An Empirical Study on the Technology Acceptance Model (TAM) of Meituan Application in Kunming, China

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Abstract

Background and Aim: M-commerce cannot be implemented until m-commerce apps become ubiquitous. The Technology Acceptance Model (TAM) uses stated intentions to predict whether a person would use a computer based on their attitudes, perceived utility, perceived ease of use, and other criteria. This study explores the level of the Technology acceptance model (TAM) of Meituan Application in Kunming, China, and suggests the guideline for the technology acceptance model (TAM) of Meituan Application in Kunming, China.

Materials and Methods: This research is a quantitative research method. Three hundred eighty-five customers of the Meituan Application in Kunming, China, will make up the research's total sample size. The questionnaire was used as a tool to collect data. To create descriptions for the guidelines for the technology acceptance model (TAM) of the Meituan Application in Kunming, China, the research's categorized findings and descriptive statistics will be used.

Results: All variables had a high level, according to the findings. This study investigates Meituan Application customers' confidence and acceptance. Trust and danger affect the application's credibility and adoption. Technology and client demographics lessen trust and risk. Kunming males know Meituan App risk and reliability better than women. Technology, popularity, third-party endorsements, and user satisfaction affect Meituan Application's reputation.

Conclusion: This study examines Meituan Application users' trust, risk, and reliability, as well as technology, popularity, endorsements, and user satisfaction. The Meituan Application requires financial institutions to integrate trust-building measures to enhance its usability and efficacy, as highlighted by a study.

Keywords: Technology Acceptance Model; Mobile Commerce; Meituan Application

Introduction

The Internet has helped sports organizations increase revenue and customers (Hayek, Noordin & Hussainey, 2022). China's world-leading e-commerce market is expected to grow by 10.4% in 2022 as more individuals shop online. GlobalData (2021) predicted CNY 14.5 trillion ($2.3 trillion) by 2022. China's e-commerce sales are predicted to expand by 13.3% to CNY 13.1 trillion ($2.1 trillion) between 2018 and 2021 (GlobalData, 2021). Nearly 37% of worldwide e-commerce sales were from China in 2021. The US is second with $1.5 trillion, and the UK is third with $292.1 billion (GlobalData, 2021). China will dominate m-commerce after 2022.

There are several technological acceptance models; however, user acceptance is vital to the success of new information systems but is hard to forecast (Kamkankaew et al., 2022). Users reject new information systems because of minor but noticeable benefits. Innovative information systems transform lives. Despite rapid mobile technological advancement, much research has explored how customers react to m-commerce and mobile services. Rapid mobile technology improvements may have boosted m-commerce (Zhao & Chen, 2013). M-commerce growth is moderate. User acceptability models for emerging IT platforms have focused on positive user acceptance in m-commerce and mobile services research (Suthatorn, 2020). M-commerce may be struggling for unknown reasons. This study discusses m-commerce's often-overlooked drawbacks. M-commerce app developers and service providers must comprehend user approval. We must put ourselves in people's shoes to comprehend mobile device use and acceptability. M-communication and m-commerce were considered. Existing research mostly addresses technological improvements and economic impacts, but m-commerce cannot be implemented until the present crop of installable m-commerce apps on smartphones becomes ubiquitous.

This study examines mobile commerce. Users completed questions on a personalized website. The study was validated by Chinese mobile phone users. No personally identifying information was required, keeping the survey anonymous. User profile data was collected. Data collection constraints limited respondents to well-educated young university students. This sample was ideal for our study since they represent the group most likely to adopt new mobile commerce strategies and technical advances. Due to rapid wireless communication technology development and internet integration, mobile commerce (M-commerce) is becoming increasingly important for businesses and consumers (Wu and Wang, 2005). 3G and 4G wireless networks have made internet-enabled mobile phones more popular. Actually, 83.1% of China's e-commerce will be M-commerce by 2022 (AdChina, 2021). China's buyers bypassed desktops for mobile. Online client behavior is often studied using the technology acceptance model (TAM) (Davis, 1993). We created a theoretical mobile commerce Technology Acceptance Model to study these concerns. To do that, the Unified Theory of Acceptance and Use of Technology (UTAUT) model (Venkatesh et al., 2003) synthesizes eight technology adoption theories. UTAUT's five interrelated factors affect product or service acceptance: results, exertion, influence, good conditions, and intent to act. Performance, effort, and social influence positively affect behavior intention while adopting a new information system, while facilitation conditions and behavior intention directly affect actual usage behavior. Disruption worries explained the detrimental influence on behavioral intention in this investigation. Davis's (1989) Technology Acceptance Model (TAM) examined what factors influence users' adoption or rejection of computerized information systems. Expectancy, self-efficacy, and rationality guide this strategy. Davis (1986, 1989) studied end-user productivity. The Technology Acceptance Model (TAM) examines how individuals accept new technology. Davis 1989. Davis et al. (1989) considered uncontrollable environmental circumstances external variables because the theory of reasoned action states that all other factors indirectly influence behavior by changing attitudes, subjective norms, or their relative importance. Meituan lights.

Meituan says the TAM integrates reasoned action, expectation, and self-efficacy theories. The Technology Acceptance Model (TAM) uses stated intentions to predict whether a person would use a computer based on their attitudes, perceived utility, perceived ease of use, and other criteria. According to Davis (1989), attitude, perceived utility, and perceived simplicity motivate Meituan App users. A person's feelings about technology may affect their use of it. Understanding Chinese internet usage is vital. Chinese internet buyers may differ from those in other countries because Chinese products are distinct. Chinese internet marketers require a better theoretical framework to comprehend mobile app users' behavior to profit from the internet. Online marketers must understand why customers shop online.

Research Objective

1. To study the level of Technology acceptance model (TAM) of Meituan Applications in Kunming, China.

2. To study the guideline for the technology acceptance model (TAM) of the Meituan Application in Kunming, China.

Literature Review and Conceptual Framework

This research uses the Theory of Reasoned Action (TRA) (Ajzen & Fishbein, 1980) and the Theory of Planned Behavior (TPB). Ajzen (1991). Technology Acceptance Model (TAM) theory explains why consumers accept new IT (Davis, Bagozzi, Warshaw, 1989). TAM has been used to examine e-shopping behaviors in several scenarios and demographics (Alagoz and Hekimoglu (2012). The Technology Acceptance Model (TAM) emphasizes perceived ease of use (PEOU) and perceived utility (PU) as significant characteristics and predictors of technology attitude and use (Nunkoo and Ramkissoon, 2012). The Technology Acceptance Model (TAM) does not assume that social norms will influence future behavior, unlike TPB and TRA. The technological Acceptance Model (TAM) explains why people adopt new technologies by linking a person's conviction to their technological attitude. (Nunkoo & Ramkissoon, 2012).

The second TAM (Venkatesh & Davis, 2000), the third TAM (Venkatesh & Bala, 2008), and the unified theory of acceptance and use of technology (UTAUT) are among numerous models that describe how individuals adopt new technologies. In addition to causal drivers of perceived utility, the second Technology Acceptance Model (TAM) includes subjective norm, voluntariness, and image as social impact processes. According to Venkatesh & Davis (2000), third-generation TAMs incorporate features of the second-generation model and the model of factors of perceived ease of use. Third-generation TAM research adds computer efficiency, external control, computer anxiety, and fun to TAM adoption. The UTAUT model uses performance expectancy, effort expectancy, social impact, and enabling norms to explain why and how individuals use new technology. These variables affect usage intention and behavior and have a moderating construct. Kim et al. (2010) found parallels between TAM's performance expectancy and PEOU definitions and UTAUT's.

Escobar-Rodrguez and Carvajal-Trujillo (2013) offered the Analytic Hierarchy Process (AHP) to broaden participants' perspectives and illuminate m-service users' perceptions. Verkasalo et al. (2012) disagreed on the use of TAM in technology adoption, with Bouwman et al. (2008) arguing that technology should be treated differently depending on user qualities and benefits, and Verkasalo et al. (2012) arguing that TAM should be used universally. TAM was also criticized for not examining consumer tech use in the workplace.

TAM has always produced reliable results; therefore, the model can be examined and adjusted using different factors. Holmes, Byrne, Rowley (2013). Previous studies have also supported the use of TAM when traveling or window shopping. TAM is suitable for m-payment analysis. Recent studies (Cobanoglu et al., 2015; Liébana-Cabanillas, Muoz Leiva, and Sánchez-Fernández, 2018) verified TAM use. The theory can analyze technology adoption.

To predict user acceptance of technology in a different environment, the model needs new constructs to improve its interpretation and strengthen it (Liébana-Cabanillas, Muoz-Leiva, and Sánchez-Fernández, 2018). This study uses TAM theory. PU, PEOU, and behavioral intention are used to assess online service application acceptability and usage. Usability, efficacy, and attitude are correlated (Liébana-Cabanillas, Muoz-Leiva, & Sánchez Fernández, 2018). A previous study suggests adding factors to the model. Users' intentions to use the online service application increase their likelihood. Our investigation verified all conceptual framework node connections by examining current studies.

New frameworks help explain online service application uptake. TAM's building blocks have proven effective in various investigations. Rogers (1983) described innovation as complex, observable, relative advantages, trial ability, and compatible. Davis (1989) claims that customers' views of technology rely on how they picture themselves using it. Keramati et al. (2012) explained that Roger's research's complexity and relative advantage are the same as Davis's research's ease and usefulness. The previous study has examined customer uptake and acceptance of e-commerce independently. This paper follows Keramati et al. (2012), who claim that perceived ease of use and perceived usefulness are identical and require equal attention (Arvidsson, 2014).

The literature also discusses trust, security, privacy, and peer pressure. This paper discovered that social cues, including suggestions, online reviews, and the restaurant's performance, influence repeat online purchases. Thus, it's vital to determine if Chinese clients' social networks influence their app downloads and use.
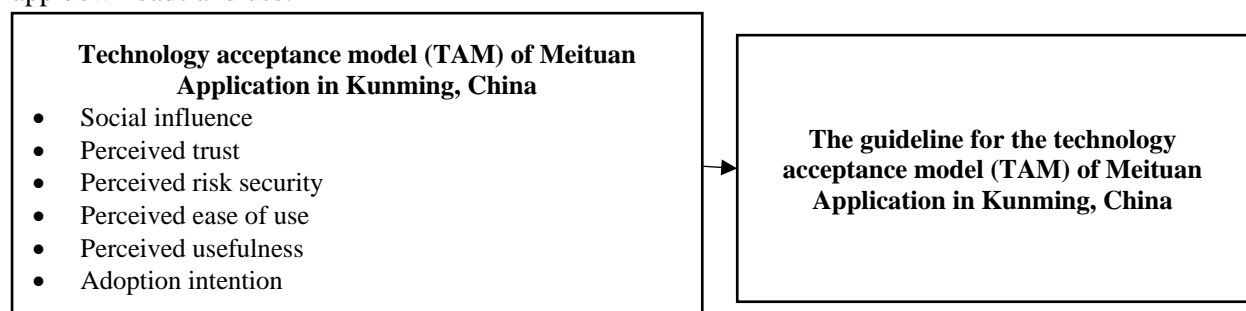
Figure 1 The conceptual framework of this study

Methodology

Population and Sample Size

The term population refers to the total number of people or other entities to which the results of an investigation are intended to be generalized. The customers who have bought a product and have an experience with Meituan Application in Kunming, China, were the focus of the study's primary recruitment efforts.

To determine the sample size of this study, the number of customers who have bought the product and have an experience with the Meituan Application in Kunming, China, is unidentified. The sample size was calculated based on Cochran (1977). The total sample size for the research will be 385 customers of Meituan Application in Kunming, China. These customers will represent the total population. The researcher used an online questionnaire to facilitate an online sampling approach using products of Meituan Application in Kunming, China, that were purchased from the Meituan Application in Kunming, China.

Research Tools

The questionnaire was used as a tool to collect data in this study, and the researcher constructed a questionnaire from the related concept and theory, academic research journals related to studied variables such as social influence, perceived trust, perceived risk security, perceived ease of use, perceived usefulness, and intention to use which are shown in Table 1.

Table 1 Research variables and measurements

Research variables	Source	Number of Items
Social influence	Davis et al., (1989) Hubert et al. (2017)	5
Perceived trust	Davis et al., (1989) Trojanowski & Kułak (2017)	4
Perceived risk security	Davis et al., (1989) Salisbury et al. (2001)	4
Perceived ease of use	Davis et al. (1989) and Sibtain & Sundresan (2020).	4
Perceived usefulness	Davis et al., (1989) Uyanik, M., & Gurler, İ. (2022).	4
Adoption intention	Davis et al., (1989) Trojanowski & Kułak (2017)	3

The questionnaire was developed based on six variables. The measure items are close-ended response questions about the perception of social influence, perceived trust, perceived risk security, perceived ease of use, perceived usefulness, and intention to use.

For measurement of the perception of social influence, perceived trust, perceived risk security, perceived ease of use, perceived usefulness, and intention to use, the interval scale was used as a five-point Likert Scale to measure the level of agreement. The five-point Likert scale was ranked below (Likert, 1932):

5 = the highest level of perception
4 = the high level of perception
3 = the moderate perception
2 = the low level of perception
1 = the lowest perception

The width of the class interval was defined by utilizing the formula as follows (Sauro & Lewis, 2011):

4.21-5.00 =	The respondent's acceptance of all variable factors is the highest level of perception
3.41-4.20 =	The respondent's acceptance of all variable factors is a high level of perception
2.61-3.40 =	The respondent's acceptance of all variable factors is the moderate perception
1.81-2.60 =	The respondent's acceptance of all variable factors is a low level of perception
1.00-1.80 =	The respondent's acceptance of all variable factors is the lowest perception

Cronbach's alpha coefficient was used to do statistical analysis to find the reliability of each variable factor from 30 pilot respondents. The value of Cronbach's alpha must be between $0 \leq \alpha \leq 1$; the higher value means higher reliability and is closely related to the section. Based on the above, Cronbach's alpha (α) of each factor in this research was from 0.761 to 0.835 for 30 pilot test results. Therefore, the reliability of all the indices in the pilot test and the full-scale survey was conducted and was good. Cronbach alpha (α) of all the variables passed the benchmark of 0.65 (Craig & Moores, 2006).

Data Collection

Primary data consisted of information collected straight from respondents. The questionnaire was the research instrument of choice. The researcher read a substantial number of articles, documents, and publications before deciding on a research topic and developing survey questions. As a result, between the months of January 2023 and March 2023, we gathered data from 385 individual questionnaires. Completed questionnaires were double-checked for accuracy using both student and adviser suggestions before data analysis began. Data were entered into a statistical program in its raw form from filled-out surveys for further processing and analysis. After that, we did the calculations, analyzed the data, and summarized the findings. In this case, secondary data was easily accessible. The research team gathered information from a wide range of resources, such as textbooks, academic journals, paperwork, websites, company profiles, and other documents.

Data Analysis

The completed questionnaire served as the basis for arriving at the weight determined based on the predetermined requirements. Using a statistics tool, the information was saved to a file. To present the first research objective, the calculation of the mean and standard deviation was utilized to investigate the customer perception, in the questionnaires, regarding their level of social influence, perceived trust, perceived risk security, perceived ease of use, perceived usefulness, and intention to use. To present the second research objective, the findings of the first objective of the research will be categorized, and descriptive statistics will be utilized in the process of generating descriptions for the guideline for the technology acceptance model (TAM) of the Meituan Application in Kunming, China.

Statistics Used in Data Analysis

Statistical values such as percentage, frequency, mean, and standard deviation were used for data analysis to define the information that was presented in the form of a descriptive table. These statistical values were utilized as part of the statistics that were employed in the study of the data.

Research Result

To provide the first research objective of the study, the first research objective aims to study the level of Technology acceptance model (TAM) of Meituan Application in Kunming, China. This section covers the level of perception of the Technology acceptance model (TAM) of Meituan Applications, which are perceived usefulness, perceived ease of use, perceived risk, social influence, and perceived trust and adoption intention.

Table 2 shows the overall level of agreement with this study

Variables	Mean	SD.	Meaning
perceived usefulness	4.15	0.64	high
perceived ease of use	3.49	0.74	high
perceived risk	3.95	0.54	high
social influence	3.72	0.67	high
perceived trust	3.49	0.89	high
adoption intention	3.95	0.56	high
Total	**3.79**	**0.67**	**high**

Table 2 provides a level of customer perception of perceived usefulness, perceived ease of use, perceived risk, social influence, and perceived trust and adoption intention. The results indicated that all of the variables had a high level (mean score = 3.79, SD = 0.67), especially perceived usefulness (mean score = 4.15, SD = 0.64), adoption intention (mean score = 3.95, SD = 0.56), perceived risk (mean score = 3.95, SD = 0.54), social influence (mean score = 3.72, SD = 0.67), perceived trust (mean score = 3.49, SD = 0.89) and perceived ease of use (mean score = 3.49, SD = 0.74) accordingly.

Provide the second research objective of the study, second research objective aims to study the guideline for the technology acceptance model (TAM) of the Meituan Application in Kunming, China. This section covers the guideline for the development of the technology acceptance model (TAM) of the Meituan Application in Kunming, China, which is based on the result of the previous section.

The Meituan Application faces client issues that affect trust and the use of its technologies. The previous section discussed the obstacles. This section examines the implementation framework's integrated components, focusing on the interconnectedness and dynamic nature of the factors that affect customers' trust and acceptance of a solution. Various scholars have raised questions about Meituan's reliability and widespread adoption. This study examines Meituan Application technology trust and risk factors. As seen in global best practices and implementations, the technology has unique apprehensions. This chapter's conclusion emphasizes the framework's most important considerations. The following part will explain the interconnections and the challenges customers face when using the Meituan Application's technological infrastructure.

Trust and perceived danger affect the Meituan Application's credibility and adoption. The study found that "risk" refers to the unclear possibility of bad outcomes when using Meituan Application services. Users' sense of danger and trust in the Meituan Application affect their trust. Trust requires taking on obligations and making oneself vulnerable to the trusted, making it most useful in uncertain situations. The trust would be unnecessary if there were no uncertainties and you could make confident decisions. Considering the faith placed in Meituan Application technology and the risks taken by early users in poor countries, its present use may have negative effects. Perceived risk, trust, and Meituan Application concerns are linked in the framework. As mentioned, confidence is needed for uncertain transactions on Meituan Application's technological platform.

The framework shows that Meituan Application risk awareness is higher in 18–25-year-olds than in 26–30-year-olds. The study shows that client demographics and technology proficiency moderate perceived trust and danger. The study found that Kunming men are more familiar with the Meituan Application than women. This suggests that men may understand this technology's reliability and risks better. Higher-tech customers are more likely to understand the Meituan Application's technology and trust and risk issues. This shows how customer characteristics and technology proficiency affect risk and trust assessments. "Perceived Trust and Risk" and "Meituan Application Concerns" explore clients' trust and risk in Meituan Application's technology.

Digital transactions using the Meituan Application on the web, the main channel for this business, present many obstacles. This service is mostly accessed online. Meituan Applications and its users must emphasize the benefits of using the service and anticipate and address potential issues. According to the guinea pig framework, the Meituan Application is one of two factors affecting client trust and acceptance. Meituan users have the most trouble connecting to the internet. This study solves Meituan Application issues with a framework. This research considered these concerns. The Meituan Application, used for online banking, has severe security flaws. Unauthorized access, corrupted data,

deceptive money dealings, and service obstruction are the vulnerabilities. Meituan app safety is a major issue in Kunming and other fast-growing cities. Important question. Customers considering using Meituan Application technology worry about data security.

Customers must handle technical and legal issues before using the Meituan Application's technology. Technological constraints, particularly those related to virtual commercial transaction infrastructure, may hinder this strategy. "Predominant" causes this possibility. Technical glitches can tarnish the public's view of Internet technology, forcing businesses to work hard to win back customers and keep going. Popularity, third-party endorsements, and positive user experiences affect the Meituan App's reputation. Customers prioritize Meituan's validity while processing data. The Meituan Application protects users' privacy and data in every way. The Meituan Application's transaction and information processing capabilities are improving, making privacy protection harder. This study suggests that Meituan Application difficulties include privacy concerns.

Due to difficulties with its online version, customers are cautious about fully embracing the Meituan Application. Customers also struggle to trust and utilize varied technologies due to their challenges. The previous elements govern these aspects. Client demographics and technology levels are key. As shown in the previous subsection, the customer is more aware of the Meituan Application's technology components and more likely to express worries about them. Knowing the Meituan Application's problems isn't enough. People must also know the types of challenges that can occur and how to handle them. Trust, risk perception, and Meituan Application concerns were discussed in a previous segment. This section expands on the Meituan Application's relationships.
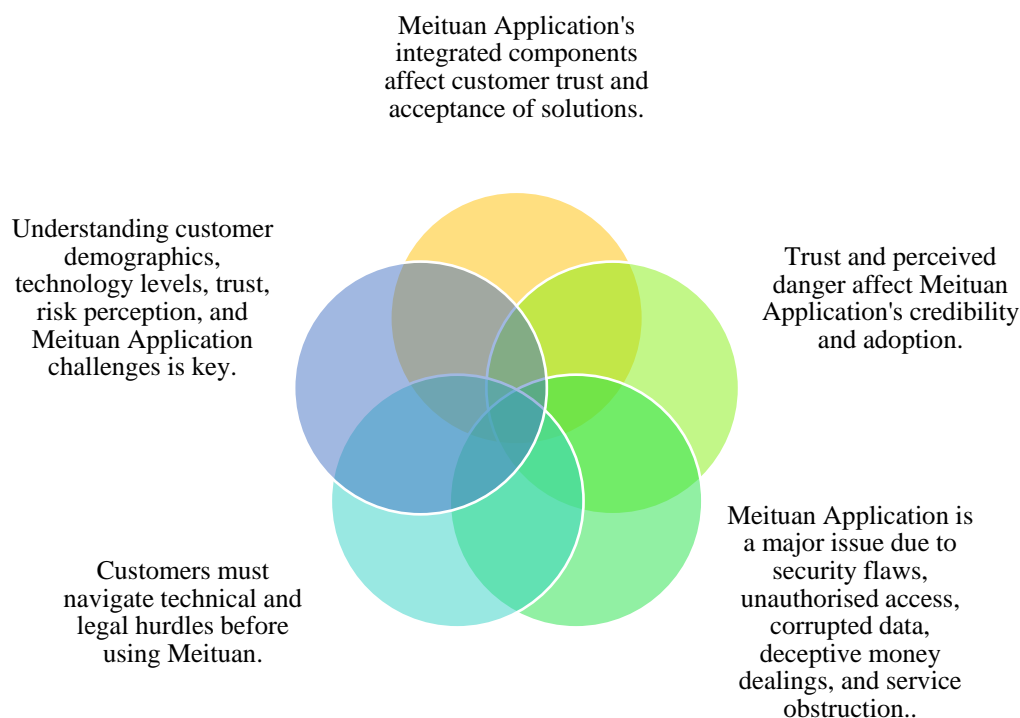
Figure 2 The guideline for the technology acceptance model (TAM)
of Meituan Application in Kunming, China

Conclusion

The results showed that all variables had a high level (mean score = 3.79, SD = 0.67), especially perceived usefulness (4.15, SD = 0.64), adoption intention (3.95, SD = 0.56), perceived risk (3.95, SD = 0.54), social influence (3.72, SD = 0.67), perceived trust (3.49, SD = 0.89) and perceived ease of use (3.49, SD = 0.74) respectively. The study examines the Meituan Application technology acceptance model (TAM) guideline in Kunming, China. Dissatisfied customers hinder Meituan App usage, and

obstacles are identified. The framework's interwoven components and dynamic factors affect consumers' trust and solution acceptance. Meituan Application adoption depends on trust and perceived threat, with risk and trust affecting users' trust. 18-25-year-olds are more risk-aware than 26-30-year-olds, and client demographics and technology proficiency moderate trust and danger. High-tech customers understand Meituan Application technology and trust and risk, and technology and customer qualities affect risk and trust assessments. The "Perceived Trust and Risk" and "Meituan Application Concerns" study investigates clients' trust in Meituan's technology, which is one of two factors affecting client trust and acceptance. Meituan is unsafe with vulnerabilities such as unauthorized access, destroyed data, fraudulent money transactions, and service interruption. Data security worries, popularity, third-party endorsements, and user satisfaction affect the Meituan App's reputation. Meituan prioritizes customer data and privacy, but its transaction and information processing capabilities are improving, making privacy protection harder. Tech and client demographics matter, and 18-to-25-year-olds are more aware of Meituan Application's technology and more likely to express concerns. Problem-solving skills are also needed to address Meituan Application problems.

Discussion

Discussion of the level of Technology acceptance model (TAM) of Meituan Application in Kunming, China, perceived usefulness scores 4.15, SD 0.64. Meituan's app saves time and simplifies online shopping. Hubert et al. (2017) studied two previously underexplored features in the technology acceptance literature: instant connectivity, contextual value, and hedonic motivation, as well as consumer characteristics like habit and risk features like financial risk, performance risk, and security risk. The empirical results showed that numerous acceptance determinants are linked to ease of use and usefulness, and the three mobile shopping aspects (location sensitivity, time criticality, and extent of control) influence the perceived significance of many acceptance drivers. The findings show that mobile shopping app elements should be considered during design and the many application scenarios where they matter. Like, Fernandes, Barfknecht & Wright (2020) employed a non-probability convenience sample and partial least squares structural equation modeling to evaluate the cause-and-effect relationships of a valuable and happy mobile shopping experience.

Perceived ease of use scores 3.49, SD 0.75. Meituan makes online shopping and payment simple. Shen (2018) developed a marketing plan for the mainland-popular Meituan Take-out App, which has grown rapidly due to the Internet. This research examines its Hong Kong market potential and proposes a reasonable promotion approach. A detailed analysis based on consumers' buying and assessment processes, the brand's target demographic, and market placement promotes the app. PEST analysis enhances research findings. Finally, successful Hong Kong promotion recommendations are given. Sibtain & Sundresan (2020) studied Pakistani internet purchase behavior using the TPB and TAM models. Online purchasing, low usage, and different antecedents will mediate this study.

Perceived risk scores 3.95, SD 0.54. The Meituan app securely processes payments and transactions. It safeguards sensitive data. The UTAUT2 model and PLS-MGA examined trust and buying decisions. The results showed that trust affects phone use more than behavior. Age and gender moderated the connection between hedonic motivation and habit and the dependent variable, respectively. The experience did not moderate any hypothesized correlations. Chiu (2021) agreed that regulators, take-out platforms, and customers must work together to remove plastic packaging pollution from online takeaways to achieve sustainable consumption.

Social influence scores were 3.72, and SD 0.67. Meituan is utilized by individuals, families, and groups for social events. Media and Meituan app ordering and payment are crucial. Samprikis et al. (2018) examined how users react to several features that could influence their inclination to use mobile devices for online transactions. Behavioral intention theories like the Technology Acceptance Model, Diffusion of Innovation, and Unified Theory of Acceptance and Use of Technology underpin the research. The model considers behavior intention, mobile skillfulness, enjoyment and anxiety, perceived usefulness and ease of use, trust, connection drivers, and innovativeness.

Perceived trust scores were 3.49, SD 0.89. The Meituan app makes payments safe and easy. It protects data, making it safe for users. Choison (2021) examined sustainable factors affecting reuse intention in China's online-to-offline (020) food delivery market. The major findings showed that cost and speed did not perfectly mediate satisfaction, suggesting that early success may not last. O20 service suppliers in China must tailor their economic incentives and deliver quickly. Customer satisfaction mediates their inclination to reuse things.

Adoption intention scores 3.95, SD 0.56. Meituan is a dependable app for ordering and paying for online shopping. Its security and information are reliable. Karaveg (2021) examined how technological tolerance affects online garment shopping. The garment industry's Technology Acceptance Model (TAM) used seven criteria. Web surveys were conducted with 386 online consumers. Quantitative data analysis employed descriptive statistics and structural equation modeling. The findings demonstrated that customers' technical acceptability strongly affects their tendency to buy clothes online, especially those who enjoy shopping. Government measures should promote e-commerce and the digital economy.

Discussion of the guideline to development for the technology acceptance model (TAM) of Meituan Application in Kunming, China; the Meituan Application technology acceptance model (TAM) guideline in Kunming, China investigates the framework's interrelated and dynamic elements that affect customers' trust and adoption of a solution. It also examines technology risks and weaknesses like trust, perceived threats, and the requirement for confidence in uncertain transactions. Higher-tech clients understand technology's reliability and risks, according to the survey. Customer attributes and technology competency affect risk and trust decisions. Finally, 18-to-25-year-olds are more aware of the Meitanuan Application's technology and more likely to express concerns due to their ignorance of Meitui's challenges. These findings show that customers must enhance their privacy and problem-solving skills. Pasupuleti et al. (2021) revealed that technological acceptance and use do not affect danger perception. This study explains the absence of alternatives and how gender affects MSG in the MSG and TAM literature. Ertz et al. (2022) found that perceived ease of use affects m-shopping intentions through perceived usefulness, enjoyment, and control. Chinese customers experience a stronger and indirect effect. Only Chinese online purchasers are indirectly influenced by joy. These data show the importance of mobile buying segmentation. Miao (2022) examined how complicated causal elements, including user demographics, purchasing scenarios, and conscious or unconscious attitudes and behaviors, affect shopping app use. For antecedent-outcome research, 425 Vietnamese and 469 Chinese mobile buyers were surveyed. The results demonstrated that a shopping app's continued usage intention is affected by a complicated collection of factors, including a shopper's contentment and habits. This study focuses on varied users' habitual activities and tailors' techniques to their cultural values, demography, and purchase circumstances to increase repeat usage. Uyanik & Gurler (2022) discovered that mobile site usefulness and simplicity of use affected customer satisfaction and purchase intentions according to users' perceived vendor trustworthiness. Doungpitak, M., & Kraiwanit, T. (2022) identified a favorable association between mobile shopping app coolness and customer value. Positive indirect effects were considerable. This study examines how mobile shopping app coolness builds consumer value dynamically.

Recommendation
Managerial Recommendations
Based on the empirical evidence presented in this study, the following managerial recommendations can be proposed by this paper:

The Meituan Application has arrived at a critical conclusion that the regulation of trust and acceptability in online services is essential for delivering a valuable service and fostering a reliable relationship with customers.

The paramount objective of the customer-bank relationship is to provide the customer with a convenient and efficient Meituan Application service. However, the customer's reliance on the Meituan Application and the elements that contribute to that reliance is crucial to the worth of the customer's

affiliation with the Meituan Application. As per the Technology Acceptance Model (TAM), financial institutions must integrate trust-building measures into their Meituan Applications to enhance their usability and efficacy. The findings of this study illuminate the compromises that financial institutions must navigate between addressing the immediate needs of their clientele and cultivating a lasting rapport.

Further research Recommendations

Based on the empirical evidence presented in this study, the following future research recommendations can be proposed by this paper:

This study, like many customer behavior studies, has generalizability issues. This study used Meituan Application customers' data. Meituan Application was originally offered by this application. Applying the same methodology to all Meituan Applications —another city in China and specialist— may be more useful for assessing these factors.

The data was collected in exceptional circumstances as the research field study of China was completed only in Kunming, which had a major impact on both the participants and the organization selected for this study, affecting the answers and details in the data. Not only that but as a Chinese, the researcher's concentration may be impaired before and after data collection.

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