally & Bernstein, 1994). The instrument was translated into Chinese using a back-translation procedure to ensure semantic accuracy and clarity.

Data were collected between January and October 2025. The questionnaire and recruitment procedures remained consistent throughout. Response patterns were reviewed across the collection period, and no noticeable variation was observed.

The survey link was distributed through WeChat, TikTok, short message services, and email. Measures were used to discourage duplicate submissions. Screening and data-cleaning procedures ensured that only complete and eligible responses were included.

A total of 500 valid responses were analyzed using SPSS AMOS 26. Confirmatory factor analysis assessed construct validity, and structural equation modeling tested the hypotheses. Participation was voluntary, responses were anonymous, and all data were used for academic purposes in line with institutional research ethics guidelines.

## 3.3 Population and Sample Size

The target population of this study consists of college students residing in Langfang, China who use mobile payment applications. Data were collected from five administrative areas: Guangyang District, Anci District, Xianghe County, Yongqing County, and Guan County. These areas were selected because they represent the major urban and residential zones of Langfang and contain a large concentration of college students.

A multi-stage sampling approach was applied to ensure appropriate representation. First, purposive sampling was used to identify students who met the study criteria as mobile payment users. Second, stratified sampling was conducted based on district to capture participants from each administrative area. The total population of college students across the five districts is approximately 2,428,700 residents, as shown in Table 1. The sample size for each district was determined proportionally to population size.

An online questionnaire was distributed using convenience sampling due to the high level of internet use among students and ease of access through mobile devices. The survey was conducted between January and October

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2025. The screening process ensured that only college students who had used or were currently using mobile payment applications were included.

The questionnaire was shared through WeChat, TikTok, short message services, and email. Respondents were also encouraged to forward the survey link to peers who met the study criteria. The questionnaire was translated into Chinese to ensure comprehension. A total of 500 valid responses were obtained and used for analysis

**Table 1:** Distribution of Population by Districts

| Five Main Districts of Langfang | Number of College Students | Proportional Sample Size |
|---|---|---|
| Guangyang District | 538,800 | 111 |
| Anci District | 479,800 | 99 |
| Xianghe County | 449,000 | 92 |
| Yongqing County | 384,800 | 79 |
| Guan County | 576,300 | 119 |
| **Total** | **2,428,700** | **500** |

**Source:** Population data adapted from 2022 Statistical Bulletin on National Economic and Social Development and 2022 Langfang Statistical Yearbook (Langfang Municipal Bureau of Statistics, 2023; National Bureau of Statistics of China, 2023).

## 4. Results and Discussion

### 4.1 Demographic Information

Table 2 summarizes the demographic profile of the 500 respondents. The sample included 235 males (47.0%) and 265 females (53.0%), indicating a relatively balanced gender distribution. All respondents fell within the age range of 19 to 24 years, which aligns with the targeted college student population.

In terms of monthly income, most participants reported low to moderate income levels. A total of 43.0% earned between 1,000 and 2,000 yuan, while 37.0% earned less than 1,000 yuan. Smaller proportions reported incomes of 2,000 to 3,000 yuan (15.0%) and 3,000 to 5,000 yuan (5.0%). This income pattern reflects the typical financial situation of college students who rely mainly on family support or part-time work.

Regarding educational level, the majority of respondents were undergraduate students, with 83.0% pursuing a bachelor's degree. Postgraduate students accounted for 14.0% of the sample, while only 3.0% were at the high school or technical secondary level.

The demographic findings indicate that the respondents closely represent the intended population of college students in Langfang, China. The balanced gender distribution, appropriate age group, and dominant undergraduate representation support the suitability of the sample for examining attitudes and continuance intention toward mobile payment applications.

**Table 2:** Demographic Profile

| Demographic and General Data (N=500) | | Frequency | Percentage |
|---|---|---|---|
| Gender | Male | 235 | 47.0 |
| | Female | 265 | 53.0 |
| Age | 19-24 years old | 500 | 100 |
| | 25-30 years old | 0 | 0 |
| | Above 30 years old | 0 | 0 |
| Monthly Income | Below 1000 yuan | 185 | 37.0 |
| | 1000-2000 yuan | 215 | 43.0 |
| | 2000-3000 yuan | 75 | 15.0 |
| | 3000-5000 yuan | 25 | 5.0 |
| | 5000-10000 yuan | 0 | 0 |
| | Above 10000 yuan | 0 | 0 |
| Educational Background | Junior high school or below | 0 | 0 |
| | High school/technical secondary school | 15 | 3.0 |
| | Bachelor's degree | 415 | 83.0 |
| | Master's Degree | 70 | 14.0 |
| | Doctoral Degree | 0 | 0 |

**Source:** Created by the author

### 4.2 Confirmatory Factor Analysis (CFA)

Confirmatory Factor Analysis was conducted to assess the reliability and validity of the measurement model. As shown in Table 3, all items loaded significantly on their respective constructs. Factor loadings ranged from 0.659 to 0.947, exceeding the recommended minimum value of 0.50, indicating good indicator reliability (Hair et al., 2019).

Internal consistency reliability was supported, as Cronbach's alpha values for all constructs were above the acceptable threshold of 0.70 (Nunnally & Bernstein, 1994). Composite reliability values also exceeded the recommended cutoff of 0.70, confirming stability across all measurement scales (Hair et al., 2019).

Convergent validity was established because all Average Variance Extracted values were greater than 0.50, which indicates that each construct explained more than half of the variance in its items (Fornell & Larcker, 1981).

Discriminant validity was assessed using the Fornell and Larcker criterion. As shown in Table 4, the square root of AVE for each construct was greater than its correlations with other constructs, confirming that all constructs were distinct from one another.

Model fit indices further supported the adequacy of the measurement model (see Table 5). The chi-square to degrees of freedom ratio was within an acceptable range. Fit indices such as GFI, AGFI, NFI, CFI, and TLI exceeded recommended cutoff values. The RMSEA value was below 0.05, indicating good model fit (Hair et al., 2019; Hu & Bentler, 1999). Although GFI and AGFI are reported for completeness, greater emphasis is placed on CFI, TLI, and RMSEA, which are widely recommended in contemporary SEM reporting.

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Overall, the CFA results indicate strong reliability and valid measurement properties. The model is therefore suitable for structural equation modeling and hypothesis testing.

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

| Variable | Source of Questionnaire (Measurement Indicator) | No. of Item | Cronbach's Alpha | Factor Loading | CR | AVE |
|---|---|---|---|---|---|---|
| Perceived Ease of Use (PEOU) | Foroughi et al. (2023) | 5 | 0.845 | 0.659-0.777 | 0.846 | 0.524 |
| Perceived Usefulness (PU) | Wicaksono and Maharani (2020) | 3 | 0.906 | 0.853-0.905 | 0.912 | 0.775 |
| Perceived Compatibility (PCBI) | Zogheib (2019) | 3 | 0.873 | 0.816-0.869 | 0.876 | 0.703 |
| Perceived Complexity (PCLE) | Islam et al. (2013) | 4 | 0.953 | 0.896-0.947 | 0.953 | 0.836 |
| Convenience (CONV) | Raman (2019) | 4 | 0.947 | 0.899-0.919 | 0.947 | 0.817 |
| Attitude (ATT) | Kanchanatanee et al. (2014) | 5 | 0.928 | 0.828-0.903 | 0.928 | 0.722 |
| Continuance Intention (CI) | Amoroso and Ackaradejruangsri (2024) | 3 | 0.839 | 0.712-0.904 | 0.847 | 0.65 |

**Note:** CR = Composite Reliability, AVE = Average Variance Extracted

**Table 4:** Discriminant Validity

| Variable | Factor Correlations | | | | | | |
|---|---|---|---|---|---|---|---|
| | PEOU | PU | PCBI | PCLE | CONV | ATT | CI |
| **PEOU** | **0.724** | | | | | | |
| **PU** | 0.134 | **0.880** | | | | | |
| **PCBI** | 0.122 | 0.311 | **0.838** | | | | |
| **PCLE** | 0.094 | 0.313 | 0.279 | **0.914** | | | |
| **CONV** | 0.114 | 0.421 | 0.423 | 0.339 | **0.904** | | |
| **ATT** | 0.238 | 0.443 | 0.392 | 0.413 | 0.569 | **0.850** | |
| **CI** | 0.033 | 0.344 | 0.346 | 0.334 | 0.339 | 0.289 | **0.806** |

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

**Table 5:** Goodness of Fit for Confirmatory Factor Analysis

| Index | Criterion | Statistical Value |
|---|---|---|
| CMIN/DF | < 5.00 (Bentler & Bonett, 1980) | 1.516 |
| GFI | ≥ 0.80 (Greenspoon & Saklofske, 1998) | 0.938 |
| AGFI | ≥ 0.80 (Filippini et al., 1998) | 0.922 |
| NFI | ≥ 0.90 (Arbuckle, 1995) | 0.956 |
| CFI | ≥ 0.90 (Hair et al., 2006) | 0.985 |
| TLI | ≥ 0.90 (Hair et al., 2006) | 0.982 |
| RMSEA | < 0.08 (Hu & Bentler, 1999) | 0.032 |

**Note:** 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 = normalized fit index, CFI = comparative fit index, TLI = Tucker Lewis index and RMSEA = root mean square error of approximation

## 4.3 Structural Equation Model (SEM)

Structural Equation Modeling was conducted to examine the relationships among the study variables. The overall model fit was assessed using several goodness-of-fit indices, as shown in Table 6.

The model achieved an acceptable level of fit. The ratio of chi-square to degrees of freedom (CMIN/DF) was 2.631, which falls within the recommended range. The goodness-of-fit indices also supported model adequacy, with GFI (0.878) and AGFI (0.854) exceeding the acceptable threshold. Incremental indices further confirmed model fitness, with NFI (0.920), CFI (0.949), and TLI (0.943) all meeting recommended values. The RMSEA value was 0.057, indicating a good approximation of the model to the data.

These results demonstrate that the structural model fits the observed data well. The model is therefore appropriate for testing the hypothesized relationships among perceived ease of use, perceived usefulness, perceived compatibility, perceived complexity, convenience, attitude, and continuance intention.

**Table 6:** Goodness of Fit for Structural Equation Modeling

| Index | Criterion | Statistical Value |
|---|---|---|
| CMIN/DF | < 5.00 (Bentler & Bonett, 1980) | 2.631 |
| GFI | ≥ 0.80 (Greenspoon & Saklofske, 1998) | 0.878 |
| AGFI | ≥ 0.80 (Filippini et al., 1998) | 0.854 |
| NFI | ≥ 0.90 (Arbuckle, 1995) | 0.920 |
| CFI | ≥ 0.90 (Hair et al., 2006) | 0.949 |
| TLI | ≥ 0.90 (Hair et al., 2006) | 0.943 |
| RMSEA | < 0.08 (Hu & Bentler, 1999) | 0.057 |

**Note:** 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 = normalized fit index, CFI = comparative fit index, TLI = Tucker Lewis index and RMSEA = root mean square error of approximation

## 4.4 Research Hypothesis Testing Result

The structural model was used to test the significance of the proposed relationships based on standardized path coefficients and explained variances. As presented in Table 7, all hypotheses were supported at the 0.05 significance level.

The structural model explained 35.2% of the variance in attitude ($R^2 = 0.352$) and 8.3% of the variance in continuance intention ($R^2 = 0.083$). The $R^2$ value for attitude indicates moderate explanatory power, suggesting that the selected belief constructs meaningfully account for students' evaluative judgments. The $R^2$ for continuance intention is modest, indicating that while attitude significantly predicts continued usage, additional factors not included in the model may also influence long-term behavioral decisions.

Table 7 further indicates that convenience was the strongest predictor of attitude ($\beta = 0.443$). This was followed by perceived complexity ($\beta = 0.236$), perceived usefulness ($\beta = 0.213$), perceived ease of use ($\beta = 0.186$), and perceived compatibility ($\beta = 0.144$). Attitude had a significant positive effect on continuance intention ($\beta = 0.289$). These results

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demonstrate that college students' continued use of mobile payment applications is primarily shaped by their attitude, which is influenced by both functional and experiential factors.

**Table 7:** Hypothesis Testing Result

| Hypothesis | Standardized path coefficients (β) | t-value | Test Result |
|---|---|---|---|
| H1: ATT ← PEOU | 0.186 | 4.218* | Supported |
| H2: ATT ← PU | 0.213 | 5.104* | Supported |
| H3: ATT ← PCBI | 0.144 | 3.419* | Supported |
| H4: ATT ← PCLE | 0.236 | 4.662* | Supported |
| H5: ATT ← CONV | 0.443 | 5.727* | Supported |
| H6: CI ← ATT | 0.289 | 5.865* | Supported |

**Note:** *=p-value<0.05

H1 proposed that perceived ease of use positively influences attitude. The result supports this hypothesis (β = 0.186, t = 4.218), indicating that students develop more favorable attitudes when mobile payment systems are easy to use. This finding is consistent with technology acceptance literature which emphasizes system usability as a key driver of positive evaluations (Davis, 1989; Kim et al., 2009).

H2 examined the effect of perceived usefulness on attitude. The hypothesis was supported (β = 0.213, t = 5.104), suggesting that students judge mobile payment systems more favorably when they improve efficiency and convenience. This result aligns with prior studies that identify usefulness as a core determinant of acceptance (Davis, 1989; Venkatesh et al., 2003).

H3 tested the relationship between perceived compatibility and attitude. The result confirmed a significant positive influence (β = 0.144, t = 3.419). This suggests that systems aligned with students' habits and lifestyle are more positively evaluated, which supports innovation adoption theory and related findings (Zogheib, 2019).

H4 evaluated the relationship between perceived complexity and attitude. The hypothesis was supported (β = 0.236, t = 4.662). The results indicate that when students perceive mobile payment procedures as clear and manageable rather than difficult, they form more favorable attitudes toward the applications. This finding aligns with technology acceptance theory, which emphasizes that lower cognitive effort and clearer system processes enhance user evaluations (Chawla & Joshi, 2019; Teo, 2012). In this context, reduced perceived difficulty strengthens positive assessments of mobile payment systems.

H5 tested the influence of convenience on attitude and received the strongest support (β = 0.443, t = 5.727). This confirms that time savings and ease of transactions strongly enhance user evaluations. The result is consistent with service convenience theory and mobile service research (Alalwan et al., 2017; Berry et al., 2002).

H6 proposed that attitude positively influences continuance intention. The relationship was strongly supported (β = 0.289, t = 5.865). This result confirms that positive user evaluations drive continued usage of mobile payment services. It is consistent with established models in technology acceptance and online behavior (Ramadania & Braridwan, 2019; Venkatesh et al., 2003).

## 5. Conclusions and Recommendation

### 5.1 Conclusions

This study examined the factors that influence college students' attitudes and continuance intention toward mobile payment applications in Langfang, China. It focused on perceived ease of use, perceived usefulness, perceived compatibility, perceived complexity, and convenience. The study also tested how attitude affects continued use. Data were collected from active users of mobile payment services and analyzed using Confirmatory Factor Analysis and Structural Equation Modeling.

All six hypotheses were supported. Convenience was the strongest factor influencing attitude. This indicates that students prioritize efficiency, accessibility, and time savings when evaluating mobile payment systems. Beyond statistical significance, the relatively stronger standardized effect suggests that functional immediacy plays a central role in shaping evaluative judgments among digitally active students. Perceived usefulness and perceived ease of use also had significant effects, confirming that performance improvement and operational clarity remain foundational drivers of favorable technology evaluations.

Perceived complexity had a positive influence on attitude. Given that the measurement items capture perceived procedural difficulty, the positive coefficient indicates that lower perceived difficulty strengthens favorable attitudes. In other words, when students view payment procedures as clear and manageable, their evaluations improve. This finding aligns with cognitive load perspectives within technology acceptance research, which suggest that reduced mental effort enhances user appraisal. At the same time, the relatively moderate magnitude of the coefficient indicates that procedural clarity contributes meaningfully, but not dominantly, to attitude formation compared to convenience and usefulness. While prior literature often conceptualizes complexity strictly as a barrier, the present findings suggest that among digitally experienced college students, manageable system structure is an expected baseline condition rather than a differentiating obstacle.

Perceived compatibility also affected attitude, although its influence was weaker. This suggests that alignment with daily routines and payment habits enhances evaluations, but

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may be secondary to functional efficiency in this context. The comparatively smaller coefficient implies that behavioral fit supports attitude formation but does not substitute for performance-related benefits.

Attitude significantly predicted continuance intention. However, the explained variance in continuance intention was modest, indicating that while evaluative judgment is an important mechanism, additional post-adoption factors may also contribute to sustained usage. This suggests that attitude functions as a central but not exclusive pathway linking system perceptions to continued behavior.

This study contributes to continuance research by empirically examining belief-based antecedents of attitude within a post-adoption context among college students in a specific regional setting. The findings refine understanding of how traditional belief constructs operate within a digitally fluent population and highlight the relative dominance of convenience in shaping ongoing evaluations. The results provide practical guidance for service providers by showing that sustained usage depends primarily on reducing transaction friction, maintaining functional clarity, and ensuring performance value.

The study achieved its research objective by explaining how students develop attitudes toward mobile payments and how these attitudes influence continued use. It offers a focused examination of evaluative mechanisms in a specific user group and provides a foundation for future research incorporating broader post-adoption constructs.

## 5.2 Recommendations

Based on the findings of this study, several recommendations are offered to support the continued use of mobile payment applications among college students in Langfang, China.

Mobile payment service providers should prioritize transaction convenience, which was identified as the strongest predictor of student attitude. Simplifying payment flows, minimizing transaction time, and reducing unnecessary verification steps are likely to produce the most substantial improvements in user evaluation. Operational efficiency should remain the central design priority, as convenience demonstrated the largest practical impact among all belief constructs.

Perceived complexity, reflecting procedural clarity, also showed a meaningful influence on attitude. Providers should ensure that payment procedures are logically structured and easy to follow. Clear instructions, intuitive navigation paths, and well-designed confirmation processes can strengthen positive evaluations. Enhancements or advanced features should be introduced with contextual explanations to maintain clarity while preserving functionality.

Perceived usefulness and perceived ease of use also contributed significantly to attitude formation. Providers should emphasize performance reliability, transaction speed, and seamless integration with frequently used services. Positioning mobile payment applications as tools that directly enhance daily efficiency may reinforce positive user judgments and support sustained usage.

Universities can reinforce continued use by embedding mobile payment systems into high-frequency campus services such as dining, transportation, academic registration, and activity participation. Routine exposure through institutional integration increases familiarity and reinforces favorable attitudes over time. Institutions may also provide short digital orientation sessions to enhance students' understanding of system capabilities and responsible usage practices.

Policymakers should continue strengthening digital payment infrastructure and regulatory oversight. Stable security standards and consistent platform governance contribute to system reliability, which indirectly supports user evaluations and long-term engagement. Sustained investment in digital infrastructure within university environments further ensures service stability and performance consistency.

Service providers, universities, and policymakers all play important roles. Simple design, service integration, and strong regulations can improve students' attitudes toward mobile payments. These efforts will also support long-term use and contribute to the development of digital finance systems in China.

## 5.3 Limitation and Further Study

This study has several limitations that provide direction for future research. The cross-sectional design limits strong causal interpretation. Future studies may adopt longitudinal designs to examine how attitudes and continuance intention change as mobile payment technologies evolve.

The sample was geographically structured but based on non-probability sampling and limited to college students in Langfang. Future research may apply probability sampling methods or conduct multi-regional comparisons to improve generalizability and examine contextual differences.

All constructs were measured using self-reported data collected at a single time point. Subsequent studies may incorporate statistical controls for common method variance or combine survey responses with objective usage data to strengthen methodological rigor.

The model explained moderate variance in attitude but limited variance in continuance intention. Future research may integrate additional post-adoption variables such as

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satisfaction, trust, habit, or perceived risk to improve explanatory power. Further refinement of the perceived complexity construct may also be beneficial. Distinguishing procedural difficulty from technological sophistication could enhance construct clarity and theoretical precision.

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