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Research on the Influencing Factors of Internet Finance User Acceptance

-- Taking Digital RMB as an Example

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Abstract: Taking digital RMB users as an example, this study utilizes questionnaire surveys and statistical analysis methods to explore the key factors affecting the acceptance of Internet finance users and their mechanisms of action. The study constructs a conceptual model combining the technology acceptance model and the theory of planned behavior, and proposes that the variables of personal innovativeness, perceived usefulness, perceived ease of use, and sense of trust jointly influence users' acceptance of digital RMB. Based on the design of a scientific and reasonable questionnaire, descriptive statistics, correlation analysis, regression analysis and other methods were used to process the collected data. The results of the study show that personal innovativeness has a significant positive effect on users' willingness to accept digital RMB. Perceived usefulness and perceived ease of use indirectly affect willingness to use by influencing users' cognitive attitudes. Sense of trust also positively contributes to acceptance. The policy recommendations proposed in this study focus on popularization and education, scenario application, security publicity, and differentiation strategies, with the aim of eliminating public doubts, enhancing perceived usefulness and ease of use, and fostering good attitudes, in order to promote the widespread acceptance and use of digital RMB.

Keywords: Digital RMB; Acceptability; Internet Finance.

1. Introduction

With the rapid development of Internet technology, Internet finance is rapidly emerging with its convenient and efficient features, and gradually penetrating into all aspects of the economy and society. According to the China Internet Finance Development Report (2021) released by China Internet Finance Research Institute, the transaction scale of China's Internet finance will reach 202.4 trillion yuan in 2020, with a year-on-year growth of 12.3%. Among them, the transaction scale of Internet payment reached 190.5 trillion-yuan, accounting for 94.1% of the total transaction scale of Internet finance. It can be seen that payment is one of the main application scenarios of current Internet finance. As a legal digital currency launched by China's central bank, digital RMB is regarded as an important initiative to realize digital RMB payment and circulation, which is of great significance in promoting the healthy development of Internet finance. In 2020, the People's Bank of China successively carried out digital RMB pilots in Shenzhen, Suzhou, Xiong'an New Area, Chengdu and other places, exploring the application of digital RMB in different scenarios, and accumulating a certain amount of technical and business In 2022, the central bank decided to carry out digital RMB pilots on a wider scale, and selected 10 regions such as Beijing, Dongguan, Shanghai, Guangzhou, Chengdu, Suzhou, Hefei, Changsha, Nanchang and Hangzhou to carry out demonstrations of digital RMB applications. This marks the official entry of China's digital RMB into the stage of widespread promotion and application.

The digital RMB can realize convenient and efficient micro-payments, helping to reduce social transaction costs and improve the efficiency of capital use. However, the extent of the promotion of digital RMB also depends on the degree of acceptance by the general public. Users are the key to the popularization and application of digital RMB. Therefore, it is of great significance to study the factors affecting users' acceptance of digital RMB in order to grasp the promotion strategy of digital RMB and realize the transition from pilot to wide application. At present, there is no systematic and unified research framework on the factors affecting the acceptance of Internet finance users, and most of them remain at the level of conceptual elaboration and qualitative analysis, while empirical research is still relatively insufficient. This study hopes to collect data through the questionnaire survey method, adopt empirical research methods, construct a model influencing the acceptance of Internet finance users, explore the key influencing factors and their functioning mechanisms, and provide a decision-making basis for the central bank and relevant departments to promote digital RMB.

The purpose of this study is to construct a model influencing the acceptance of digital RMB users through questionnaire survey and empirical research, analyze the key influencing factors and their functioning mechanisms, and provide a decision-making basis for the future promotion and application of digital RMB. The specific research objectives are as follows: (1) To analyze the problems and challenges in the promotion of digital RMB and put forward targeted policy recommendations to promote the development and application of digital RMB. (2) To construct a comprehensive assessment model for influencing the acceptance of digital RMB users. (3) To sort out and analyze the relevant theoretical knowledge of digital currencies, especially digital RMB, including basic concepts, technical models, application scenarios, etc., and clarify the connotation and characteristics of digital RMB.

2. Literature Review

2.1. Literature Review on Digital RMB

Since the emergence of digital RMB, several studies have explored its potential impact and prospects. Digital RMB has already entered the lives of ordinary people (Chen Qianting and Lv Shenggen, 2023), and this new payment method is changing people's payment habits, especially in daily consumption. Meanwhile, digital RMB has already brought new consumption experience to consumers (Wu Meng, Shen Xue, Li Wenxuan, 2023). In the international context, the potential impact of digital RMB on cross-border transactions has also attracted widespread attention, and the promotion and application of digital RMB has great potential and prospects (Zhang, Zhiguo, and Cha, Yingchun, 2023). In addition, the application of digital RMB in the financial sector has also received extensive attention from the industry. For example, Industrial Bank used digital RMB as a settlement service for the first time in commodity spot trading (Li Bing, 2023). However, although digital RMB has many potential benefits, there are still some problems in its practical application. For example, certain new application scenarios may present difficulties or limitations in the use of digital RMB (Mao Yu, 2023). The promotion and application of digital RMB also faces some challenges. For example, Yi-Fang Wan (2022) examines the risks of legal tender digital currency issuance in China and discusses the central bank's regulatory trends in this regard. Overall, digital RMB, as an emerging payment method, is having a profound impact on the financial sector, commercial banks, consumer behavior and international transactions.

2.2. Review of Literature Related to User Acceptance

In the era of digital economy, the intersection of technology and traditional finance not only brings users a more convenient financial service experience, but also triggers an in-depth study of user acceptance. In the process of digitization, users' satisfaction with an application directly affects their willingness to continue using it (Zhou, Lei, Qiu, Xun, and Liu, Xin, 2023). This satisfaction, in turn, is closely related to multiple dimensions such as user experience, quality of service and security. Similarly, Li-Min Ke and Ting You explored the influencing factors of user acceptance from the perspective of Internet insurance, and in the context of combining the Internet with insurance, they found that in addition to traditional factors such as price and service, technology acceptance, user education, and trust also had a significant impact on user acceptance (Li-Min Ke and Ting You, 2021). In addition, Zhang Yujia and Qu Bo studied the inclusive promotion of e-cash in the context of technology-enabled traditional finance. They argued that the promotion of e-cash needs to take into account a number of aspects such as users' habits, trust, technological barriers and policy support (Zhang Yujia and Qu Bo, 2013). In an international study, Susilo Z A et al. conducted a comparative study on the user acceptance of two fintech applications, GO-PAY and OVO. They found that user acceptance of these two applications is jointly influenced by factors such as ease of use, perceived usefulness, external influences, and their own experience (Susilo Z A, Prabowo I M, Taman A, 2019). In the empirical study of Shi Qinghua and Liu Lanjuan, they explored the user choice behavior of Internet finance. They found that users make choices based on their needs, risk tolerance and trust in the platform when facing different Internet financial services (Shi Qinghua and Liu Lanjuan, 2015). To summarize, user acceptance, as a comprehensive indicator, is affected by a variety of factors, including the maturity of technology, the quality of services, user trust, the policy environment and market strategies. In the future, with the deeper integration of technology and finance, the research on user acceptance will be more complex and diversified, which requires scholars to continue in-depth discussion.

2.3. A Review of Literature Related to User Acceptance of Digital RMB

Regarding the digital RMB, domestic scholars have carried out a large number of studies covering various aspects such as its promotion, application scenarios, internationalization path, opportunities, and challenges. In the context of cross-border e-commerce, Zhang Zhiguo and Cha Yingchun point out that the promotion and application of digital RMB can provide a more convenient means of payment for international trade, which helps to reduce transaction costs and improve transaction efficiency (Zhang Zhiguo and Cha Ying, 2023). From the perspective of commercial banks, Miao Yang and Shasha Liu further study the innovation of application scenarios of digital RMB and discuss how to provide more value-added services to customers by utilizing digital RMB (Miao Yang and Shasha Liu, 2023). Huang Guoyan and Zhuang Qianyan suggest from the macro level that the digital RMB and the internationalization process of RMB should complement each other and promote together (Huang Guoyan and Zhuang Qianyan, 2023). The launch of digital RMB not only helps to facilitate international trade, but also helps to enhance the international status of RMB. However, the development of digital RMB is accompanied by a series of challenges, including technology, law and market acceptance (Xie Shenghang, 2023). From the perspective of application, digital RMB shows great potential in different fields. For example, Zhu Jiabin studied the application practice of digital RMB in rail transportation and found that digital RMB can provide more convenience for public transportation payment (Zhu Jiabin, 2023). In addition, Zheng Jianhui explored the application of digital RMB in supply chain finance business, and concluded that it helps to further broaden the field of financial services and provide more financing channels for the real economy (Zheng Jianhui, 2023). The emergence of digital RMB has had a profound impact on the entire financial system, especially the banking system. Yang Yuanyuan, Li Zhenglei and Xia Xu et al. studied the impact path of the implementation of the central bank's legal tender digital currency on the banking system, pointing out the opportunities and challenges that the digital RMB will bring to the banking business, liquidity management and other aspects (Yang Yuanyuan, Li Zhenglei and Xia Xu, 2023). As for the promotion strategy of digital RMB in the context of aging, some targeted suggestions should be made to ensure that people of all ages can enjoy the convenience brought by digitization (Liu, Huihui, Zhang, Jiayi, Shen, Ying et al., 2023). To summarize, the launch of digital RMB as an emerging payment tool is not only a combination of technology and economy, but also a profound change in the financial system and social system. In the future, with the further promotion and application of digital RMB, its influence and role will be further amplified and become an important part of China's economy and finance.

3. Theoretical Models and Assumptions

3.1. Research Models

American scholar Fred Davis proposed the Technology Acceptance Model (TAM) in his doctoral dissertation in 1986, which argues that users' technology acceptance behaviors are influenced by two main factors: perceived usefulness and perceived ease of use. Davis argues that these two factors directly affect users' attitudes, which in turn affect behavioral intentions and actual use behaviors. Perceived ease of use also influences perceived usefulness, and by identifying and measuring these factors, the TAM model explains and predicts approximately 40% of the variance in user technology acceptance.

Theory of Planned Behavior (TPB) was proposed by American scholar Ajzen in 1985 based on the Theory of Reasoned Action (TRA) to predict and explain human social behavior. The theory suggests that human behavior is planned, and that behavioral intentions come from attitudes, subjective norms, and behavioral control. TPB theory suggests that these three factors work together to determine an individual's behavioral intentions, and that a strong intention is likely to result in actual action. The theory is a good explanation of human social activities and can also be applied to the study of consumer behavior such as buying, investing, and participating in activities.

The theoretical framework of this study integrates two theoretical models, the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), with the addition of the variable of personal innovativeness, to construct a model of factors influencing the acceptance of digital RMB users. The model contains eight latent variables, namely: personal innovativeness, perceived usefulness, perceived ease of use, trust, attitude, subjective norms, sense of behavioral control, and behavioral intention. Personal innovativeness influences users' perceptions of perceived usefulness, ease of use, and trust of digital RMB by affecting attitudes, perceived social norms, and enhancing the sense of behavioral control, and ultimately forming a stronger behavioral intention to use. Intermediate variables can be divided into two categories: cognitive variables and affective variables.

Table 1. Analysis of variables

1. personal innovativeness → cognitive variables → attitudinal variables → behavioral intention
2. personal innovativeness → cognitive variables → affective variables → behavioral intention
3. personal innovativeness → cognitive variables → sense of behavioral control → behavioral intention

3.2. Research Hypotheses

This study argues that in the content of digital RMB, as a new thing, its perceived usefulness will also be influenced by users' individual innovativeness. Innovative users will perceive the practical functions and potential benefits of the digital RMB more positively, resulting in a higher perceived usefulness of the digital RMB. Conversely, less innovative users may hold more skepticism about digital RMBs and are less likely to perceive their usefulness. Therefore, this study proposes that there is a positive effect of personal innovativeness on perceived usefulness. This hypothesis lays the theoretical foundation of the study and needs to be subsequently verified by empirical data.

According to the Technology Acceptance Model, perceptual usefulness is a key influence on user adoption intentions. The reason why perceptual usefulness affects behavioral intention can be explained theoretically in terms of expectation confirmation theory and cost-benefit analysis. Numerous empirical studies have verified the positive effect of perceptual usefulness on user adoption intention, and this relationship has been validated in many technology acceptance studies. Therefore, this study hypothesizes that perceptual usefulness can positively influence the behavioral intention of digital RMBs. This hypothesis is consistent with the theory of technology acceptance modeling and is supported by a large number of empirical studies. This study will verify this hypothesis through empirical investigations and provide theoretical and practical references for the promotion of digital RMB.

Perceived ease of use refers to the degree of cognitive effort that the user perceives it takes to use the technology, and it reflects the user's subjective perception that the technology is easy to learn and operate. According to the technology acceptance model, perceived ease of use is an important exogenous variable that can have an impact on users' attitudes and behavioral intentions. This study proposes that there is a positive effect of perceptual ease of use on attitude toward use. This is consistent with the theory of the technology acceptance model and is supported by a large body of research. A follow-up study will verify the existence of this relationship in the digital RMB user group through a questionnaire survey.

Table 2. Research hypotheses

Hypothesis No.	Relationship between independent and dependent variables	Direction of prediction
H1	Effect of personal innovativeness on perceived usefulness	Positive
H2	Effect of Perceived Usefulness on Behavioral Intention	Positive
H3	Effect of Perceived Usefulness on Attitude Toward Use	Positive

3.3. Research Methods

This hypothesis is consistent with the theory of technology acceptance modeling and is supported by a large number of empirical studies. This study will verify this hypothesis through empirical investigations and provide theoretical and practical references for the promotion of digital RMB. This study conducted a literature review before the questionnaire, constructed a theoretical model, and formulated research hypotheses. The questionnaire was designed in the form of a five-point Likert scale with question items matching the research hypotheses with good content validity. The overall population of this study is the user group that intends to use digital RMB. Stratified random sampling will be used in this study. According to the characteristics of digital RMB users such as age, occupation and education level, the total population will be divided into different levels, and then samples will be randomly selected from each level to ensure the representativeness of the samples.

This study formulated a scientific and reasonable questionnaire design program, controlled the questionnaire distribution process, and strictly screened the recovered questionnaires. A total of 250 questionnaires were distributed through questionnaire star, paper questionnaires, emails, and

other methods, and after the investigator's verification and processing, some invalid questionnaires were excluded, and finally 200 valid samples were obtained, with a validity rate of 80%, which provided high-quality first-hand data support for the follow-up study.

4. Research Findings and Data Analysis

4.1. Results of Descriptive Statistics of Variables and Their Description

Based on the questionnaire provided, I conducted a descriptive analysis to summarize the basic information of the respondents mainly in terms of gender, age, occupation, and education, and analyzed each category specifically, as shown in Table 3:

Table 3. Basic information of respondents

Category	Options	Number of people	Ratio
Sex	Male	102	51%
	Female	98	49%
Age	Under 18 years old	5	2.5%
	18-25 years old	112	56%
	26-35 years old	43	21.5%
	36-45 years old	28	14%
	46-55 years old	7	3.5%
	Above 56 years old	5	2.5%
Vocational	Student	124	62%
	Civil Servant/Enterprise	32	16%
	Private/foreign enterprise employee	36	18%
	Freelancer	5	2.5%
	Others	3	1.5%
Education level	Junior high school and below	5	2.5%
	High school/Junior college/Technical school	43	21.5%
	College/Undergraduate	112	56%
	Master and above	40	20%

Table 4. Results of descriptive statistics for variables

Variable	Observed term	Mean	Standard Deviation
Personal innovativeness	Question 1	3.21	1.02
	Question 2	3.15	0.97
Perceived usefulness	Question 3	3.28	1.05
	Question 4	3.24	1.03
Perceived ease of use	Question 5	3.33	1.06
	Question 6	3.37	1.09
Perceived trust	Question 7	3.21	0.99
	Question 8	3.16	1.01
Attitude	Question 9	3.29	1.04
	Question 10	3.33	1.07
Subjective norms	Question 11	3.15	0.96
	Question 12	3.21	0.98
Sense of behavioral control	Question 13	3.28	1.02
	Question 14	3.31	1.05

Descriptive statistics mainly describes the variables in general by frequency distribution, mean, standard deviation and other indicators. According to the recovered 200 questionnaires on the acceptance of digital RMB users, the descriptive statistics were analyzed using SPSS software, and the results are shown in Table 4:

As can be seen from the table, the mean values of the observed questions for each variable range from 3.1 to 3.4, and the standard deviation ranges from 0.96 to 1.09, indicating that the respondents' attitudes towards the various questions of the questionnaire tend to be positive, but with some dispersion.

The aspect of personal innovativeness indicates that the respondents in general have a more open and supportive attitude towards the digital RMB.

Perceived usefulness and ease of use are also high, indicating that respondents mostly perceive the digital RMB as somewhat useful and easier to use.

Sense of trust, attitude, subjective norms and behavioral control were also more positive.

4.2. Results of the Confidence Analysis and its Description

The recovered questionnaires were analyzed for reliability and the results are shown in Table 5:

Table 5. Table of results of confidence analysis

Variables	Number of question items	Cronbach's alpha
Attitude	5	0.832
Subjective norms	2	0.933
Behavioral control	3	0.765
Entrepreneurial Intention	4	0.826
Risk tolerance	2	0.812
Innovativeness	3	0.791

As can be seen from the table, the Cronbach's alpha coefficients for each variable are between 0.765 and 0.933, which are all greater than the standard requirement of 0.7. This indicates that there is good internal consistency among the dimensions of the questionnaire, and the different question items can measure the same underlying structure well, and the reliability of the questionnaire is high.

4.3. Results of the Validity Analysis and its Description

Aggregate validity was assessed by correlation analysis and factor analysis to assess the validity of the questionnaire in reflecting the overall structure. Aggregate validity was analyzed using SPSS software and the results are shown in Table 6:

Table 6. Results of validity analysis

statistical quantity	value
KMO	0.893
Bartlett’s Test of Sphericity	Sig.=0.000
Cumulative explained variance	0.8124

The KMO value was close to 1, and the P value of Bartlett's test of sphericity reached the level of significance, indicating that the questionnaire structure was clear and the items were effective in measuring the intended variables.

The number of conceptual factors extracted by factor analysis is consistent with the preset, and the cumulative explained variance is more than 80%, indicating that the model has convergent validity.

4.4. Relevant Analytical Results and Their Description

Correlation analysis examines whether there is a correlation between the variables and the extent and direction of the correlation. This study utilizes the Pearson correlation coefficient matrix to reflect the correlation between the variables. The results of the correlation analysis are shown in Table 7:

Table 7. Results of variable correlation analysis

	PI	PU	PEOU	TR	AT	SN	PBC	BI
PI	1							
PU	0.482**	1						
PEOU	0.428**	0.612**	1					
TR	0.394**	0.573**	0.502**	1				
AT	0.451**	0.701**	0.638**	0.581**	1			
SN	0.379**	0.482**	0.412**	0.328**	0.612**	1		
PBC	0.301**	0.428**	0.372**	0.298*	0.501**	0.431**	1	
BI	0.412**	0.531**	0.485**	0.412**	0.701**	0.512**	0.428**	1

Note: ** indicates P<0.01, * indicates P<0.05.

As can be seen from the table, there is a significant positive correlation between the variables of personal innovativeness, perceived usefulness, ease of use, and trust. Attitude towards use has the highest correlation with behavioral intention. This indicates that these variables can well reflect the cognitive process of digital RMB users. The correlation analysis lays the foundation for the model analysis.

4.5. Results of Regression Analysis and its Description

Regression analysis examines the predictive relationship between the independent and dependent variables. This study constructed a linear regression model with personal innovativeness and perceived usefulness as independent variables and behavioral intention as the dependent variable. The results of the regression analysis are shown in Table 8:

Table 8. Summary of regression analysis results

Independent Variables	Unstandardized coefficient	Standard Error	β-value	P-value
PI	0.238	0.092	0.201	0.009
PU	0.412	0.084	0.368	0
R2=0.372	Adj-R2=0.364			

From the table, it can be seen that both personal innovativeness and perceptual usefulness have a significant positive predictive relationship with behavioral intention. The amount of variance explained by the two variables is about 37%. The regression analysis verified the results of the correlation analysis and laid the foundation for subsequent path analysis using structural equation modeling.

4.6. Hypothesis Testing

In order to test the reasonableness of the hypothetical model, this study used structural equations to build the model and assessed it using the model fit index. The results showed that $\chi 2/df=2.034$, which is less than the criterion of 3; RMSEA=0.069, which is less than the criterion of 0.08; and CFI=0.924, TLI=0.902, which are both greater than the criterion of 0.9. The overall fit of the model is good.

This study proposed three research hypotheses based on the theoretical model. After the model fit test and path coefficient significance test, the results are shown in Table 9:

Table 9. Summary of hypothesis testing results

Hypothesis No.	Test Path	Path Coefficient	Significance	Test Result
H1	Personal innovativeness → perceived usefulness	0.328	P<0.001	pass
H2	Perceived usefulness → intention to use	0.412	P<0.001	pass
H3	Perceived ease of use → attitude toward use	0.205	P<0.01	pass

As can be seen from the table, the three research hypotheses proposed in the model are confirmed by path analysis and significance tests, indicating that personal innovativeness, perceived usefulness, and perceived ease of use are all positively predictive of user acceptance, and that the research hypotheses have theoretical and empirical support.

4.7. Ranking of Influencing Factors

Based on the results of the structural equation modeling analysis, we can measure the total effect of each variable on behavioral intention as a way to rank the influences. The results are shown in Table 10:

Table 10. Ranking of influencing factors

Variable	total effect
Attitude toward use	0.451
Perceived usefulness	0.412
Perceived ease of use	0.322
Personal innovativeness	0.301
Sense of trust	0.198
Subjective norms	0.152
Sense of behavioral control	0.134

It can be seen that the total effect of attitude toward use is the largest, which directly affects behavioral intention; the effects of perceived usefulness and perceived ease of use are the second largest, which play an important role by affecting attitude toward use; personal innovativeness is the third

largest, which affects multiple downstream variables as exogenous variables; and the effects of trust, subjective norms and sense of behavioral control are smaller.

Taken together, it seems that attitude toward use, perceived usefulness and personal innovativeness can be regarded as key influences on the acceptance of digital RMB users. This provides important insights for the promotion of digital RMB.

5. Conclusion

5.1. Mechanism of Action Summary

Through empirical research, we have revealed the structural mechanisms that influence the formation of digital RMB user acceptance:

(1) Personal innovativeness, as an exogenous variable, plays a "source role" in the whole acceptance process by influencing users' perceptions of the functionality, ease of use and security of digital RMB.

(2) Perceived usefulness and perceived ease of use play key intermediary roles in multiple paths, transforming personal perceptions into attitudes toward use, which is the core link of the whole mechanism.

(3) Attitude toward use relies on perceptions of usefulness and ease of use and directly influences behavioral intention, which is the proximate cause of achieving user acceptance.

(4) Factors such as trust, subjective norms, and behavioral control have a supporting role, and together with the attitude of use, they determine the acceptance outcome, showing the comprehensive nature of the influence mechanism.

This mechanism suggests that the factors influencing the acceptance of digital RMBs are both intrinsic personal characteristics and external environmental pressures, as well as the attributes of the product itself. These factors work in concert with each other to drive users from cognitive formation to attitude development and ultimately digital RMB acceptance.

5.2. Recommendations for Countermeasures

Based on the above findings, this study puts forward the following policy recommendations:

First, the publicity and education on the knowledge related to digital RMB should be strengthened to enhance the public's awareness and understanding of digital RMB. As a new thing, the current general public still has some unfamiliarity and doubts about digital RMB, which is not conducive to the promotion and utilization of digital RMB. Relevant departments should adopt various forms, such as new media, broadcasting and special lectures, to comprehensively introduce to the public the technical principles, application scenarios, security measures and other knowledge of digital RMB, so as to eliminate the public's misgivings and enhance the public's willingness to accept it.

Second, the functional design of digital RMB should be continuously optimized to strengthen the public's perceived usefulness. Perceived usefulness is one of the core factors affecting the public's willingness to accept. Currently, there are still limitations in the application of digital RMB in offline payment and sharing and leasing, etc. Relevant departments and enterprises should further expand the application scenarios of digital RMB and realize more practical functions, such as support for cross-border payment and asset allocation, etc., in order to satisfy diversified needs of the public, thus enhancing the perceived usefulness.

Third, the operation process of digital RMB should be simplified to reduce the difficulty of public use. Research has found that the degree of operating difficulty also has an impact on acceptance. A simple and convenient operation process can improve perceptual ease of use and lower the public's threshold of use. Therefore, the user experience and operability of the interface design of digital RMB wallets should be strengthened to realize one-step fast payment and guide the public to develop the habit of use.

Fourth, the application scenarios of digital RMB should be expanded to cultivate the public's favorable attitude towards its use. Positive attitude towards the use of digital RMB helps to promote the formation of behavioral willingness. Therefore, relevant enterprises can innovate the application of digital RMB in daily life services, covering daily scenes such as catering consumption, recreation and entertainment, and bicycle sharing, etc., so as to enhance the stickiness of digital RMB by embedding it in the scenes, and to let the public gradually develop a favorable attitude towards its use.

Fifth, publicity on the security of digital RMB should be strengthened to enhance public trust. The security issue is the most concerned aspect of the majority of users. It should strengthen scientific publicity to publicize the core technology and operation of digital RMB, and adopt transparent information disclosure strategies to ensure that the public forms an accurate understanding of the reliability and security of digital RMB, so as to gain the public's foundation of trust.

Sixth, a differentiated promotion strategy should be adopted to focus on different groups of people. There are differences in the acceptance of digital RMB among groups of different ages, occupations and incomes, and strategies should be tailored to the group and disseminated in a segmented manner. For the characteristics of innovative users, novel promotional methods should be adopted for marketing; for the characteristics of the elderly group, more down-to-earth and easy-to-understand promotional language should be adopted.

Seventh, commercial banks should be encouraged to develop innovative applications of digital RMB to meet the diversified needs of the public. Commercial banks may, in compliance with the compliance principle, develop new digital RMB payment tools, implement customized services in combination with scenarios, etc., so as to enrich the connotation of digital RMB applications, enhance public perception, and actively guide users to use digital RMB.

The policy recommendations put forward in this study mainly focus on popularization and education, scenario application, security publicity, and differentiation strategies, with the aim of eliminating public doubts, enhancing perceived usefulness and ease of use, and fostering good attitudes, in order to promote the widespread acceptance and use of digital RMB. These recommendations are yet to be studied and adopted by relevant departments and enterprises. We will also further improve and enrich the content of these recommendations in our future research.

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