



Thesis Oral Defense

Msc. Digital Marketing

Research on the Development Strategy of Third Party Payment in Internet Finance- Taking Alipay as an Example

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What is the added value of this thesis for this industry?

1. In this thesis, some development suggestions have been provided to third-party payment companies:
 - Third-party companies should attach importance to customer resources, it's an irreplaceable basis for supporting enterprise development.
 - Acquisition can help third-party payment companies expand business areas rapidly and attract new customers. Meanwhile, acquisition can promote companies establish the corporate social awareness.
 - Third-party payment company should provide various commercial service, also offer customized services for different customers.
 - Third-party payment company should insist continuous development way.
 - Cooperation between commercial bank and third-party payment platforms.
 - The government will attach more importance to the regulation strictness as well as give strong support to the e-commerce and online finance's development.

2. Providing a reference value to practitioners, the following points can be drawn from the thesis:
 - Technicians should increase their efforts to develop new technologies and contribute to research on core technologies of enterprises.
 - Managers of third-party companies should develop more business plans: expand business cooperation with finance institutes
 - The article puts forward the solution of internal and external to the management mode of the company which means that companies should formulate a new management way to cover the new requirement.
 - Third-party payment companies should consider an adaptable strategy to enhance its' management.

3. This paper provides third-party payment in internet finance researchers with reference value.
 - Researchers who study third-party payments can learn from the research results of many famous who have studied this field. The article summarizes the development model of Alipay, compared Alipay and Paypal development way.

- Researcher who research on third-party payment platforms in internet finance areas can obtain help from these contents: the history of third-party payment development; the development process of combining third-party payment with the internet finance; the specific operating mode of third-party payment platforms and the operational process of third-party payment.

Do you apply knowledge gained during the completion of this thesis to your internship?

- My internship is about e-commerce, I'm running three online shop for company, which are Amazon, Ebay and Cdiscount. As a merchant on these platform, all these online shop businesses refer to third-party payment, after people make order from my shop, they can choose which way to complete payment, they usually use Paypal and credit card pay for orders, as a seller, since I research on third-party payment platform for thesis, I trust Paypal as a media between me and buyer, the most important point is the buyer also trust Paypal.
- It's different from Alipay, it allows people pay for the orders first, I will receive the money and then I dispatched the order. Or I invite buyer to check out the order, since I receive the money, I will dispatch the order.
- If there is traction problem or payment problem with customers, Paypal also can solve the problem between customers and me.
- From the thesis research, I learned the process of how the third party running the business, and the third party actually put it into finance industry, when I work on online business, it's obviously important that combine the online payment platform corporate with finance institute, such as bank, it's the development trend for future business.