

A Student's Intentions to Replace Off-Line Payment with Continuous Education College's Financial Management Information System Application, China

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1. Introduction

Since entering the new century and new era, China's continuing education has been remarkable. According to the "Implementation Opinions of the Ministry of Education on Promoting the Reform of Continuing Education in General Higher Education in the New Era" in August 2022, continuing education in higher education is an important part of higher education, an important element in building an education system that serves lifelong learning for all, and an important way for the people to create a better life and achieve common prosperity. In recent years, the rapid development of academic continuing education held by general higher education institutions has made important contributions to the promotion of mass and universal higher education and educational equity, as well as to economic and social development and the construction of a learning society. The Opinions propose to promote digital transformation and development and enhance digital public services.

Based on the business development status of the College of Continuing Education in the era of big data, smart financial management emerges at a historic moment. Moreover, as mobile terminal devices have penetrated People's Daily life, people's consumption modes and means of payment have undergone tremendous changes, and consumption concepts and behavior cannot be ignored. In particular, colleges and universities have diversified payment items and amounts. However, few schools will pay attention to the charging system of continuing education college alone. Because the running mode and daily management operation mode of continuing education training programs are different from those of traditional universities, it is difficult to apply the traditional university information system to continuing education college. (Wei Huihui, 2015) The financial management information system is a networked information platform, which can realize the sharing and high integration of financial information. Financial personnel through this platform can be real-time and accurate understanding of the whole school all the usage of funds, and the financial information processing and analysis and monitoring, provide the basis for leadership decision-making, school each related department can get need financial information, through this platform to realize the financial information of the paperless transfer between different departments, improve the level of the financial information resources sharing.(Yuan Yu, 2022) is the use of modern information technology college finance information of restructuring, financial work pattern in colleges and

universities using information, the financial information integration, integration and optimization, establish the financial information system, to provide accurate, comprehensive and timely financial information, share resources of school internal, provide effective data support for management decisions.

2. Definitions of the Study

2.1 Definition of financial management information system Use behaviour

The financial management information system in the article is referred to as "FMIS".

The definition of "management information system can be described: a people-oriented, using computer hardware, software, network communication equipment and other office equipment, information collection, transmission, processing, storage, update and maintenance, enterprise strategic competition, to improve the effectiveness and efficiency, for the purpose of supporting enterprise high-level decision, middle control, the basic operation of the integrated man-machine system"(zhuyu,2016)

The concept of consumer behavior arises in the course of psychological and social science research. Intention is the antecedent and necessary process of behavior. Consumer intentions will influence behavioral decisions (Icek Ajzen and Driver,1991). confirmed that users' willingness to use determines their choice of shops and decision-making of trading behavior. Therefore, users' use behavior of online payment can be predicted by their attitude and behavioral intention. In this study, consumer attitude refers to the positive or negative subjective tendency of users to use online payment. When users have a more positive attitude towards online payment, they are more willing to use it and have an obvious preference when making behavioral decisions. (Pavlou,2003)

2.2 Dimension of Use behaviour

Dimension of Perceived risk

It points out that perceived risk can be divided into the following categories: financial risk, possible capital loss; Performance risk, the product is not so good, the possibility of work there are risks; Physical risk, the possibility that the product may harm the user; Psychological risk, that is, the purchase process and environment do not meet customer expectations. This risk refers to the risk that a consumer's purchase behavior will cause the rest of society to have a different view of the consumer. Many scholars have found that personal perception of security risks and the above risk forms will significantly affect consumers' online purchase intention. Bauer (1960).

Dimension of Quality of service

It is considered that the service quality is a kind of subjective feeling about the service produced by the user after purchasing the product or service, and it is a comparison between the expected quality and the actual perceived quality of the consumer before purchasing. If the actual experience of consumers is lower than the expected expectation, they will think that the service quality is low. If

the actual experience of consumers is higher than the expected expectation, then they will think that the service quality is better. Gronroos (1982).

Dimension of Facilitating conditions

Convenience conditions refer to the favorable and objective factors provided by the surrounding environment and resources to support learners to achieve their learning goals in the process of completing specific experimental tasks. Zheng Ling (2020). Facilitating conditions include technical conditions, technical services, etc., which support the use of information technology for individuals by society or organizations. According to Ajzen (1985), the decision-making of individual behavior is influenced by both internal and external factors. In addition to being regulated by an individual's own will, external factors such as resources and environment will also play a role in the decision-making of individual behavior.

2.3 Theoretical Framework

The theory of expected valence

Expectation theory, also known as valence - means - expectation theory, is a theory of management psychology and behavioral science. The theory can be formulated as $\text{excitatory power} = \text{expected value} \times \text{valence}$. It is a motivation theory put forward by Victor H. Vroom, a famous North American psychologist, and behavioural scientist, in *Work and Motivation* in 1964. The theory of expected valence extends the implications of costs and benefits by increasing the probability of assessing the occurrence of each alternative. The theory holds that decisions should be made based on the following two factors : (1) the value of each possible outcome or choice; (2) The probability or "expectation" of the actual occurrence of each possible outcome resulting from the decision. Based on the perspective of rational cognition, valence theory holds that consumers consider both perceived disutility and positive utility when they decide to take a certain decision. Generally, perceived benefits represent perceived positive utility and perceived risks represent perceived negative effects. The positive and negative utility will have an impact on consumers' behavioral intentions. Valence is influenced by personality characteristics, knowledgeability, and values, and different people have different evaluations of the same strategy. When an individual takes a certain behavior, it is driven by valence.

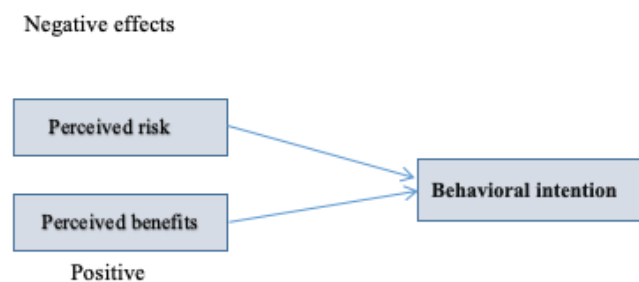


Figure2.1 Diagram of valence theory

UTAUT Technology Acceptance Model Theory

Venkatesh, Morris et al. (2003), based on the summary of TAM related studies over the years, aiming at the problem of "factors affecting user cognition", a Unified Theory of Acceptance and Use of Technology/UTAUT called "authority model" has been proposed. The four core dimensions of Performance Expectancy (PE) in UTAUT refer to "the extent to which individuals feel that using the system will help their work"; Expectancy refers to "how many efforts an individual needs to undertake to use a system"; Social Influence (SI) refers to "the degree to which an individual feels influenced by the groups around him or her". It mainly includes Subjective norms, social factors and public Image (displayed externally). Composition, Facilitating the Conditions, FC) means "person feel organization in related technology, equipment on the degree of support system USES".

UTAUT also points out that there are four control variables that have a significant impact on the above core dimensions, namely gender, age, experience and willingness. Venkatesh (2003) found that the compound effect of more than two control variables would make the effect more significant.

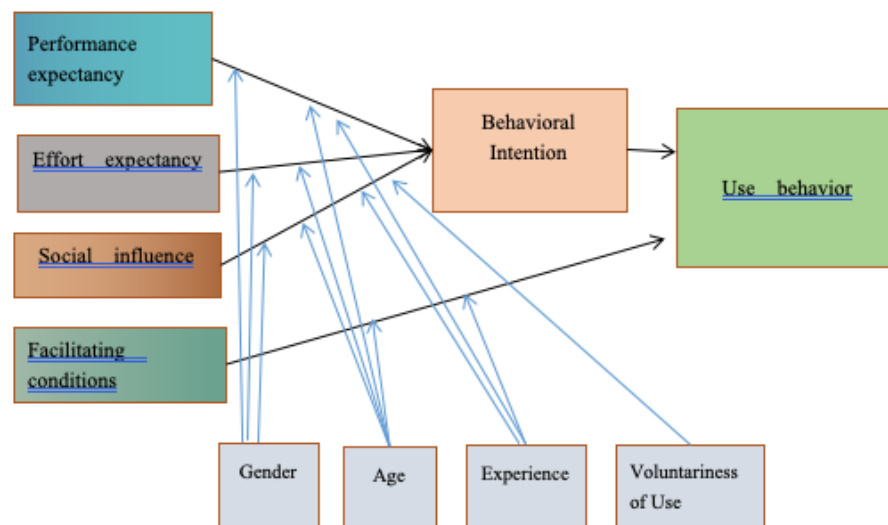


Figure 2.2 UTAUT MODEL

Framework

This research model in service quality, convenience and so on to explore the external influence factors of FMIS acceptance and use. In addition, since the system involves user information security and property security, its use risk is also an important concern of users. Therefore, this study will also introduce the consideration dimension of perceived risk to explore its impact on system acceptance and use. In summary, the following hypothesis is proposed.

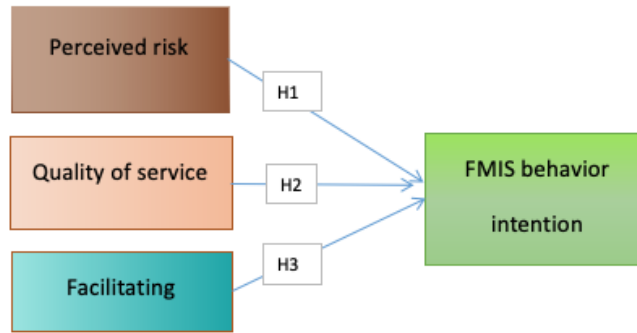


Figure2.3 Research model

3. Question of study

The purpose of this article is to investigate the implementation of the FMIS at Guangzhou College of Continuing Education, China. This research tries to answer the following questions:

1. How to use information construction to improve management service level?
2. How to use the FMIS to strengthen the comparison of cost control and budget execution?
3. How to strengthen the security construction of FMIS?
4. How to improve the use of FMIS convenience?

4. The need for financial information technology in the College of Further Education

At present, many school information systems lack high-level design due to insufficient preliminary research and information technology construction, This ultimately leads to the inability to play one's role better. As a college of further education, which plays an increasingly important role in China's strategy to promote science and education, it is difficult to apply the traditional college information system to the college of further education because of the way it runs its further education and training programmes and its daily management operation mode are different from those of traditional colleges. In this context, it is particularly urgent to actively build and study the FMIS of further education colleges.

In addition, the number of students participating in continuing education has increased dramatically in recent years, resulting in a shortage of teachers in the School of Continuing Education. When the accounts are consolidated, there are hundreds of reports on hundreds of items, often leading to overnight work, which is inefficient and makes it difficult to reflect the results of the work. If we can promote the construction of the College of Further Education's financial management information system, combining financial management information with the College's smart campus construction and deepening reform, we can certainly make financial management work to a new level.

5. Conclusion

It is very important to have a financial management system, which makes it more convenient for students to pay fees. In addition, this will enable financial professionals to better grasp the data in real-time to help students deal with queries and other issues, as the process of financial accounting work is very important. When students use the system to pay fees, students will have a clear perception of the system's operability, convenience and other influencing conditions, so finding out the factors affecting the use of the financial management system is the first step to build the system.

Improve the management level through the construction of a standardized financial process management system, reduce the approval process, standardize the financial process, strengthen the control system, enhance the ability of centralized management and control, and effectively improve the level of financial management.

1. Enabling financial accounting, improving work efficiency intelligent bookkeeping and accurate accounting, reducing the intensity of financial personnel audit, and bookkeeping work, free the labor force, so that financial personnel from information processing to business managers, improve work efficiency.
2. Dynamic supervision of capital to reduce operational risks Through the comprehensive management of budget and dynamic control of the capital, the process supervision of all links of capital operation, real-time control of enterprise capital situation, play the value of the capital operation, control capital risks.
3. Efficient data interconnection supports financial decision-making to break through data islands, unify and centrally process scattered data, strengthen the ability of data summary, merger and analysis, and provide real-time, accurate and effective data support for financial decision-making.

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