

From a theoretical perspective, this study identified a significant impact of early trust on mobile payment uptake by users. Cell phone providers can take measures such as encryption, certification, and third-party assurance mechanisms to improve users' perceived security and mitigate perceived risks. Although early trust has received much attention in the context of online shopping, such as e-shopping (Gefenet al. 2008), it has been little studied in the context of mobile shopping, especially in the context of mobile payments, which involve high uncertainty and risk. Facilitating the use of mobile payments thus requires .early trust