

## **CHAPTER 5 CONCLUSIONS AND SUGGESTIONS**

### **5.1 Users' mobile payment behavior is related to gender occupation, and has nothing to do with income.**

Male users and female users have different emphasis on mobile payment scenarios. Female users, whether online shopping or living shopping, are more than men in the proportion of mobile payments. Therefore, it is necessary to formulate a targeted marketing strategy to study their demand characteristics for women and male users and to put marketing resources into the places where consumers are most concerned, to achieve good publicity and improve the camp. The utilization rate of marketing resources.

### **5.2 The security of mobile payment is the most worrying factor for users.**

This is also one of the important factors that some users do not use mobile payment. If enterprises only pursue the convenience and fluency of the products in the research and development of mobile payment products and do not pay attention to the safety problems, these security problems will become more and more serious, which will affect the development of the enterprises themselves. Privacy for the public is a very sensitive topic, the enterprise to the user's personal information privacy should be put into a certain amount of energy, and business in the transaction should also pay attention to protect the privacy of consumers, so that consumers can rest assured, without concern to pay.

### **5.3 The ease and usefulness of mobile device APP will also affect users.**

For the use of mobile payment, businessmen should provide humanized and convenient operation, improve the consumer's usability cognition and usefulness cognition, and avoid users' rejection of mobile payment due to the overburden of payment means.

### **5.4 Classmate or colleague and media publicity have some influence on mobile payment behavior of users.**

In this survey, 5.3% of the users do not understand the use of mobile payment services, 76% of the users know but not deep enough, and the user's mobile payment behavior will be affected by social factors. Therefore, mobile payment operators should pay attention to the important influence of social network and interpersonal communication on the diffusion of mobile payment. At the same time, the views of the students, colleagues and friends also have an impact on the consumption and use of mobile payment. The operators should be good at using the word of mouth effect, popularize mobile payment services in many ways and channels, and create a good social environment.