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Unlocking the Key Factors Driving Chengdu Undergraduates to Stay Engaged with Knowledge Payment Platforms

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Abstract

Purpose: This quantitative study examined undergraduate students continued use intention in a university in Chengdu and its significant influencing factors for a knowledge payment platform. The researchers evaluated system quality, information quality, service quality, utilitarian value, hedonic value, and user satisfaction to determine whether and how these determinants affect the continued use intention of the target undergraduates. **Research design, data, and methodology:** The researcher administered a quantitative survey among the target university's undergraduate population. Using statistical exploratory techniques, 500 valid responses were assessed. The quota sampling technique was applied in this survey. Structural equation modeling (SEM) and confirmatory factor analysis (CFA) were utilized to assess the causal link between the elements under consideration. **Results:** The statistical evaluation demonstrated that all hypotheses were supported, with social influence generating the greatest direct effect on behavioral intention. **Conclusions:** The goals of the investigation were met since each hypothesis was confirmed. It is advised that to increase college students' contentment and intention to continue using the platform, each knowledge payment platform examines its current state and incorporates the research findings.

Keywords: Undergraduates, Knowledge Payment Platforms, User Satisfaction, Continuing Intention

JEL Classification Code: E44, F31, F37, G15

1. Introduction

In light of the dynamic growth of new consumption in my nation, which novel models and formats typify, it is imperative to foster the close integration of Internet technology platforms and consumption formats to maintain the vitality of consumption. The national policy encourages Internet firms to establish new digital platforms to distribute high-quality material and resources. This has led to several innovations by the companies themselves, further boosting knowledge payment platform growth. Following years of research and development, new business models have been appearing. The rise of knowledge payment platforms can successfully meet consumer demand differentiation and serve as a substitute for more conventional methods of information acquisition.

Currently, there is no harmonization of the notion of paying for knowledge. Daradkeh et al. (2022) define knowledge payment as an online knowledge transfer transaction between knowledge suppliers and knowledge consumers. Knowledge payment is defined as follows: producers use their knowledge as the foundation to methodically and structurally integrate books, theoretical knowledge, information, etc., to produce standardized paid products; they then use the knowledge payment platform as the payment mechanism to deliver the product to users. The "China Knowledge Payment Industry White Paper 2017." According to Tan (2019), knowledge payment refers to customers paying for fragmented information services online to identify their knowledge needs. According to Zhang et al. (2017), knowledge payment is a whole.

Knowledge payment has increasingly become more prevalent due to shifting consumer concepts, easy payment options, the rise in popularity of social media sites, the

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deluge of confusing information, etc. The development of Internet information technology is responsible for the rise of knowledge payment platforms. More varied mobile software has been created as information technology has progressed, which has aided in the convenient development of mobile payment solutions. The development of these platforms is sufficiently supported technically and conditionally by these technical means.

A knowledge payment platform is a service provider that offers interactive services to buyers and sellers of knowledge; in this platform, buyers and sellers exhibit behaviors that match each other. While customers choose and pay for the necessary information or services using the knowledge payment platform, knowledge producers, acting as sellers, transform their unique knowledge and utilize it to "sell" it. The creation and growth of knowledge payment platforms have been made possible by the advancement of Internet technology, and the swift growth of these platforms has encouraged the use of Internet technology. Based on the above, it is clear that a quantitative study is needed to investigate the continued use intention of knowledge payment platforms and its six basic latent variables among undergraduate students of Chengdu Xihua University.

2. Literature Review

2.1 System Quality

System quality is the term used to describe customer expectations for system functions, including accessibility, adaptability, and dependability (Chiu et al., 2016). System quality and its tools are defined by a continuing study as a system's ability to adapt to changing consumer needs (Elsotouhy et al., 2023). According to Mamary et al. (2014), system quality refers to an informational system's desired characteristics. Salim et al. (2021) believe that system quality is mentioned as having an important effect on client satisfaction regarding an information system's software and hardware setup. System quality reflects users' opinions of Web 2.0 services' overall efficacy (Wang & Lin, 2011).

H1: System quality has a significant impact on user satisfaction.

2.2 Information Quality

According to Chiu et al. (2016), information quality relates to the criteria established for the finished data item, such as when it is clear, accurate, and satisfies user needs. According to Aldholay et al. (2018), information quality is the appropriateness, timeliness, accuracy, and relevancy of a framework's data. According to Setia et al. (2013), information quality is determined by how organized, efficient, and pertinently it handles the topic area. Many scholars claim that data's fullness, significance, accuracy, and timeliness are measured by an information system's information quality (Chang et al., 2015). According to Zhou (2013), the quality of information can be determined by factors such as rapidity, correctness, adequateness, and relevancy.

H2: Information quality has a significant impact on user satisfaction.

2.3 Service Quality

According to Chiu et al. (2016) research, service quality is determined by the degree of professionalism, general attitudes, and response time exhibited by suppliers of services, as well as the accuracy and timeliness with which the system or its vendor responds to inquiries. According to Xu and Du (2018), service quality describes how well a system's offerings sympathize, are proactive, dependable, and react quickly and positively. Service quality is defined as the effective completion of the provided service in meeting the client's wants, requests, and happiness (Parasuraman et al., 1985). Wixom and Todd (2005) state that service quality includes the product or service supplier's reaction time, interaction, technological maintenance, greetings, scheduling of products and services, Report Phrase, and input approaches. The following factors affect service quality: reliability, timeliness, guarantee, and customization (Zhou, 2013).

H3: Service quality has a significant impact on user satisfaction.

2.4 Utilitarian value

Utilitarian value involves a comprehensive assessment of customers' costs and benefits (Overby & Lee, 2006). It focuses on users' evaluations of the effectiveness and practicality of services, such as cost savings and convenience (Hsu & Lin, 2016). Due to its practical nature, users may leverage online tools to achieve specific work-related goals (Kim et al., 2007). For instance, Karjaluoto et al. (2018) found that the availability of phones for financial or mobile payments could influence users' willingness to use accounting applications, highlighting their perceived usefulness. Utilitarian value pertains to the purposeful, rational, and beneficial use of a product or service (Ryu et al., 2010). Based on this understanding, the researchers proposed the following hypothesis:

H4: Utilitarian value has a significant impact on user satisfaction.

2.5 Hedonic value

Hedonic value is characterized by Hsu and Chen (2018) as the assessment of experiential benefits, such as relaxation and enjoyment, alongside any concerns related to a product or service. Tseng et al. (2023) describe hedonic value as the pursuit of benefits that align with individuals' hedonistic goals. It involves the sensory and emotional experiences linked to the engaging and pleasurable aspects of activities (Li et al., 2022). Ozturk et al. (2016) highlight that the hedonic value significantly affects visitors' inclination to continue using mobile booking technology. This value reflects consumers' personal and emotional choices, driven by their desire for pleasure and excitement (Yang & Lee, 2010). Based on these insights, the researchers proposed the following hypothesis:

H5: Hedonic value has a significant impact on user satisfaction.

2.6 User satisfaction

User satisfaction is defined as the level of user happiness with the results of their utilization activities (Chiu et al., 2016). After witnessing products or remedies, Chen and Lin (2015) defined *customer satisfaction* as the extent to which they felt satisfied with the item's usefulness or artistry compared to their prior expectations. Kotler et al. (2014) state that customer satisfaction stems from an individual's evaluation of an item's behavior or outcome that meets their expectations. Effective display of information benefits users' satisfaction and inclinations to use the system's features. The desire to use is influenced by consumption results (DeLone & McLean, 2003). Visitors are what make companies common or unpopular. In the case of service providers, prospects have changed from mere customers to allies who sustain companies' operations. For this reason, it is critical to comprehend the factors that influence client happiness (Chiu et al., 2015).

H6: User satisfaction has a significant impact on continuance intention.

2.7 Continuance intention

Continuance intention is defined as the tendency of individuals to keep using or extend their usage of a specific item or service (Lu, 2014). According to Kumar and Shah (2021), this concept represents the consumer's intention to persist with a service, product, or brand after initial acceptance. Okazaki et al. (2020) argue that continuance intention reflects positive behavior after initial use. Studies indicate that external factors play a crucial role in determining whether users continue to engage with a service (Rahi & Rahi, 2018). Furthermore, Hong et al. (2008) highlights that factors such as social norms, personal beliefs, and behavioral rules affect users' ongoing interaction with their mobile phone products.

3. Research Methods and Materials

3.1 Research Framework

Three theoretical frameworks from earlier investigations are combined with the ISSM and TAM theories in the conceptual structure of this investigation. Lin et al. (2017) determined the elements of IS success, including system, information, and service quality. Jin and Xu (2020) showed that user satisfaction is significantly influenced by observed hedonic values and ideological hedonism. Cheng (2019) later confirmed the relationship between user satisfaction and incentive to use the platform going forward. The theoretical structure for this investigation is shown in Figure 1.

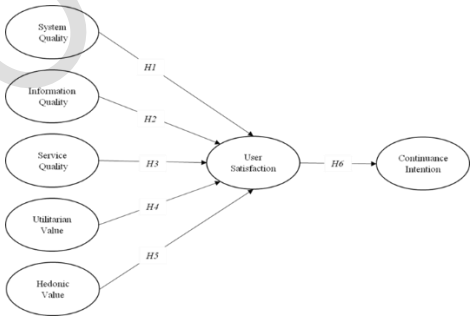

Figure 1: Conceptual Framework

H1: System quality has a significant impact on user satisfaction.

H2: Information quality has a significant impact on user satisfaction.

H3: Service quality has a significant impact on user satisfaction.

H4: Utilitarian value has a significant impact on user satisfaction.

H5: Hedonic value has a significant impact on user satisfaction.

H6: User satisfaction has a significant impact on continuance intention.

3.2 Research Methodology

Using quota sampling, this study enrolls undergraduate students from Xihua University in one of four approved majors. Students who have used knowledge payment platforms are asked to participate in an objective web-based

assessment. The main elements that would significantly affect people's ongoing desire to utilize knowledge payment systems are investigated, along with the meaning of the data. Each observed feature is examined and assessed using a five-level Likert scale.

To verify that the investigation's instrument developer's proper scoring for the study's purposes was followed, three experts with PhD education backgrounds and associated majors were recruited to complete the item-objective consistency (IOC) of content validity. After completing the content validity evaluation, thirty students took the pilot exam, and the internal consistency and dependability of the scale components were assessed using Cronbach's Alpha score.

Following a satisfactory evaluation of the analysis tool's reliability and accuracy, 500 undergraduate students majoring in the target field were given the survey to complete. The researchers used statistical methods to assess the data. Furthermore, structural equation modeling (SEM) was employed to assess the assumptions and the various indirect, direct, and overall impacts of the relationships between associated variables after confirmatory factor analysis (CFA) was utilized to examine the construct's reliability.

3.3 Population and Sample Size

The survey targets undergraduate students of designated majors in the Chengdu area of Xihua University. Since the structural equation model survey framework is relatively complex, considering all factors, the recommended initial sample size is 425. After evaluation, sorting, random sampling, etc., 500 samples were finally selected from 1,763 respondents as the final sample for the qualitative survey of undergraduate students at Xihua University.

3.4 Sampling Technique

The investigators found five hundred undergraduate students at Xihua University who have utilized knowledge payment sites using quota sampling. The sampling unit details and matching sub-sample proportions are listed in Table 1:

Table 1: Sample Units and Sample Size

Target Group	Major	Population Size	Proportional sample size
Undergraduate Students	Food Science and Engineering	434	123
	Biological Engineering	285	81
	Civil Engineering	578	164
	Vehicle Engineering	466	132
Total		**1763**	**500**

Source: Constructed by author

4. Results and Discussion

4.1 Demographic Information

After data collection was completed, invalid information was filtered out, and 500 valid data were collected. Table 2 summarizes the overall demographics of the 500 respondents. Males accounted for 53.40% of all participants, and females accounted for 46.60%. By major, students majoring in Food Science and Engineering accounted for 30.60%, students majoring in Biological Engineering accounted for 21.40%, students majoring in Civil Engineering accounted for 29.20%, and students majoring in Vehicle Engineering accounted for 18.80%.

Table 2: Demographic Profile

Demographic and General Data (N=500)		Frequency	Percentage
Gender	Male	267	53.40%
	Female	233	46.60%
Major	Food Science and E	153	30.60%
	Biological Engineeri	107	21.40%
	Civil Engineering	146	29.20%
	Vehicle Engineering	94	18.80%

4.2 Confirmatory Factor Analysis (CFA)

Confirmation factor analysis, or CFA, determines if the item structure and its loading in the measurement scale meet the anticipated model of the prior theory or hypothesis. As per Hair et al. (2010), the study model's fit quality can be confirmed by scrutinizing the factor loading outcomes and assessing the suitable standards of every observed variable.

Table 3 indicates that the average variance extracted (AVE) value is greater than 0.50 (Chahal & Mehta, 2013), the composite reliability (CR) is greater than 0.70 (Raykov & Grayson, 2010), and all of the factor loading numbers are greater than 0.50 (Hair et al., 2010).

Table 3: Confirmatory Factor Analysis Result, Composite Reliability (CR) and Average Variance Extracted (AVE)

Variables	Source of Questionnaire (Measurement Indicator)	No. of Item	Cronbach's Alpha	Factors Loading	CR	AVE
System quality (SYQ)	Mamary et al. (2014)	4	0.900	0.714-0.805	0.859	0.604
Information quality (INQ)	Chiu et al. (2016)	4	0.813	0.679-0.770	0.829	0.548
Service quality (SEQ)	Chiu et al. (2016)	3	0.814	0.700-0.898	0.882	0.654
Utilitarian Value (UV)	Karjaluoto et al. (2018)	3	0.845	0.774-0.842	0.852	0.658
Hedonic value (HV)	Hsu and Chen (2018)	4	0.838	0.778-0.835	0.855	0.663
User satisfaction (USAT)	DeLone and McLean (2003)	4	0.826	0.783-0.799	0.833	0.625
Continuance Intention (CI)	Okazaki et al. (2020)	3	0.799	0.799-0.859	0.872	0.695

A number of progressive fit assessment indicators, such as CFI, NFI, TLI, etc., have also shown strong compliance; at the same time, a number of actual fit metrics, such as CMIN/DF, GFI, AGFI, and RMSEA, all satisfied the suggested acceptance requirements.

Table 4: Goodness of Fit for Measurement Model

Fit Index	Acceptable Criteria	Statistical Values
CMIN/DF	<3.00 (Hair et al., 2010)	1.164
GFI	>0.90 (Bagozzi & Yi, 1988)	0.957
AGFI	>0.80 (Sica & Ghisi, 2007)	0.944
RMSEA	<0.05 (Pedroso et al., 2016)	0.018
CFI	>0.90 (Hair et al., 2010)	0.994
NFI	>0.90 (Hair et al., 2010)	0.957
TLI	>0.90 (Bentler & Bonett, 1980)	0.992
Model Summary		**Acceptable Model Fit**

Remark: CMIN/DF = The ratio of the chi-square value to degree of freedom, GFI = Goodness-of-fit index, AGFI = Adjusted goodness-of-fit index, RMSEA = Root means square error of approximation, CFI = Comparative fit index, NFI = Normed fit index and TLI = Tucker-Lewis index.

Table 5 also summarizes the test findings and a discriminant validity representation. There is a correlation of more than 0.80 between any two latent variables, and the diagonal recognition amount is equal to the square root of AVE (Schmitt & Stults, 1986). Thus, this study's discriminant validity is proven.

Table 5: Discriminant Validity

	SYQ	INQ	SEQ	UV	HV	USAT	CI
SYQ	**0.777**						
INQ	0.134	**0.740**					
SEQ	0.253	0.152	**0.809**				
UV	0.072	0.193	0.218	**0.811**			
HV	0.181	0.230	0.131	0.193	**0.814**		
USAT	0.360	0.430	0.380	0.369	0.307	**0.791**	
CI	0.410	0.191	0.144	0.195	0.319	0.459	**0.834**

Note: The diagonally listed value is the AVE square roots of the variables
Source: Created by the author.

4.3 Structural Equation Model (SEM)

After finishing the CFA evaluation, the researchers employed structural equation modeling (SEM) to validate the study findings. Structural Equation Modeling (SEM) is an essential tool for evaluating the degree to which the collected data supports the theory. The computed fit indices demonstrate a satisfactory fit between the suggested model and what is seen (Byrne, 2016). CMIN/DF, GFI, AGFI, CFI, NFI, TLI, and RMSEA values after AMOS computation were all higher than permitted. The quality of fit of the SEM has been determined, as Table 6 illustrates.

Table 6: Goodness of Fit for Structural Model

Fit Index	Acceptable Criteria	Statistical Values
CMIN/DF	<3.00 (Hair et al., 2010)	1.877
GFI	>0.90 (Bagozzi & Yi, 1988)	0.925
AGFI	>0.80 (Sica & Ghisi, 2007)	0.909
RMSEA	<0.05 (Pedroso et al., 2016)	0.042
CFI	>0.90 (Hair et al., 2010)	0.964
NFI	>0.90 (Hair et al., 2010)	0.925
TLI	>0.90 (Bentler & Bonett, 1980)	0.959
Model Summary		**Acceptable Model Fit**

Remark: CMIN/DF = The ratio of the chi-square value to degree of freedom, GFI = Goodness-of-fit index, AGFI = Adjusted goodness-of-fit index, RMSEA = Root means square error of approximation, CFI = Comparative fit index, NFI = Normed fit index and TLI = Tucker-Lewis index.

4.4 Research Hypothesis Testing Result

Table 7 shows the results of the hypothesis test, which shows that user satisfaction has a direct and significant impact on continuance intention, among which the quantitative method has the greatest effect, with a standardized path coefficient of 0.513 and a t-value of 9.399***, information quality has the second most significant impact on user satisfaction, with a β of 0.380 and a t-value of 7.506***; followed by the impact of system quality on user satisfaction, with a β of 0.336 and a t-value

of 6.992***.

In addition, the threshold for the significant impact of utilitarian value on user satisfaction ranks fourth in this study, with a β value of 0.302 and a t value of 6.375***; there is also a significant relationship between service quality and user satisfaction, with a β value of 0.235 and a t value of 5.238***; finally, as the weakest influencing point, hedonic value significantly affects user satisfaction, with a β value of 0.198 and a t value of 4.311***.

Table 7: Hypothesis Results of the Structural Equation Modeling

Hypothesis	(β)	t-value	Result
H1: SYQ→USAT	0.336	6.992***	Supported
H2: INQ→USAT	0.380	7.506***	Supported
H3: SEQ→USAT	0.235	5.238***	Supported
H4: UV→USAT	0.302	6.375***	Supported
H5: HV→USAT	0.198	4.311***	Supported
H6: USAT→CI	0.513	9.399***	Supported

Note: *** p<0.001
Source: Created by the author

In addition, Table 7 demonstrates that the structured approach identified system quality as the main driver of user happiness, with the standardized path coefficient for H1 being 0.336. Previous studies have shown that system quality benefits user happiness (Chiu et al., 2015; Hsiao et al., 2019; Petter et al., 2008).

According to the H2 survey, information quality significantly affects satisfaction, as the β value of 0.380 indicates. Previous findings in education research indicate that a beneficial part of system efficiency is the feature of information quality attainment, which has the potential to positively enhance user satisfaction (DeLone & McLean, 2003; Ofori et al., 2017; Salim et al., 2021).

H3 shows that service quality significantly impacts satisfaction; the β value is 0.235, indicating that it is an important factor in the research framework. As numerous prior studies have shown, service quality has a big impact on customer satisfaction (Alzahrani et al., 2019; Bitner et al., 1990; Chiu et al., 2015).

In the H4 hypothesis, the verification shows that Utilitarian Value significantly impacts user satisfaction, with a β value of 0.302. Many scientific studies have found that utilitarian value positively impacts user happiness (Babin et al., 2005; Eroglu et al., 2005; Hsiao et al., 2019).

From H5, the hedonic value significantly affects user satisfaction, and the effective point β is 0.198. According to previous scientific literature, hedonic value was a considerably stronger predictor of contentment than financial worth. The impact of hedonic value is closely linked to customer pleasure (Babin et al., 2005; Eroglu et al., 2005; Hsu & Lin, 2016).

Finally, H6 shows a significant relationship between user satisfaction and continuance intention, with a standardized coefficient of 0.513. Many studies have found that the strongest indicator of a customer's likelihood to utilize the service again is their level of satisfaction. A user's degree of satisfaction affects how willing they are to use the system (DeLone & McLean, 2003; Wen et al., 2011; Wu & Wu, 2017).

5. Conclusion and Recommendation

5.1 Conclusion

This study aims to demonstrate the important factors that continue to affect Xihua University undergraduate students pursuing specific majors' inclination to use the knowledge payment platform. User happiness, sustained intention, utilitarian value, hedonic value, information quality, system quality, and service quality were proven within the conceptual framework. The conceptual framework led to the establishment of six hypotheses. The 500 target pupils who received scale items also received 500 valid data values. A comprehensive fact-finding analysis (CFA) was successfully carried out to do quantitative computations and examine the construct validity of the relationship between the facts and the conceptual framework. The main factors influencing the behavioral intention-related variables and bolstering the general hypothesis were also assessed using SEM.

According to the study's test results, user satisfaction is the only variable directly affecting continuance intention. Five variables directly impact user satisfaction. The highest impact is information quality, followed by system quality, utilitarian value, service quality, and hedonic value.

5.2 Recommendation

Through the data of this study and the verification results based on H1, it is recommended that the platform have a deep understanding of the aesthetic preferences and usage habits of college student user groups, continuously optimize the platform interface to ensure that the interface design is simple, beautiful, and easy to navigate, and inform users of the purpose and method of data collection and use to enhance users' trust and satisfaction with the platform.

Based on H2's findings, the platform should strictly screen and present high-quality, accurate, and practical learning content to ensure its accuracy, authority, and cutting-edge nature. The course content and database can be fully checked by introducing a professional review mechanism to eliminate low-quality and outdated information, thus creating a trustworthy knowledge palace for users. This can not only enhance users' trust in the platform but also enhance their learning experience and sense of achievement, thereby significantly improving their

satisfaction with the platform.

According to the test results of H3, the platform should build a complete customer service system to ensure that users can get timely, professional, and considerate help at every link of the use process. This includes providing clear course introductions, convenient operation interfaces, and flexible payment and refund policies so that users can easily get started and enjoy a worry-free learning experience. In addition, regularly collect and analyze user feedback, continuously optimize service processes, and introduce personalized service solutions, such as customized learning plans, learning progress tracking, etc., to meet the personalized needs of college students with more considerate and efficient services.

Through the H4 test, the platform should deeply understand college students' learning needs and interests and provide high-quality, professional course content closely related to students' actual needs. Through regular surveys, user feedback collection, and data analysis, the course library is constantly adjusted and optimized to ensure that each course can bring substantial knowledge growth and skill improvement to learners, thereby enhancing college students' satisfaction with the platform and their continued use intention.

Based on H5 information, the platform can establish an active online learning community and encourage interaction between students and teachers. Forum discussions, online Q&A, study groups, and other forms can promote the collision of ideas and emotional resonance among students, make the learning process no longer lonely, and increase the fun of learning and social satisfaction. At the same time, it pays attention to the visual design and presentation of content, such as using multimedia forms such as animation, video, and charts, to make the learning content more vivid and interesting, easy to understand, and absorb.

Ultimately, H6 states that college students' contentment with the knowledge payment platform may be effectively increased by consistently improving the platform's system quality, information quality, service quality, utilitarian value, and hedonic value. This will increase the student's desire to continue using the platform.

5.3 Limitation and Further Study

Due to the limits of objective research, researchers may only be able to conduct studies in a particular area, demographic, or age range. This could result in limited research findings that cannot be applied to a larger population or other situations. Furthermore, other ideas of technological acceptability have not been implemented.

In order to enhance the research's representativeness and broad application, we intend to increase the sample size and include individuals from various backgrounds and geographical areas. Second, to improve the research model and assess the relevance and impact of these factors in particular circumstances, we will consider including more variables from different technological acceptance theories (such as ECM, TRA, TPB, etc.) when building the research framework.

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