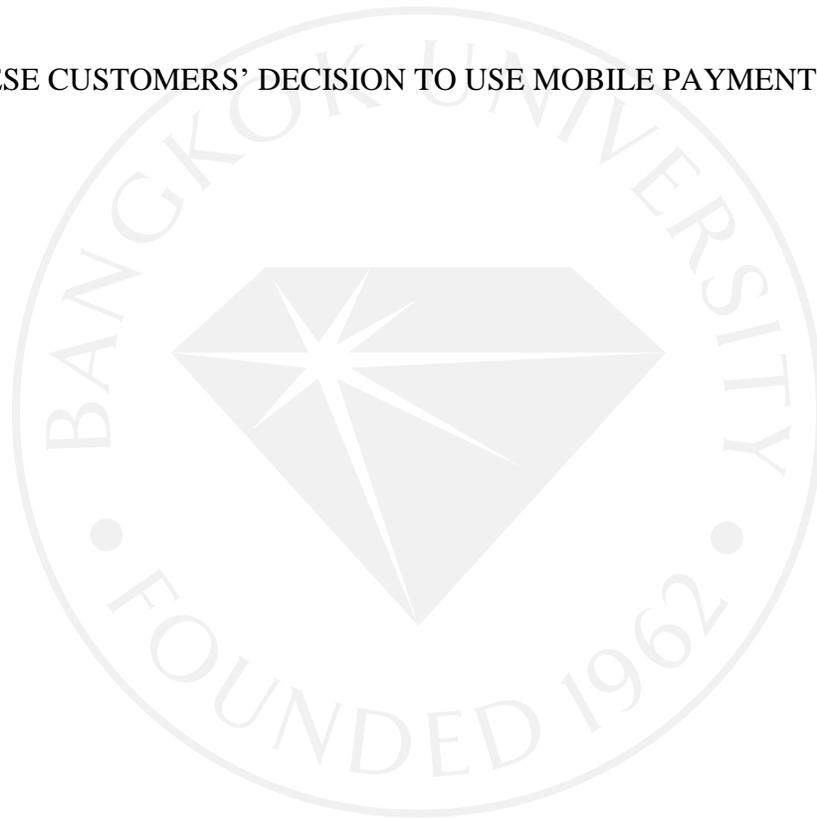
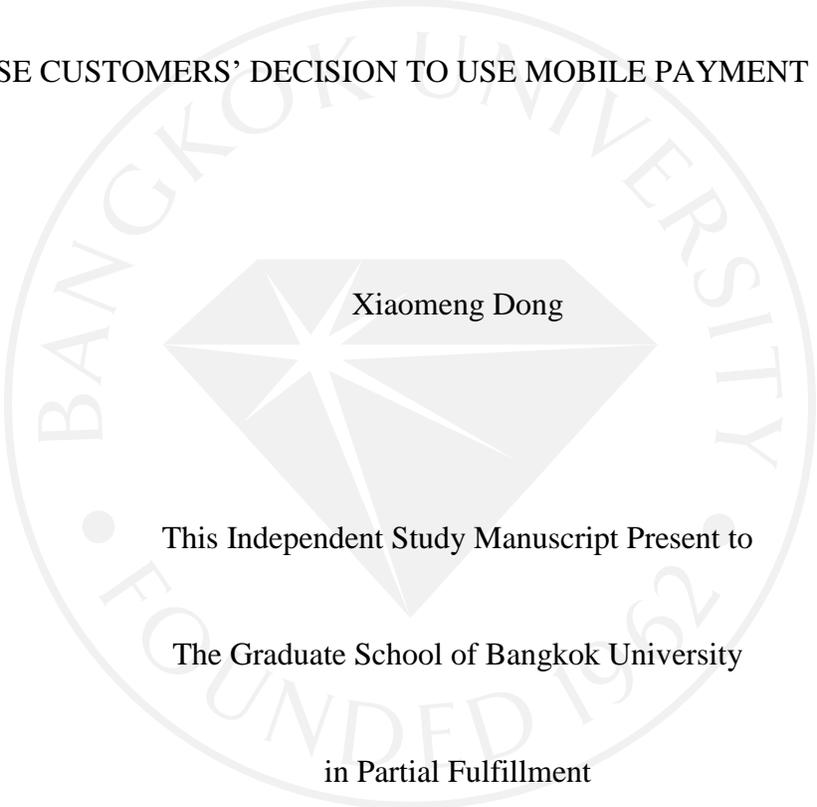


PERFORMANCE EXPECTANCY, EFFORT EXPECTANCY, SOCIAL INFLUENCE,  
FACILITATING CONDITIONS, AND RELATIVE ADVANTAGE AFFECTING THE  
CHINESE CUSTOMERS' DECISION TO USE MOBILE PAYMENT IN BANGKOK



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Xiaomeng Dong

This Independent Study Manuscript Present to

The Graduate School of Bangkok University

in Partial Fulfillment

Of the Requirements for the Degree

Master of Business Administration

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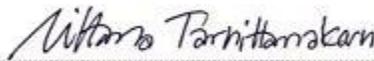
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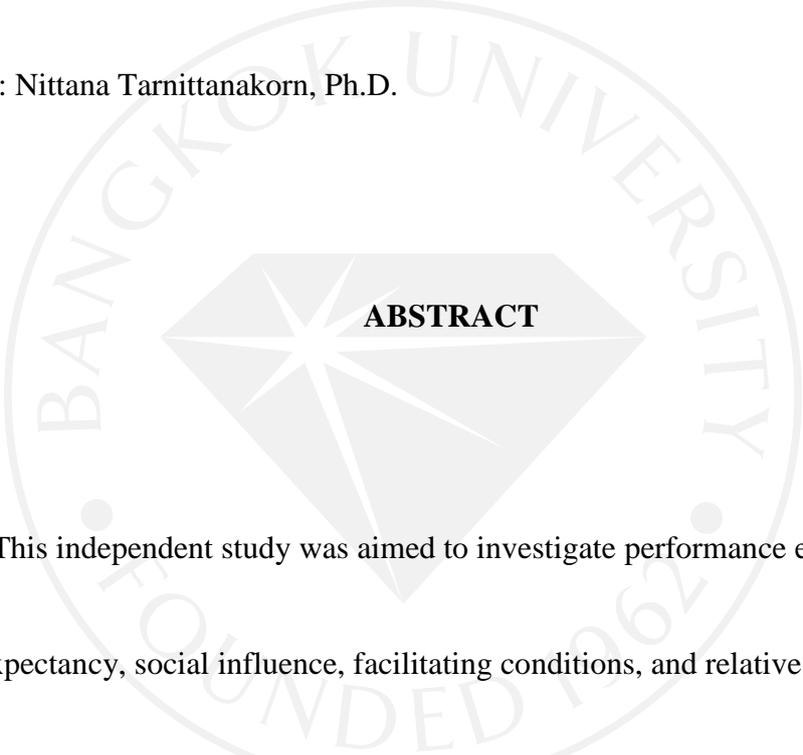
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Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions,

and Relative Advantage Affecting Chinese Customers' Decision to Use Mobile

Payment in Bangkok (55 pp.)

Advisor: Nittana Tarnittanakorn, Ph.D.



**ABSTRACT**

This independent study was aimed to investigate performance expectancy, effort expectancy, social influence, facilitating conditions, and relative advantage affecting Chinese customer's decision to use mobile payment in Bangkok. The survey questionnaire was applied for collecting the primary data. The sample size was 224 Chinese customers in Bangkok who had experience in using mobile payment in Bangkok. The results found that most of them were females with 21-30 years of age, completed bachelor's degrees, and earned monthly income less than 4,000 CNY. The

results also revealed that effort expectancy and relative advantage were the two significant factors that affected Chinese customers' decision to use mobile payment in Bangkok at the significant level of .05. On the other hand, performance expectancy, social influence, and facilitating conditions did not affect Chinese costumers' decision to use mobile payment in Bangkok.

*Keywords: Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Relative Advantage, Decision to Use Mobile Payment*

## ACKNOWLEDGEMENT

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Xiaomeng Dong

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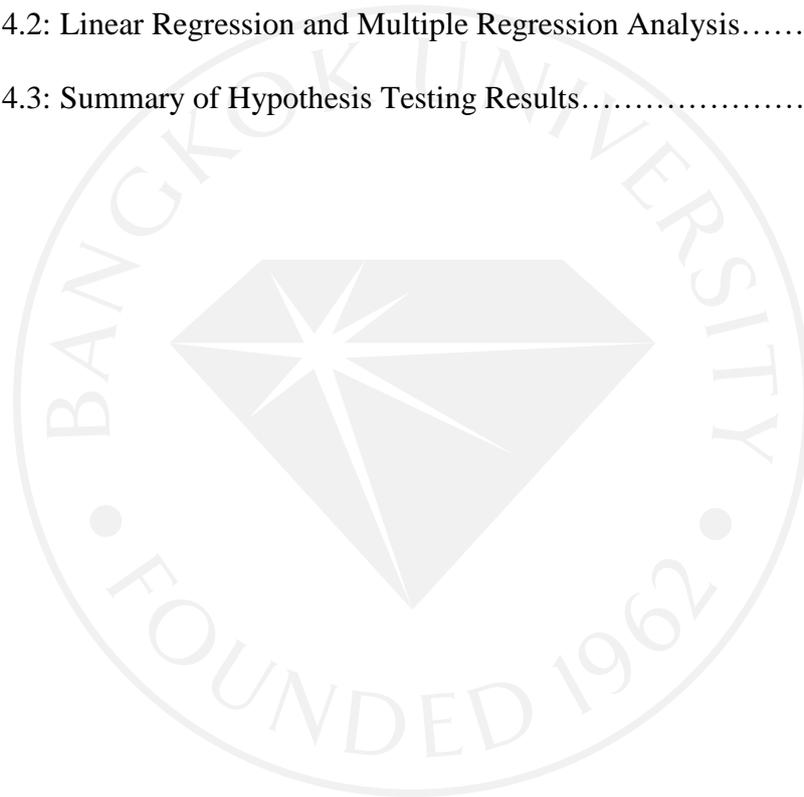
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## CHAPTER 1

### INTRODUCTION

#### 1.1 Rationale and Problem Statement

With the rapid development of mobile Internet technology and smart devices, mobile payment has penetrated every corner of people's lives. Various mobile payment platforms allow people to conduct payment, transfer money, and manage their finances anytime and anywhere (Tam & Oliveira, 2017). The year 2018 will be a year of rapid development of mobile payment in Thailand. The speed of penetration and development of the mobile payment market in Thailand may exceed market expectations. As far as the current situation is concerned, the active accounts of mobile payment in Thailand will increase to 30 million in 2018. According to data released by the Bank of Thailand in 2017, the total number of transactions completed by mobile banks last year was 480 million, and the transaction amount reached 3.76 trillion baht. This is just the amount of the transaction generated under the 26 million active accounts. It is believed that with the increasing number of merchants joining and the promotion activities of banking financial institutions, the market for cashless payment in Thailand will become larger and larger (Baidu, 2018).

The widespread use of mobile devices and its perpetual proximity to the users make them suitable for mobile payment scenarios without the need for a physical wallet (Mallat, 2007), enabling smart phones true commercial value over mobile payment (O'Reilly, Duane, & Andreev, 2012). Mobile payments allow customers to eliminate the need to use cash, receive convenience and speed, performance and transfer of secure information between devices, from single or individual transactions to environment with high volume of payments, such as restaurants or large retailers (Leong, Hew, Tan, & Ooi, 2013). Both traders and customers benefited from considerable operation time decrease, with clear productivity gains.

Mobile payment was becoming more and more popular with the support of the government. Through the National Strategic Plan for mobile payments under the Thai 4.0 Program, restaurant chains, retailers, gas stations and online merchants had improved their electronic payment acceptance capabilities to capture more opportunity in the future. There was a widespread agreement among many scholars and practitioners that mobile payments played a key role in enhancing mobile commerce and financial inclusion. On the one hand, mobile payments enabled mobile commerce transactions and made them more convenient. On the other hand, they

reduced the costs of financial services that were provided via mobile devices (de Albuquerque, 2014).

In order to explain some basic mobile payment usage information, following table will show five top mobile payment players of Thailand to illustrate some basic mobile payment usage information.

Table 1.1: 5 Top Mobile Payment Players of Thailand

<b>Mobile Payment</b>	<b>Description</b>
<b>TrueMoney</b>	<ul style="list-style-type: none"> <li>- has a network of more than 60,000 agents in Southeast Asia and works with major banks and local businesses.</li> <li>- two main shareholders: CP Group and Ant Financial.</li> <li>- sees Google and Alipay as payment platform partners.</li> <li>- transactions in Southeast Asia totaled 5 billion US dollars, Thailand was the largest contributor.</li> </ul>
<b>PromptPay</b>	<ul style="list-style-type: none"> <li>- 15 commercial banks and 4 financial institutions have cooperated with it in 2016.</li> <li>- was a mobile P2P service developed by the Bank of Thailand and the Thai Bankers Association.</li> </ul>

(Continued)

Table 1.1 (Continued): 5 Top Mobile Payment Players of Thailand

<b>Mobile Payment</b>	<b>Description</b>
<b>PayPal</b>	<ul style="list-style-type: none"> <li>- can transferred via SMS</li> <li>- the money comes from the customer's affiliate bank or credit card account, in the same way as other PayPal transactions.</li> </ul>
<b>Alipay</b>	<ul style="list-style-type: none"> <li>- has increased its online trading volume by five times.</li> <li>- held an eco-partnership conference in September 2016.</li> <li>- announced the official promotion of the “Alipay+” program.</li> <li>- the deployment an overseas mobile service ecosystem through the recruitment and empowerment of partners.</li> </ul>
<b>Wechat pay</b>	<ul style="list-style-type: none"> <li>- entered Thailand in 2016</li> <li>- paid in addition to the 7-11 convenience store and King Power duty free shop</li> <li>- teamed up with Thai K-Bank in October 2016</li> </ul>

As five top mobile payment players were mentioned above, there were a number of factors affected on the decision to use mobile payment, the researcher had tried to identify the factors that affected it. Performance expectancy might facilitate continuance usage decision. When users expected to obtain a positive utility, they might continue their usage of mobile payment. The unified theory of acceptance and

use of technology proposes that performance expectancy was a significant factor affecting user decision (Venkatesh, 2003). Knutsen (2005) also explored the impact of effort expectancy had on decision to use mobile payment, and found that its core was related to the variable of perceived ease of use, which positively influenced the attitudes of users toward services, on condition that users did not have to make a great effort to understand or operate. Schierz et al. (2010) noted that compatibility, perceived usefulness, subjective norm and mobility affected user attitude, which further affects the intention to use mobile payment. As using the new technology became easier to use, the expected benefits in terms of performance enhancement increases. The relationship between facilitating conditions and decision to use mobile payment had also been validated in online technology context (Shaikh & Karjaluoto, 2015). (Lu & Lee, 2010) agreed that when engaging in a certain behavior liked mobile payment, the individual was subject to the influence of social norms from colleagues, friends, and classmates as a major reference. That was, the individual followed the thinking of important persons of reference to commit certain behaviors. Mallat (2007) conducted a qualitative study and found that relative advantage, compatibility, complexity and trust affected user adoption of mobile payment.

Therefore, if banks, retailers, online merchants and other business sectors can better understand their customers' decision, they can improve their services more effectively and continuously in order to enhance their competitive advantage in the market. This research helps to explore and explain how performance expectancy, effort expectancy, social influence, facilitating conditions, and relative advantage have an influence on customer's decision to use mobile payment. The research findings would contribute to the retailers, banks, online merchants and other business sectors in Thailand for establishing its competitive strategies to attract more Chinese customers eventually.

### **1.2 Objectives of the Study**

The main purpose of the study was to explore the influence of performance expectancy, effort expectancy, social influence, facilitating conditions, and relative advantage on Chinese customers' decision to use mobile payment in Bangkok.

### **1.3 Contributions of Study**

The study contributes to the field of marketing in several ways. Firstly, it is designed to provide statistical evidence about the Chinese customers' decision to use mobile payment in Bangkok. Secondly, the study will raise the proper awareness for the customers and merchants about the decision of using mobile payment affecting by five main factors: performance expectancy, effort expectancy, social influence, facilitating conditions, and relative advantage. And then the recommendation will be provided for banking and retailing sectors as an appropriate tool to predict the customers' decision of mobile payment users' trend. Finally, the merchants can come to reasonable decisions about treating correctly performance expectancy and effort expectancy, enhancing the social influence, increasing facilitating conditions, and advertising more relative advantage in order to keep pace with the growing high speed of market to raise the revenue.

## **CHAPTER 2**

### **LITERATURE REVIEW**

The researcher has conducted the documentary reviews from the related issues including theories and previous researches in order to describe the characteristics of the research variables, and investigate the relationship among variables. Regarding these concerns, the contents of questionnaire, the research hypothesis and the conceptual framework were generated from this review.

#### **2.1 Related Literature and Previous Studies**

##### **2.1.1 Performance Expectancy**

Performance expectancy was defined as an individual understanding of the advantage of using a technological innovation that results in better outcomes (Zhou, 2010). According to Brown et al. (2016), performance expectancy was the extent to which using mobile payment that would provide benefit to customers and led to performance gains. The degree customers believed a technological innovation like mobile payment helped them attained their goals was part of the expectations about performance (Chen & Chang, 2013). Previous research by Chen and Chang (2013)

found that the use of mobile payment services impacted the perceived performance expectancy of innovative technology payment. Chong (2013) proved that performance expectancy was the strongest determinant of behavioral intention to use mobile payment.

Broadly speaking, customers seem to be more motivated to use and accept new technology if they perceive that this technology is more advantageous and useful in their daily life (Alalwan, Dwivedi, & Williams, 2016). According to prior literature, mobile banking has also been widely attributed as a more convenient channel that allows customers to access a wide range of services with flexibility in time and place (Alalwan, Dwivedi, & Williams, 2016). Particularly, in their study to investigate the acceptance of mobile payment, Zhou et al. (2010) concluded that the clients' intention to use mobile banking was significantly predicted by the performance expectancy.

In this study, performance expectancy referred to the customers gained more time when they used mobile payment. It optimized their financial operations and allowed them to make their payments quicker. Additionally, it would improve their earnings when using mobile payment (Zhou et al., 2010).

### **2.1.2 Effort Expectancy**

Effort expectancy was defined as the level of ease associated with the use of a payment (Venkatesh et al., 2012), and it was repeatedly recognized as a critical predictor of user's behavioral intention (Wong et al., 2015). Park and Ohm (2014) have shown that the user-friendliness of mobile payment exerted positive significant influence over the adoption of mobile payment because the lesser effort was required to use the transaction. Prior studies suggested that effort played a crucial role in determining behavioral intention to use and actual use of technology.

Therefore, due to the particular nature of mobile payment, which required a certain level of knowledge and skill, effort expectancy could play a crucial role in determining the customers' intention to use such technology (Alalwan, Dwivedi, & Williams, 2016). Several authors over the relevant area of interest have validated the impact of effort expectancy on the customer's decision to use online payment channels (Alalwan, Dwivedi, & Williams, 2016). The captured factors of expectancy effort (i.e. perceived ease of use) have been verified by different mobile payment studies to have a crucial role in predicting customers' intention to use mobile payment (Riquelme & Rios, 2010).

In this study, effort expectancy referred to the customers could easily use mobile payment and easily enter mobile payment page. It also allowed customers to

use mobile payment skillfully. Additionally, Zhou mentioned that customers do not have any doubts when using mobile payment (Zhou et al., 2010).

### **2.1.3 Social Influence**

Social influence referred to the degree to which individuals perceived that significant others, such as family and friends, believed they should use a technology (Martin & Herrero, 2012). They tend to influence the behavior of the person to adopt or use mobile payment. Chong (2013) proposed that social influence played an important role in determining users' behavioral intention in the study of mobile-commerce. Venkatesh et al. (2012) also described social influence as the extent to which an individual concerns about opinion and perception of others who were important to the person. Individuals who desired social acceptance likely comply with others' expectations, and it might contribute to individual's behavioral intention to use the payment system (Gruzd et al., 2012).

A previous study (Martin & Herrero, 2012) had pointed out that individual tended to follow what reference group said and behave if those referent others had power and authority to award the desired behavior, as well as punishing non-behavior. For example, individual's behavior intention in using a mobile payment could be affected by advertisement appeared in television, newspapers, radio and Internet.

These advertising mediums were categorized as mass media influence. Furthermore, Taylor et al. (2011) also testified that young adult's intention to use mobile payment was significantly affected by peers rather than family members based on one survey conducted in the US Midwest universities. As for interpersonal influence, it usually resulted from reference groups that influence individual's opinion, attitude and behavior, for instance, family, friends, co-workers and much more. Moreover, social influence strongly influenced customers' behavioral intention especially in social networking payment compared with other mobile payment (Kucukemiroglu & Kara, 2015).

In this study, social influence referred to the customers' friends and family valued the use of mobile payment, and they used mobile payment influenced by their friends and family. What's more, customers found mobile payment trendy, and they gained professional status when using it (Zhou et al., 2010).

#### **2.1.4 Facilitating Conditions**

Facilitating conditions are defined as the degree to which an individual believes that an organizational and technical infrastructure exists to support the use of the system (Venkatesh et al., 2003). Indeed, using online payment channels usually require a particular kind of skill, resources and technical infrastructure (Alalwan ,

Dwivedi, & Williams, 2016). Therefore, customers could be more motivated to use mobile payment if they have a certain level of support service and resource as well as perceive mobile payment as compatible with other technologies already used by them. Theoretically, the impacting role of facilitating conditions on the usage behavior toward using mobile payment has been supported by different online payment studies (Alalwan, Dwivedi, & Williams, 2016).

Facilitating conditions meant the degree to which an individual believed that an organizational and technical infrastructure existed to support to use the system. Facilitating conditions referred to the educational training in a new technology that an organization provided for users when it attempted to promote the use of that payment. It might also refer to the compatibility between new and old payment (Wong et al., 2015). Accordingly, facilitating conditions served as a critical indicator for the promotion of a new payment because they not only helped users learn to use the payment in a shorter period of time but also minimized the problems they may encounter when using it. Some studies have shown that facilitating conditions had a positive and significant influence on perceived ease of use and perceived usefulness (Huang, 2015).

In this study, facilitating conditions referred to the customers had all the necessary resources to use mobile payment and they also knew how to use it. Additionally, when customers had any doubts about how to use the mobile payment service, they would have a support line or an account manager to help them (Zhou et al., 2010).

### **2.1.5 Relative Advantage**

Chen and Hung (2010) added that “relative advantage is a measure of the degree to which an action provides more benefit than its precursor” (p.228). With particular respect to the mobile payment behaviors, previous research has shown that individual perception of potential benefits associated with mobile payment is one of the key components that could drive more positive mobile payment behaviors (Chen & Hung, 2010). In an earlier study, Lin et al. (2009) has shown that mobile payment behaviors could be closely linked to perceived relative advantage. In another information management report, Chen and Hung (2010) have demonstrated that perceived relative advantage would positively predict mobile payment behaviors. Based on Wanyoike et al. (2012), the benefits acquired from mobile payment adoption are easiness of work; enhance client’s contentment, cost reduction as well as improved productivity.

In this study, relative advantage referred to mobile payment has more advantages than Internet or off-line payment because services are not limited by location. In addition, mobile payment is more convenient efficient and effective than Internet or off-line payment (Zhou et al., 2010).

### **2.1.6 Decision to Use Mobile Payment**

The emergence of new retail channels such as the Internet and mobile commerce created requirements for new payment instruments to enable feasible and convenient transactions. While existing card payments were suitable for most purchases, their transaction costs were too high to be profitable in micropayment transactions (Mallat, 2004). Mobile payments have been suggested as a solution to facilitate micropayments in electronic and mobile commerce, and to provide an alternative for the diminishing use of cash at point of sale (POS) (Menke & Lussanet, 2006).

Mobile phones have several characteristics which make them useful for payment purposes. First, the proliferation of mobile telecommunications technology has made mobile phones increasingly common and available for users. Second, compared to fixed-line computers and telephones, mobile phones are closer to the user, which enables the storing of personal information in them and facilitates their

use as a payment instrument. Third, existing telecom operator billing systems are already suitable for handling micropayment transactions. Finally, the success of early mobile content services such as logos and ring tones suggest that consumers are already accustomed to using their mobile devices for payment purposes.

As one of the most innovative and novel technologies, Mobile payment represents a good example of a mobile technology breakthrough in the payment sector, enabling customers to independently produce financial transactions (i.e. balance enquiries, fund transfers, payment of bills) through mobile devices, smart-phones, or Personal Digital Assistants (PDA) at the time and place that customers choose (Alalwan, Dwivedi, & Williams, 2016). In the mobile commerce and payment context, previous studies suggest that one of the key attributes impacting the relative advantage of mobile technologies and services was their independence of time and location (Carlsson et al., 2006; Constantiou et al., 2006; Jarvenpaa & Lang, 2005). Mobile payments provided customers with ubiquitous payment possibilities, timely access to financial assets and an alternative to cash payments. Jitprasong and Tarnittakorn (2018) found that the factors affecting intention to use rabbit line pay of line application users in Bangkok were performance expectancy, access flexibility, and return policy.

In this study, decision to use mobile payment referred to the customers used mobile payment to shop and make transfers. Besides, customers would continue to use mobile payment and make positive comments about it. Furthermore they would recommend people around them to use mobile payment.

## 2.2 Hypotheses

The hypotheses in this study were developed to assess the relationship between the independent and dependent variables. These hypotheses were derived from the related theories and previous studies. They were proposed as follows:

**H1:** There is an influence of performance expectancy on customers' decision to use mobile payment in Bangkok.

**H2:** There is an influence of effort expectancy on customers' decision to use mobile payment in Bangkok.

**H3:** There is an influence of social influence on customers' decision to use mobile payment in Bangkok.

**H4:** There is an influence of facilitating conditions on customers' decision to use mobile payment in Bangkok.

**H5:** There is an influence of relative advantage on customers' decision to use mobile payment in Bangkok.

### 2.3 Conceptual Framework

The conceptual framework of performance expectancy, effort expectancy, social influence, facilitating conditions, and relative advantage affecting Chinese customers' decision to use mobile payment in Bangkok is illustrated in the figure 2.1.

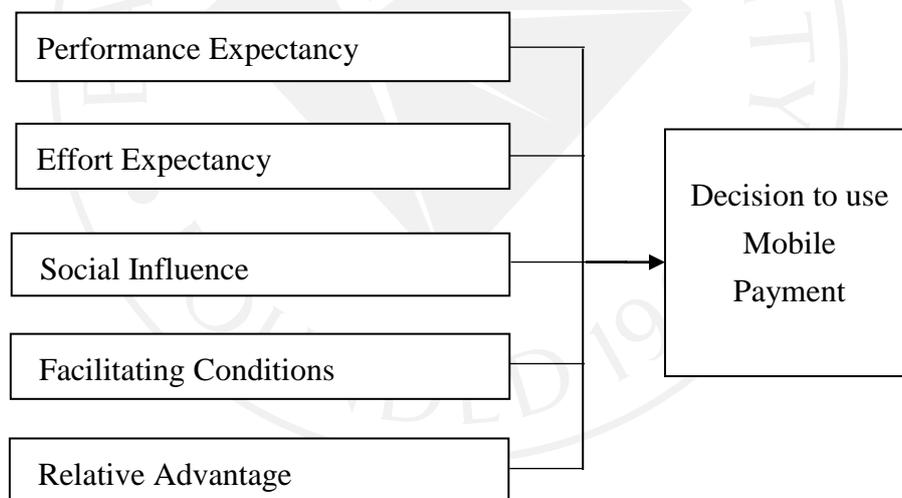
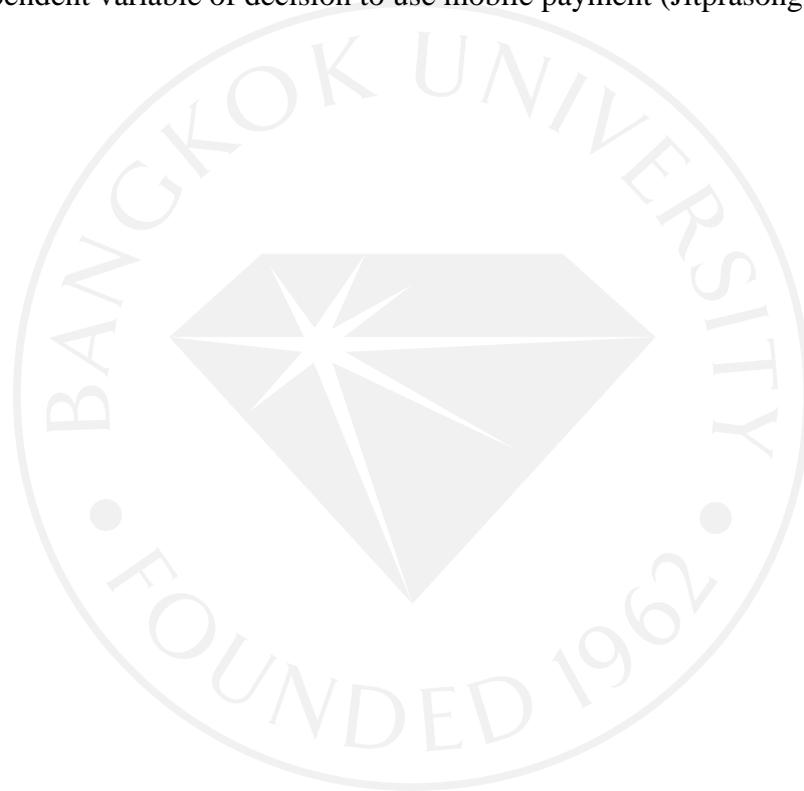


Figure 2.1: The conceptual framework of factors affecting Chinese customers' decision to use mobile payment in Bangkok

The conceptual framework (Figure 2.1) in this study illustrates the relationship between independent variables including performance expectancy (Zhou et al., 2010) and effort expectancy (Zhou et al., 2010), social influence (Zhou et al., 2010), facilitating conditions (Zhou et al., 2010), and relative advantage (Kim, Shin, 2009) and dependent variable of decision to use mobile payment (Jitprasong & Tarnittakorn, 2018).



## **CHAPTER 3**

### **METHODOLOGY**

The quantitative methodological approach was considered to use for this research. The questionnaire, which was used as the research instrument, was constructed by applying the related theories and was approved by the expertise. The details of the research procedure were described as follows.

#### **3.1 Research Design**

This research study has adopted quantitative approach to study the factors affecting decision to use mobile payment of Chinese customers in Bangkok. The primary source of data and information in this study was gathered from survey questionnaires (Rowley, 2014) and other reliable secondary sources such as relevant journals, articles, and online database.

#### **3.2 Population and Sample Selection**

The target populations for this study are the Chinese customers in Bangkok with all age ranges who used to use mobile payment. The sample size was calculated

based on 40 sets of pilot test questionnaires Cohen (1977). Then G\*Power version 3.1.9.2 (Erdfelder, Fraul, & Buchner, 1996) was applied with the Power ( $1 - \beta$ ) of 0.95, Alpha ( $\alpha$ ) of 0.05, number of test predictor of 5, effect size of 0.1093854 and partial  $R^2$  of 0.0986, the obtained results revealed 187 of the total sample size for the field survey (Erdfelder, Faul & Buchner, 1996; Howell, 2010). However, in case of non-disposable questionnaires the totals of 224 samples were used in the field survey. Additionally, the online convenience sampling technique was utilized by distributing the survey questionnaire via phone calls and the link of the questionnaires posted on Wechat, a Chinese social media app, with the screening question to source for the right target samples.

### **3.3 Research Instrument**

The research instrument was a close-ended survey questionnaire which was constructed from related theories and previous studies. The questionnaires were translated into Chinese language, as the target population of the study was the Chinese customers who were using mobile payments in Bangkok(as shown in Appendix A & B) to reach all target respondents. This research questionnaire consisted of three parts as follows:

**Part 1:** Questions on customer information

**Part 2:** Questions on customers behaviors in decision to use mobile payment

**Part 3:** Questions on factors affecting decision to use mobile payment

In the first part, closed-end format was used for personal information; gender, age, occupation, monthly income, and educational level. The second part was consisted of two questions asking about customers experiences in mobile payment behaviors. These two sections were in multiple choices with nominal and ordinal scale and the respondents could choose only one choice.

In the third part were questions asking about customers attitudes in terms of performance expectancy (PE), effort expectancy (EE), social influence (SI), facilitating conditions (FC), and relative advantage (RA) affecting decision to use mobile payment (DU). The answers of these questions indicated the respondent's opinions relating to factors affecting decision to use mobile payment. The interval scale measure was implemented using a five point Likert scale: 5 = strongly agree, 4 = agree, 3 = neutral, 2 = disagree, and 1 = strongly disagree.

In the last section, there were three questions asking about decision to use mobile payment (DU) among the Chinese customers in Bangkok. The answers of these questions indicated the respondent's opinion on mobile payment using decision.

The interval scale measure was implemented using a five point Likert scale: 5 = strongly agree, 4 = agree, 3 = neutral, 2 = disagree, and 1 = strongly disagree.

### **3.4 Reliability and Content Validity**

The questions in the questionnaire were derived from the previous studies and academic articles. Then, they were passed the verification of content validity by three experts:

- MR. Li Hao, operator of Alipay (Thailand) Co., Ltd.
- MR. Francis Fan, business developer of Alipay (Thailand) Co., Ltd.
- MISS. Jona Li, operator of Alipay (Thailand) Co., Ltd.

After that, Cronbach's alpha coefficient was utilized for reliability analysis and consistency testing. The reliability test was conducted through the use of SPSS to assess the Cronbach's alpha coefficient, measurement of reliability of the questionnaire. The variables would be considered acceptable if Cronbach's alpha is 0.65 or higher (Nunnally, 1978). The value of Cronbach's alpha was between  $0 \leq \alpha \leq 1$  (Nunnally, 1978), the score that closest to 1 is the most reliable as shown in Table 3.1.

Table 3.1: Reliability Analysis of Coefficient Cronbach's Alpha

Variables	Coefficient Cronbach's Alpha			
	Pilot Test		Field Survey	
	Items	n = 40	Items	n = 224
Performance Expectancy (PE)	4	0.728	4	0.793
Effort Expectancy (EE)	4	0.852	4	0.909
Social Influence (SI)	4	0.740	4	0.852
Facilitating Conditions (FC)	4	0.743	4	0.931
Relative Advantage (RA)	4	0.921	4	0.874
Decision to Use Mobile Payment (DU)	4	0.918	4	0.932
<b>Total</b>	<b>24</b>	<b>0.818</b>	<b>24</b>	<b>0.881</b>

According to Cronbach's alpha coefficient value, the reliability for the question items of each variable should be rating between  $0.65 < \alpha < 1$  (Nunnally, 1978). Consequently, 40 sets of the questionnaires were applied for pilot test. The results of reliability test revealed that Cronbach's alpha value of 0.728-0.921 was acceptable. In addition, the results from 224 sets of field survey were ranging between 0.793-0.932 as shown in Table 3.1. Thus, all data from the questionnaires could be used for further analysis.

### 3.5 Statistics for Data Analysis

The data analysis was conducted applying Statistical Package for Social Sciences (SPSS) program version 22. Consequently, the statistical techniques used for data analysis and interpretation included descriptive and inferential statistics as follows:

#### 3.5.1 Descriptive Statistics Analysis

Section 1-2: In section 1, customers information such as gender, age, occupation, monthly income and educational, and in section 2, customers behavior on mobile payment were analyzed by using frequency and percentage.

Section 3-4: Customers attitudes and mobile payment using decision in Likert scale questions were analyzed by using standard deviation (S.D.).

#### 3.5.2 Reliability Test

By using SPSS, it provided the reality value for Cronbach's alpha coefficient.

The variables will be considered acceptable if Cronbach's alpha is equal 0.65 or higher (Nunnally, 1978).

#### 3.5.3 Inferential Statistics Analysis

In order to test the hypotheses of the study, multiple regression analysis was conducted to analyze the relationship between the independent variables (performance

expectancy, effort expectancy, social influence, facilitating conditions, and relative advantage and dependent variable (decision to use mobile payment).



## CHAPTER 4

### RESEARCH RESULTS

The research findings which derived from data analysis of 224 questionnaire sets were presented in this chapter.

#### 4.1 Summary of Demographic Data

From the study of 224 samples, all respondents' personal information in terms of gender, age, occupation, monthly income, and educational level were presented in frequencies and percentage as follows:

Table 4.1: Demographic Profile of Respondents (n = 224)

	<b>Demographic Profile</b>	<b>Frequency</b>	<b>Percent</b>
Gender	Male	106	47.3
	Female	118	52.7
Age	< 20 years old	34	15.2
	21-30 years old	124	55.4
	31-40 years old	47	21.0
	41-50years old	11	4.9

(Continued)

Table 4.1 (Continued): Demographic Profile of Respondents (n = 224)

	<b>Demographic Profile</b>	<b>Frequency</b>	<b>Percent</b>
Age	51-60 years old	4	1.8
	Over 60 years old	4	1.8
Occupation	Student	67	29.9
	Government employee	28	12.5
	Company employee	75	33.5
	Self-employment	34	15.2
	Retiree	7	3.1
	Other	13	5.8
Education	High School	78	34.8
	Bachelor	107	47.8
	Master	38	17.0
	Doctor	1	.4
Monthly income	Below 4,000 CNY	83	37.1
	4,000-8,000 CNY	81	36.2
	8,001-12,000 CNY	33	14.7
	Above 12,000 CNY	27	12.1
	<b>Total</b>	<b>224</b>	<b>100.0</b>

Table 4.1 was illustrated the personal profile of the respondents. The majority of the respondents were females (52.7%) out of 224 respondents while the rest of respondent were males (47.3%). Additionally, most of respondents in this survey were 21-30 years old. This showed factors affecting decision to use mobile payment of new generation customers more than middle age customers. Furthermore, the majority of the respondents were company employee (75 people with 33.5%) and they earned monthly income less than 4,000 CNY (37.1%). Most of them completed bachelor's degrees (107 people with 47.8%).

#### **4.2 Results of Hypothesis Testing**

The research findings in this part presented relationship of performance expectancy, effort expectancy, social influence, facilitating conditions, and relative advantage affecting decision to use mobile payment of Chinese customers in Bangkok. The multiple regression analysis was used for the hypothesis testing. The findings were presented in the following table.

Table 4.2: Linear Regression and Multiple Regression Analysis

Factor	$\bar{x}$	S.D.	Decision to use mobile payment						
			B	S.E.	Beta	T	Sig.	Tolerance	VIF
Constant			.010	.086	-	.116	.908	-	-
Performance expectancy	2.0045	.8953	.062	.057	.056	1.083	.280	.384	2.601
Effort expectancy	1.8471	.9616	.263	.051	.258	5.122	.000*	.408	2.454
Social influence	2.2556	.0102	-.014	.051	-.014	-.269	.788	.377	2.656
Facilitating conditions	2.3192	.0437	.025	.044	.026	.566	.572	.480	2.085
Relative advantage	1.8672	.0086	.615	.049	.633	12.555	.000*	.408	2.453

$R^2 = .774$ ,  $F = 149.322$ ,  $*p < .05$

According to the Table 4.2, the findings were found that most of the respondents agreed with facilitating conditions ( $\bar{x} = 2.3192$ ), followed by social influence ( $\bar{x} = 2.2556$ ), Performance expectancy ( $\bar{x} = 2.0045$ ), relative advantage ( $\bar{x} = 1.8672$ ), and effort expectancy ( $\bar{x} = 1.8471$ ) respectively when they made the decision to use mobile payment.

The results of multiple regression analysis showed that the factors affecting decision to use mobile payment of Chinese tourists in Bangkok with significant level at .05 were effort expectancy ( $p = .000$ ) and relative advantage ( $p = .000$ ). In addition, the results showed that relative advantage ( $\beta = .633$ ) accounted for the strongest weights affecting decision to use mobile payment of Chinese customers in Bangkok, followed by the effort expectancy ( $\beta = .258$ ). On the other hand, performance expectancy ( $p = .280$ ), social influence ( $p = .788$ ) and facilitating conditions ( $p = .572$ ) did not affect decision to use mobile payment of Chinese customers in Bangkok.

In addition, the R-square in this study was .774 which explained that independent variables had 77.4% of the influence toward decision to use mobile payment of Chinese customers in Bangkok.

Finally, Variance Inflation Factor (VIF) and Tolerance was used for detecting the multicollinearity problem. Multicollinearity was the method for determining multiple correlations among independent variables and uncorrelated assumption of independent variables. It occurred when independent variables in a regression model are correlated. Tolerance value must greater than .2 (Miles & Shevlin, 2001), while VIF value must less than 4 (Zikmund, Babin, Carr, & Griffin, 2013). VIF is greater than 5 represent critical levels of multicollinearity where the coefficients are poorly

estimated, and the p-values are questionable. VIF values of this study were 2.085-2.656 which was less than 4 and the Tolerance values ranged between .377-.480.

Hence, there was no multicollinearity problem in this research.

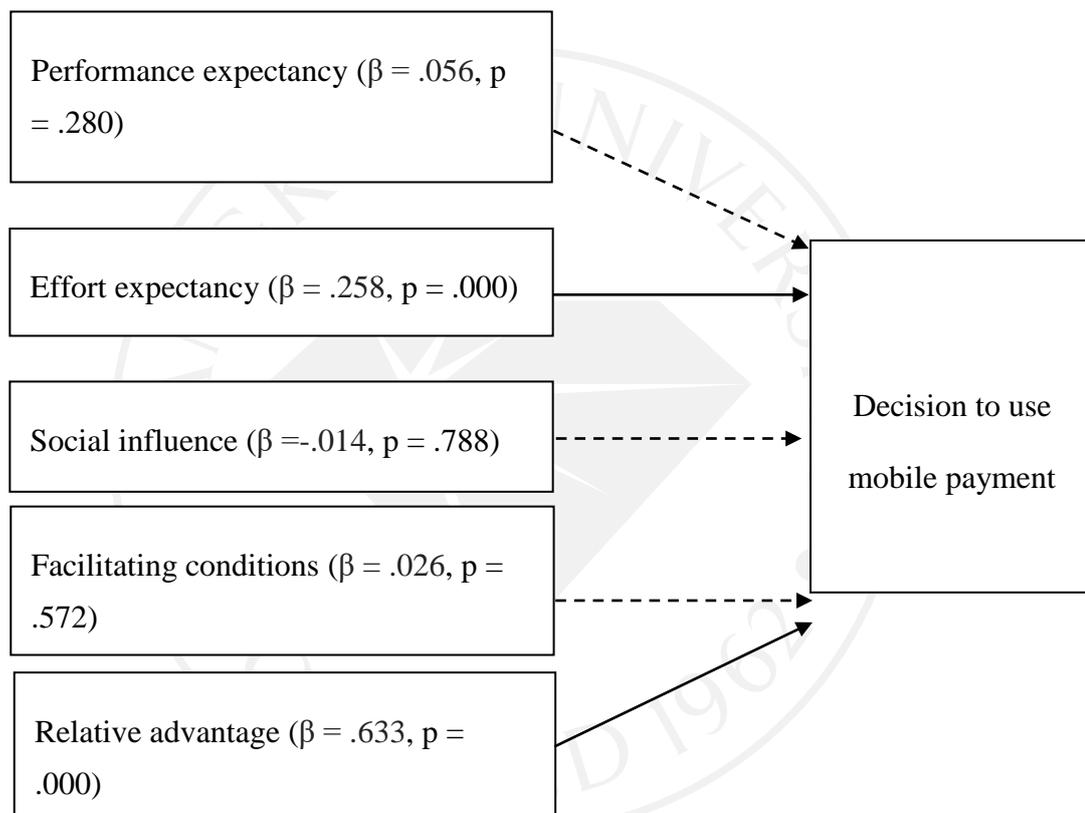


Figure 4.1: Summary of Hypothesis Testing Results

**Note:**

—————▶ = Has Influence

- - - - -▶ = No Influence

\* = Significant at level .05

### 4.3 Summary of Hypothesis Testing

Regarding to the inferential statistics analysis, hypothesis testing of performance expectancy, effort expectancy, social influence, facilitating conditions, and relative advantage affecting Chinese customers' decision to use mobile payment in Bangkok, the results were summarized in the following table:

Table 4.3: Summary of Hypothesis Testing Results

Hypotheses	Results
<b>H1:</b> Performance expectancy affected decision to use mobile payment of Chinese customers in Bangkok.	Not Support
<b>H2:</b> Effort expectancy affected decision to use mobile payment of Chinese customers in Bangkok.	Support
<b>H3:</b> Social influence affected decision to use mobile payment of Chinese customers in Bangkok.	Not Support
<b>H4:</b> Facilitating conditions affected decision to use mobile payment of Chinese customers in Bangkok.	Not Support
<b>H5:</b> Relative advantage affected decision to use mobile payment of Chinese customers in Bangkok.	Support

## **CHAPTER 5**

### **DISCUSSION**

The purpose of this study was to explore the relationship in terms of the effect of the independent variable which was performance expectancy, effort expectancy, social influence, facilitating conditions, and relative advantage on the dependent variable which was decision to use mobile payment. As this study was a quantitative research, the close-ended questionnaires were designed to collect the data. The 224 respondents were selected using convenience sampling technique via the online survey. Regarding the purpose of the study, Multiple Regression Analysis technique was used to analyze the data. Moreover, percentage ration, frequency, mean, and standard deviation were also applied to analyze the demographic data, and the samples' altitudes toward the independent and dependent variables. The research findings of the study were concluded in this chapter. Moreover, the discussion of research findings, the recommendation for managerial implication and future research were also included.

## 5.1 Research Findings and Conclusion

From the personal profile of 224 respondents, the findings found that most of respondents were females who were 21-30 years old with the percentage of 55.4%.

They completed a bachelor's degree with the percentage of 47.8%, and their monthly salary were less 4,000 CNY with the percentage of 37.1%.

The results of multiple regression analysis found that effort expectancy and relative advantage affected decision to use mobile payment of Chinese customers in Bangkok at .05 level of statistical significance. On the other hand, performance expectancy, social influence and facilitating conditions did not affect decision to use mobile payment of Chinese customers in Bangkok.

## 5.2 Discussion

Hypothesis 1: Performance expectancy affected decision to use mobile payment of Chinese customers in Bangkok. The research results showed that performance expectancy did not affect decision to use mobile payment of Chinese customers in Bangkok. This was because performance expectancy referred to saving time when customers used mobile payment, but most of them did not agree with it. In addition, mobile payment did not optimize their financial operations and allow them

to make their payments quicker. So they would not improve their earnings when using mobile payment. The study was not consistent with the previous study of Brown et al. (2016), who found that performance expectancy was the extent to which using mobile payment that would provide benefit to customers and led to performance gains.

Hypothesis 2: Effort expectancy affected decision to use mobile payment of Chinese customers in Bangkok. The research results showed that effort expectancy affected decision to use mobile payment of Chinese customers in Bangkok. Most of the respondents thought that they could easily use mobile payment and easily enter mobile payment page. In addition, respondents could use mobile payment skillfully, and they did not have any doubts when using mobile payment. Therefore, due to the particular nature of mobile payment, which required a certain level of knowledge and skill, effort expectancy could play a crucial role in determining the customers' intention to use such technology (Alalwan, Dwivedi, & Williams, 2016).

Hypothesis 3: Social influence affected decision to use mobile payment of Chinese customers in Bangkok. The research results showed that social influence did not affect decision to use mobile payment of Chinese customers in Bangkok. Although some friends and family of respondents valued the use of mobile payment, they did not influence respondents to use mobile payment. In addition, most of the

respondents thought mobile payment was a normal thing, and they did not find it trendy, and they thought they did not gain professional status when using it. The study was also different from Chong (2013) who proposed that social influence played an important role in determining users' behavioral intention in the study of mobile-commerce.

Hypothesis 4: Facilitating conditions affected decision to use mobile payment of Chinese customers in Bangkok. The research results showed that facilitating conditions did not affect decision to use mobile payment of Chinese customers in Bangkok. Most respondents had all the necessary resources to use mobile payment, and they also knew how to use it. However, when customers had doubts about how to use the mobile payment service, they did not have a support line or an account manager to help them. Some studies have shown that facilitating conditions had a positive and significant influence on perceived ease of use and perceived usefulness (Huang, 2015).

Hypothesis 5: Relative advantage affected decision to use mobile payment of Chinese customers in Bangkok. The research results showed that relative advantage did affect decision to use mobile payment of Chinese customers in Bangkok. It was agreed by most respondents that mobile payment really had more advantages than off-

line payment because services were not limited by location. In addition, mobile payment was more convenient efficient and effective than off-line payment. This viewpoint was showed in the study of Lin et al. (2009), who pointed out that mobile payment behaviors could be closely link to perceived relative advantage.

### **5.3 Recommendation for Managerial Implications**

According to the results of the study, effort expectancy affected the customers' decision to use mobile payment of Chinese customers in Bangkok. It meant that effort expectancy was an important factor in decision to use mobile payment. Retailers, banks, online merchants and other business sectors should pay more attention to improve the usability and layout in enter page of mobile payment application. At the same time, if customers have any doubts about using mobile payment, there should be a support line or an account manager to help them to solve the problems.

In addition, relative advantage affected customers' decision to use mobile payment of Chinese customers in Bangkok. Because mobile payment services were not limited by location, so it had more advantages than off-line payment, and customer would like to decide to use it when they did transactions. Besides, mobile payment was more convenient efficient and effective than off-line payment. So

retailers, banks, online merchants and other business sectors should take this advantage to promote mobile payment when doing transaction.

#### **5.4 Recommendation for Further Research**

The research study is in the context of the Chinese consumers in Bangkok only. Therefore, there is more chance for future research, the wider area in different regions, countries or ASEAN should be conducted in order to gain more reliable results. The researchers or academicians who are interested in this topic might add other relevant external influence factor, such as perceived usefulness, credibility, security, and satisfaction for future study. Improving with deeper study of customers' behaviors and feedback after transaction, the target sample could be based on different ranges of age, educational backgrounds, and average income. As the different criteria, factors and different environments could generate different perspectives and research results.

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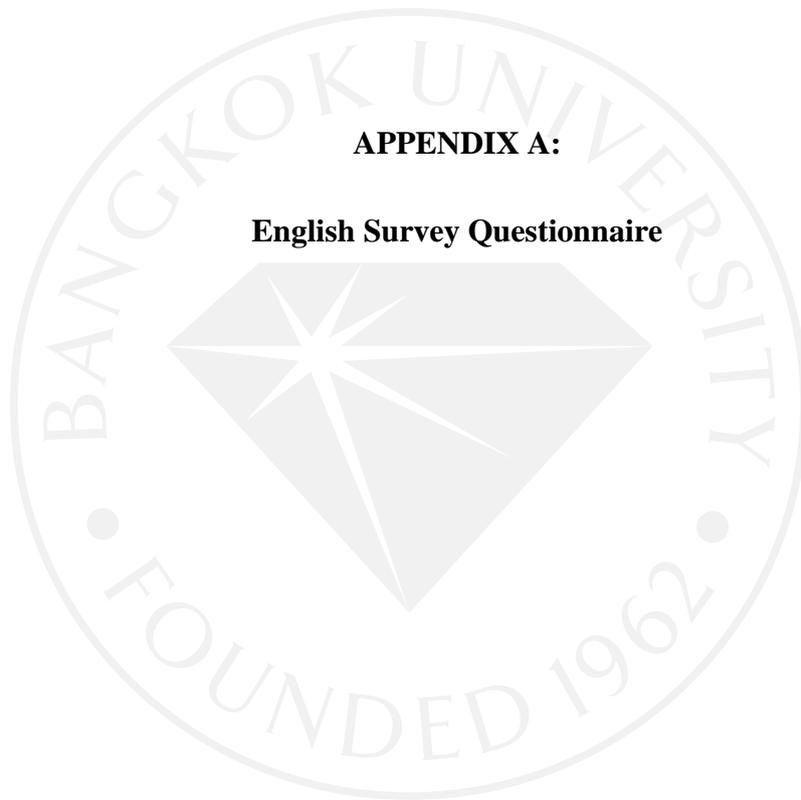
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**APPENDIX A:**

**English Survey Questionnaire**



**QUESTIONNAIRE:****Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, and Relative Advantage Affecting the Chinese Customers' Decision to Use Mobile Payment in Bangkok**

This survey research was aimed to comprehend mobile payment decision of Chinese customers in Bangkok. This study is a part of BA715: Independent Study, Graduate School, Bangkok University. I would be appreciated if you could contribute any fact and useful information truthfully by filling out the questionnaire. The information provided will be treated highly confidential and will be used solely for the purpose of academic resources.

Thank you very much for your kind cooperation.

MBA Student, Bangkok University

**Screening Question:**

Have you ever use any mobile payment?

Yes

No (End of question, thank you for your time)

---



Explanation: Please mark ✓ into  that matches your information the most.

1. Have you been using mobile payment in past 1 week?

1) Yes

2) No

2. How often do your mobile payment?

1) Daily

2) Once a week

3) Once a month

4) Other (Please specify).....

### Part 3 Factors Affecting Decision to Use Mobile Payment

**Explanation:** Please mark ✓ the choices that correspond to your opinions. Indication

of your opinion: 5 = strongly agree, 4 = agree, 3 = neutral, 2 = disagree,

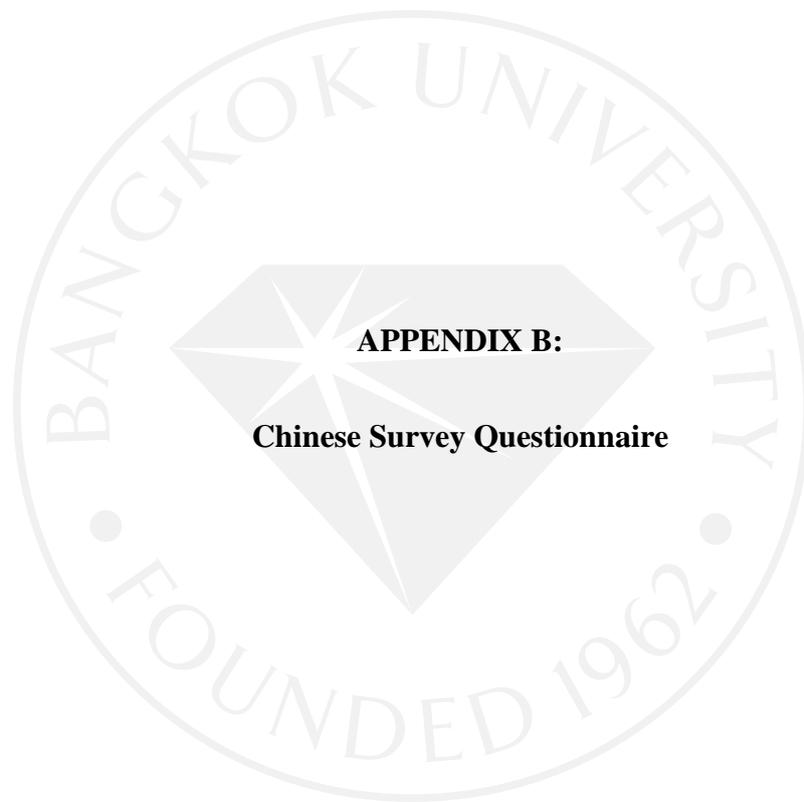
and 1 = strongly disagree

Factors Affecting Decision to Use Mobile Payment	Level of Opinions				
	Strongly agree	↔			Strongly disagree
<b>1. Performance Expectancy: PE</b>					
1.1 I gain more time when I use mobile payment.	(5)	(4)	(3)	(2)	(1)
1.2 Mobile payment optimizes my financial operations.	(5)	(4)	(3)	(2)	(1)
1.3 Mobile payment allows me to make my payments quicker.	(5)	(4)	(3)	(2)	(1)
1.4 I will improve my earnings using mobile payment.	(5)	(4)	(3)	(2)	(1)
<b>2. Effort Expectancy: EE</b>					

Factors Affecting Decision to Use Mobile Payment	Level of Opinions				
	Strongly agree	↔			Strongly disagree
2.1 Learning to use mobile payment is easy.	(5)	(4)	(3)	(2)	(1)
2.2 It's easy to enter in the mobile payment page.	(5)	(4)	(3)	(2)	(1)
2.3 It's easy to use the mobile payment service skillfully.	(5)	(4)	(3)	(2)	(1)
2.4 I do not have any doubts about what I'm doing when I'm using the service.	(5)	(4)	(3)	(2)	(1)
<b>3. Social Influence: SI</b>					
3.1 My friends and family value the use of mobile payment.	(5)	(4)	(3)	(2)	(1)
3.2 The people that influence me use mobile payment.	(5)	(4)	(3)	(2)	(1)
3.3 I find mobile payment trendy.	(5)	(4)	(3)	(2)	(1)
3.4 The use of mobile payment gives me professional status.	(5)	(4)	(3)	(2)	(1)
<b>4. Facilitating Conditions: FC</b>					
4.1 I have all the necessary resources to use mobile payment.	(5)	(4)	(3)	(2)	(1)
4.2 I have the know-how to use mobile payment.	(5)	(4)	(3)	(2)	(1)
4.3 If I have any doubts about how to use the mobile payment service I do have a support line to help me.	(5)	(4)	(3)	(2)	(1)
4.4 If I have any doubts about how to use the mobile payment service I do have an account manager that helps me.	(5)	(4)	(3)	(2)	(1)
<b>5. Relative Advantage: RA</b>					
5.1 Mobile payment has more advantages than internet or off-line payment because services are not limited by location.	(5)	(4)	(3)	(2)	(1)

Factors Affecting Decision to Use Mobile Payment	Level of Opinions				
	Strongly agree	↔			Strongly disagree
5.2 Mobile payment is more convenient than internet or off-line payment.	(5)	(4)	(3)	(2)	(1)
5.3 Mobile payment is more efficient than internet or off-line payment.	(5)	(4)	(3)	(2)	(1)
5.4 Mobile payment is more effective than internet or off-line payment managing a payment account.	(5)	(4)	(3)	(2)	(1)
<b>6. Decision to Use Mobile Payment: DU</b>					
6.1 I use mobile payment to shop and make transfers.	(5)	(4)	(3)	(2)	(1)
6.2 I will continue to using mobile payment.	(5)	(4)	(3)	(2)	(1)
6.3 I will make positive comments to friends about mobile payment.	(5)	(4)	(3)	(2)	(1)
6.4 I will recommend people around me to participate in using mobile payment.	(5)	(4)	(3)	(2)	(1)

**\*\* Thank you for your kind coope**



### 影响在曼谷的中国消费者使用移动支付的决定性因素

这份问卷调查的目的是为了调查影响在曼谷的中国消费者使用移动支付的决定性因素，并作为曼谷大学 BA715 课程研究生独立调查的一部分。这些问卷调查资料只是为了因素的完善提供参考，希望参与调查问卷者按照实际情况来填写这份问卷，该份调查资料作为个人资料并且绝对不会对参与调查者造成任何影响。

非常感谢各位花费您宝贵时间来填写这份问卷调查。

曼谷大学研究生

#### 筛选问题:

您曾使用过移动支付吗?

) 是

) 否

#### 一: 个人资料

注释: 请您按实际情况在正确选项的前面打√ (只选一项)

1. 性别:

1) 男

2) 女

2. 年龄:

1) 21 岁以下

2) 21 – 30 岁

3) 31 – 40 岁

4) 41-50 岁

5) 51 – 60 岁

6) 61 岁以上

3. 职业:

1) 学生

2) 公务员/国企职工

3) 公司员工 4) 个体经营 5) 退休在家 6) 其他, 请说明 .....

4 月收入:

 1) 低于 4,000 元人民币 2) 4,000-8,000 元人民币 3) 8,001-12,000 元人民币 4) 高于 12,000 元人民币

5. 教育程度:

 1) 中专、大专及以下 2) 学士学位 3) 研究生学位 4) 博士学位**二: 在曼谷的中国消费者在移动支付中的行为表现**

注释: 请在以下括号内打勾表示您的看法:

1. 您在过去的一周里有用过移动支付吗?

 1) 是 2) 否

2. 您多久用一次移动支付?

 1) 每天 2) 一个星期一次 3) 一个月一次 4) 其他 (请说明) \_\_\_\_\_**三: 在曼谷的中国消费者在移动支付中的态度**

注释: 请在以下括号内打勾表示您的看法: (5) 表示非常同意, (4) 表示同意,

(3) 表示一般, (2) 表示不同意, (1) 表示非常不同意

消费者在网上购物决策中的态度	您的看法				
	非常同意 ←→ 非常不同意				
<b>1. 绩效预期</b>					
1.1. 我使用移动支付时省了更多时间。	(5)	(4)	(3)	(2)	(1)

消费者在网上购物决策中的态度	您的看法				
	非常同意	←→			非常不同意
1.2. 移动支付优化了我的财务运营。	(5)	(4)	(3)	(2)	(1)
1.3. 移动支付可让我更快地付款。	(5)	(4)	(3)	(2)	(1)
1.4 我会通过付款来提高收入。	(5)	(4)	(3)	(2)	(1)
<b>2.努力期望</b>					
2.1. 学习使用移动支付很容易。	(5)	(4)	(3)	(2)	(1)
2.2. 进入移动支付页面很容易。	(5)	(4)	(3)	(2)	(1)
2.3. 巧妙地使用移动银行服务很容易。	(5)	(4)	(3)	(2)	(1)
2.4. 我在使用该服务时对我正在做的事情没有任何疑问。	(5)	(4)	(3)	(2)	(1)
<b>3.社交影响</b>					
3.1. 我的朋友和家人重视移动支付的使用。	(5)	(4)	(3)	(2)	(1)
3.2. 我使用移动支付是受身边人影响。	(5)	(4)	(3)	(2)	(1)
3.3. 我觉得使用移动支付很时尚。	(5)	(4)	(3)	(2)	(1)
3.4.我觉得使用移动支付有牌面。	(5)	(4)	(3)	(2)	(1)
<b>4. 便利条件</b>					
4.1 我拥有使用移动支付所需的所有资源。	(5)	(4)	(3)	(2)	(1)
4.2 我有使用移动支付的专业知识。	(5)	(4)	(3)	(2)	(1)
4.3 如果我对如何使用移动支付服务有任何疑问，我会有一条支持热线来帮助我。	(5)	(4)	(3)	(2)	(1)
4.4 如果我对如何使用移动支付服务有任何疑问，我会有一位客户经理帮助。	(5)	(4)	(3)	(2)	(1)
<b>5. 相对优势</b>					
5.1 移动支付比互联网或离线支付更具优势，因为服务不受位置限制。	(5)	(4)	(3)	(2)	(1)
5.2 移动支付比互联网或离线支付更方便。	(5)	(4)	(3)	(2)	(1)
5.3 移动支付比互联网或离线支付更有效。	(5)	(4)	(3)	(2)	(1)
5.4 移动支付比管理支付账户的互联网或离线支付更有效。	(5)	(4)	(3)	(2)	(1)
<b>6. 使用移动支付的意愿</b>					

消费者在网上购物决策中的态度	您的看法				
	非常同意 ←→ 非常不同意				
6.1 我使用移动支付购物和转账。	(5)	(4)	(3)	(2)	(1)
6.2 我会继续使用手机支付。	(5)	(4)	(3)	(2)	(1)
6.3 我会向朋友们提出有关移动支付的积极评价。	(5)	(4)	(3)	(2)	(1)
6.4 我会建议我周围的人参与使用移动支付。	(5)	(4)	(3)	(2)	(1)

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