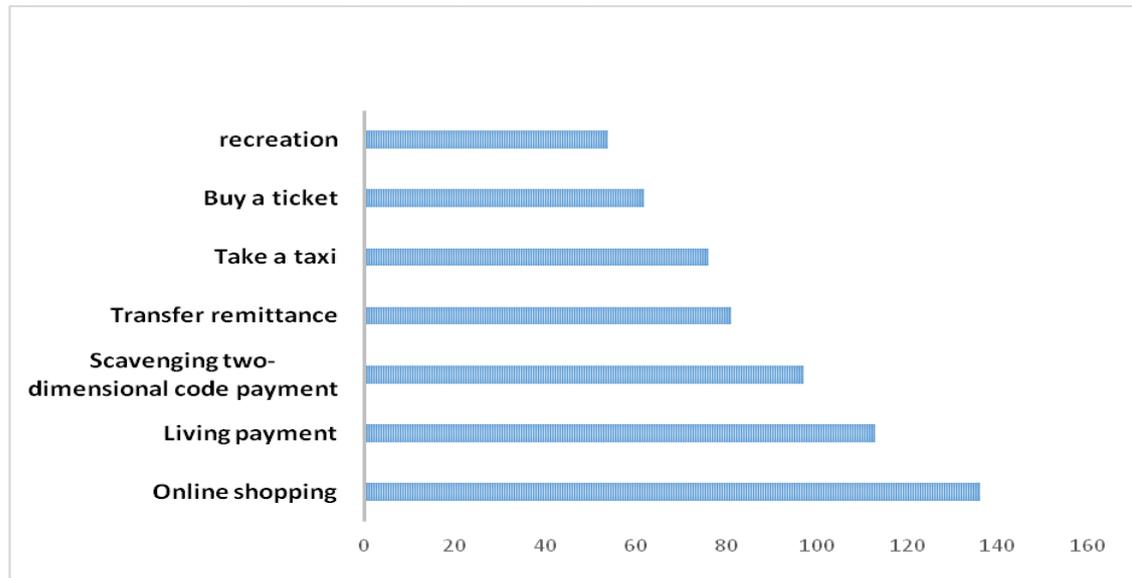


CHAPTER 4 RESEARCH RESULTS

4.1 Analysis of personal factors

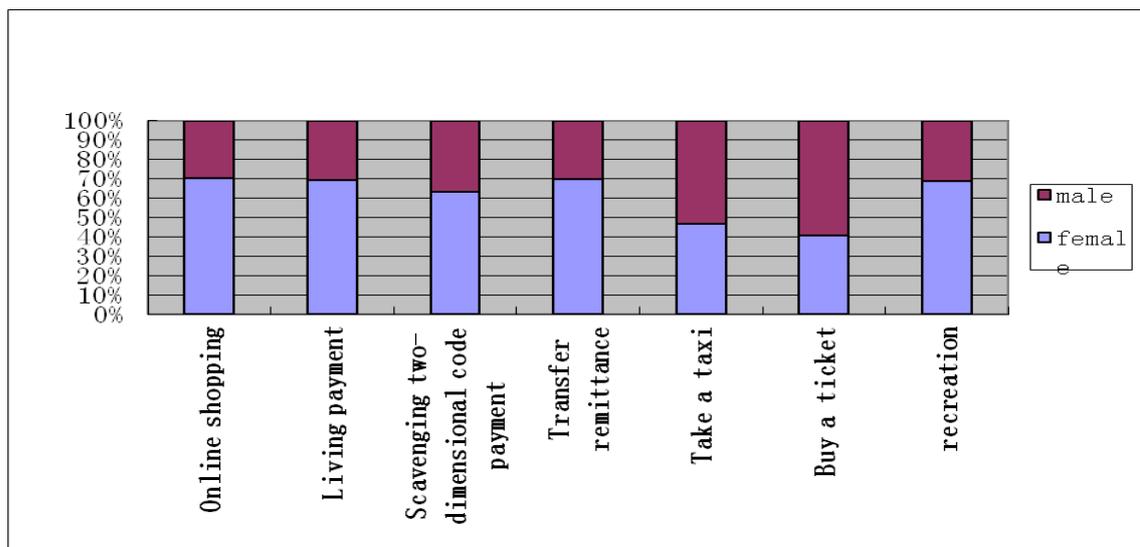
Through the data statistics of users' use of mobile payment scenes, the scenes of mobile payment for young students and workers are diverse, of which the proportion of online shopping is the largest, reaching 90.7%, followed by daily life payment, face sweeping sweep and transfer remittance, such as Figure 4.

Figure 4: Consumption types using mobile payments



According to gender statistics, the difference analysis of scene groups is shown in Figure 5. Different sex respondents were different in the use of mobile payment scenes, for example, 70.59% were women in mobile terminal online shopping, indicating that the proportion of women in online shopping and living using mobile payment was significantly higher than that of men; and the proportion of men using mobile payment and buying ticketing was higher than that of women.

Figure 5: Different sex user payment scenarios



4.2 Analysis of the security factors of mobile payment

According to the data analysis done by the young and middle-aged groups, such as table 4, the respondents believe that there are many areas for mobile payment to be improved, which can dig out the various needs of the users, and thus promote the development of the mobile payment market (Chen & Tang, 2013).

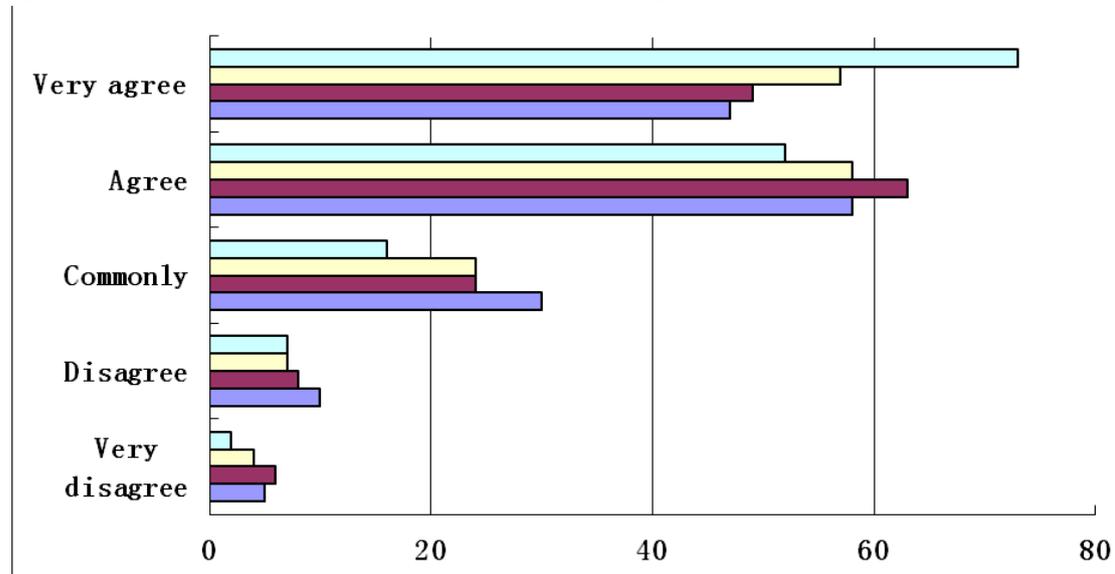
Table 4: Where mobile payments need to be improved

A place that needs to be improved	Frequency (person)	Percentage (%)
Improve transaction security	109	72.7%
Improve relevant laws and regulations, protect the legitimate rights and interests of users	98	65.3%
Reducing intermediate fees	78	52.0%
Simplified operation process	60	40.0%
Expanding the scope of application business	46	30.7%
Perfect the standard and connect with the international mobile payment	43	28.7%
Opening up more types of payment	16	10.7%

The data show that, for the improvement of mobile payment, the expected value is still mostly safe, "improve transaction security", "improve relevant laws and regulations, guarantee the legitimate rights and interests of users" accounted for 72.7%, 65.3% of the high proportion respectively, and table 3 users of mobile payment security performance score is only 78.6 points. Consumers' awareness of the protection of their own interests is increasing, and their attention to their own rights is far higher than the expectation of the improvement of mobile payment services. In the process of experience of mobile

payment users, the security of mobile terminals has become the key link, and "reduction of fees", "simplified operation process", "expansion should be" Respondents in the four areas of business scope "and" perfect standards and international mobile payment "accounted for 52%, 40%, 30.7% and 28.7% respectively. In the questionnaire survey, the user's awareness of the risk of mobile payment is like Figure 6 (the column chart from top to bottom is in turn "worry about loss of property due to the loss of mobile phone, transaction password theft, etc.", "worry that the merchant bank takes illegal means to collect personal information", "worry about the privacy of a person's privacy", "worry about the existence of payment." Security vulnerabilities will be intercepted by hackers to tamper with transaction content ").

Figure 6: Users' awareness of the risk of mobile payment

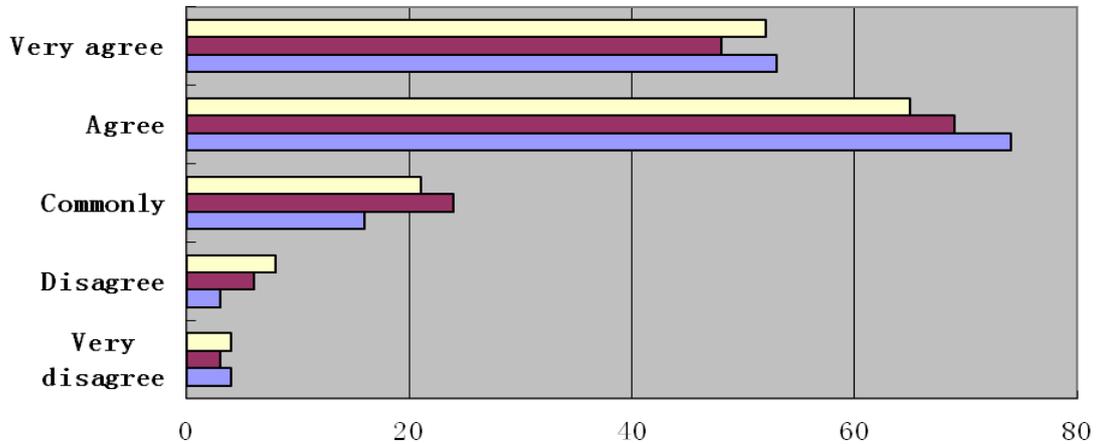


The four types of risk type users have a high degree of consent / very agreement, with a proportion of more than 70%, while the first item "worried about loss of property by cell phone loss" has reached 83.3%, and the number of "very agreed" is the largest in four types, with a proportion of 48.7%. This is consistent with the user rating of mobile payment security in Table 3, which is only 78.6 points.

4.3 Analysis of APP factors for mobile devices

Users' cognitive types of mobile payments are in turn "inconvenient to carry cash bank cards", "can improve transaction efficiency", "save time", such as Figure 7. Statistics show that the three types of users have a high degree of consent / very agreement, with a proportion of more than 80.2%, and the last one considers the mobile branch. The percentage of users who can save time is 84.7%.

Figure 7: User's perception of the usefulness of mobile payment



"Mobile payment is easy to operate and use," "mobile payment is easy to operate and use", "more convenient than online payment", "easy to use mobile payment". The satisfaction data of Figure 7 show that users are more satisfied with the mobility of mobile payment, but not very satisfactory. Compared with the usefulness of payment, the number of "very agree" decreased.

In March 2015, the login verification code of 12306 of the Chinese train ticket booking site became a graphic verification code from the previous character. Because the visual domain of the client authentication code was not very large, the resolution of the picture was also low, and some of the contents of the picture were not recognized by all the people, so they were moved to a wide range. Users' slots and discontent. After the APP experience of the mobile phone, I also feel that the character verification code before the graphic verification code is convenient and fast, the time consuming to choose the picture is obviously longer. If the ticket quantity is tense, it may also affect the success rate of the user's ticket purchase, which will cause the user no longer to use this booking APP to move the ticket, but this is the result. The sample setting will also keep the ticket robbing software out of the door.

As a software provider, the integrity of the system, the controllability of the process and the advanced technology are often paid attention to, but the usefulness and ease of use of the system are ignored. The results show that the user's use of mobile payment is related to the usefulness and ease of use of the mobile payment device, APP, (Wu & Tang, 2014).

4.4 Analysis of social influence factors

External publicity and other people's evaluation of the product will affect the user's behavioral decision. The statistics on social factors in the questionnaire are like figure 8 (the column chart from left to right is in turn "media propaganda inspired me to use mobile payment", "family or relatives will affect me to use mobile", "I use mobile payment by my classmates or colleagues." "The influence". The influence of the students / friends and the media is larger, and the students / friends have the greatest impact on them. These groups are closely related to the users, and the users tend to be affected by their product evaluation before the payment behavior. Besides, young and middle-aged students and office workers, especially young students, are easily influenced by outside propaganda.

Figure 8: Analysis of social influence factors

