



## Exploring the moderating Role of Technology Readiness in the Relationship Between Innovation Resistance and Word-of-Mouth in Smartphone Payment Adoption Among Travelers

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### ABSTRACT

This study connects the unified theory of acceptance and use of technology theory (UTAUT) barriers with tourists' recommendation behavior for Smartphone Payment systems (SPS) through behavioral intention and usage intention. This study aims to determine how technology readiness (TR) motivators and inhibitors function as moderators Between Innovation Resistance and Word-of-Mouth. The study data was collected from 275 customers who used smart mobile payment system to buy tickets or use travel-related services from Egyptian tourism organizations using convenience sampling. The data has been analyzed using partial least squares structural equation modeling and importance-performance map analysis. The findings indicate that Functional and psychological barriers negatively impact the behavioral intention of tourists in APS. Furthermore, results highlight the importance of technology readiness of tourists in SPS uptake. The results advance consumer behavior theory and practice, supporting claims in innovation diffusion. Findings offer valuable insights for travel agents and government organizations to promote positive behaviors in the public and tourists, especially regarding SPS.

### KEYWORDS

Innovation resistance; Smartphone; behavior; intention; word-of-mouth; technology readiness

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## استكشاف الدور المعدل لجاهزية التكنولوجيا في العلاقة بين مقاومة الابتكار والتسويق الشفهي في تبني الدفع عبر الهواتف الذكية بين المسافرين

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### الملخص

ترتبط هذه الدراسة بين حواجز نظرية القبول والاستخدام الموحد للتكنولوجيا (UTAUT) وسلوك توصية السياح لأنظمة الدفع عبر الهواتف الذكية (SPS) من خلال النية السلوكية ونية الاستخدام. تهدف هذه الدراسة إلى تحديد كيفية عمل المحفزات والمثبطات لاستعداد التكنولوجيا (TR) كعوامل وسيطة بين مقاومة الابتكار والتوصية الشفوية.

تم جمع بيانات الدراسة من 275 عميلاً استخدموا نظام الدفع عبر الهاتف المحمول الذكي لشراء التذاكر أو استخدام الخدمات المتعلقة بالسفر من المنظمات السياحية المصرية باستخدام عينة ملائمة. تم تحليل البيانات باستخدام نمذجة المعادلات الهيكلية لأقل المربعات الجزئية وتحليل خريطة الأهمية-الأداء.

تشير النتائج إلى أن الحواجز الوظيفية والنفسية تؤثر سلباً على النية السلوكية للسياح في APS. علاوة على ذلك، تسلط النتائج الضوء على أهمية جاهزية التكنولوجيا لدى السياح في تبني نظام SPS. تُعزز النتائج نظرية وسلوك المستهلك وتطبيقاتها، داعمة الادعاءات في انتشار الابتكار. تقدم النتائج رؤى قيمة لوكلاء السفر والمنظمات الحكومية لتعزيز السلوكيات الإيجابية بين الجمهور والسياح، خاصة فيما يتعلق بأنظمة الدفع الإلكترونية.

### الكلمات الدالة

مقاومة الابتكار؛ الهاتف الذكي؛ السلوك؛ النية، الكلام الشفهي؛ جاهزية التكنولوجيا.

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## 1- Introduction

The internet and digital technology have transformed social relationships and structures across economic, social, and political realms (Sebastian & Diaz, 2021). The modification of social interactions and perceptions has led to the development of new concepts, values, and ideas in public administration. The internet has changed conventional connections, including those between governments and individuals, as well as interactions inside public administration and policy institutions (Sebastian & Diaz, 2021).

E-government refers to transforming public services and practices into a digital space, allowing citizens to interact with the government in a non-physical setting (Grönlund & Horan, 2005). Bokov and Abezin (2019) defined "digital citizenship" as citizens who have the knowledge and skills to engage with the government and use online services. To fully use e-government and digital citizenship, it's important to have the capacity to conduct digital financial transactions. Scholars (Azmi et al., 2016; Hasan et al., 2015; Treiblmaier et al., 2006) have highlighted the significance of e-payments in improving e-government services and empowering digital citizens to engage with online public services. Research suggested that adopting digital payments for government-to-citizen (G2C) transfers, such as social security and pensions, might lead to favorable results (Csáki et al., 2012; Klapper & Singer, 2017).

According to Jayawardena et al. (2023), the tourism sector has undergone a revolution due to the widespread use of smartphones, which allow travelers to share their experiences quickly, access real-time information, and make educated purchase choices. From a variety of theoretical perspectives, such as behavioral reasoning theory (Mobarak et al., 2022) and coping theory (Hameed et al., 2024a), furthermore, they examined consumer behavior with reference to the use of mobile payment systems. They ignore that consumers' shift to SPS may result in a number of adoption issues and instead concentrate on the conditions that facilitate SPS adoption (Khanra et al., 2021).

Adoption intentions are the main outcome variable that is the subject of the majority of study. However, the behavior may be categorized into several impacts. Furthermore, the interaction effects of the user's psychological state are not taken into account in this research, which are mostly focused on the direct results of the innovation resistance hypothesis. Because they vary greatly, examining the ready stage may provide intriguing results (Hameed et al., 2024a).

Resistance responses are crucial for comprehending the adoption determinants since consumer opposition is the main reason why inventions fail (Seth et al., 2020). The obstacles have been examined in relation to consumer experiences in a number of situations, including online to offline sales (Kaur, Dhir, Ray, et al., 2020), organic goods (Kushwah et al., 2019), and online sales (Chen et al., 2022, a).

Although research on innovative resistance in digital settings has been done, smart payment systems (SPS) in the tourist industry has not been the subject of any comparable study. As a result, there are no obstacles in SPS study that go against travelers' intentions to utilize the services. Academic research on customers' resistance to various services and commodities supplied via digital platforms has focused mostly on IRT hurdles and purchases (Hameed et al., 2025). Consequently, more research is required to identify the obstacles to and markers of SPS trust and

word-of-mouth (Sadiq et al., 2021). When consumers make behavioral judgments about a product or service, they consider trust (Cai et al., 2023). Scholars have advocated trust in both online and offline research as a basis for positive customer-business referral behavior. However, few academics have questioned the importance of studies on trust-based recommendation behavior in the context of technology adoption (Kumar et al., 2022).

Researchers have also been urged to look into how these obstacles affect other clients' uptake of these services (Chen et al., 2022, b; Hameed et al., 2024b). Excellent service delivery is linked to good word-of-mouth (WOM), according to research literature (Hameed et al., 2024a).

This study focuses on online/digital payments, which include financial transactions without physical touch to get products or services. The study examines word-of-mouth for tourism services as a behavioral response of tourists to behavioral intention in SPS, given the correlation between behavioral intention and word-of-mouth in the travel industry (Furner et al., 2021), social commerce (Meilatinova, 2021), and medical tourism (Abubakar and Ilkan, 2016). Additionally, from its inception, scholars have closely monitored the technological readiness index. Because the TRI dimensions are applicable to Internet technology, we evaluate the relationships between trust and intention. It is believed that these elements, when divided into motivators and inhibitors, might regulate tourist intentions when trust is used as a predictor. Therefore, the following research questions are formulated:

(RQ1) How do IRT barriers affect guests' trust in the SPS?

(RQ2) Should travelers be more likely to use SPS and spread positive word of mouth if they believe in smartphone payment systems (SPS)?

(RQ3) Does the passengers' technological readiness level influences their behavioral responses to SPS?

The aim of this investigation is to look at how technological readiness (TR) influences the relationship between innovation resistance (IR) and word-of-mouth (WOM) in the uptake of smartphone payments by travelers. Specifically, it aims to:

- Investigate if consumers' reluctance to use smartphone payment technology reduces their chance of sharing positive word-of-mouth.
- Determine how customers' overall willingness to embrace and utilize technology (TR) influences their WOM behavior.
- Determine if TR reduces the negative effects of IR on WOM, serving as a buffer to turn reluctant users into supporters.

Finally, this research adds to current theoretical information by illustrating how technological readiness affects the links between behavioral intention and desire to use SPS.

## **2- Literature Review**

### **2.1 The unified theory of acceptance and use of technology (UTAUT)**

Strong theoretical frameworks for examining people's acceptance of technology in general and online buyers' acceptance and purchasing behavior in particular include the well-researched TAM (Davis et al., 1989) and the more recent UTAUT model (Venkatesh et al., 2003). These models rely on the fundamental concepts of perceived

utility (PU) and perceived ease of use (PEOU) as predictors of website use behavior or as markers of technology adoption.

PEOU measures how much a person thinks using a website is effortless, whereas PU measures how much they think utilizing a website improves their ability to purchase. In summary, the TAM's theoretical assumption is that PEOU influences PU, which influences system attitudes and, eventually, use intentions. The current research uses PEOU and PU as important components of technical website acceptability, notwithstanding the improvements provided by UTAUT. This is consistent with earlier research that uses trust as a one-dimensional construct in conjunction with technological acceptance characteristics to explain online purchase behavior.

According to Gefen et al. (2003) Technology acceptance and behavioral intention were examined separately by many researchers, but combining the two viewpoints "advances our understanding of these constructs and their linkages to behavior.". Their preliminary theoretical analysis and practical results sparked a wave of follow-up research. Regarding the causal links between technological acceptance dimensions, trust, and online buying behavior, this research provides some contradictory conceptualizations and findings. Technology acceptance and according to Gefen et al. (2003) are sometimes viewed as separate constructs (Van der Heijden et al., 2003) or as interconnected, with PEOU influencing trust (Liao et al., 2006), which in turn influences perceptions of website PU or usability and, eventually, behavior. Perceived benefits or PU have also been linked to trust, either positively or negatively, which may then translate into behavior. Lastly, behavioral intention has been connected to conduct either directly or indirectly via other concepts. Surprisingly, apart from these discrepancies, none of this research distinguishes between the various aspects of behavioral intention.

## **2.2 Barriers to Smartphone Payment Adoption**

Theoretical approaches to understanding the use of innovative products and services fall into two categories: acceptance and use, which have received more attention in recent years, and resistance factors (Castro, 2018). several studies like Castellion & Markham, (2013); Ferreira et al., (2014); Heidenreich & Kraemer, (2016) aimed to avert failures in launching new goods and services.

Failed inventions are unproductive investments with little potential for future income. Understanding the characteristics that influence customer adoption or resistance to new technologies is important for both theory and management (Castellion & Markham, 2013; Ferreira et al., 2014; Heidenreich & Kraemer, 2016).

Consumers' resistance to using technology goods or services may be impacted by a variety of variables, including functional elements of the product or service, as well as its psychological and emotional qualities. Talke and Heidenreich (2014) found that resistance to innovation stems from functional and psychological obstacles, also known as cognitive variables.

Functional barriers occur when an innovation fails to meet consumer expectations, while psychological barriers arise when perceived attributes cause conflicts or psychological problems (Heidenreich & Handrich, 2015). Current models mostly address cognitive elements (Davis, 1986; Fishbein & Ajzen, 1975; Venkatesh et al., 2003). So et al. (2015) and Castro et al., (2020) suggested that models should take into account customer emotions.

### 2.2.1 Functional Barriers

Consumers may face challenges due to the complexity of contemporary technologies. The opposition arising from alterations to routine brought about by an invention is denoted as a usage barrier (Ram and Sheth, 1989). It evaluates the level of client opposition due to the amount of time and effort needed to comprehend and utilize the innovation. The challenges, including the system's unwieldy interface and ambiguous information, mainly contribute to a barrier in usability. Dash et al. (2023) argued that barriers play a crucial role in jeopardizing the potential for widespread adoption of innovation.

Jayawardena et al. (2023) stressed that tourists are more likely to use self-service kiosks when fewer obstacles prevent their utilization. Moreover, for new online vendors and customers using mobile wallets, the ease of use primarily influences trust (Kumar et al., 2022). Kaur, Dhir, Singh, et al. (2020) proposed that existing barriers to the usability and functionality of online applications can lead consumers to develop a lack of trust in them.

According to Kotler et al. (2020), value is defined as the consumer's assessment of the total advantages of a product relative to the total expenses of purchasing it. Comparably, the cost customers incur in embracing new technology is associated with the value barrier. Customers are satisfied when advantages outweigh costs and vice versa (Bailey et al., 2022). According to the researchers, until an invention offers a lower opportunity cost, customers will not accept it (Wu and Liu, 2023). Nevertheless, new technology is likely to be adopted at a rapid rate if it appears to be reasonably priced.

The value barrier could be lowered by giving customers more value for their efforts to learn the system. If adopting the new system requires significant exertion, consumers might also become mistrustful (Ashrafi and Easmin, 2023). It is implied, in accord, that customers will come to distrust SPS if its products are too expensive or insufficient. Customers do not trust a product or service if they are unhappy with its quality compared to opportunity cost (Kumar et al., 2022).

The risk barrier is the resistance to innovation that arises due to unpredictability. According to Ram and Sheth (1989), it is a barrier founded on the customers' views of doubt about the dependability, dishonesty, and confidentiality of utilizing innovative technology. Previous studies have demonstrated that the risk barrier significantly impacts customers' purchasing decisions in various contexts, such as online shopping (Hew et al., 2023) and virtual payments (Hameed et al., 2025). Customers may doubt the system's reliability since they are concerned about the possibility of losing their personal information (Dash et al., 2023).

According to the existing body of research, consumer services are plagued by a lack of trust (Cai et al., 2023). According to Talwar et al. (2023), customers have a sense of anxiety because they consider the risk associated with embracing mobile technology. A study conducted by Sarkar et al. (2020) found that the consumer's perception of risk influences customer trust. Kaur, Dhir, Ray, et al. (2020) have also identified the risk barrier in online meal delivery practices, such as inaccurate food delivery. Hence, we postulate:

H1: The Functional barrier is inversely related to tourists' Behavioral intention in SPS

### **2.2.2 Psychological Barriers**

There is a possibility that tradition barrier is caused by the cultural shift of customers (Ram and Sheth, 1989). It's an event when the customers' routines and behaviors are altered due to innovation (Chen et al., 2022). Culture is a learned thing, and because it is so strongly related to the individual, it eventually becomes a component of their personality. According to Talwar et al., (2023), a significant shift or conflict in traditions may result in a reaction from society.

According to Kumar et al. (2022), the relationship between tradition barrier and trust is interconnected and inversely related. On the other hand, research has concluded that the tradition barrier in the hospitality industry negatively impacts the related factors (Kaur, Dhir, Singh, et al., 2020) The challenge resulting from a negative customer perception of the invention is the image barrier (Ram and Sheth, 1989). Brands use a variety of strategies to build their image, such as having a strong customer service division. Excellent customer service leads to happy customers and breeds trust (Kaur, Dhir, Ray, et al., 2020). According to Zhang et al. (2023), a customer's intention to use new technology may be influenced by their experience with the services provided by the company.

Customer service and feedback in the mobile services industry have been associated with trust, an essential aspect of image-building (Song et al., 2019). Hence, the inadequate performance of the consumer service department might detrimentally affect trust (Kaur, Dhir, Singh et al., 2020). The negative perception of SPS may be attributed to security concerns and perceived complexities in using SPS compared to conventional payment methods. A recent study by Kumar et al. (2022) indicated that image barriers harm customer trust. Thus, we propose the following:

H2: The Psychological Barrier is inversely related to tourists' Behavioral intention in SPS

### **2.3 Behavioral Intention**

Behavioral intention relates to how much a person intends to use technology. Attitudes regarding technology have a direct influence on behavioral intentions. A good attitude toward technology increases a person's willingness to use it. In contrast, those with a negative attitude toward technology are less likely to wish to use it (Lee, 2018). Zeithaml et al. (1996) performed research that included particular positive behavioral intents such as loyalty, business goals, willingness to pay more, and external and internal emotions.

Kim (2016) used repurchase intentions and favorable words of mouth to predict behavioral intentions. He mentioned in his results that, to encourage positive consumer behavior, tourism managers must ensure that booking apps provide an enjoyable experience that allow guests to access information and order or receive services in an advanced manner to meet the specific preferences of various customer segments. Customers who like their interactions with booking applications are more likely to have good sentiments about them, which encourages them to repeat the pleasant encounters. (Yim & Yoo, 2020).

According to Venkatesh et al. (2003), the sense of utility and simplicity of use are two of the most significant elements influencing behavioral intentions. These elements influence people's behavioral intentions: perceived advantages and ease of usage. People use technology because they believe it will help them do their jobs more

efficiently (Davis, 1989), and they regard it as more beneficial if it is straightforward to use. Similarly, Asiri (2019) shows that customer views regarding new technologies impact their behavioral intentions. This implies that the more favorable a person's opinion of something is, the larger their desire to participate in good activities, and the lower their intention to engage in bad behaviors. Thus, we suggest:

H3: Behavioral intention is directly related to tourists' usage intentions to use SPS.

#### **2.4 Usage Intention and Word of Mouth**

WOM may affect a large number of customers and is one of the most important variables in deciding consumer autonomy (Mobarak et al., 2022). According to Hameed et al. (2024a), word-of-mouth refers to consumer-to-consumer communication, which happens when people share their ideas, news, and marketing material with others. It has been regarded as one of the most significant factors in human conduct. According to Arndt (1968), word-of-mouth is the most widespread marketing medium, providing trust and reliability to many receivers. It is well known that trust is a crucial motivator for consumers to do online transactions (Kumar et al., 2022).

Geffen (2000) claimed that customer confidence in an innovation leads to positive referral behavior in online media. Behavioral intention has been shown to be positively associated with word-of-mouth in medical tourism (Abubakar and Ilkan, 2016), the tourism sector (Furner et al., 2021), and social commerce (Meilatinova, 2021).

Consumers influence their opinions by sharing their experiences with family and friends via informal channels such as word-of-mouth (Verkijika and De Wet, 2019). According to Chen et al. (2022), consumers that are eager to adopt modern technology are more likely to suggest it to others. Researchers discovered a link between intent to use and intention to recommend (Hameed et al., 2024a). Customers who intend to use SPS are more likely to promote it to others (Verkijika, 2020).

According to Cheng et al. (2022), users are more likely to recommend an app to others if they have a strong desire to use it. Ramadhan et al. (2022) found that college students who intended to utilize digital libraries were also eager to share them with others. As a result, we believe that travelers who plan to utilize SPS for travel-related bookings will be more likely to spread positive word-of-mouth among their peers, as follows:

H4: Tourists' usage intentions to utilize SPS directly relates to their word-of-mouth.

H5: Tourists' intention to use SPS directly relates to their word of mouth

#### **2.5 Technological Readiness (TR)**

Technology readiness (TR) refers to the willingness to adopt and use new technologies to accomplish objectives (Parasuraman & Colby, 2015). TR is a larger mental state resulting from the combined operation of motivators and inhibitors. TR combines a person's technical ideas and attitudes to predict their willingness to utilize new technology for goods and services (Bailey et al., 2022). Although they vary, the phrases technological readiness index and technology acceptance model (TAM) may be used interchangeably.

The TAM model assesses the acceptability of new technology, while the TRI examines societal attitudes toward it (Parasuraman and Colby, 2015). Consumers may be classified into categories using the complex psychographic term "technology

readiness" based on how they feel about technology, both favorably and negatively. The concept includes motivators and inhibitors in four dimensions.

Optimism is a forward-thinking attitude toward technology and the belief that it provides individuals with greater power, independence, and effectiveness in their everyday lives. Innovativeness is the ability to lead by example in both technology and philosophy. Discomfort refers to the feeling of being weak and inadequate in front of technology. Insecurity is defined as a lack of confidence in technology caused by questions about its reliability and fears about potential harmful repercussions (Hwang et al., 2024).

TR may be used to analyze one's personality, which is necessary for the adoption of current technology. Borrero et al. (2014) suggested that TRI may be employed in a variety of areas, including social networking sites, online services, educational possibilities, and healthcare. Given their varying degrees of preparedness, we used the technological readiness into our research to get a better understanding of how Behavioral intention impacts visitors' inclination to utilize services. This inclusion enables us to investigate the connection between Behavioral intention and use intention across various tourist ready profiles.

### **2.5.1 The moderating function of Technological Readiness (TR)**

Technology optimism is the belief that technological advancements will make life more efficient, adaptable, and controllable. According to Mobarak et al. (2022), since the adoption of new technologies is often related with ease of use, prospective users must be able to operate such systems. Technological advancements contribute to the development of competent abilities and positive attitudes toward information technology in individuals. Optimistic consumers are more inclined to adopt new technology and focus on the advantages than pessimistic customers.

Consumer innovativeness refers to people's willingness to experiment with new information technologies (Hameed et al., 2024a). According to Bailey et al. (2022), one of the main reasons Colombian clients are interested in adopting SPS is its novelty. Innovativeness influences the adoption of new technologies, such as online travel purchase intention and hotel bookings (Hwang et al., 2024; Hameed et al., 2024a).

Consumers may be concerned about the ability to work properly and the risk of negative outcomes (Blut and Wang, 2020). The discomfort factor plays an important role in shaping the perceived advantages of technology (Pham et al., 2019). Consumers who are less motivated to adopt new technologies are more likely to have inadequate technological readiness drivers (Bailey et al., 2022). Customers' levels of pain will determine how much faith they have in SPS.

Slade et al. (2015) define insecurity as worries about the possible loss of control over personal information. Blut and Wang (2020) describe customer insecurity in technology adoption as a lack of faith in technology owing to doubts about its efficacy and worries about possible negative consequences. Customers who resist adopting new technologies are skeptical of technical progress (Ashrafi and Easmin, 2023).

Thus, we propose that beneficial impacts on technology adoption, particularly SPS, arise from travelers' Technological Readiness, as seen below:

H6: Tourists' Technological Readiness innovation positively moderates the relationship between behavioral intention and usage intention.

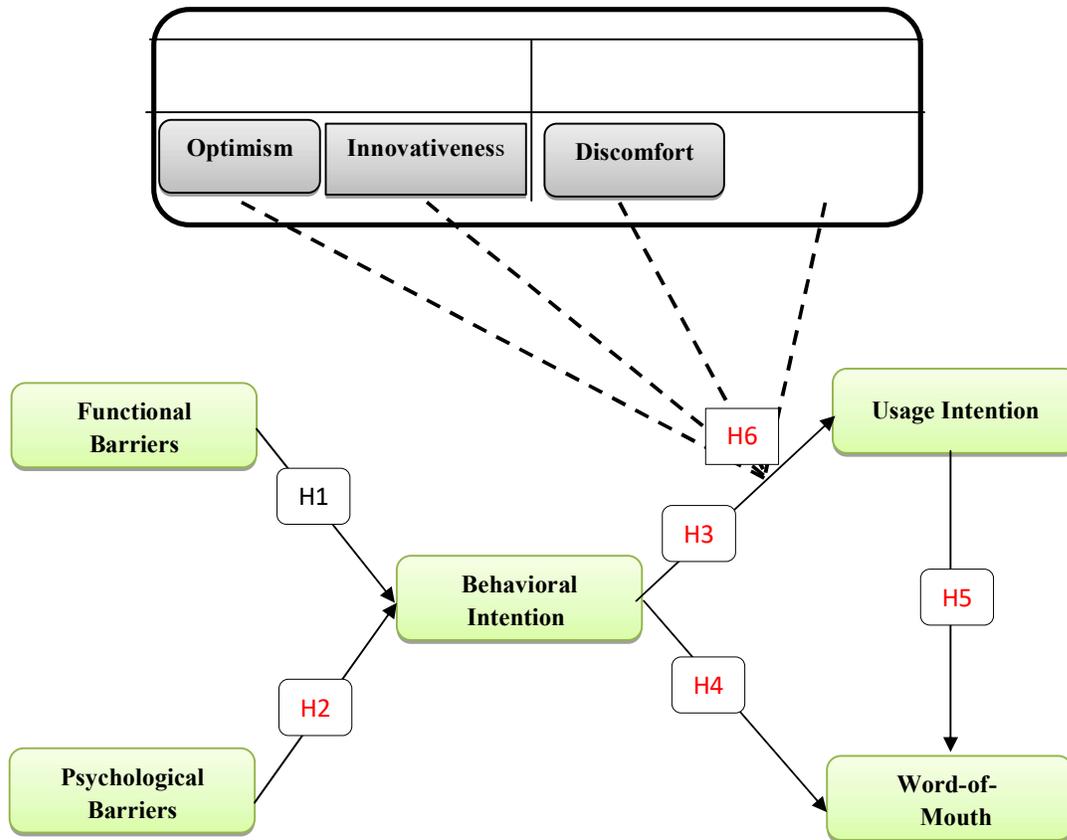


Figure 1: Conceptual Framework

### 3- Methodology

#### 3.1 Data collection and analysis

The rapid expansion of the internet has altered traditional business practices, giving rise to E-Business and electronic payments. Mobile payment solutions are supplanting traditional electronic payment methods as E-Business models and technology grow more sophisticated. Mobile payment solutions leverage cellular technology to provide sophisticated services to companies and customers. These significant growths, together, present a perfect context for studying the acceptance and effect of mobile payment systems on visitors.

The current study focuses particularly on the role of technology readiness in the relationship between innovation resistance and word-of-mouth in smartphone payment adoption among travelers. The analysis seeks to determine the link between Innovation Resistance, Customer Behavioral Intention, Usage Intention, and Customer Word of Mouth. Furthermore, the study seeks to investigate the moderating function of Technology Readiness between Innovation Resistance and Word-of-Mouth in generating good word-of-mouth communication.

350 Questionnaire were distributed to clients who utilized mobile payment methods to buy tickets or use travel-related services from Egyptian tourist organizations. A Convenience Sampling approach was utilized to contact respondents using Google Forms. The convenience sampling strategy was effective for data collection since

respondents shared features of smart technology usage in hospitality and tourism (Golzar et al., 2022). A total of 275 valid Questionnaire were gathered, with a 78.5% response rate. The research questions were rated using a five-point Likert- scale, with 1 representing "strongly disagree" and 5 representing "strongly agree." In addition, we requested participants to provide demographic information such as age, gender, position, and years of experience.

The word-of-mouth scale includes three elements designed to evaluate visitors' desire to suggest it to others. The WOM measurement scale created by Kim and Lee (2011) was used. The behavioral intention use intention measuring scale assesses visitor intentions to utilize the SPS. The intention scale utilized in this study is based on research done by Johnson et al. (2018) and has seven components. The technological readiness index assesses four dimensions: optimism, creativity, discomfort, and insecurity. The aforementioned features were assessed using the Parasuraman and Colby (2015) scale, which comprises four items for each dimension.

Prior to the distribution Questionnaire, we ran a pretest of the questionnaire with 20 samples to determine the construct's reliability. We requested tourist managers that provide smart payment methods in their firms, as well as tourism management academics, to take the pretest for the pilot test, which was designed to measure logical coherence, comprehensibility, and job relevance.

Participants in the pretest made comments on how to enhance the questionnaire. The hypothetical framework resulted in the creation of variance-based structural equation modeling (VB-SEM). VB-SEM has attracted substantial interest in marketing and management (Ali et al., 2018; Kock, 2018; Kumar and Purani, 2018). This is owing to its capacity to deal with typical model difficulties in the social sciences, such as non-normal distributions (Hair et al., 2014). In this work, we employed PLS-SEM to investigate the relationships between variables. We utilized a two-step estimating process, first looking at the measurement model and then using Smart PLS version 3.2.8 to look at the structural model.

There are various reasons why PLS-SEM outperforms other structural equation modeling systems. For example, PLS-SEM is adept when testing a theoretical framework from a predictive perspective, when using secondary or archival data that may lack complete evidence based on measurement theory (Hair et al., 2019), when addressing issues related to normal distributions, such as data set non-normality (Sarstedt & Hwang, 2020), and when the research goal is understanding. Exploring theoretical extensions of current theories, such as exploratory research based on theory building, is the most effective way to handle rising complexity (Benitez et al., 2020). PLS-SEM is also useful for evaluating mediation hypotheses between latent variables (Afthanorhan, 2014).

In the first step, we identified the major components using exploratory factor analysis (EFA). In the second step, A confirmatory composites analysis (CCA), we employed path analysis to identify causal links between these components (Leong et al., 2015; Zopiatis et al., 2014). Furthermore, we employed factor loadings to assess how well specific questionnaire items reflected their underlying components. Internal consistency was assessed using alpha-Cronbach and composite reliability.

Construct validity was utilized to test for the absence of a link between measurements that were not conceptually connected to a significant degree. In addition, we used

AVE to precisely analyze the validity of convergent constructs and Fornell & Larcker's method to evaluate the validity of discriminant constructs.

### 3.2 Respondents' profile

The demographic characteristics are extracted to explain in detail the information required about the respondents. Table 1 explains that the majority of the respondents were males, which formed 71% of the total responses, while females rated for 29%. The age group of 35–44 accounted for 47% of the responses, while the age group of 24–34 accounted for 36%. Regarding Years of experience with the payment system, the results reveal that 50% of respondents have experience ranging from a year to 2 years, 35% have experience ranging from 3 to 4 years, and the rest of respondents is 15% have experience exceeding 5 years.

Table 1: Sample characteristics

Indictor	Category	Percentages
<b>Gender:</b>		
Male	195	71
Female	80	29
Total	275	100%
<b>Age:</b>		
From 24 to less than 34	98	36
From 35 to less than 44	129	47
From 45 to above	48	17
Total	275	100%
<b>Years of experience with the payment system:</b>		
From 1 year to 2 years	138	50
From 3 years to 4 years	95	35
Over 5 years	42	15
<b>Income:</b>		
> 10,000	35	13
10,000-15,000	35	13
16.000-20,000	29	10
21,000-25,000	32	12
26,000-30,000	39	14
31,000- 35,000	31	11
< 36,000	74	27
Total	275	100%

### 3.3 Measurement Model

A confirmatory composites analysis (CCA) was performed initially to assess the reliability and validity of the data readings. Study measures are tested for reliability using factor loading, Cronbach's alpha ( $\alpha$ ), composite reliability (CR), and average value extracted (AVE). Table 2 shows that all of the variables exhibit adequate levels of dependability since they are all more than 0.7: FB = 0.825, PB = 0.750, BI = 0.789, UI = 0.863, WOM = 0.921, and TR = 0.790. All Cronbach's alpha findings were higher than the suggested threshold of 0.7, indicating that the metrics used in this research are trustworthy and have good levels of internal consistency.

Table 2: Convergent Validity

Constructs	Items	Loadings	VIF	Alpha	CR	AVE
<b>Functional Barriers</b>	FB1	0.852	2.280	0.825	0.914	0.725
	FB2	0.862	2.171			
	FB3	0.856	2.395			
	FB4	0.838	2.073			
<b>Psychological Barriers</b>	PB1	0.915	1.499	0.887	0.880	0.786
	PB2	0.860	1.499			
<b>Behavioral intention</b>	BI1	0.818	1.806	0.789	0.870	0.624
	BI2	0.738	1.673			
	BI3	0.856	1.881			
	BI4	0.742	1.642			
<b>Usage Intention</b>	UI1	0.885	2.121	0.863	0.898	0.743
	BI2	0.839	1.619			
	BI3	0.865	1.881			
<b>Word of mouth</b>	WOM1	0.842	1.678	0.828	0.868	0.800
	WOM2	0.777	1.625			
	WOM3	0.867	1.982			
<b>Technology Readiness</b> “Optimism, Innovativeness, Discomfort, and Insecurity”	TR1	0.832	2.176	0.790	0.870	0.626
	TR2	0.773	1.625			
	TR3	0.836	2.219			
	TR4	0.717	1.551			

Table 3 shows that all values fall below the proposed threshold, suggesting that items have adequate CCA. Furthermore, to identify common method bias, the complete collinearity test was performed to examine common method variance (Kock, 2015). The study found that the variance inflation factor (VIF) for all latent variables was  $\leq 3.3$ , indicating that common method bias is not present in the data. Finally, no collinearity issue was detected since all VIF values are less than the threshold value of 0.5.

The Composite reliability (CR) index test determines the intrinsic dependability of each measurement. In view of Hair et al. (2006) and Lai et al. (2010), a CR score higher than 0.7 indicates that the concept has adequate internal consistency. The findings show that the composite reliability (CR) of all items surpassed the suggested level (0.7), with values ranging from 0.870 to 0.944. These findings therefore support the presence of internal reliability for each research concept.

Table 2 shows that the average extracted variances for all constructs surpassed the threshold value of 0.50, suggesting that the measuring instruments properly captured the total amount of variation in the study's indicators. All AVE values varied from 0.624 to 0.850, which is consistent with Nusair and Hua's (2010) recommendation that the optimal AVE value be larger than 0.5. Higher variance-extracted estimates (higher than 0.50) indicate that the indicators accurately describe the latent concept (Fraering & Minor, 2006).

Furthermore, the discriminant validity assessed using the Fornell-Larcker method was less than 0.9 across all dimensions (Kline et al. 2012). Table 3 indicates that the square roots of AVE for each of the six components are diagonal, although the squared correlations between constructs are not.

Table 3: Discriminant Validity (Fornall-larcker)

	UI	R	I	B	B	OM
<i>I</i>	<b>0.862</b>					
<i>R</i>	0.489	<b>0.791</b>				
<i>I</i>	0.491	0.410	<b>0.790</b>			
<i>B</i>	-0.257	-0.175	-0.350	<b>0.852</b>		
<i>B</i>	-0.460	-0.328	-0.440	0.278	<b>0.887</b>	
<i>OM</i>	0.512	0.539	0.420	-0.115	-0.528	<b>0.894</b>

Note: Diagonal values represent the square roots of AVE and below values represent correlation Coefficients

### 3.4 Structural Model

The structural framework has been estimated by analyzing the bootstrapping results obtained from 5000 subsamples. According to H1, a substantial negative correlation exists between Functional Barriers and tourists' Behavioral intention in SPS. The findings validate the acceptance of H1 ( $\beta = -0.193$ ,  $t = 5.357$ ,  $P < 0.05$ ).

The findings also show that H2 is acceptable, with a substantial negative correlation between the Psychological Barriers and the Behavioral intention of tourists ( $\beta = -0.171$ ,  $t = 3.838$ ,  $P < 0.05$ ).

Additionally, the findings of testing hypotheses 3 and 4 demonstrate that Behavioral intention significantly improves the usage intention ( $\beta = 0.353$ ;  $t = 8.938$ ;  $P < 0.05$ ) as well as word-of-mouth ( $\beta = 0.215$ ;  $t = 5.115$ ;  $P < 0.05$ ). Since usage intention substantially affects word-of-mouth, H5 is also supported ( $\beta = 0.406$ ;  $t = 9.818$ ;  $P < 0.05$ ).

We propose that the relationship between Behavioral intention and usage intention is moderated by the Technology Readiness (innovativeness, optimism, discomfort and insecurity) of tourists in hypotheses 6. As illustrated in table 4 and figure 2, Technology Readiness positively moderates the positive association between Behavioral intention and usage intention, which supports H6 ( $\beta = 0.088$ ,  $t = 2.247$ ,  $P < 0.05$ ).

Table 4: Indicators of hypothesis evaluation.

H	Description	Estimate	p-values	Results
H1	FB → BI	-0.193	0.001	Accepted
H2	PB → BI	-.0171	0.001	Accepted
H3	BI → UI	0.353	0.001	Accepted
H4	BI → WOM	0.215	0.001	Accepted
H5	UI → WOM	0.406	0.001	Accepted
H6	TR * BI → UI	0.088	0.025	Accepted

**Note:** Functional Barriers (FB), Psychological Barriers (PB), Behavioral intention (BI), Usage Intention (UI), Word of mouth (WOM), Technology Readiness (TR).

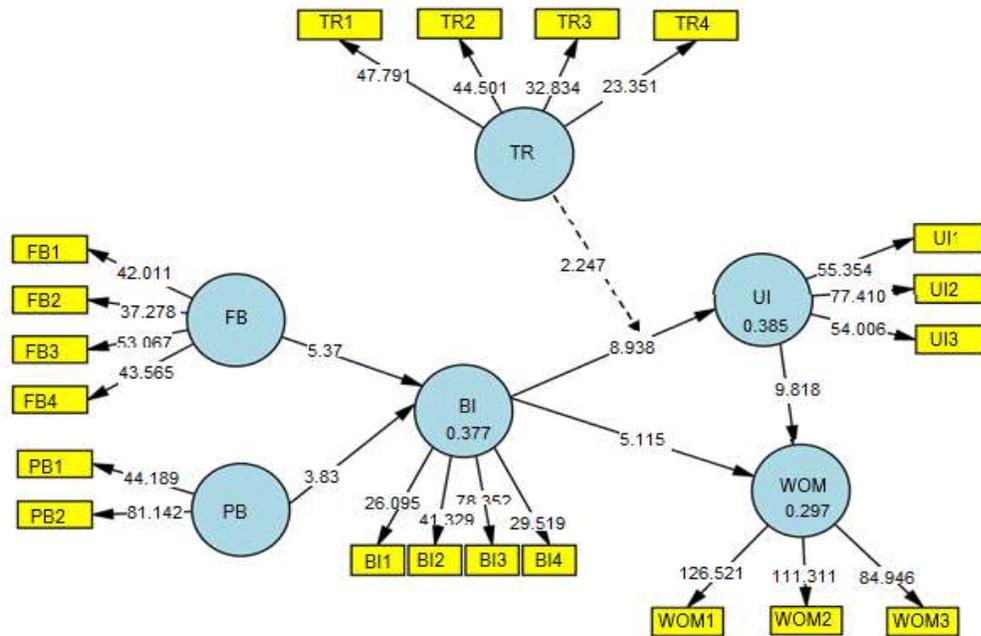


Figure 2: Structural Model

### 3.5 IPMA test and PLS-predict

Furthermore, the structural model's predictive relevance is assessed using the Q2 test to confirm the ability of the model to generate predictive relationships (Cheah et al., 2018; Urbach and Ahlemann, 2010). The model is regarded predictively relevant when its Q2 value surpasses zero and approaches the right one (Ramayah et al., 2018). Table 7 shows the test results for  $Q^2 = 1 - SSE / SSO$ , indicating that the values surpass zero. This demonstrates the structural model's potential to provide predictive connections for future investigations.

Finally, the IPMA test results demonstrate that the components with the greatest performance (use intention, technology readiness, and behavioral intention) are also very important in the model. Furthermore, behavioral intention and use intention show substantial significance and performance, showing that usage intention and behavioral intention were the most important factors in influencing word-of-mouth (see Table 5).

Table 5: IPMA test and PLS-predict

Items	RMSE	Q <sup>2</sup> predict	RMSE	Predictive Power Relevance	Predictive	
Usage Intention1	0.22	0.87	0.855	0.015	STRONG	
Usage Intention2	0.23	0.93	0.899	0.031		
Usage Intention3	0.24	0.94	0.881	0.065		
Behavioral intention 1	0.12	0.87	0.854	0.021		
Behavioral intention 2	0.22	0.90	0.905	-0.005		
Behavioral intention 3	0.32	0.88	0.886	-0.001		
Behavioral intention 4	0.19	0.80	0.760	0.043		
Word of Mouth1	0.24	1.19	1.010	0.185		
Word of Mouth2	0.25	1.16	1.001	0.165		
Word of Mouth3	0.27	1.09	0.977	0.116		
<b>IPMA Test</b>						
Constructs	Importance	Ranking	Performance	Ranking		
Behavioral intention	0.353	2	72.436	1		
Usage Intention	0.406	1	64.220	2		
Technology Readiness	0.304	3	60.764	3		
Word of mouth	-0.171	5	49.172	4		
Psychological Barriers	-0.193	6	35.193	5		
Functional Barriers	0.215	4	16.720	6		

#### 4- Discussions and Conclusion

This study provides useful insights into the barriers to client behavioral intention in mobile payment systems, furthering our knowledge of how these constraints impact consumer behavior. It specifically investigates the effect of behavioral intention on visitors' propensity to engage in word-of-mouth marketing and their intend to utilize SPS. The study also investigates how technological readiness modifies the link between behavioral intention and intention to use SPS, giving a full picture of the variables influencing SPS adoption.

Hypotheses 1, and 2 have been accepted, indicating that Functional and Psychological Barriers have a detrimental influence on visitors' behavioral intentions in SPS. Hypothesis 1 shows a negative link between the Functional barrier and visitors' behavioral intention in SPS, which supports Kumar et al.'s (2022) results. Similarly,

hypothesis 2 posits that the psychological barrier has a negative impact on visitors' behavioral intentions, which is similar with the results of Ashrafi and Easmin (2023). Hypothesis 3, which ties visitors' behavioral intentions to their desire to use SPS, was verified, lending credence to Roh et al. (2022). Hypothesis 4 investigates the relationship between behavioral intention and word-of-mouth and is likewise confirmed, confirming Furner et al. (2021). Hypothesis 5, which proposed a relationship between intention and WOM, was accepted, consistent with Ramadhan et al. (2022).

The research investigates the moderating effects of the preparedness stage in hypothesis 6. Hypothesis argues that technology readiness moderates the link between behavioral intention and use intention, which was supported, in line with Hameed et al. (2024a). In general, it correlates positively with SPS usage; but cultural, organizational, and environmental variables may all alter this connection, especially in terms of insecurity and trust.

#### **4.1 Theoretical Implications:**

The results represent important theoretical contributions to understanding visitors' faith in mobile payment systems, as well as their impact on intentions and recommended behavior. The findings highlight the importance of behavioral intention, which is consistent with the Technology Acceptance Model and the Unified Theory of Acceptance and Use of Technology, both of which stress behavioral intention as an important component in technology adoption. Identifying impediments and their inverse relationship to behavioral intention improves our knowledge of behavioral intention concepts in the context of SPS. This viewpoint may inspire tactics for overcoming these obstacles, as proposed by the Perceived Risk Theory (Peter and Tarpey, 1975), which highlights the influence of perceived hazards on user behavior.

The direct relationship between behavioral intention and visitors' intentions to use SPS, as well as between behavioral intention and word-of-mouth activity, emphasizes trust's significance as a stimulant for shaping use intentions and communication patterns. This discovery contributes to our knowledge of the social components of technology adoption, aligning with the Social Exchange Theory, which holds that trust and behavioral intention are crucial in social interactions and exchanges.

The beneficial moderating impact of tourism technology Readiness on the link between behavioral intention and use intention adds a dynamic component, implying that personal traits might improve the good impacts of behavioural intention. This is consistent with the Innovation Diffusion Theory, which holds that individual attributes drive adoption.

Specifically, Technology Readiness demonstrates how favorable personal dispositions may increase the influence of behavioral intention on adoption intent.

The findings in the literature on the Technology Acceptance Model, Unified Theory of Acceptance and Use of Technology, Social Exchange Theory, Innovation Diffusion Theory, Technology Anxiety concept, and Perceived Risk Theory provide a comprehensive understanding of the multifaceted nature of behavioral intention and its critical role in mobile payment technology adoption.

#### **4.2 Practical implications:**

The results' practical implications are essential for tourism firms, policymakers, and marketers that want to boost visitor acceptability and success with mobile payment methods. Businesses should address use, value, risk, and tradition obstacles to increase visitor behavioral intention in SPS. Strategies for doing this may include providing extensive and user-friendly lessons and assistance to assist visitors in properly using SPS. Furthermore, highlighting SPS's value propositions, such as convenience, quickness, and special offers or discounts, is essential. Furthermore, installing and communicating strong security measures, such as encryption and fraud detection systems, may reassure consumers about the security of their transactions. Companies could also include SPS elements and marketing messaging to better suit the cultural tastes and customs of visitors from other locations.

SPS providers should focus their efforts on establishing and maintaining trust. Companies should invest in creating a positive image by communicating consistently and transparently about security measures and company principles. Furthermore, addressing tradition and cultural compatibility by creating SPS elements that respect and integrate with the cultural customs of various visitors' populations may help to build trust. Transparent information regarding current security measures may considerably boost confidence, while full disclosures about encryption techniques, data protection rules, and customer support availability can help allay fears.

Because behavioral intention is highly linked to visitors' desire to use SPS and word-of-mouth, businesses should employ tactics that encourage great encounters. Motivate pleased consumers to share their experiences using referral programs, loyalty benefits, and social media participation to increase good word-of-mouth. Recognizing the influence of visitors' optimism, innovation, and discomfort allows businesses to modify their communication efforts. It is possible to target optimistic and inventive visitors by emphasizing new and exciting characteristics of SPS, as well as demonstrating technical breakthroughs and potential advantages.

Policymakers and regulators are critical in creating an atmosphere favorable to the deployment of mobile payment systems. Establishing clear laws that safeguard customers and maintain the ethical functioning of SPS providers is critical. Developing rules to protect visitors from fraud and data breaches, as well as supporting programs to encourage technical improvements and SPS integration in the tourism sector, will help to create a more trustworthy environment and decrease behavioral intention barriers. Implementing these practical implications may create a favorable atmosphere for the effective adoption of mobile payment systems among visitors, encouraging behavioral intention, good intents, and pleasant word-of-mouth.

#### **Limitations and Future Research:**

The study was done with the greatest care; nonetheless, a few drawbacks may be addressed in future studies. The studies use a cross-sectional method, collecting travelers' perceptions at a specific moment in time. Longitudinal research, on the other hand, may provide a more dynamic view on how trust and obstacles change, revealing important information regarding the long-term viability of trust in SPS. Such an approach would aid in identifying patterns and fluctuations in views, allowing for a more thorough understanding of the elements impacting trust across time.

The studies depend on self-reported assessments of the variables, which may induce biases. We evaluated the common variance method using a complete collinearity test, which comprehensively examines vertical and lateral collinearity to detect common method bias (Kock, 2015).

Future study should include actual behavior data to confirm self-reported intentions, resulting in a more complete knowledge of the relationship between trust and conduct.

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