

# Influence Characteristics of Electronic Payment Platform Service on User Behavior: Focusing on Chinese Users

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**Abstract:** In recent years, mobile payment has gained widespread popularity and has become the main payment method for many consumers in China. With the increase in user scale and usage frequency, the scale of mobile payment transactions will continue to grow in the future. This study aimed at investigating the impact of electronic payment platform service characteristics on customer usage intentions in a user-centered study in China. This study made use of SPSS 22.0 handles basic statistics, while the statistical tool Smart PLS 3.0 handles hypothesis testing. A survey of 70 people who used electronic payment platforms was conducted. Results of the study revealed that between electronic payment platform service characteristics, convenience, security, reliability, and reactivity. The impact on customer usage intention and usage behavior is as follows: characteristics, convenience, security, reliability, and reactivity of electronic payment platform services. The results of the survey showed that users' attitudes towards usage and user behavior had a positive impact.

**Keywords:** electronic payment; mobile payment; platform service; user attitude; user behavior

## 1 INTRODUCTION

Credit card terminals were originally developed because of this quick adoption, hardware manufacturers like Hypercom and Verifone have emerged. The function of payment networks and payment processors was changed by the introduction of credit card terminals, turning them from businesses that processed paper vouchers into suppliers of electronic communication services. Payment terminals served as the foundation of this era's payment network [1].

Companies needed new kinds of online payment terminals as the Internet first took off in the 1990s to suit their needs for online business. The result is a large number of new online payment companies were born one after another. These businesses decide not to compete with major payment processors because of the significant hurdles to entry into the payment processing industry. Instead, they concentrated on creating technology for consumers and businesses. These businesses make up what is referred to as payment gateways. Payment gateways can be reconfigured and connected to commercially available payment processors to process merchant payment information and customer payment instructions [5].

According to a Chinese network information study, the complete layout of payment firms in the field of the rise in individuals utilizing mobile internet payment has also been fueled by mobile payment. The number of smartphone payment users has grown steadily since 2021. The 49<sup>th</sup> "Statistical Report on Internet Development in China" from the China Internet Network Information Center claims that. China had 904 million mobile payment customers as of December 2021 [2, 16]. There will be 42.49 million more people than in June 2021.

The inclusive development of mobile payment narrows the geographical distribution gap. The fusion of digital technology and inclusive finance is getting deeper as new information technologies like artificial intelligence, big data, and 5G emerge so quickly. Mobile payments enhance the

accessibility and convenience of inclusive financial services as a key tool bearer of digital inclusive finance. Mobile payment has progressively gotten into the e-commerce space and has grown to be a significant means of payment there because of China Telecom's ongoing mobile network upgrades, infrastructure expansion efforts, and Chinese e-commerce technologies are being developed and made more widely known. The size of the mobile payments market in China will increase in the next year. Chinese consumers' consumption concepts and behaviors are evolving. By 2026, it is anticipated that mobile payment transactions would total 1,290.42 trillion [13].

Third-party platforms such as Alipay and WeChat Pay will be the first to accept payment institutions such as Cloud Quick Pass in 2021, and promote deeper interconnection between online and offline scenarios, services, and payment. In offline situations, Alipay, WeChat Pay, and UnionPay QuickPass have mutually recognized payment codes in many locations across the nation. It is anticipated that all cities will have this capability by 2022. The function of self-service payment and activation of Cloud QuickPass was officially launched, and WeChat Pay has interconnected and collaborated with 12 banking institutions. Many common payment channels, such as WeChat Pay, Alipay, UnionPay QuickPass, Apple Pay, And Mi Pay, And Huawei Pay, Samsung Pay, and others, are supported by online platforms such as Meituan and Pinduoduo. With the continuous integration of Internet technology into our life and the rapid development of e-commerce, the market demand for mobile payment methods is becoming more and more muscular. Understanding the influencing elements of consumers will help the industry for third-party mobile payments gain substantially from adopting these services. This research fills the gap in current theoretical research by designing a questionnaire to study the influence characteristics of electronic payment platform services. This provides a sufficient theoretical basis and decision-making reference for the mobile payment industry to solve the problem of

consumers' user behavior and has great practical significance.

This paper takes the mobile payment methods of Chinese consumers as the starting point, designs a questionnaire to measure, analyzes the results of the questionnaire, examines the overall situation of consumers' willingness to use mobile payment, and studies the factors that affect user attitude toward and user behavior third-party mobile payment. Following a thorough examination, the researchers chose four variables for analysis: convenience, security, reliability, and reactivity. To investigate the influence of electronic payment platform service characteristics on customer use intention, focusing on Chinese consumers. It remains to be seen whether the method of payment and settlement on the electronic payment platform can indeed be low-cost, fast, convenient, safe, and reliable. The online payment and settlement tools developed by many hidden dangers, such as credit card payment and settlement, are independent and difficult to use together. These self-contained concealed cards have made an effort to work with the website alliance's newly formed online settlement and payment provider. The credit card can only be used for settlement inside the same network; inter-network settlement is not technically possible. This greatly improves the development of online payment and settlement businesses. It also brings much inconvenience to users. Therefore, this study will explore the relationship between electronic payment platforms and user attitudes to analyze the characteristics of electronic payment platforms to provide better guidance for the development of electronic payment platforms.

## 2 THEORETICAL BACKGROUND

### 2.1 Characteristics of Payment Platform Service

The definition of payment service quality refers to the definition of service quality. It is a distinction between quality levels.

**Convenience:** makes it easy to learn and use the service instead of removing the inconvenience of the means or methods that have been used in the past. According to a previous study, convenience was discovered to significantly influence the intention to accept electronic payment services [3, 17, 18]. Offline consumption is increasing when the efficiency and convenience of ordering products or services online are judged to require a direct experience of online consumption. Blut [4] conducted a meta-analysis of e-service quality studies published between 2000 and 2014 and discovered four determinants of e-service quality. There are web design, functionality (utility), customer service (convenience), and security and confidentiality. Finally, there is a view that the perceived convenience of online shopping is related to the prominence of shopping attitudes of live e-merchants. Shopping patterns also differ, and based on the classification of these consumer groups, it is argued that online shopping platforms need to classify and functionalize convenience. It was recorded and used as a dependent variable. Consumer attitudes, shopping engagement processes, and mobile shopping exploring the position of consumers' mobile shopping behavior, which acknowledges that it is, but proves that it is not as important

as computer shopping.

**Security:** is related to safely operating the service without leaking personal and financial information provided in the process of using the electronic payment service. E-banking services were empirically examined using the seven criteria of accuracy, security, transaction speed, user-friendliness, and convenience [5]. Even though some of these determinants are dependent on other variables. The majority of these determinants were statistically significant, suggesting that they have a stepwise or inter-relational structure. It increases consumer trust and improves consumer attitudes while trusting the payment platform.

**Reliability:** Customers often make comparisons between the service they received and the assistance they required. Sadly, there are times when the perceived and desired levels of service differ resulting in a service quality gap. The five aspects of this gap, according to Parasuraman [6], are stated as follows in the rater model stands for Responsiveness, Sustainability, Security, tangibles, service and empathy, and dependability, which are all important factors to consider (convenience). Five values of service quality, such as economic feasibility, safety, convenience, reliability, and reaction time among the factors, economic feasibility, safety, reliability, and response time are positive influences on customer satisfaction. It was found that economic feasibility, reaction time, and reliability had a positive impact on the client's intention to reuse. Lee [7] conducted a study using the TAM model to examine the variables influencing the desire to use a mobile easy payment service powered by Fintech. He used six factors such as convenience, reliability, innovativeness, self-efficacy, suitability, and visibility as factors that influence intention to use through the effect on perceived usefulness.

**Reactivity:** Responsiveness in the electronic payment service refers to the access-loading speed and transaction processing speed recognized by users in the process of accessing the system. According to a previous study, responsiveness has been discovered to have a favorable impact on the intention to utilize electronic payment [6, 7].

### 2.2 User Attitude

Attitude is a psychological concept formed by thoughts, beliefs, and emotions toward a specific object [8]. Zajonc and Markus [9] have a behavioral dimension attitude. Attitude is defined as a summary of hypothetical constructs expressed as overall moods or evaluative judgments about people, things, or problems, and consists of the emotional and cognitive dimensions except for this because it obscures the relationship with the actual behavior. Fishbein and Ajzen [10] outlined the principle of deliberate action and argued that an attitude toward a specific action is more appropriate than a general attitude to predict a specific action. The degree to which a person views a certain activity favorably or negatively is referred to as their attitude toward behavior. The theory of rational behavior developed into the theory of planned behavior, and competitive models that revise and supplement these theories appeared, and the attitude toward behavior received the attention of many researchers.

Although behavioral theory and planned behavioral theory were applied to give importance to attitudes toward using behavior, the attitude toward coupon usage alone cannot fully explain consumer behavior toward coupon use [11]. Additionally, since time, behavior, and context are not described, employing merely the attitude toward the item does not always anticipate any specific behavior logically associated with the object. Therefore, unless the criterion content is measured with comparable generality or multiple behavioral criteria, a relationship between attitude toward an object and a single criterion behavior cannot be expected [12].

The behavioral intention assumption of According to the technological acceptance paradigm, behavioral intention simultaneously influences attitudes toward using and perceiving perceived utility, perceived ease of use, and external factors, usefulness. External variables influence perceived usability.

### 2.3 User Behavior

Consumers' purchase intention is based on predictions about future behavior or individual beliefs and attitudes. It refers to the probability of being transferred to the actual purchase behavior. 'Intention' refers to the extent to which consumers are also defined as expressing the will to take a specific future action [13]. Meanwhile, the possibility that a buyer will have a purchase intention actually engage in the purchasing activity that they expect or plan to do in the future, and their beliefs and attitudes. In the study of purchase intention, it was argued that it is an effective method to ask the behavioral intention in order to predict the behavior of an individual who reported that the intention to perform or not to perform Behavior is a direct predictor of behavior [14]. The term "purchasing intention" describes the consumer's propensity to buy a good or service, and it also refers to the decision to buy a certain item. Cheah [15] conducted an empirical analysis of short films using the theory of planned behavior, it was discovered that factors influencing consumers' behavior purchase intentions are consumer behavior attitudes, subjective rules, and control over perceived behavior, especially consumers' attitudes toward mobile video. A series of strengths of online payment platforms also promote consumer attitudes and willingness to consume [19]. The fact that people are subject to positive consumer attitudes promotes consumer attitudes, which in turn promotes consumer willingness and creates consumer trends, i.e. consumer willingness is influenced by the opinions of acquaintances and friends, which means that it becomes an important criterion for the formation of subjective rules.

## 3 RESEARCH MODEL AND RESEARCH HYPOTHESIS

From the viewpoint that the customer's attitude toward use and behavior will be greatly influenced by the service qualities of the electronic payment platform, the service characteristics, convenience, security, reliability, and responsiveness of the electronic payment platform is chosen as a variable. Examining the outcomes of the relationship is

the goal of this study between service characteristics. Convenience, security, reliability, and reactivity of electronic payment platforms effect on user attitude using use behaviors through empirical research. The research model of this study is displayed Fig. 1.

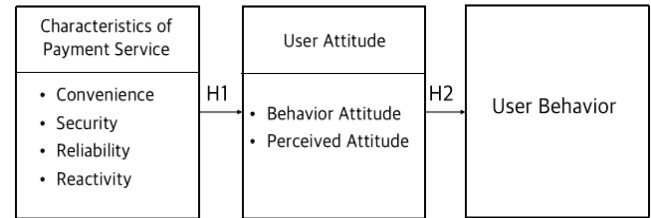


Figure 1 Research model

### 3.1 Research Hypothesis

This research is based on previous research entitled "Influence characteristics of electronic payment platform service on customer use intention: focusing on Chinese users". This study builds on previous studies. Data analysis is very helpful for analyzing the influence of electronic payment platform characteristics on customers' willingness to use. By analyzing a large amount of data information such as the characteristics, convenience, security, reliability, and responsiveness of the electronic payment platform, the customer's platform service characteristics are investigated. There are effects on User views are influenced by perceived utility and usability toward the use and user behavior. Using, a Chinese user-centered study on the following presumptions is used in order to determine how service attributes of electronic payment platforms affect client usage intentions.

Hypothesis 1: Characteristics of electronic payment platform service have has favorable effects on user attitude.

Hypothesis 1\_1\_1: Convenience has favorable effects on behavior attitude.

Hypothesis 1\_2\_1: Security has favorable effects on behavior attitude.

Hypothesis 1\_3\_1: Reliability has favorable effects on behavior attitude.

Hypothesis 1\_4\_1: Reactivity has favorable effects on behavior attitude.

Hypothesis 1\_1\_2: Convenience has favorable effects on perceived attitude.

Hypothesis 1\_2\_2: Security has favorable effects on perceived attitude.

Hypothesis 1\_3\_2: Reliability has favorable effects on perceived attitude.

Hypothesis 1\_4\_2: Reactivity has favorable effects on perceived attitude.

It was asserted that a system's ability to influence attitudes and user behavior depends on how easily and effectively users believe it to be toward the system. It was said that attitude had a significantly positive (+) impact on user behavior. The following hypotheses were developed in light of these earlier investigations.

Hypothesis 2: User attitude has favorable effects on user behavior.

Hypothesis 2\_1: Behavior attitude has favorable effects on user behavior.

Hypothesis 2\_2: Perceived attitude has favorable effects on user behavior.

### 3.2 Variable Operational Definition

Following previous research analysis and integration, the structure model is used to analyze the customer usage intention and usage behavior. This study used a questionnaire with 8 concepts and 27 questions covering convenience, security, and reliability, which took 10 days to complete.

Convenience refers to whether paying through an electronic payment platform is more convenient and easier. This paper proposes three questions to investigate convenience.

Security suggests whether the customer's use of the electronic payment platform is authentic and safe, and whether it can better protect personal privacy. This paper

designs three research questions on security issues.

Reliability means that customers trust electronic payment platforms and thus become more popular with the general public. This paper proposes three research questions to investigate the reliability problem.

Reactivity refers to the system's ability to promptly and accurately utilize the electronic payment platform, while meeting market demands. This paper proposes three research questions to investigate the reactivity problem.

The user attitude is influenced by the customer's attitude and the service characteristics of the electronic payment platform. This paper designs three questions to study the reactivity problem.

The user behavior service characteristics of the electronic payment platform have an impact on the customer's user behavior. This paper designs three questions to study the reactivity problem.

Table 1 Operational definition

Variables		Details	Prior study
Characteristics of payment platform service	Convenience	- Paying through payment software is easier and more convenient - Learning to pay with payment apps is easy - Paying with a payment app is more convenient than paying with cash by carrying your phone with you	[4]
	Security	- The security measures of the settlement software platform (for example, binding cell phones, setting strong security passwords, and SMS phone authentication) have security - The payment software can protect your privacy (e.g., real name authentication for large transfers from WeChat to Alipay) - The information provided to you by the payment software (basic information about the merchant) is really reliable	[5]
	Reliability	- Payment software platforms are reliable - Electronic payment software platform feels trust - The electronic payment software platform is now more popular with the public	[6, 7]
	Reactivity	- Payment software platform encounters problems can be contacted to solve the platform - Payment platform with the continuous economic and social development to make relevant updates (for example, WeChat Alipay related small programs, the green code function during the epidemic, etc.) - The current network payment platform software meets the relevant market demand	[4]
Behavior attitude	- Always willing to use payment software - Recommend people around you to use payment software for payment - Use payment software because people around you rate it highly	[8-12]	
Perceived attitude	- The high penetration rate of electronic payment software increases the usage rate of payment software - The interface of the electronic payment software is simple and easy to use - With the development of social technology, electronic payment software will be more convenient to use.		
User behavior	- Real life has been the habit of using payment software - Good prospect of electronic payment software - The feeling of using electronic payment software and the expectation of using it match	[13-15]	

Table 2 Demographic Characteristics (n = 70)

	ITEM	Frequency	Ratio (%)
Sex	Male	39	55.71
	Female	31	44.29
Age	Under 20 years old	2	2.9
	20-29 years old	22	31.43
	30-39 years old	27	38.57
	Over 40	19	27.14
Education	High school and below	2	2.86
	College degree	25	35.71
	University graduation	39	55.71
	Master degree or above	4	5.71
Job	Student	21	30
	Company employee	14	20
	Government employee	16	22.86
	Business service	19	27.14

### 3.3 Demographic Characteristics

This study was empirically analyzed through a questionnaire survey. In partnership with a Chinese survey service provider, the questionnaire survey was carried out online. Mobile payment-using Chinese consumers were polled for the study (Tab. 2).

The survey was started from April 1 to April 25, 2022. Eighty-five questionnaires in all were returned. The overall number of legitimate questionnaires received was 70, however, 15 of them were invalid owing to human or system errors. According to the data analysis of the findings, this study is mostly focused on Chinese customers of electronic payment platforms who are experienced and aged 20 to 39 and possessing a bachelor's degree. In terms of employment, 21 students account for 30 % of the workforce, 19 corporate

employees account for 20 %, 16 government employees account for 27.14 %, account for 22.86 %, and 19 business service workers

**Table 3** Reliability and internal consistency

Variables		Factor loading	AVE	Composite reliability	Cronbach's alpha
Convenience	A1	0.900	0.805	0.925	0.879
	A2	0.902			
	A3	0.890			
Security	B1	0.890	0.750	0.900	0.833
	B2	0.842			
	B3	0.865			
Reliability	C1	0.807	0.714	0.882	0.801
	C2	0.847			
	C3	0.880			
Reactivity	D1	0.713	0.675	0.860	0.767
	D2	0.873			
	D3	0.868			
Behavior attitude	E1	0.907	0.741	0.896	0.824
	E2	0.802			
	E3	0.871			
Perceived attitude	F1	0.933	0.870	0.952	0.925
	F2	0.936			
	F3	0.929			
User behavior	G1	0.910	0.844	0.942	0.908
	G2	0.946			
	G3	0.900			

**Table 4** Correlation and discriminant validity

Variable	AVE	1	2	3	4	5	6	7
Convenience	0.805	0.897*						
Security	0.750	0.614	0.866*					
Reliability	0.714	0.668	0.840	0.845*				
Reactivity	0.675	0.595	0.702	0.709	0.821*			
Behavior attitude	0.741	0.681	0.840	0.832	0.752	0.861*		
Perceived attitude	0.870	0.691	0.763	0.775	0.707	0.842	0.933*	
User behavior	0.844	0.692	0.763	0.767	0.642	0.815	0.827	0.919*

\* The analysis's output, the AVE value of all variables, represents each variable's correlation. All variables made considered to have discriminant validity due to their being higher than the square.

## 4 EVALUATIVE ANALYSIS

### 4.1 Method of Data Analysis

This paper uses Smart PLS 4.0 to analyze structural equations and SPSS 22.0 for basic statistics (partial least squares). Basically, Cronbach's Alpha should be 0.7 or greater to indicate reliability. Concentration validity and discriminant validity are two categories of validity. Component Reliability (CR) and variance extraction index value (AVE) of each factor. In broad sense, the factor loading value should be 0.6 or higher, the component reliability value should be 0.7 or higher, and the variance extraction index value should be 0.5 or higher. When the square root of the variance extraction index value is compared to the correlation coefficient, the variance extraction index value is greater than the values of the vertical and horizontal correlation coefficients. In this study, after the evaluation of the measuring model was complete, the research model's reliability and validity were investigated.

### 4.2 Analysis of Structural Model

PLS was chosen as the data analysis technique in this study taking into account the characteristics of the variables including theoretical soundness, sample size, and

questionnaire self-development. If the  $R^2$  value is 0.26 or higher, and the degree of fitness is high, if the degree of fitness is expressed as a medium between 0.26 and 0.13, and less than 0.13, the degree of fitness can be expressed as low. Behavior attitude (0.798) and perceived attitude (0.704) of the component value made evaluated as high, and user behavior (0.732) made be evaluated also as high. The research outcome model is displayed in Fig. 2.

Hypothesis H1-1-1, convenience has a favorable (+) effect on behavior attitude. Due to the statistics being meaningful at a 95 % level of significance, this theory was selected. ( $\beta = 0.143$ ,  $T\text{-value} = 2.112$ ,  $Path\ coefficient = 0.05$ ). The more convenient the features of an electronic payment platform service, the better the behavior attitude.

Hypothesis H1-2-1, security has having a favorable (+) effect on behavior attitude. This theory was chosen because the data were relevant at a 95 % level of significance. ( $\beta = 0.377$ ,  $T\text{-value} = 2.480$ ,  $Path\ coefficient = 0.05$ ). A better conduct attitude is one of the hallmarks of electronic payment platform service.

Hypothesis H1-3-1, one of the responsibilities of the characteristics of electronic payment platform service, reliability has having a favorable (+) effect on behavior attitude. Due to the statistics being meaningful at a 95 % level of significance, this theory was selected. ( $\beta = 0.271$ ,  $T\text{-value}$

= 2.541, *Path coefficient* < 0.05). Reliability of the characteristics of electronic payment platform service the better behavior attitude.

Hypothesis H1-4-1, reactivity has having a favorable (+) effect on behavior attitude. Due to the statistics being

meaningful at a 95 % level of significance, this theory was selected. ( $\beta = 0.210$ , *T-value* = 2.435, *Path coefficient* < 0.05), like a consequence, the hypothesis is accepted. Reactivity of the characteristics of electronic payment platform service the better behavior attitude.

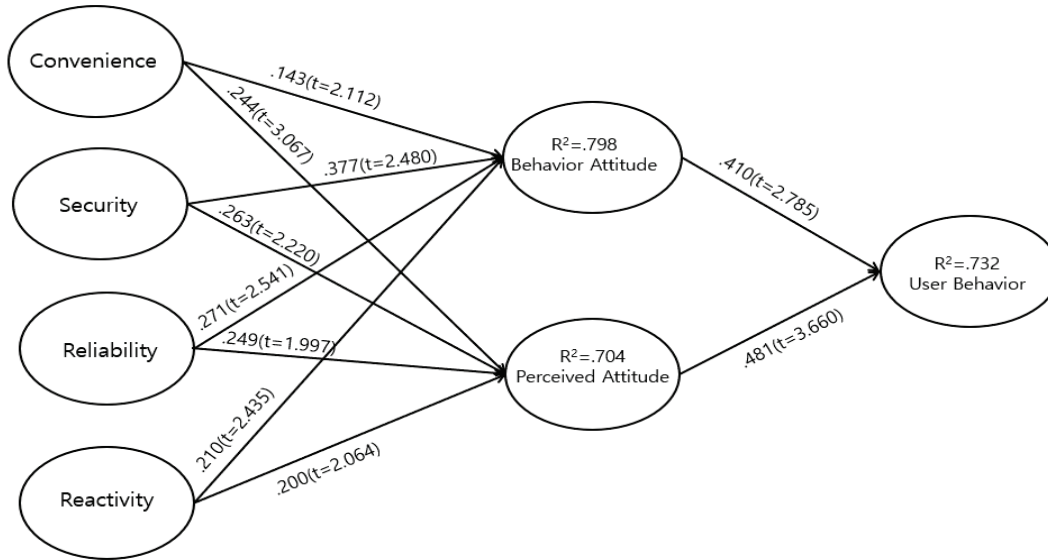


Figure 2 Results of research model

Table 5 Hypothesis test result summary

	Cause variable	Result variable	Path coefficient	T-statistics	Result
H1-1-1	Convenience	Behavior Attitude	0.035	2.112	Accept
H1-2-1	Security	Behavior Attitude	0.013	2.480	Accept
H1-3-1	Reliability	Behavior Attitude	0.011	2.541	Accept
H1-4-1	Reactivity	Behavior Attitude	0.015	2.435	Accept
H1-1-2	Convenience	Perceived Attitude	0.002	3.067	Accept
H1-2-2	Security	Perceived Attitude	0.027	2.220	Accept
H1-3-2	Reliability	Perceived Attitude	0.045	1.997	Accept
H1-4-2	Reactivity	Perceived Attitude	0.039	2.064	Accept
H2-1	Behavior Attitude	User Behavior	0.005	2.785	Accept
H2-2	Perceived Attitude	User Behavior	0.000	3.660	Accept

Hypothesis H1-1-2, convenience has having a favorable (+) effect on perceived attitude. Due to the statistics being meaningful at a 95 % level of significance, this theory was selected. ( $\beta = 0.244$ , *T-value* = 3.067, *Path coefficient* < 0.05), like a consequence, the hypothesis is accepted. The convenience of the characteristics of electronic payment platform service the better perceived attitude.

Hypothesis H1-2-2, security has having a favorable (+) effect on perceived attitude. Due to the statistics being meaningful at a 95 % level of significance, this theory was selected. ( $\beta = 0.263$ , *T-value* = 2.220, *Path coefficient* < 0.05), like a consequence, the hypothesis is accepted. The security of the characteristics of electronic payment platform service the better perceived attitude.

Hypothesis H1-3-2, reliability has having a favorable (+) effect on perceived attitude. Due to the statistics being meaningful at a 95 % level of significance, this theory was selected. ( $\beta = 0.249$ , *T-value* = 1.997, *Path coefficient* < 0.05), like a consequence, the hypothesis is accepted. The reliability of the characteristics of electronic payment platform service the better perceived attitude.

Hypothesis H1-4-2, reactivity has having a favorable (+)

effect on perceived attitude. Due to the statistics being meaningful at a 95 % level of significance, this theory was selected. ( $\beta = 0.200$ , *T-value* = 2.064, *Path coefficient* < 0.05), like a consequence, the hypothesis is accepted. The reactivity of the characteristics of electronic payment platform service the better perceived attitude.

Hypothesis H2-1, user attitude has to have a favorable (+) effect on user behavior. Due to the statistics being meaningful at a 95 % level of significance, this theory was selected. ( $\beta = 0.410$ , *T-value* = 2.785, *Path coefficient* < 0.05), so hypothesis H2-1 is adopted. Hypothesis H2-2, user attitude has to have a favorable (+) effect on user behavior. Due to the statistics being meaningful at a 95% level of significance, this theory was selected. ( $\beta = 0.481$ , *T-value* = 3.660, *Path coefficient* < 0.05), so hypothesis H2-2 is adopted.

## 5 DISCUSSIONS

For the research goal outlined in the introduction, the following findings are derived according to the research findings. It has been established that the service characteristics of the electronic payment platform

significantly affect consumer willingness to use it. In previous studies of information systems, they have been studied in terms of the characteristics of the service's level of quality. However, the most recent studies on the service characteristics of electronic payment platforms show that, in terms of the characteristics of electronic payment platforms, it is also possible to study customers' attitudes and behavioral intentions to use them, in addition to customer satisfaction and repurchase intentions. This is the result of using the electronic payment platform's service attributes. The service qualities of the electronic payment platform are intended to affect the customer's attitude about using it, should be used usage intention.

The following is an analysis and explanation of this research. The first theory is chosen, utilizing the characteristics of electronic payment platform service convenience, security, reliability, and reactivity characteristics of electronic payment platform services have an impact on customer satisfaction that is positive (+). This demonstrates that the qualities of the characteristics of electronic payment platform services have a big impact on how users feel about using the platform. The better the features of the electronic payment platform services, the better the users feel about using the platform, the better the users behave, and the more effective and useful the electronic platform is. Therefore, the online platform should pay attention to the characteristics of electronic payment platform services, to increase the motivation for the future development of electronic payment.

Secondly, from the point of view of the diversity of users of the electronic payment platform, it is necessary to bring more comprehensive service features to the users of the platform, rather than blindly pursuing the increase in the platform and the improvement of the customer's attitude towards using it. In this study, the payment system's high- or low-level payment service characteristics, and the actual differences perceived by the consumer before making the payment, based on the expectations of the payment service characteristics, constitute the service characteristics. So, to reduce the perceived differences in the user before the consumer performs the service the payment platform should first improve the characteristics of the service of the electronic payment platform. Even if the platform users are very diverse in age and education, the electronic payment platform increases the convenience of the platform for the customer more convenient to use the platform; improves the security of the bottle set, is easier for customers to increase the frequency of use, and increase goodwill; increase the trust of people from all walks of life to the platform, thus increasing the number of people who try to use the electronic payment platform; improve the responsiveness of the platform, so that more customers' related use of the platform is solved; after these features of the e-payment platform are improved, customers' attitudes toward using it will be further enhanced, thus influencing actual consumer behavior.

## 6 CONCLUSION

This experiment examines the relationship between the characteristics and attitudes toward electronic payment platforms and the actual usage behavior of Chinese

consumers at the center of the study. An attempt was made to grasp the relationship between the characteristics of electronic payment platforms and user attitudes toward use and actual use behavior, and to conduct an empirical study of the examination of the previous study and Chinese consumers who consume using electronic payment platforms for online shopping for consumption objects. The factors that constitute the characteristic features of the electronic payment platform are convenience, security, reliability, and reactivity aspects. The electronic payment platform, faces diverse consumer groups, the actual shopping and consumption behavior of consumers is influenced by the customer's attitude toward using it, and the customer's attitude towards using it is influenced by the characteristics of the electronic payment platform. The current electronic payment platform and its characteristics of the increasing demand have long been recognized. Although the characteristics of the currently used electronic payment platforms are constantly changing in response to consumer needs, the basic characteristics of almost most electronic payment platforms do not change much. This study focuses on those e-payment platforms that are now holding a majority share of the market in China. To the extent that the vast majority of electronic payment platforms have features on them, four features were selected. It was demonstrated whether there is a relationship between these characteristics and the customer's attitude towards using them, and a comparative analysis of the data was carried out. The influence of the features of the electronic payment platform on the customer's attitude to use and the effect of actual consumer behavior was analyzed. Among them, the features of the electronic payment platform are highly correlated with convenience, security, reliability, and reactivity. The results of the analysis show that the characteristics of the electronic payment platform are positively correlated with the customer's attitude. The data analysis revealed that the user attitude is positively (+) impacted by the electronic payment platform's convenience, security, dependability, and responsiveness.

This study still has much problems. The sample survey's sample size is insufficient, the selection criteria that influence the electronic payment platform are few and insufficiently thorough, and the impact relationship between each sample is too one-sided. There are various other elements besides the ones mentioned in this article that influence company outcomes.

The selected samples are only apply to the consumption characteristics of electronic payment platforms with Chinese consumers as the research center. For those electronic payment platforms in other countries and third-party electronic payment platforms, their correlation with the survey sample data is not representative of the whole situation. Therefore, it is recommended that new work be completed and continue to develop.

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