

# Empirical Research on the Trust Dissolution Model of Mobile Commerce Users

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## Abstract

With the rapid development of network economy, it is of great significance to study the trust of mobile commerce users. This paper studies the dissolution of the trust of mobile commerce users from a unique perspective. Based on relevant theories, this paper puts forward the dissolution model of mobile commerce user trust and analyzes the factors that influence the resolution of user trust. The research results show that communication, compatibility, flow experience, new information shock and trust tendency all play an important role in the dissolution of mobile commerce user trust, among which flow experience has the most significant influence on the dissolution of user trust. Therefore, mobile merchants should look at the factors that affect the trust dissolution of mobile commerce users scientifically, based on the long-term, improve the continuous trust of users, establish a mutually beneficial relationship of cooperation, strengthen the relationship trust, and prevent the trust dissolution in order to completely eradicate the loss of users.

**Keywords:** Mobile Commerce, User Trust, Dissolution, Flow Experience.

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## I. INTRODUCTION

At present, the network economy represented by mobile commerce has become an important engine of China's economic development. In 2019, Taobao Tmall's singles' day sales exceeded 268.4 billion Yuan, and more than 90 percent of the transactions were completed by wireless means. However, mobile phone viruses, fraudulent text messages and malware have long restricted the development of mobile commerce, so that the trust of mobile commerce users is far from satisfactory. According to the survey, 90 percent of mobile customers in China have received fraudulent text messages, and 50 percent of mobile phone users have expressed doubts about the security of mobile payment. Trust is the cornerstone of business transactions, and the overall level of credit in China's society is still low.

As an article in the global times put it, "mobile shopping is destined to be a world trend, while honest transactions may be a weakness in China." Therefore, it is of great significance for the development of China's mobile commerce to explore how to obtain users' trust in mobile commerce, and take trust as a strategic resource of enterprises to develop, accumulate and make sustainable use of users' trust resources.

## II. REVIEW OF RELEVANT STUDIES

The research on trust began with Simmel, a western sociologist. Later, it was carried forward by Deutsch, a psychologist, and Luhmann, a sociologist. Finally, there were a lot of researches and writings on trust in psychology, sociology, economics, computer science and management. But

most of them are based on different disciplines to explore the related factors affecting consumer trust, there is also a part of the scholars from the dynamic perspective to study the changing process of consumer trust, they mainly discussed about the issues related to trust acquisition, development and change, and repair, but few people have discussed and analyzed the problem of consumer trust dissolution in detail. Based on this, this paper mainly discusses the construction and empirical research of the user trust dissolution model in the context of mobile commerce.

Trust dissipates over time. When studying the dynamic development process of trust, Wang Xuedong and Shang xianli [1] mentioned the three stages of trust development, namely the establishment of initial trust, the maintenance of trust and the decline of trust. Jones & George [2], Ba [3], Urban et al. [4] and Huang chendong [5] all mentioned the disappearance of trust in the dynamic development of trust. In addition, McKnight et al. [6-7] conducted empirical studies on trust and distrust in the context of e-commerce in 2004 and 2006 respectively, suggesting that trust and distrust contain different connotations and have different impacts on consumer behavior. Under the state of trust, customers will be more willing to accept the merchants' suggestions. In a state of distrust, customers tend to be reluctant to provide personal information and less willing to make purchases.

### III. RESEARCH HYPOTHESIS AND MODEL

#### (1) Communication and trust dissolution

In addition to the effect of successful or unsuccessful transactions, another important factor in the formation of trust and mistrust is time. It is well known that trust changes dynamically over time, with successful transactions promoting trust over time and failed transactions creating mistrust. As time goes on, if there will be no more transactions and no communication of information. And if the time is long enough, trust will be

dissolved, that is, there will be neither trust nor distrust. On the one hand, the reason is that psychological memory itself has the property of decreasing with time. On the other hand, because trust is highly situational, over time, the surrounding environment may change, consumers' perceptions may also change, and the characteristics of the trusted party may also change.

One effective way to cope with the effect of time on trust through memory decay is communication. The communication of information is essentially a kind of bond between the relationships, through the exchange of information can not only reduce misunderstanding, but also promote mutual understanding of the beliefs of both sides. Timely and effective communication can reduce the conflicts between the interacting parties, reduce the uncertainty of their behaviors, and is conducive to the establishment of mutual trust [8]. Chu & Fang [9] believes that openness (the willingness of the trusted party to share ideas and information with others) can positively affect trust. Ge fei [10] also believes that effective interaction can bring more trust to users when studying the purchase behavior of Weibo users. Therefore, communication can further increase the contact surface of mutual trust, and also offset the dissolving effect of time on trust through memory. Therefore, this paper proposes the following hypothesis:

H1: the level of communication with users negatively affects the dissolution of mobile commerce users' trust.

#### (2) New message shock and trust dissolution

As a new form of e-commerce, mobile commerce faces a very fierce competitive environment, but the users have not yet formed brand loyalty like traditional commerce, nor have they formed strong usage habits like traditional e-commerce. People have the instinct to love the new and hate the old. If the transaction experience of mobile commerce is flat, and other mobile commerce enterprises provide customers with fresh products or services that they are interested in through marketing, if the

users feel that the fresh products and services can meet their preferences, they can feel more exciting stimulation, especially since mobile commerce products or services are usually or at least partially virtual, so that the marginal cost is close to zero, making it easy to provide the users with a free experience. Wen's research results show that effective experience can enhance the trust of cross-border e-commerce users and reduce the uncertainty caused by distance [11]. If the experience is surprising or at least more enjoyable than the current product experience, the user's trust is diluted and lost in the sea of new information. In the theory of customer relationship, the results of existing studies on the freshness and unpredictability of the recommendation system show that both freshness and unpredictability have a positive impact on users' purchase intention and satisfaction [12-13]. Because the users may be bored with existing products and services, this boredom leads the users to want to explore new products and services. This exploratory behavior of users is driven by curiosity in human nature. Even in this mood, the users sometimes try and judge beyond utilitarian judgment. Fresh and unexpected products can stimulate users' desire to buy. So, in turn, we can say that the marketing of competitors, or information about other products and services related to mobile commerce, can stimulate the users to buy new products and services, so that the existing trust information is drowned in the ocean of information. At the same time, this paper refers to the related research of customer relationship dissolution, and uses the measurement of waking up variable in customer relationship for reference to construct the measurement of new information shock variable. Therefore, the following assumption is proposed in this paper:

H2: the information impact of other new mobile commerce products and services positively affects the dissolution of mobile commerce users' trust.

### **(3) Compatibility and trust dissolution**

Barrouillet et al. proposed that memory traces would fade with time [14]. When studying the relationship between corporate social responsibility and consumer trust, Zhang bei pointed out that consumers' trust in enterprises is the overall understanding and evaluation of enterprises in the transaction process [15]. Since trust is also generated by past trading experiences, and it also forms a memory of an individual's brain. There is no doubt that in the absence of other forces, trust dissipates over time, especially in the abstract world of mobile commerce.

In addition, as time migration, the individuals experience more, for the trust and especially under the environment of the information age and mobile business itself is constantly in the process of development and change, the consumers are constantly receiving the education of the surrounding environment and the continuous growth of their own experience and experience. In the process of consumption, they will mature from the initial taste of new things and have more rich consumption experience. As a result, their trust tendency to mobile commerce and trust judgment criteria to mobile merchants will change, so, if there is no new trade experience information for continuous modification and supplement, people will doubt their trust judgment in the immature period and consciously or unconsciously abandon and re-examine the previous trust judgment. In addition, due to the phase of mobile commerce, that is, the stage of rapid development, so that mobile commerce merchants continue to join, shuffle and exit the waves. The development stage of different merchants will also affect the change of merchants' trustworthy characteristics. From the related literature at home and abroad research can be found that with the change of the time, customers' personal characteristics, customer behavior, customer life style and customer needs change, leading to consumer oneself change characteristics of the credibility of the judge, and credible characteristics of mobile commerce merchants also change, especially in the rapid development of

mobile commerce development at present, the two-sided change is more obvious. Therefore, in the absence of new transaction incentives, due to the changes in the external dynamic environment and the impact of changes in their own factors, the consumers will feel that the trading experience of a relatively long period of time is not enough to judge the characteristics of current trading trust. However, the change of consumers' consumption characteristics and the change of trusted characteristics of mobile merchants will cause the change of compatibility. Compatibility is an important variable in innovation diffusion theory. In the context of mobile commerce, compatibility refers to the degree to which mobile commerce perceived by the consumers is consistent with their current values, needs and past experiences. Mobile commerce, as a new innovation, can provide SOLOMO's services to support transactions anytime, anywhere. The compatibility between mobile commerce and consumer needs and lifestyles will improve the perception of mobile commerce consumers. In turn, the changes in the characteristics of mobile merchants and consumers will increase consumers' uncertainty about compatibility. Therefore, in the absence of updated communication, the uncertainty of compatibility can lead to the dissolution of trust. This paper concludes that the uncertainty of compatibility over time will lead to the dissolution of customer trust. Therefore, this paper proposes:

H3: the uncertainty of compatibility changes will lead to the dissolution of the trust of mobile commerce users.

#### **(4) Flow experience and trust dissolution**

In 1998, B. Joseph Pinell and James H. Gilmore declared in the Harvard business review that "the era of the experience economy has arrived." In the experience economy, products and services are only the carriers of consumer experience elements. Consumers consume not only the products and services themselves, but also the consumption process. When the consumption process is over,

consumers can satisfy their emotions and psychology through the experience and keep the experience memory in their mind for a long time. In the contemporary marketing theory research and practice, people have paid special attention to the experience. Jingdong mall, China's largest retailer, claims that "consumer experience is everything". The highest level of experience is flow experience proposed by Csikszentmihalyi, which is a consumer experience in the form of orgasm. In this state, people are so strongly involved in an activity that there is no activity that seems more important. The experience itself is so enjoyable that people even pay the price for the mere enjoyment of participation [16-17].

Generally speaking, the compatibility between customers and business forms and business products has a significant effect on customers' experience in the process of consumption. The greater the compatibility, the stronger the positive experience and the more likely it is to produce a pleasant experience. In addition, contemporary consumers pay more attention to the experience in the process of exchanges and communication, and the level of communication is often an important factor affecting their access to flow experience. In fact, human beings are group animals. In Maslow's hierarchy of needs, communication needs and respect needs are both basic and universal needs, which can be obtained through communication. At the same time, the satisfaction of these two needs may be increased by increasing the satisfaction of customers in business activities to obtain flow experience. In addition, among the young people of today, more people stay at home for a long time. They communicate more on the Internet than in real life, and get more experience on the Internet than in real life. Compatibility and communication will have a positive impact on flow experience.

In the information technology environment, irrelevant thoughts in the state of flow experience are completely filtered out, so that people lose the sense of time passage because they devote



themselves to the interaction in the process of participation, which not only makes the visit time longer, but also makes the impression and memory more memorable. Studies have shown that the experience creates deep, lasting memories and contributes to customer satisfaction and loyalty. Wang haiping [18] verified the positive effect of flow experience on initial trust and sustained trust. Through general experience and special experience, Yao gong-an elaborated the mechanism of consumers' trust in business enterprises [19]. However, flow experience has a significant negative influence on trust dissolution due to its profound customer experience and the indelible impression left by time. Therefore, the following hypotheses are proposed:

H4: compatibility has a significant positive effect on flow experience.

H5: the level of communication with the users positively affects mobile commerce flow experience.

H6: the level of flow experience negatively affects the dissolution of mobile commerce users' trust.

#### (5) Trust tendency and trust dissolution

Trust tendency is an important personality characteristic of consumers, which is a willingness to trust others easily or not easily based on personal growth environment, life experience and personality type [20-21]. Previous theoretical studies have demonstrated the positive impact of trust tendency on initial and continuing trust in mobile commerce. We believe that the trust tendency still has a positive influence on the degree of trust in the natural dissolution stage of mobile commerce users' trust. Then it is negatively correlated with the natural dissolution of the trust of mobile commerce users. Therefore, it is assumed that:

H7: the tendency of user trust negatively affects the natural dissolution of mobile commerce users' trust.

#### (6) Theoretical model

Based on the above analysis and assumptions, we can conclude that communication with users, generation of new messages, compatibility, flow experience and trust tendency will have an important impact on the dissolution of trust of mobile commerce users. At the same time, the flow experience is also related to user communication and compatibility. Therefore, the theoretical model of trust dissolution for mobile commerce users proposed in this paper is shown in figure 1.

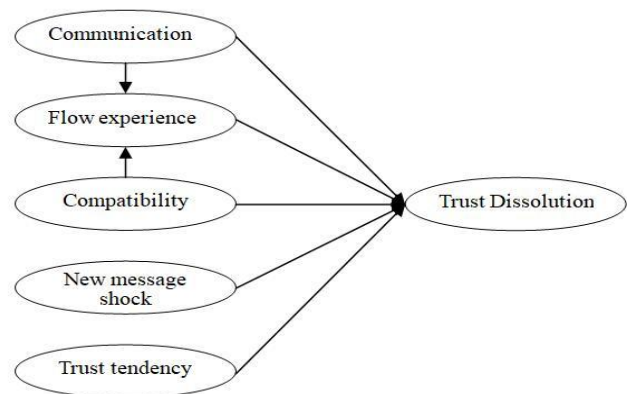


Fig 1: Theoretical model of trust dissolution for mobile commerce users

## IV. RESEARCH METHODS

### (1) Questionnaire design

This paper uses the method of questionnaire survey to test the model hypothesis. The questionnaire is divided into two parts: the first part is the demographic characteristics of the respondents, and the second part is the measurement item of structural variables in the research model. The questionnaire was designed by Likert seven-scale scale. Respondents chose 1 (strongly disagree) to 7 (strongly agree) to score the questions. All the measurements are derived from the existing literature, thus ensuring the content validity of the questionnaire. The measurement items of communication come from Yao gong-an & Li qi [22], Wang xuefang & Zhang hongxia [23]. The compatibility measurement items refer to Moore and Benbasat [24] and are modified according to the features of mobile commerce. The measurement items of flow experience are derived from Novak, Hoffman, & Yung [25] and Sicilia, Ruiz &

Munuera [26]. Since there is no ready-made scales available for new information shock, but considering that the waking up and new information shock in the customer relationship theory are essentially the same, we borrowed Gimun Kim et al's measurement index of waking up and modified it according to the characteristics of mobile commerce [27]. The measurement of trust tendency uses the indicators of Gefen [28]. The measurement items of trust dissolution come from Lewicki et al. [29]. The questionnaire was first reviewed and revised by five academic experts in the field of mobile commerce. After that, 20 graduate students were invited to participate in the pre-test of the questionnaire. Based on its feedback, the ambiguity problem was further modified.

## (2) Data collection

The survey samples in this paper are all the individuals using smart mobile terminals for business activities. As the survey covers a wide range, and the users are scattered and hidden to some extent. In order to ensure that the collected sample data can meet the expected requirements and improve the recovery rate of the questionnaire, the author chooses to cooperate with a network consulting company. The author is responsible for the development of the questionnaire, and the network consulting company is responsible for the collection of sample data. In this study, a total of 537 individuals participated in the questionnaire survey. While excluding invalid questionnaires, this paper only selected respondents who had used mobile commerce for more than 1 year to ensure that the samples were all users familiar with mobile commerce services. Finally, a total of 349 valid questionnaires were used for analysis.

The statistical results of sample characteristics are shown in table 1. The majority of respondents were aged between 21 and 40 (78%) and had an associate's degree or above (92.6%). The sample was made up of 212 (60.7%) males and 137 (39.3%) females, most of which were from students (54.4%) who had used mobile devices for more

than one year (69.9%). Therefore, they were all familiar with mobile payment services.

Table 1. Statistical table of sample characteristics (N=349)

Variable	Option	Frequency	Percentage
sex	male	212	60.7
	female	137	39.3
age	< 20	11	3.2
	21-30	159	45.6
	31 to 40	102	29.2
	> 40	77	22
Degree of education	High school	26	7.4
	Junior college	51	14.6
	Undergraduat	189	54.2
	Postgraduate or above	83	23.8
Identity	Student	190	54.4
	Teacher	64	18.3
	Freelance	55	15.8
	Other	45	11.5
Time spent on mobile commerce (year)	1 to 2	244	69.9
	> 2	105	30.1

## V. DATA ANALYSIS

### (1) Reliability and validity

According to the factor validity test method proposed by Hair et al. [30], this paper firstly used the maximum variance rotation method for principal component analysis. The KMO (Kaiser-Meyer-Olkin) statistical value of the sample data is 0.891, which is higher than the recommended value of Kaiser [31] of 0.5. This indicates that the collected sample data are suitable for principal component analysis, and the rotating principal component analysis results are shown in table 2. A total of six factors were proposed for principal component analysis, which explained the variance of 71.9%. All measurement items have high load on correlation factor and low cross load, which reflects good convergent validity and discriminate validity. In order to check whether there is a serious common method bias, we adopted Harman's single

factor test [32], and found that the explained variance of each factor is no more than 20%, indicating that common method bias is not a serious problem.

Table 2. Factor matrix after rotation

	1	2	3	4	5	6
CM1	<b>0.801</b>	0.050	0.192	0.123	0.121	0.012
CM2	<b>0.813</b>	0.104	0.293	0.192	0.247	0.166
CM3	<b>0.742</b>	0.117	0.142	0.340	0.111	0.191
CP1	0.123	<b>0.835</b>	0.101	0.123	0.013	0.241
CP2	0.106	<b>0.817</b>	0.132	0.045	0.214	0.153
CP3	-0.003	<b>0.733</b>	0.055	0.027	0.342	0.058
FE1	0.089	-0.052	<b>0.812</b>	0.083	0.015	-0.056
FE2	0.146	0.076	<b>0.787</b>	0.103	0.278	-0.038
NMS1	0.293	0.240	-0.183	<b>0.758</b>	0.212	0.121
NMS2	0.246	0.292	0.196	<b>0.815</b>	-0.072	0.145
NMS3	0.155	0.093	0.278	<b>0.779</b>	0.074	0.163
NMS4	0.291	0.244	-0.092	<b>0.801</b>	0.122	0.362
TT1	0.030	0.094	-0.051	-0.008	<b>0.813</b>	0.114
TT2	0.091	0.229	0.073	-0.013	<b>0.874</b>	0.053
TT3	0.006	0.156	0.151	0.042	<b>0.815</b>	0.239
TD1	0.172	0.124	0.043	0.291	0.136	<b>0.724</b>
TD2	0.255	0.061	0.071	0.046	0.185	<b>0.796</b>
TD3	0.136	0.007	0.263	0.193	0.223	<b>0.711</b>
TD4	0.161	0.131	0.145	0.217	0.209	<b>0.783</b>

This paper uses the two-step method of structural equation model to test the theoretical model. First, the measurement model is tested, then, the structural model is tested. For the measurement model, confirmatory factor analysis (CFA) was used to test the reliability and validity of the measurement items. The results are shown in table 3. A total of 19 measurement items were used to measure 6 potential variables: communication (CM), compatibility (CP), flow experience (FE), new message shock (NMS), trust tendency (TT) and trust dissolution (TD). Cronbach's Alpha value is used to measure the reliability of each factor in the model, while composite reliability (CR) is used to measure the internal consistency of each measurement item. In this study, Cronbach's Alpha and CR values of all the factors were higher than 0.7, indicating that the measurement items had good reliability [33-34]. In addition, all the standard loads were above 0.7 and were significant at the 0.05 level. The average variance extracted (AVE) of each factor was higher than 0.5, indicating that the measurement items had higher convergence validity.

The discriminate validity was further tested by comparing the AVE square root of each factor with the correlation coefficient between the factors. As shown in table 4, all square roots of AVE values (the bold Numbers on the diagonals in the table 4) are greater than the corresponding correlation coefficients, thus reflecting good discriminate validity.

Table 3. Reliability and convergent validity analysis

Factor	Measurement item	Standard load	T value	AVE	CR	Cronbach's alpha
CM	CM1	0.78	15.67	0.52	0.74	0.81
	CM2	0.81	17.59			
	CM3	0.75	15.41			
CP	CP1	0.80	14.55	0.67	0.80	0.88
	CP2	0.75	17.31			
	CP3	0.79	16.14			
FE	FE1	0.83	16.67	0.71	0.79	0.90
	FE2	0.75	14.43			
NMS	NMS1	0.76	15.58	0.66	0.83	0.85
	NMS2	0.79	17.72			
	NMS3	0.72	16.52			
	NMS4	0.81	15.28			
TT	TT1	0.73	14.55	0.72	0.77	0.82
	TT2	0.86	15.57			
	TT3	0.74	12.40			
TD	TD1	0.71	14.33	0.59	0.70	0.75
	TD2	0.75	16.49			
	TD3	0.70	14.61			
	TD4	0.72	12.57			

Table 4. Correlation coefficient matrix and square root of AVE

	CM	CP	FE	NMS	TT	TD
CM	<b>0.72</b>					
CP	0.63	<b>0.82</b>				
FE	0.70	0.73	<b>0.84</b>			
NMS	0.65	0.61	0.74	<b>0.81</b>		
TT	0.66	0.76	0.64	0.69	<b>0.85</b>	
TD	0.69	0.69	0.72	0.70	0.72	<b>0.77</b>

## (2) Hypothesis test

In this paper, the assumptions of the structural equation model are tested by AMOS23.0 software.

Table 5 lists the relatively important fitting indicators and their recommended values. According to the research results of relevant scholars and experts [35-36], most of the fitting index values are within the recommended range, indicating that the theoretical model and data have a high degree of fitting.

Table 5. Fit index and recommended value

Fitindex	$\chi^2/df$	RMSEA	CFI	GFI	NFI	AGFI
Recommended value	<3	<0.08	>0.90	>0.90	>0.90	>0.80
Testvalue	1.798	0.069	0.943	0.915	0.903	0.911

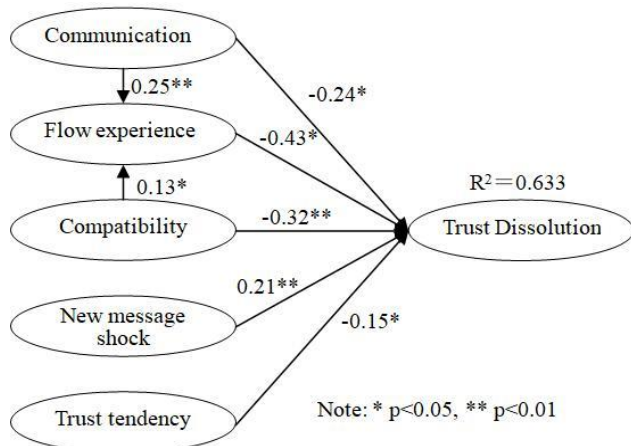


Fig 2: Path coefficient of model hypothesis test

The path coefficient of the model hypothesis test is shown in figure 2. The path coefficients in the figure indicate that all the seven hypotheses H1 ~ H7 in this paper have been verified. Communication, compatibility, flow experience, impact of new information and trust tendency all play an important role in the dissolution of mobile commerce users' trust, among which communication has a significant negative influence on the dissolution of users' trust. Compatibility has a significant negative effect on the dissolution of user trust. Flow experience has a significant negative influence on the dissolution of user trust. The trust tendency has a significant negative influence on the dissolution of user trust. The new message shock has a significant positive effect on the dissolution of user trust. At the same time, communication and compatibility performance positively affect the user flow experience.

## VI. DISCUSSION AND CONCLUSION

### (1) Main conclusions

First, in CRM, there are also studies that show that without further interaction, customer relationships die naturally. The way to wake up can make the customer relationship to be reborn, so that the lost customers become active customers again. In fact, communication is also an important means to maintain customer relationships. Through communication, information can be exchanged and misunderstandings can be eliminated. At the same time, mutual affection can be enhanced and new ideas can be obtained. Previous studies have also shown that trust is closely related to certainty. Information exchange through communication eliminates uncertainty to a certain extent, which increases trust and greatly reduces the possibility of trust dissolution. This study also proves that communication can effectively inhibit the dissolution of mobile commerce users' trust.

Second, people's life style and consumption level are rich and colorful in today's society. Even consumers of the same consumption class will adopt diversified consumption methods due to their different personality characteristics. Therefore, the degree of fit between the lifestyle of merchants and consumers, the business habits of merchants and consumers, and the satisfaction of products and services to users' needs will have a profound impact on users' choice of products and services and their attitude towards merchants after consumption. The research of this model shows that compatibility will also play an important role in the dissolution of the trust of mobile commerce users. Mobile commerce products and services with high compatibility are more likely to gain users' lasting trust and dependence, which are more difficult to dissolve over time.

Third, flow experience is the most abundant spiritual energy, and it is the best experience people can get. When people live through flow experience in the process of activities, they can fully engage in the situation, pay high attention, and filter out all



irrelevant perceptions to form a temporary, subjective and extremely pleasant experience, which constitutes an important reason for people to continue to engage in this activity. This study found that the path coefficient of flow experience on user trust dissolution was the largest, while the direction was negative. This indicates that the flow experience of user experience can significantly hinder the natural dissolution of user trust over time. At the same time, we found that compatibility and communication can have a certain impact on the user flow experience. All these provide new marketing ideas and product development challenges for mobile commerce enterprises.

Fourth, as a matter of fact, nowadays people are faced with a great variety of material products and service products, with abundant choice space. And competition for similar products and services tends to be white-hot. In the theory of customer relationship, the results of previous studies on the freshness and unpredictability of the recommendation system show that both freshness and unpredictability have a positive impact on users' purchase intention and satisfaction. Because users may be tired of similar products and services that they have already experienced, this feeling of boredom leads users to want to explore new products and services. This exploratory behavior of users is driven by the curiosity in human nature. In this mood, users sometimes even surpass the utilitarian psychology to try and judge. Fresh and unexpected products can often stimulate users' desire to buy. In turn, information about competitors' marketing, or other products and services related to mobile commerce, can also stimulate users to buy new products and services, leaving existing trust information buried in the information ocean. Therefore, the impact of competitors' new information will have a positive impact on the dissolution of trust resources of mobile commerce enterprises.

Fifth, as a personal trait, the tendency of personal trust is a long-term and stable character closely

related to the growth environment and cultural background of individuals. In this paper, the trust tendency is taken as the influencing factor of the natural resolution of mobile commerce users' trust, and its hypothesis is supported and verified. This fully illustrates the stability of individual trust tendency and its important role in trust-related activities.

## **(2) Theoretical and practical enlightenment**

In theory, this paper on the basis of the literature and theoretical deduction based on the customer relationship, experience theory, innovation diffusion theory and trust theory, puts forward the dissolution model of mobile commerce users' trust, analyzes the factors that influence the mobile commerce users' trust dissolution, provides certain ideas for later research, enrich the research results of user trust dissolution at the same time, to deepen the user trust management theory.

In terms of practice, on the basis of reference to related research conclusions, mobile commerce service providers should not only look at the factors affecting trust dissolution of mobile commerce users in a comprehensive and scientific way, but also start from now on to provide users with satisfactory products and services every time, based on the long-term, improve the continuous trust of users, establish a mutually beneficial relationship of cooperation, strengthen the relationship trust, prevent the trust dissolution in order to completely eradicate the loss of users.

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