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# Key Influencers Shaping Postgraduate Student Satisfaction and Continued Use of Knowledge Payment Platforms in Chengdu, China

**Liang Kejing***

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## Abstract

**Purpose:** The purpose of this study was to identify and analyze the factors influencing graduate students' behavioral intention (CI) and user satisfaction (USAT) with a knowledge payment platform. It focused on how system quality, information quality, service quality, utilitarian value, and hedonic value affect these outcomes. **Research Design, Data, and Methodology:** The research utilized a quantitative survey approach to collect data from 490 valid responses from 500 distributed questionnaires among graduate students in Chengdu, China. The study used a structured questionnaire to measure system quality (SEQ), information quality (INQ), service quality (SEQ), utilitarian value (UV), hedonic value (HV), user satisfaction (USAT), and continuance intention (CI), guided by the Technology Acceptance Model (TAM) and the Information Systems Success Model (ISSM). **Results:** The analysis revealed that information quality was the most significant predictor of user satisfaction and influenced continuance intention. Five out of six proposed hypotheses were supported, while the data did not validate one hypothesis. **Conclusions:** The study concluded that enhancing information quality is crucial for improving user satisfaction and encouraging continued use of the knowledge payment platform. Future research should consider incorporating additional variables to expand and refine the conceptual framework for a more comprehensive understanding of user behavior.

**Keywords:** Postgraduates, Knowledge Payment Platforms, ISSM, User Satisfaction, Continuing Intention

**JEL Classification Code:** E44, F31, F37, G15

## 1. Introduction

The iMedia Research study projects that China's premium knowledge market will grow from 112.65 billion yuan in 2022 to 280.88 billion yuan in 2025. According to the results, 80.1% of respondents said they would keep purchasing knowledge items at a cost, while 62.2% of knowledge customers said they experience knowledge fear. Tenants' intake keeps improving, and their demands are progressively becoming more apparent regarding their spirituality and self-skills. Many consumers are prepared to spend money on knowledge items to advance their professional careers, personal interests, etc. By 2025, it's anticipated that the figure would surpass 640 million.

There has yet to be a single, accepted definition of knowledge payment. Huang (2017) stated that in established finance, paying for information is like purchasing goods online, which is an equal transaction in line with the spirit of the agreement. Fan (2017) suggested that knowledge payment is a legal information service contract. According to Long (2017), knowledge payment is just "an extension of the longer-standing knowledge payment method used in real life on the Internet" rather than something that emerged with the advent of new media.

In a knowledge payment platform, consumers and sellers engage in related behaviors inside a social service environment designed for knowledge creators and purchasers. The platform features diverse information structures, free involvement, and informal price rules.

There are many college students, and they have substantial purchasing power. Knowledge payment platforms can help college students improve their academic performance and achievement by offering a wealth of excellent, affordable, and useful educational materials along with assistance. This can be achieved by reaching new users

1* Liang Kejing, Xihua University, China. Email: 951061783@qq.com

and retaining current users by offering them more opportunities to use the system.

## 2. Literature Review

### 2.1 System Quality

Aldholay et al. (2018) contend that system quality refers to the speed at which information systems load and its usability, appeal, and correlation. According to Sandjojo and Wahyuningrum (2015), the technical deserves of a system for distance learning are referred to as system quality, and they are evaluated based on standards including movement, combining, importance, reliability, effectiveness, availability, and reliability of data. DeLone and McLean (2003) found it apparent in their research that client pleasure and network purpose are expected to be positively impacted by system quality and that accessibility, flexibility, dependability, and instructional clarity affect customer satisfaction and individual achievement. Zhou (2013) posits that the ease of use, accessibility, and aesthetic appeal of a system are the key factors that determine its excellence. Eom et al. (2012) also noted several other characteristics of system quality, including clarity, availability, reliability, and flexibility of a system with databases. Drawing from extant literature, the investigators posited the subsequent hypothesis:
**H1:** System quality has a significant impact on user satisfaction.

### 2.2 Information Quality

The quality of a website's data is what Alshaher (2022) defined as information quality. The value of information is determined by how accurate, complete, and dependable the material is and by how much of it is understandable to other people. It is defined as the intended features of the device's output and quantified in terms of precision, rapidity, feel-filled, uniformity, and availability (Yakubu & Dasuki, 2018). Machdar (2019) posits that the perceived benefit of information is positively impacted by its quality. Changes in the correctness of the data indicate what consumers want, compared to how the data is viewed after it has been initially shared (Liu et al., 2017). According to Lee et al. (2012), the data quality ultimately determines the usefulness of an information approach. Drawing from extant literature, the investigators posited the subsequent hypothesis:
**H2:** Information quality has a significant impact on user satisfaction.

### 2.3 Service Quality

According to Huang et al. (2015), service quality is the dependability, flexibility, trust, and customization of the system services. The ability of a company to provide clients with what they had been promised is what Yakubu and Dasuki (2018) affirm as service quality. DeLone and McLean (2003) indicate assurance, empathy, accountability, and ongoing support as indicators of high-quality service. Islam et al. (2019) state that individuals are more likely to use the system if they believe that the standard of the product or service is good. Quality service includes flexibility, interactivity, and privacy (Khayer et al., 2020). Drawing from extant literature, the investigators posited the subsequent hypothesis:
**H3:** Service quality has a significant impact on user satisfaction.

### 2.4 Utilitarian Value

Utilitarian value thoroughly evaluates customers' costs and utility (Overby & Lee, 2006). User evaluations of efficacy and practicality are the primary areas of utilitarian value, which are related to the benefits of using marketplace services that are advantageous and advantageous, such as reduced expenses and convenience (Hsu & Lin, 2016). Given the practicality of the utilitarian value, users may utilize internet connections to achieve certain work-related objectives (Kim et al., 2007). Karjaluoto et al. (2018) found that clients' inclination to utilize accounting applications would be affected if phones were made available for financial or mobile payments, and customers might recognize their usefulness. Utilitarian value is using a product or service with a purpose, rationale, and usefulness (Ryu et al., 2010). Drawing from extant literature, the investigators posited the subsequent hypothesis:
**H4:** Utilitarian value has a significant impact on user satisfaction.

### 2.5 Hedonic Value

Hedonic value is defined by Hsu and Chen (2018) as an individual's assessment of experiential benefits, such as relaxation and enjoyment, and fears associated with an item or service. As per the findings of Tseng et al. (2023), hedonic value pertains to the benefits individuals pursue to achieve their hedonistic objectives. The sensory and emotional responses derived from the eating action's complex, sympathetic, and engaging aspects are associated with hedonic value (Li et al., 2022). Ozturk et al. (2016) state that hedonic worth significantly influences visitors' propensities to use mobile booking technology. The hedonic value represents consumers' more personal and emotional choices

because they desire pleasure and excitement (Yang & Lee, 2010). Drawing from extant literature, the investigators posited the subsequent hypothesis:

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

### 2.6 User satisfaction

Oliver (1999) defined client fulfillment as an intellectual endeavor where enjoyment is defined as the difference between the item's expected outcome before buying it and the actual outcome following sale. When clients felt that the value or effectiveness of the business services met or exceeded their initial expectations, they would be pleased. After using a product or assistance, clients who are satisfied with their viewpoint demonstrate an elevated sense of happiness (Hsiao et al., 2019). While individual happiness and a desire to buy again have been associated with online purchases, Mohamed et al. (2014) found that a consumer's happiness with purchasing something online was a significant indicator of their plan to make another purchase. Many researchers have found that client happiness is important in keeping clients and motivating them to return for more goods or services in their studies on technology and online purchases. When consumers evaluate how they use social purchasing networks based on their prior estimates, their assessments of these platforms show up in their degree of pleasure (Lee & Kim, 2016). User contentment can be measured through variables such as efficacy, efficiency, happiness, resource happiness, and systems delight (Urbach & Müller, 2012). Drawing from extant literature, the investigators posited the subsequent hypothesis:

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

### 2.7 Continuance Intention

Continuance intention refers to a positive mental impulse that signifies an individual's decision to maintain or extend current item or service usage patterns (Lu, 2014). A consumer's desire to continue using a service, product, or business after first accepting it is known as their continuity desire (Kumar & Shah, 2021). Continued intention is thought to demonstrate favorable post-use behavior, according to Okazaki et al. (2020). Previous investigations indicate that external factors have a substantial role in deciding what the user wants to continue (Rahi & Rahi, 2018). Hong et al. (2008) state that social conventions, disposition views, and what constitutes behavioral regulation influence the desire of users to continue using data from their cell phone products.

## 3. Research Methods and Materials

### 3.1 Research Framework

A thorough, rational synchronization of all the major presumptions, ideas, choices, methods, and procedures used during the study is what makes up the conceptual framework. Three theoretical frameworks from earlier research and the ISSM and TEM theories were combined to establish the theoretical framework for the present analysis. Lin et al. (2017) identified system, information, and service quality as components of IS success. Jin and Xu (2020) demonstrated that ideological hedonism and observable hedonic value considerably impact user pleasure. Subsequent research by Cheng (2019) verified the link between user pleasure and the motivation to continue using the platform. In order to better understand postgraduate students at Chengdu Xihua University's contentment and intention to stick with a knowledge payment platform, a quantitative study will be conducted. The conceptual structure of the study incorporates seven latent variables: one mediating variable (user satisfaction), one dependent variable (continuance intention), and five independent variables (system quality, information quality, service quality, utilitarian value, and hedonic value). The research's conceptual framework is shown in Figure 1.

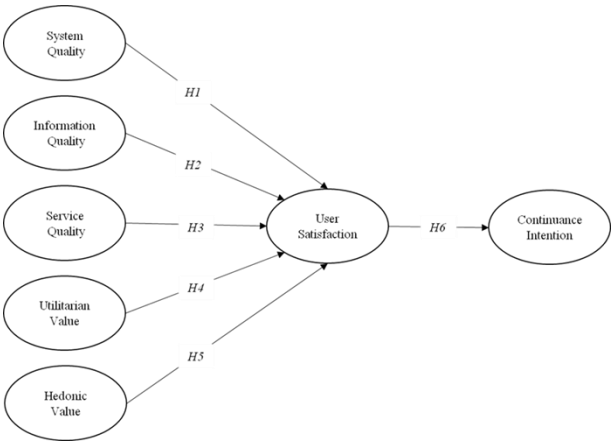


**Figure 1:** Conceptual Framework

**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

The questionnaire aims to identify the critical variables that influence graduate students at Xihua University's satisfaction and readiness to keep utilizing the knowledge payment platform. Quantitative questionnaires were employed in the study, which is a highly efficient way to thoroughly grasp students' real experiences, emotive input, and appraisal.

This educational survey targets the postgraduate group of Xihua University, which has utilized the knowledge payment platform through a quota sampling method. This study aims to investigate and validate the primary aspects influencing the group's propensity to utilize the knowledge payment platform through the administration of quantitative questionnaire surveys both online and off. The information gathered from the survey was thoroughly examined and integrated methodically. Additionally, the investigators carefully selected a total of 24 observation variables, including system quality (4 items), information quality (4 items), service quality (4 items), utilitarian value (3 items), hedonic value (3 items), user satisfaction (3 items), and continuous intention (3 items), in order to build a comprehensive evaluation framework. They did this by consulting prior literature. The study used a five-level Likert scale, and each scale item was meticulously assessed to guarantee the assessment's correctness and scientific reliability.

Following a thorough evaluation of the validity and reliability of the study tool, the researchers broadly disseminated the questionnaire to Xihua University graduate students. The researchers then thoroughly examined and analyzed the gathered data using several statistical analysis techniques. The researchers used confirmatory factor analysis (CFA) to confirm the study's construct validity. Additionally, the research conclusions were strongly supported by the statistical technique of structural equation modeling (SEM), which was utilized to test the hypotheses of the relationships between pertinent variables and thoroughly analyze the direct, indirect, and overall effects between these variables.

### 3.3 Population and Sample Size

Xihua University graduate students participated in the survey. The statistical calculator recommends a minimum sample size of 425 individuals. To lessen the chance of data bias and inaccuracy, the researchers used a more cautious approach and expanded the sample range by 75 graduate students. Before conducting a quantitative study at Xihua University, the researchers thoroughly reviewed and screened 609 graduate students enrolled in specific majors. Using non-probability sampling procedures, the researchers retained 547 prospective participants by eliminating those who did not fit the requirements or had low-quality data. This ensured that the sample was diverse. Eventually, a final sample of 500 graduate students was chosen for this survey among these varied participants.

### 3.4 Sampling Technique

The investigators used quota sampling to select 500 graduate students from Xihua University with one year of experience using knowledge payment platforms.

The sampling units and related sub-sample ratio information are shown in Table 1.

**Table 1:** Sample Units and Sample Size

| Target Group | Major | Population Size | Proportional sample size |
|---|---|---|---|
| Postgraduate Students | Food Science and Engineering | 118 | 108 |
| | Biological Engineering | 100 | 91 |
| | Civil Engineering | 187 | 171 |
| | Vehicle Engineering | 142 | 130 |
| **Total** | | **547** | **500** |

**Source:** Constructed by author

## 4. Results and Discussion

### 4.1 Demographic Information

After eliminating invalid information from the data collection, 490 valid data were obtained. Table 2 provides detailed information on the overall demographics of the 490 participants. Male respondents accounted for 57.35% of the total, while female respondents accounted for 42.65%. In addition, by major, food science and engineering accounted for 23.47%, bioengineering accounted for 19.80%, civil engineering accounted for 34.08%, and vehicle engineering accounted for 22.65%.

**Table 2:** Demographic Profile

| Demographic and General Data (N=490) | | Frequency | Percentage |
|---|---|---|---|
| **Gender** | Male | 281 | 57.35% |
| | Female | 209 | 42.65% |
| **Age** | Food Science and | 115 | 23.47% |
| | Biological Engineer | 97 | 19.80% |
| | Civil Engineering | 167 | 34.08% |
| | Vehicle Engineerin | 111 | 22.65% |

## 4.2 Confirmatory Factor Analysis (CFA)

Confirmatory factor analysis (CFA) compares the components and weights of the scale items with the predictions generated by the hypotheses or conclusions. Confirmatory factor analysis (CFA), as defined by Brown and Moore (2012), is a subset of structural equation modeling that concentrates on measurement techniques or the relationships between hidden components or variables and observable measurements or signals (e.g., assessments, test results, and behavioral evaluations). Table 3 confirms the following findings: According to Chahal and Mehta (2013), the composite reliability (CR) is stronger than 0.70 (Raykov & Grayson, 2010), the factor loading scores are all greater than 0.50 (Shevlin & Miles, 1998), and the recommended value of AVE is greater than or equal to 0.50 to establish convergent validity.

**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) | DeLone and McLean (2003) | 4 | 0.914 | 0.838-0.862 | 0.912 | 0.721 |
| Information Quality (INQ) | Alshaher (2022) | 4 | 0.927 | 0.807-0.856 | 0.892 | 0.675 |
| Service Quality (SEQ) | Yakubu and Dasuki (2018) | 3 | 0.823 | 0.803-0.825 | 0.888 | 0.664 |
| Utilitarian Value (UV) | Karjaluoto et al. (2018) | 3 | 0.800 | 0.743-0.859 | 0.839 | 0.636 |
| Hedonic Value (HV) | Hsu and Chen (2018) | 4 | 0.959 | 0.812-0.854 | 0.877 | 0.703 |
| User Satisfaction (USAT) | Oliver (1999) | 4 | 0.835 | 0.692-0.806 | 0.806 | 0.581 |
| Continuance Intention (CI) | Okazaki et al. (2020) | 3 | 0.826 | 0.783-0.859 | 0.851 | 0.656 |

Furthermore, as indicated in Table 4, all the requirements for the incremental fit evaluations (CFI, NFI, and TLI) and absolute fit indicators (CMIN/DF, GFI, AGFI, and RMSEA) were met. As a result, all of the goodness of fit indicators used in the CFA evaluation were sufficient.

**Table 4:** Goodness of Fit for Measurement Model

| Fit Index | Acceptable Criteria | Statistical Values |
|---|---|---|
| **CMIN/DF** | <3.00 (Hair et al., 2010) | 1.059 |
| **GFI** | >0.90 (Bagozzi & Yi, 1988) | 0.961 |
| **AGFI** | >0.80 (Sica & Ghisi, 2007) | 0.949 |
| **RMSEA** | <0.05 (Pedroso et al., 2016) | 0.011 |
| **CFI** | >0.90 (Hair et al., 2010) | 0.998 |
| **NFI** | >0.90 (Hair et al., 2010) | 0.965 |
| **TLI** | >0.90 (Bentler & Bonett, 1980) | 0.998 |
| **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.

The results and performance of discriminant validity are also included in Table 5. The diagonal identification amount equals the square root of AVE, and the correlation coefficient between any two latent variables does not exceed 0.80 (Fornell & Larcker, 1981). The findings support the study's discriminant validity.

**Table 5:** Discriminant Validity

| | SYQ | INQ | SEQ | UV | HV | USAT | CI |
|---|---|---|---|---|---|---|---|
| **SYQ** | **0.850** | | | | | | |
| **INQ** | 0.147 | **0.822** | | | | | |
| **SEQ** | 0.117 | 0.367 | **0.815** | | | | |
| **UV** | 0.095 | 0.058 | 0.091 | **0.797** | | | |
| **HV** | 0.036 | 0.241 | 0.296 | 0.115 | **0.838** | | |
| **USAT** | 0.214 | 0.564 | 0.417 | 0.094 | 0.278 | **0.762** | |
| **CI** | 0.222 | 0.453 | 0.530 | 0.134 | 0.282 | 0.448 | **0.810** |

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

## 4.3 Structural Equation Model (SEM)

When the CFA assessment was finished, the researcher used the Structural Equation Model (SEM) to confirm the results. Structure equation modeling is an efficient multidimensional technique increasingly utilized in scientific research to evaluate and analyze multiple causal links (Fan et al., 2016). According to Kaplan (2000), structural equation modeling is a class of methods that attempts to explain hypotheses about the values, deviations, and correlations of the data gathered through a reduced number of "structural" factors defined by a presumed base model. After AMOS adjustment, CMIN/DF, GFI, AGFI, NFI, CFI, TLI, and RMSEA values all meet the requirements. Table 6 provides the information needed to evaluate the quality of SEM fit.

**Table 6:** Goodness of Fit for Structural Model

| Fit Index | Acceptable Criteria | Statistical Values |
|---|---|---|
| **CMIN/DF** | <3.00 (Hair et al., 2010) | 1.975 |
| **GFI** | >0.90 (Bagozzi & Yi, 1988) | 0.919 |
| **AGFI** | >0.80 (Sica & Ghisi, 2007) | 0.902 |

| Fit Index | Acceptable Criteria | Statistical Values |
|---|---|---|
| **RMSEA** | <0.05 (Pedroso et al., 2016) | 0.045 |
| **CFI** | >0.90 (Hair et al., 2010) | 0.964 |
| **NFI** | >0.90 (Hair et al., 2010) | 0.930 |
| **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

With a standardized path coefficient of 0.597 and a t value of 11.260***, Table 7 demonstrates that the performance test's hypothesis states that information quality directly and significantly impacts user satisfaction, making it the factor with the greatest operational power in this quantitative investigation. The effect of user satisfaction on continuance intention comes in second place with a standardized path coefficient of 0.591 and a t value of 9.909***, and the impact of service quality on user satisfaction comes in third place with a uniform path coefficient of 0.337 and a t value of 7.214***.

Fourth, a positive connection exists between system quality and user satisfaction, as indicated by a standard path coefficient of β of 0.169, 3.876***. Secondly, there is a β of 0.140 and a t value of 3.170**between hedonic value and user contentment. Ultimately, this study's utilitarian value—which has a β value of 0.057, a t value of 1.284, and a p-value greater than 0.05—had no discernible effect on user happiness.

**Table 7:** Hypothesis Results of the Structural Equation Modeling

| Hypothesis | (β) | t-value | Result |
|---|---|---|---|
| H1: SYQ→USAT | 0.169 | 3.876*** | Supported |
| H2: INQ→USAT | 0.597 | 11.260*** | Supported |
| H3: SEQ→USAT | 0.337 | 7.214*** | Supported |
| H4: UV→USAT | 0.057 | 1.284 | Not Supported |
| H5: HV→USAT | 0.140 | 3.170** | Supported |
| H6: USAT→CI | 0.591 | 9.909*** | Supported |

**Note:** *** p<0.001, ** p<0.01
**Source:** Created by the author

Table 7 shows that the standardized path coefficient of H1 admitted by the structured method is 0.169, indicating that system quality is a significant factor in satisfaction. User happiness is influenced by system functioning: reliability, flexibility, convenience of use, and ease of learning. (DeLone & McLean, 2003; Prentice et al., 2020; Wu & Wang, 2006).

The standardized coefficient is 0.597, the maximum among all path coefficients. H2 indicates that information quality has the most significant impact on user satisfaction. A good measure of consumer happiness is information quality. (Hsiao et al., 2019; Masrek et al., 2010; Salim et al., 2021).

For H3, service quality significantly impacts satisfaction, with a β score of 0.337. In previous studies, Service quality has a big impact on user happiness. Therefore, to increase client happiness, adjustments in service quality must be made. (Hsiao et al., 2019; Lin et al., 2022; Masrek et al., 2010).

The empirical research results negated H4, which assumes that utilitarian values positively impact user satisfaction at 0.057. Previous studies have also concluded that Utilitarian Values have no significant effect on satisfaction (Mokoena & Masitenyane, 2023; Nazlan et al., 2022; Purwanto et al., 2015).

According to hypothesis 5, hedonic value significantly impacts customer satisfaction, and its validity threshold β is 0.140. Recent studies have found that hedonic value's impact is closely linked to customer pleasure. (Babin et al., 1994; Chen & Tsai, 2007; Eroglu et al., 2005).

Finally, H6 confirmed a statistically significant association between user satisfaction and continuation intention, with a standardized path coefficient β value of 0.591. Many studies have shown that Customers are more inclined to repurchase or use a product if they are pleased with it. Satisfaction and intention to continue positively correlate (Bhattacherjee, 2001; Wen et al., 2011; Zhao et al., 2012).

## 5. Conclusion and Recommendation

### 5.1 Conclusion

This study aimed to determine whether variables significantly impact graduate students in specific majors at Xihua University's happiness and intention to continue utilizing a knowledge payment platform. The conceptual framework was the foundation for establishing all hypotheses, and the relationships between each exogenous and endogenous variable were confirmed. Five hundred target students received scale items and 490 valid responses were gathered. The assessment of Confirmatory Factor Analysis (CFA) was effectively finished to conduct quantitative computations and ascertain the construct validity of the relationship between the data and the study framework. Furthermore, we employed structural equation modeling (SEM) to assess whether significant factors affect the variables related to user satisfaction and continuance intention and verify the overall hypotheses.

The research's hypothesis test indicates that information quality is the most influential of the four latent factors that directly affect user happiness, with service quality, system quality, and hedonic value having the next highest effects. User happiness is not much impacted by utilitarian value.

## 5.2 Recommendation

Based on the H1 test findings and the statistical analysis of this quantitative study, it is recommended that the platform increase its technology investment and optimize the system architecture to ensure that the platform can still run stably under high concurrent access and reduce the occurrence of problems such as freezes and crashes. Monitor and optimize system performance, shorten page loading time, improve the instant responsiveness of user operations, and bring users a smooth user experience to enhance user satisfaction with the platform.

According to the H2 test results, graduate students value the platform's information content more than undergraduate students in terms of information quality. Strict screening should ensure that the platform displays only accurate, useful, high-quality learning materials. To satisfy college students' various learning requirements, the platform should also aggressively gather user input, consistently improve the organization of the information, and enhance learning resources. These initiatives can improve college students' educational experience and sense of achievement, which will greatly increase their satisfaction with the platform.

It is advised that the platform be able to develop a comprehensive customer service system, which includes offering understandable course introductions, practical operation interfaces, and adaptable payment and refund policies based on the evaluation data of H3. Simultaneously, the platform ought to establish a specialized customer service team to promptly address user complaints and inquiries via various channels (like social media, phone hotlines, online customer service, etc.), promptly address issues that users encounter, and cater to the individual needs of college students with more thoughtful and effective services, ultimately increasing their level of satisfaction with the platform.

Based on the verification of H4, this study found that utilitarian value has no significant effect on user satisfaction. Although utilitarian value is important, it is not the only determining factor, and its role in improving user satisfaction is often less significant than expected. In future studies, other independent variables can be considered to reconstruct the conceptual framework.

In the H5 verification, the platform can use big data and artificial intelligence technology to analyze college students' learning interests, professional needs, and historical browsing records and tailor learning content recommendations. This personalized experience not only improves the pertinence of the content but also makes the learning process more interesting and efficient, thereby enhancing the value of enjoyment and increasing college students' satisfaction with the platform.

The validation of H6 reveals that user satisfaction, a crucial metric for assessing the quality of platform services and user experience, directly and substantially impacts college students' decision to continue using knowledge payment platforms. By consistently enhancing the system quality, information quality, service quality, and pleasure value of the systems, we can successfully raise college students' contentment with knowledge payment platforms and increase their sustained willingness to use them.

## 5.3 Limitation and Further Study

The study's sample size was relatively limited, mainly concentrated in one university in Chengdu, China, which may limit the generalizability and wide applicability of the research results. In addition, due to time and resource constraints, this study could not conduct long-term follow-up surveys or experimental verification.

To observe the stability and persistence of the research results, the researchers will design and implement a longitudinal study to track and collect data regularly to analyze the dynamic relationship and development trend between variables. When constructing the research framework, the researchers will consider introducing additional variables from other technology acceptance theories (such as ECM, TRA, TPB, UTAUT, etc.) to enrich the research model and test the applicability and influence of these variables in specific situations.

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