

Survey on the Willingness of Internet Consumer Credit Derivatives

--Taking Huabei try to enter the medical industry as an example

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Abstract— Discuss the Internet consumer credit derivatives willingness survey and its influencing factors: first, based on the rational behavior theory analysis framework, put forward corresponding research hypotheses, and conduct surveys in the form of questionnaires; second, use SPSS to test Internet consumer credit derivatives The impact of product attributes, service quality, relationship sentiment, and risk classification; finally, empirical tests are conducted by establishing multiple regression models. The results of the study show that product price and quality have the greatest influence on the willingness of Internet consumer credit derivatives, and other aspects also need to be considered comprehensively.

Keywords— Consumer credit derivatives; willingness survey; SPSS test.

I. INTRODUCTION

Consumption has become one of the main driving forces of my country's economic growth. In 2015, consumption expenditure contributed 66.4% of my country's GDP growth. Nevertheless, my country's consumption contribution to economic growth is still relatively low compared to developed countries, and further promotion of consumption growth is an important part of my country's economic restructuring under the new normal. With the rapid development of online consumer credit, more and more consumers accept and are accustomed to this way of debt consumption. Especially for college students, this consumption method is more efficient and convenient than traditional credit channels, and the entry barrier is low. This makes colleges and universities that have difficulty obtaining funds from traditional credit channels an important player in online consumer credit. With only one ID number or student number, a college student can borrow 2000-3000 yuan. According to data released by Ant Financial, 20% of the 1.05 billion transactions in the eighth Tmall "Double Eleven" shopping festival in 2016 were completed using Ant Flower. From this data, it can be seen that online consumer credit plays a very powerful role in online consumption. Online consumer credit is developing rapidly, and more and more consumers are accepting and accustomed to this debt consumption method. With the increasing development of Internet consumer credit, it is not only used as a lender, but also as a trading platform to unite the consumption of more services.

II. INTRODUCTION TO INTERNET CONSUMER CREDIT DERIVATIVES

This time, Internet consumer credit derivatives are mainly based on the case of Huabei Shishui Medical. Ant flower chanting is a consumer credit product launched by Ant Financial. Users can prepay the ant flower chanting amount

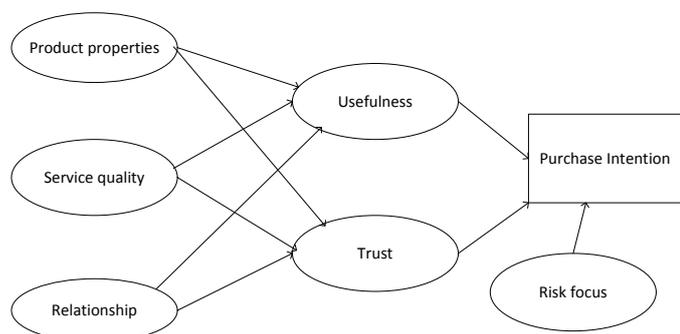
during consumption. In addition to the "pay this month, repay next month, super long interest-free" experience, ant flower chanting Introduced the flower installment function, consumers can repay in installments, and it is mainly used for online shopping platforms at the initial stage.

On May 19, 2016, Ant Huabei announced that it would join hands with the Huashan Hospital affiliated to Shanghai Fudan University and Alipay to launch medical installments for individual consumers. The maximum amount available is 50,000 yuan. Specifically, the Huashan Hospital puts the in-hospital medical examination service into the Alipay service window. Users can directly book the Huashan Hospital's medical examination package in the Alipay service window, and choose Ant Huabei to provide installment payment services. The user can choose 3 months and 6 Pay in installments over months, 9 months, and 12 months. This became the first application of Ant Flower in the medical industry. Huashan Hospital expressed its hope that through this cooperation, financial assistance will be provided to the medical population, so as to provide more accessible inclusive medical services. Ant Huabei teamed up with Huashan Hospital for the installment of medical examination installments, mainly for the medical examination service of Huashan Hospital's East Hospital. In the future, it will also cooperate to explore financial services in diagnosis, surgery, hospitalization and other links. This became the first exploration of Internet consumer credit derivatives.

III. LITERATURE REVIEW

Summarizing previous literature studies, many scholars have studied the willingness of consumers to accept new technologies based on the TAM model. Compared with the TAM model, the S-O-R model emphasizes the influence of external factors on consumer perception, and the research perspective is biased toward the micro. "S-R-O" was first proposed by American behavioral psychologist Watson. S

refers to the external "stimulus" and R refers to the "reaction" of human beings. This theory explains the relationship between external stimuli and human reactions. Since then, Mehrabian and Russell (1974) proposed a stimulus-perception-response (SOR) model based on the "SRO" theory, which pointed out that individual perception and cognition will be affected by external stimuli, and individual behavior will be affected by the internal state of the individual [1]. Through the previous discussion of the TAM model, the analysis found that this article is suitable to use the TAM model to build a research model of Internet consumer credit derivatives purchase willingness. Based on the TAM model and the "SOR" theory, combined with the characteristics of Internet consumer credit, this study determines usefulness and trust as intermediary variables, and builds influences on consumer perception and willingness from three aspects: product attributes, service quality, and relationship sentiment. The research model, while introducing the variable of risk attention, determines the research model as shown in the figure below.



3.1 The impact of usefulness on consumers' purchase intention

Davis (1989) believes in the proposed technology acceptance model that perceived usefulness is the benefit people obtain from using a new information technology and the degree to which their work performance improves. The stronger the user's perceived usefulness of a new technology, the more willing to use it, so the perceived usefulness is proportional to the willingness to use.

In the TAM model, perceived usefulness directly affects consumers' attitudes and intentions in accepting information technology.

Many scholars at home and abroad have introduced it into online shopping to study the impact of usefulness on online consumers' purchase willingness. Many literature studies have shown that consumers' perception of the usefulness of online shopping significantly affects their online shopping willingness. Such as Lei-da Chen, Justin Tan (2004), Huang-Pin Shih (2004) research believes that in the online store shopping process, consumers perceive usefulness positively affect their online shopping willingness [2]. Vijayarathy (2004) also believes Consumers' perception of the usefulness of online shopping is positively related to their attitude towards online stores [2]. Ron Henderson (2003) also believes that consumers' perceived usefulness of online retailing significantly affects consumers' attitude towards online

retailing [4]. Domestic scholars Cheng Hua (2003) and Song Ze (2005) use the structural equation model analysis method. The research shows that in the online shopping process of consumers, the perceived usefulness plays a decisive role in consumers' intentions for online shopping, and it is the consumer network The main variables of shopping willingness [5].

The above conclusions about consumer perceived usefulness and purchase intention tend to be consistent, that is, consumer perceived usefulness positively affects their purchase intention.

3.2 The impact of trust on consumers' willingness to buy

In the field of management, Mayer et al. (1995)'s interpretation of trust has been recognized by most scholars. They define trust as "one party gives up the ability to monitor and control the other party based on the expectations of the other party, is willing to accept the other party's actions, and believes that the other party will not hurt their belief" [6]. The essence of this definition is the relationship between people, and the object of trust is people. Mayer believes that the most important characteristics of a trustworthy object are: kindness, ability, and honesty. Lee (2001) has a narrow definition of trust. He believes that trust is: "Under special circumstances, a person's confidence in the ability of a certain thing" [7]. McKnight et al. (2002) distinguish trust as trust Two structures of intention and trust intention [8]. In the context of e-commerce, trusting any idea means that consumers believe that online retailers have one or more characteristics that are beneficial to them, such as kindness, honesty, superior ability, and predictability of behavior; trust intent means that consumers cannot control online retailers. Under the circumstances, still express dependence on them [9].

Based on the above viewpoints, this study defines trust as the willingness, intention or expectation of consumers to trust the Internet consumer credit media and payment methods in an uncertain e-commerce environment.

3.3 The impact of risk attention on consumers' purchase intention

In the current definition of risk, Williams (1985)'s explanation is widely accepted. He believes that risk is the uncertainty of future results in a specific environment and time period. This uncertainty includes not only the uncertainty of the occurrence of risk performance events, but also the uncertainty of the loss of risk results and the size of the loss. . The risk concern in the field of e-commerce is the degree of consumer attention to risk, that is to say, the risk concern no longer refers to the risk itself, but the attitude towards risk from the perspective of consumers. Therefore, this article defines risk attention as the degree of consumer attention to consumer credit risk.

Leiming took college online consumers as the research object, took C2C websites with relatively high consumer perceived risk as the research environment, and re-divided the perceived risk into nine dimensions. The research results show that all dimensions of perceived online shopping risk are negative To influence consumers' willingness to buy online.

Wenbao Lin (2008) pointed out in the study of the impact of perceived risk on consumers' online purchasing intention that perceived risk significantly affects their willingness to purchase [10]. Alok (2004) pointed out that whether it is traditional shopping or online shopping, consumers will perceive risks during the shopping process, but it is their attitude to risk that directly affects consumers' willingness to buy. For the same risk, different consumers have different attitudes [11]. Consumers can be divided into two types: risk-neutral and risk-averse. Researchers construct quantitative mathematical models of purchase decisions to quantitatively analyze the different purchase decision characteristics of these two consumers when performing traditional shopping and online shopping, and draw the following conclusions. Disgusting consumers prefer traditional shopping, while risk-neutral consumers prefer online shopping. One of the important reasons why many consumers dare not use Internet consumer credit is that they pay too much attention to their existing risks.

IV. THREE DATA ANALYSIS

This chapter analyzes the effective data collected in the previous period, firstly conducts a descriptive statistical analysis on the survey data, then conducts reliability and validity analysis on the collected data, and then performs regression analysis based on the correlation between the various study variables. Summarize the analysis results.

4.1 Descriptive statistical analysis of samples

A total of 57 questionnaires were recovered in this survey, and invalid questionnaires were not deleted. There were 57 valid questionnaires. The questionnaire was 100% efficient. Download the valid questionnaires on the questionnaire star platform in the form of Excel tables and analyze the data. The date shows that among survey respondents, men accounted for 56.14% and women accounted for 43.86%. In terms of age, 18-30 years old accounted for 89.47%, and those over 30 accounted for 8.47%. Huabei consumption is still concentrated in young people, accounting for 89.47% of all respondents; in terms of education, respondents are mainly concentrated in undergraduate and master, both of which together account for 92.9% of all respondents; career, students and work Mainly ethnic groups, accounting for 54.39% and 35.09%, respectively; in terms of income, consumers below 2000 yuan accounted for the most, accounting for 57.89%, followed by 2000 yuan to 5000 yuan accounted for 28.07%, least 10,000 yuan; monthly expenditure, The most under 2000 yuan, accounting for 64.91%, from 2000 yuan to 5000 yuan followed by 31.58%, and the least from 5000 yuan to 10,000 yuan.

Table 1 List of various influencing factors

| Title | Title | Average | Subtotal |
|--------------------|--|---------|----------|
| Product attributes | Merchants of third parties | 3.98 | 4.09 |
| | Launched product quality and price | 4.37 | |
| | The degree of discount when launching products in installments | 3.91 | |
| Quality of service | Easy and fast operation | 3.89 | 4.09 |
| | Timeliness of refund when returning | 4.39 | |
| | Huabe Customer Service Answers | 3.98 | |

| | Related Questions in Time | | |
|---------------|--|------|------|
| Relationship | Previous customer reviews | 3.47 | 3.53 |
| | Widely used | 3.79 | |
| | Friend's recommendation | 3.32 | |
| Risk division | Deposit security | 4.54 | 4.31 |
| | Relevant charges are clearly and reasonably expressed | 4.4 | |
| | Maintain and strengthen cooperation with third parties | 3.98 | |

4.2 Reliability Analysis

Reliability (reliability) is reliability, which indicates the credibility of the questionnaire. Reliability is generally divided into two types: external reliability and internal reliability. External reliability refers to surveying the same interviewed group at different time points and analyzing whether the survey results are consistent; Internal reliability refers to whether there are internal consistency among several questions under the same variable in the questionnaire. Higher consistency means higher credibility of the survey results. The current commonly used reliability coefficient is the Cronbach a reliability coefficient, which mainly examines the intrinsic reliability of the scale. It is generally believed that Cronbach's a of the total scale is preferably greater than 0.8, and 0.7 to 0.8 is also acceptable; Cronbach's a of the subscale is preferably greater than 0.7, and 0.6 to 0.7 is also acceptable. In this paper, the reliability of the questionnaire is first analyzed using SPSS software. The results are shown in Table.

Table 2. Reliability Statistics

| Cronbach's Alpha | Cronbachs Alpha | items |
|------------------|-----------------|-------|
| .816 | .822 | 12 |

Table 3. Total statistics

| | Item deleted scale mean | tem deleted scale variance | Corrected item total correlation | Squared multi-correlation | Item deleted Cronbach's Alpha value |
|--|-------------------------|----------------------------|----------------------------------|---------------------------|-------------------------------------|
| Merchants of third parties | 44.0526 | 26.765 | .518 | .391 | .799 |
| Launched product quality and price | 43.6667 | 28.940 | .475 | .463 | .803 |
| The degree of discount when launching products in installments | 44.1228 | 29.074 | .412 | .292 | .807 |
| Easy and fast operation | 44.1404 | 27.444 | .589 | .582 | .792 |
| Timeliness of refund when returning | 43.6491 | 29.089 | .473 | .552 | .803 |
| Huabe Customer Service Answers Related Questions in Time | 44.0526 | 27.586 | .575 | .559 | .793 |
| Previous customer reviews | 44.5614 | 28.179 | .379 | .571 | .813 |
| Widely used | 44.2456 | 29.046 | .424 | .412 | .806 |
| Friend's recommendation | 44.7193 | 29.920 | .289 | .440 | .818 |
| Deposit security | 43.4912 | 28.719 | .565 | .572 | .797 |
| Relevant charges are clearly and reasonably expressed | 43.6316 | 29.201 | .477 | .565 | .803 |

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| Maintain and strengthen cooperation with third parties | 44.0526 | 27.622 | .505 | .501 | .800 |

As can be seen from Table, among the four items included in the purchase intention, the Cronbach's a reliability coefficients of the items included in the purchase intention have been deleted are all less than 0.843, therefore, the product attributes, service quality, relationship The Cronbach's a reliability coefficients of the deleted items under the four variables of emotion and risk division are all smaller than the reliability coefficients of their variables, and can be used for subsequent research. At the same time, the Cronbach's a reliability coefficients of the variables studied in this paper are all above 0.7. Among them, the Cronbach's a reliability coefficients of eight variables are above 0.8, and the reliability is very strong. The overall Cronbach's a reliability coefficient of the questionnaire is 0.822, above 0.8. Therefore, the scales of this study have good consistency and can support the subsequent data analysis.

4.3 Validity Analysis

Validity (Validity) is the validity, indicating whether the measurement result can really reflect the characteristics of the measured measurement. In this study, SPSS was used to analyze the validity of the four variables of product attributes, service quality, relationship, and risk. The selection of validity was represented by the value of KMO (Kaiser-Meyer-Olkin). If the KMO value is above 0.8, the validity is very high; when the KMO value is between 0.7-0.8, the validity is better; when the KMO value is between 0.6-0.7, the validity is general and acceptable; KMO When the value is between 0.5 and 0.6, it is barely acceptable; when the KMO value is less than 0.5, it

means that the validity of the variable is not good and needs to be corrected.

Table 4. KMO & Bartlett Test

| Kaiser-Meyer-Olkin metric with sufficient sampling. | | | .660 |
|---|------------------------|--|---------|
| Bartlett's sphericity test | Approximate chi-square | | 235.804 |
| | df | | 66 |
| | Sig. | | .000 |

It can be seen from Table: The KMO values of the seven research variables in this paper are all greater than 0.6, and the significance probability level of the Bartlett sphere test is 0.000, which is less than 0.001, indicating that this survey is effective.

Table 5. Explained total variance

| Ingredients | Initial eigenvalue | | | Extract square sum load | | |
|-------------|--------------------|------------|----------------|-------------------------|------------|----------------|
| | sum | Variance % | accumulation % | sum | Variance % | accumulation % |
| 1 | 4.162 | 34.684 | 34.684 | 4.162 | 34.684 | 34.684 |
| 2 | 1.797 | 14.974 | 49.658 | 1.797 | 14.974 | 49.658 |
| 3 | 1.137 | 9.477 | 59.135 | 1.137 | 9.477 | 59.135 |
| 4 | 1.026 | 8.553 | 67.688 | 1.026 | 8.553 | 67.688 |
| 5 | .846 | 7.049 | 74.737 | | | |
| 6 | .724 | 6.033 | 80.770 | | | |
| 7 | .579 | 4.822 | 85.592 | | | |
| 8 | .566 | 4.716 | 90.308 | | | |
| 9 | .393 | 3.271 | 93.579 | | | |
| 10 | .348 | 2.903 | 96.482 | | | |
| 11 | .265 | 2.209 | 98.691 | | | |
| 12 | .157 | 1.309 | 100.000 | | | |

Extraction method: principal component analysis.

4.4 Regression

Regression analysis is a statistical method used to determine the quantitative relationship between two or more variables. Correlation analysis can only determine whether two variables are related, and does not distinguish between independent and dependent variables. There is a correlation relationship, which does not mean that there is a regression influence relationship. Therefore, in order to verify the hypothesis proposed in this article, we should also perform regression analysis on the related variables. This section mainly conducts regression analysis on the relationship of the variables involved in the proposed research hypothesis to verify the hypothesis.

Table 6. Model summary

| Model | R | R square | Adjust R square | Standard estimated error |
|-------|-------------------|----------|-----------------|--------------------------|
| 1 | .629 ^a | .396 | .385 | 3.34657 |
| 2 | .770 ^b | .593 | .578 | 2.77288 |
| 3 | .813 ^c | .660 | .641 | 2.55601 |
| 4 | .843 ^d | .710 | .688 | 2.38427 |
| 5 | .856 ^e | .733 | .707 | 2.31139 |

a. Predictor: (constant), fast operation.
b. Predictors: (constant), fast operation, quality and price.
c. Predictor variables: (constant), fast operation, quality and price, customer evaluation.
d. Predictors: (constant), fast operation, quality and price, customer evaluation, third-party reputation.
e. Predictors: (constant), fast operation, quality and price, customer evaluation, third-party reputation, preferential level.

As can be seen from the table above, $r = 0.733$, adjusted $r = 0.707$, indicating that the degree of fitting is better.

Table 7. Anova^f

| Model | | sum of squares | df | Mean square | F | Sig. |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1 | Regression | 403.604 | 1 | 403.604 | 36.038 | .000 ^a |
| | Residual | 615.975 | 55 | 11.200 | | |
| | total | 1019.579 | 56 | | | |
| 2 | Regression | 604.381 | 2 | 302.191 | 39.302 | .000 ^b |
| | Residual | 415.198 | 54 | 7.689 | | |
| | total | 1019.579 | 56 | | | |
| 3 | Regression | 673.320 | 3 | 224.440 | 34.354 | .000 ^c |
| | Residual | 346.259 | 53 | 6.533 | | |
| | total | 1019.579 | 56 | | | |
| 4 | Regression | 723.973 | 4 | 180.993 | 31.839 | .000 ^d |
| | Residual | 295.606 | 52 | 5.685 | | |
| | total | 1019.579 | 56 | | | |
| 5 | Regression | 747.110 | 5 | 149.422 | 27.968 | .000 ^e |
| | Residual | 272.468 | 51 | 5.343 | | |
| | total | 1019.579 | 56 | | | |

Table 8. Coefficient^a

| Model | Unstandardized coefficient | | Standard coefficient trial version | t | Sig. | |
|-------|----------------------------|----------------|------------------------------------|-------|--------|------|
| | B | Standard error | | | | |
| 1 | (constant) | 8.372 | 2.124 | 3.941 | .000 | |
| | Quick operation | 3.202 | .533 | .629 | 6.003 | .000 |
| | (constant) | -.898 | 2.527 | | -.355 | .724 |
| 2 | Quick operation | 2.658 | .455 | .522 | 5.848 | .000 |
| | Quality and price | 2.607 | .510 | .456 | 5.110 | .000 |
| | (constant) | -2.929 | 2.412 | | -1.214 | .230 |
| 3 | Quick operation | 2.084 | .455 | .410 | 4.583 | .000 |
| | Quality and price | 2.642 | .470 | .463 | 5.617 | .000 |
| | Customer Reviews | 1.184 | .365 | .283 | 3.248 | .002 |
| 4 | (constant) | -3.726 | 2.266 | | -1.644 | .106 |
| | Quick operation | 1.664 | .447 | .327 | 3.725 | .000 |
| | Quality and price | 2.311 | .453 | .405 | 5.106 | .000 |
| 5 | Customer Reviews | 1.094 | .341 | .261 | 3.204 | .002 |
| | Third-party reputation | 1.053 | .353 | .253 | 2.985 | .004 |
| | (constant) | -5.299 | 2.323 | | -2.281 | .027 |
| 5 | Quick operation | 1.477 | .442 | .290 | 3.338 | .002 |
| | Quality and price | 2.038 | .458 | .357 | 4.452 | .000 |
| | Customer Reviews | 1.156 | .332 | .276 | 3.480 | .001 |
| 5 | Third-party reputation | 1.017 | .342 | .245 | 2.969 | .005 |
| | Discount | .874 | .420 | .165 | 2.081 | .042 |

a. Dependent variable: Willing amount

The regression equation is as follows:

$$Y = -5.299 + 1.477 + 2.038 + 1.156 + 1.017 + 0.874$$

(0.027) (0.002) (0.000) (0.001) (0.005) (0.042)

It can be seen from the above formula that the willingness of Huapin derivatives and the speed of operation, quality and price, customer evaluation, third-party credibility, and the degree of discount are related to 5 items. Moreover, quality and price have the greatest impact on it, indicating that consumers pay more attention to the price and quality of consumer credit derivatives. In addition, fast operation, customer evaluation, and third-party reputation also have a great impact, which fully shows that consumers are buying consumer credit derivatives. At the time, it will be considered in many aspects, not only from the perspective of service quality, but also from the relationship level.

V. SUGGESTIONS

It can be seen from the data analysis results that in the independent variables of the research model in this paper, risk attention, product attributes, service quality and relationship affect the consumer's purchase intention. Therefore, combined with the research conclusions, this article proposes the following four aspects to promote consumer credit derivatives purchase willingness.

5.1 Focus on the Quality of Derivatives

Consumers are most worried about the quality of their products when purchasing consumer credit derivatives. This is also an important reason why many potential consumers do not trust Huahua. Among the three third-party merchants' honors, the quality and price of launched products, and the preferential level of product launches in installments, the price and quality of products account for the most important proportions. Therefore, it must be made clear that the credibility and market reputation of the third parties cooperated by consumer credit are very important. Once a quality problem is found, the cooperation should be terminated immediately. Secondly, among the products launched, consumer lenders must take good care of the products launched, try to choose products with higher popularity and better sales, and ensure that the products of their own platforms are genuine. In short, we must ensure the quality of its platform products, reduce consumer concerns, enhance their satisfaction, and improve purchase efficiency.

5.2 Improve Service Quality

Service quality also plays an important role in promoting the purchase of consumer credit derivatives. The operation is convenient and fast, the timeliness of refunds when returning to change, and the chanting of customer service to answer related questions in a timely manner account for a certain proportion. Among them, the timeliness of refunds in the most important column accounts for as much as 50.88%, which fully shows that the rationality of consumer credit rules, ease of understanding and various related service attitudes should be fully concerned. Therefore, the overall operation settings should be easy to understand, and the attitude of customer service should be professional and patient. It is best to have various forms of explanations such as pictures and animations. These can not only improve the quality of service to promote consumption, but also form a good reputation. Effect to promote consumer purchases.

5.3 Value Relationship

From the empirical analysis results of this article, we can see that in the purchase of consumer credit derivatives, relationship is an important factor that affects consumer purchases. Paying attention to the relationship situation requires the promotion of Internet consumer credit to focus on managing interpersonal relationships. Internet consumer credit is the most socialized online shopping. The biggest difference from physical consumer credit is that it pays special attention to interpersonal communication. It must give full play to its convenient characteristics of Internet information exchange

and strive to create Internet consumer credit that is reliable, convenient and fast. Mobilizing other consumers to consume their platform derivatives, which provides backup support for their market development and promotion, and also protects the willingness of new and old customers to purchase.

5.4 Reduce Shopping Risk

The research results of this paper show that among consumers of Internet consumer credit derivatives, consumers pay the highest attention to the risks of Internet consumer credit derivatives purchases. Especially in the face of Internet consumer credit derivatives, many customers are discouraged because of their risks, which is very unfavorable for the promotion of derivative consumption, consumers will pay attention to their risks and dare not try boldly. Therefore, the sale of Internet consumer credit derivatives must allow consumers to put down their guardianship, and slowly accept and trust their products. First of all, we must guarantee the quality of its products and impose severe penalties for violations. Second, we must protect the privacy behavior of consumers, and finally we must actively accept the supervision of relevant departments and media, improve information transparency, increase consumer trust, and promote the healthy development of consumer credit derivatives.

In short, the results of this trial of water treatment medical treatment have not been determined, but in the rapid development of the Internet today, the development trend of Internet consumer credit derivatives is irreversible, and various factors have different effects on its development. I believe that with the coordinated development of all aspects,

the Internet consumer credit derivatives will be very good tomorrow!

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