

THE IMPACT OF PERCEIVED USEFULNESS, TRUST, AND SUBJECTIVE
NORM ON CONTINUANCE INTENTION OF CHINESE USERS TO USE
WECHAT PAY IN BANGKOK, THAILAND



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ABSTRACT

The present research attempts to explore and investigate to what extent perceived usefulness, trust, and subjective norm has impact on Chinese user's continuance intention to use WeChat Pay in Bangkok, Thailand. The study method of this present study was quantitative research method, the research tool was questionnaire. The reliability test shown that all the independent and dependent variables are reliable and has internal consistency. The research collected 400 usable questionnaire data from the target samples who are Chinese and used to use WeChat Pay in Bangkok, Thailand. Multiple regression analysis results shown that perceived usefulness, trust, and subjective norm has statistically significance positive impact on user's continuance intention to use WeChat Pay at 0.05 significance level. Moreover, the multiple regression also shown that the greatest predictor of user's continuance intention was perceived usefulness, followed by subjective norm and trust factor. Therefore, for WeChat Pay to motivate users to continuance to use WeChat Pay in Bangkok, Thailand, WeChat Pay should attach great importance to increase the usefulness functions of the WeChat Pay's mobile payment, and increase subjective norm and trust factor in the perception of the users.

Keywords: Mobile Payment, Continuance Intention, Perceived Usefulness, Subjective Norm, Trust

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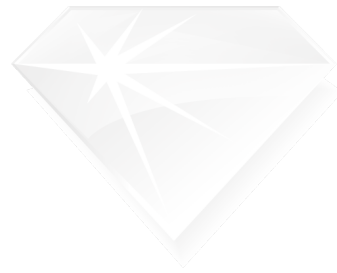

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CHAPTER 1

INTRODUCTION

1.1 Background of Research

Over the previous few years, millions of Chinese customers used mobile payment for all kinds of transactions in their daily life. According to Ma (2022) latest report about Chinese mobile payment users, the statistics revealed that the number of Chinese mobile payment users continued increased from 2013's approximately 125 million people to reached about 853 million people as of 2020. Mobile payment plays an important role in Chinese people's daily life, nowadays, almost every adult who has smartphones use mobile payment for various transactions every day. Before Covid-19 pandemic, Thailand is one of the most famous international tourism destinations for Chinese people. During Covid-19 pandemic, there are still many Chinese workers, students, and tourists who choose to stay in Bangkok, Thailand (Embassy of The People's Republic of China in The Kingdom of Thailand, 2022). In early 2016, with the purpose of increase sales made by Chinese consumers, WeChat Pay, which is one of the most well-known mobile payment providers in China, expanded WeChat Pay service to Thailand. Afterwards, when Chinese stay in Thailand, they can use WeChat Pay for all kinds of transactions too. Many local shops in Thailand that have Chinese as one of their target customers or business want to increase sales made by Chinese consumers has introduced WeChat pay and welcome Chinese consumers use WeChat pay to settle payments. In Thailand, Chinese consumers can use WeChat pay to pay transactions in the convenience stores or supermarkets such as 7-11, family mart, Big C, and so on (Tang, 2017).

With the fast development of advance technology, competition among competitors in the mobile payment industry is intensifying. WeChat pay faces intensive competition from Alipay. According to the updated report about China's third-party mobile payment service market share, the report shows that as of 2020 the

two largest players of third-party mobile payment market are Alipay and WeChat pay, the market shares (by transaction) of Alipay is about 55%, while WeChat pay is about 40% (Coy, 2020). There were researchers have conducted research article on the factors influence Chinese users' continuance intention to use Alipay. However, almost no researcher papers focus on factors influencing Chinese user's continuance intention to use WeChat Pay in foreign countries. Thus, it is important to conduct research on understanding variables affecting Chinese user's continuance intention to use WeChat pay in Bangkok, Thailand. The findings of this research will provide crucial recommendations for WeChat Pay to enhance mobile service quality to motivate more Chinese users continuous use WeChat pay, and reinforce competitive advantage to compete with competitor.

Previous research papers discovered that factors such as perceived usefulness, trust, and subjective norm are important to influence users' intention to use or continuance to use (e.g., Ahmed & Ali, 2017; Hung, Chang, & Ma, 2021; Itthiphone, Jo, & Kwon, 2020). Franque (2022) conducted research on mobile payment continuance intention. Franque found that perceived usefulness has significantly positive impact on customers' continuance intention to use mobile payment. Franque demonstrated that when mobile payment users perceived the performance, effectiveness, or various benefits on the mobile payment services, the users tend to continue to use the mobile payment. Nelloh, Santoso, and Slamet (2019) conducted research on user's continuance intention to use mobile payment. Nelloh, et al. (2019) found that trust is an important predictor that directly positive influence user's continuance intention to use mobile payment. Zhu, Lan, and Chang (2017) claimed when customers build trust with a mobile payment provider, the customers worry less with regard to financial risks, and customers enjoy the benefits from that mobile payment provider, therefore, the customers are willing to use the mobile payment service continuously. In addition, Zhu, et al. (2017) suggested that mobile payment service providers ought to concern with building trust among customers, mobile

payment service providers should develop a stringent system to guarantee the safety of users' personal financial information and by keeping high standards of customer service, mobile payment providers may be perceived as trustworthy by customers. Hung, Chang, and Ma (2021) found subjective norm has statistically significant positive influence on customers' continuance intention to use. It is important for WeChat pay to link perceived usefulness, trust, and subjective norm with user's continuance intention to use WeChat pay in Bangkok, Thailand.

In additionally, Chinese people have used WeChat pay for many years, after the consumers or users have already adopted to use mobile payment service, it is very important for mobile payment service provider to understand factors that have impact on user's continuance intention to use in order to keep the customers with the company longer and increase market shares simultaneously. Thus, the researcher decides to do the research about the impact of perceived usefulness, trust, and social norm on user's continuance intention towards WeChat pay in Bangkok, Thailand.

1.2 Research Problems

1. Does perceived usefulness influence Chinese user's continuance intention to use WeChat pay in Bangkok, Thailand?
2. Does trust influence Chinese user's continuance intention to use WeChat pay in Bangkok, Thailand?
3. Does subjective norm influence Chinese user's continuance intention to use WeChat pay in Bangkok, Thailand?

1.3 Research Objectives

1. To study the impact of perceived usefulness on Chinese user's continuance intention to use WeChat pay in Bangkok, Thailand.
2. To study the impact of trust on Chinese user's continuance intention to use WeChat pay in Bangkok, Thailand.

3. To study the impact of subjective norm on Chinese user's continuance intention to use WeChat pay in Bangkok, Thailand.

1.4 Scope of the Study

1. Population

The population of the current research are Chinese who still stay in Bangkok, Thailand and used to use WeChat pay mobile payment in Bangkok, Thailand.

2. Sample & Sampling Method

Because the complete information of the total number of the current study's population is unknown. For the determination of appropriate sample size of the study, the researcher applied Cochran (1977)'s formula to calculate sample size for unknown population, the formula is shown as follows:

$$n = \frac{z^2 p * q}{e^2}$$

where, n is sample size, z value is the critical value of desired confidence level, p is the estimated proportion of an attribute that is present in the population, q = 1 - p, and e is the desired level of precision.

z value for a 95% desired confidence level is 1.96, selected the maximum variability which means p equal to 50% (p = 0.5) and q = 1 - p = 1 - 0.5 = 0.5, with e = ±0.05, the calculation for appropriate sample size for the study is as follows (Israel, 1992):

$$n = \frac{z^2 p * q}{e^2} = \frac{(1.96)^2 (0.5) * (0.5)}{(0.05)^2} = 385$$

Thus, the approximated sample size for the study is 385.

For sampling method, this research applies non-probability sampling method and convenience sampling method to collect the primary data. This research applies survey method by distributing online questionnaire to the target samples. Regarding online questionnaire, the researcher applies WenJuanXing website to create online questionnaire link, and sent the questionnaire link to the samples through WeChat

social media application's group chats or direct send questionnaire link to Chinese friends who are in Bangkok, Thailand.

3. Variables

In the current research, the research's dependent variable is Chinese user's continuance intention to use WeChat pay mobile payment. And this research including three independent variables, which are perceived usefulness, trust, and subjective norm.

4. Time

The research time for the current research is from December 2022 to February 2023.

5. Statistic

As the research paper focuses on understanding to what extend the independent variables (perceived usefulness, trust, and subjective norm) has on the dependent variable (Chinese user's continuance intention to use WeChat pay mobile payment). Statistics Used in this study is focus on quantitative methods, which are descriptive statistics (frequency, mean and standard deviation) and inferential statistic which is multiple linear regression.

1.5 Significance of the Study

This study contributes to academic because the study incorporates four theoretical models, namely Expectation-Confirmation Model (ECM), Technology Acceptance Model (TAM), Commitment-Trust Theory (CTT), and Theory of Reasoned Action (TRA) to examine factors (perceived usefulness, trust, and social norm) impact on customers' continuance intention. Moreover, this study makes contribution to the literature regarding consumers' continuance intention behavior towards mobile payment, because the current study focuses on studying Chinese user's continuance intention to use mobile payment in the oversea country, not a focus on the analysis of Chinese user's continuance intention to use mobile payment in

domestic.

In addition, for practical contribution, this study has benefits to business and management, this study provides empirical evidence of Chinese people's paying behavior regarding mobile payment overseas, business managers should understand Chinese people's paying behavior, if shops want to increase sales by Chinese people, the shops should have WeChat pay payment option available, marketing managers can create promotion programs or campaigns by highlight WeChat pay payment option to attract Chinese customers. Furthermore, this study provides important insights to help WeChat pay to understand how perceived usefulness, trust, and subjective norm influence Chinese users' continuance intention to use WeChat pay to improve the mobile payment service, retain the customers with the company longer, and increase market shares simultaneously.

1.6 Definition of Terms

WeChat Pay: A Chinese originated e-wallet payment system embedded in a super APP-WeChat mobile application, allow users to conduct cashless payment through their mobile phones, with in local currency. When Chinese users of WeChat Pay purchase products or services abroad, they can pay in Chinese Yuan through WeChat Pay directly, the local currency will be converted into Chinese Yuan based on real-time exchange rate (Yu, 2018).

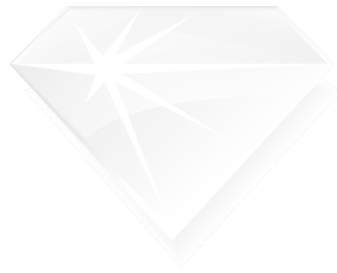
Perceived Usefulness: Perceived usefulness is the level or extent that a person thinks or believe in that using a particular system, product or service will improve their work productivity or work efficiency (Davis, 1989).

Trust: Trust is an individual's faith or believes that a company or a firm has specific characteristics such as ability or competence, creditability, and reliable (Wong & Mo, 2019).

Subjective Norm: Subjective norm is users' perception of the attitude of other people around them towards the use of a mobile payment provider (Zhu, Lan, & Chang,

2017).

Continuance Intention: Continuance intention refers to a person's intention to continue or keep using a service in the post acceptance phase (Itthiphone, Jo, & Kwon, 2020).



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CHAPTER 2

LITERATURE REVIEW

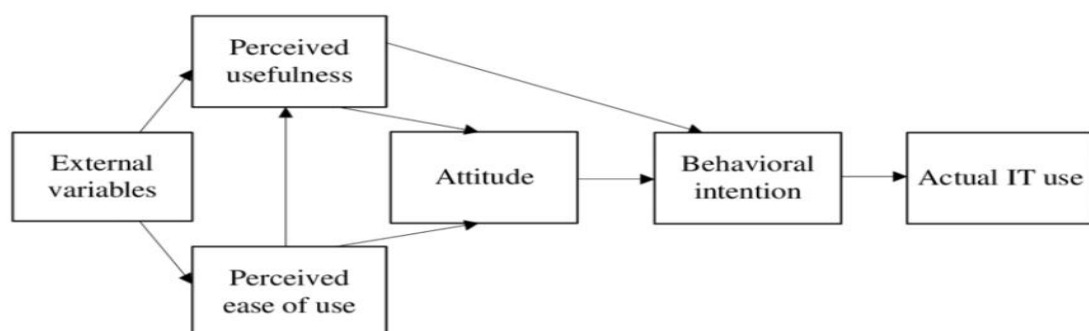
2.1 The Background of WeChat

WeChat, released in 2011 by Tencent company, with approximately 1 billion active users per month, has become the most well-known Chinese social media mobile application in China. WeChat supports multiple functions such as text messaging, voice messaging, mobile payment services, video calls, group conferences, video games, photo and video sharing, and location sharing (Montag, Becker & Gan, 2018). At the beginning of 2016, international sellers had access to WeChat Pay, since then, WeChat Pay, the Chinese-originated e-wallet payment system embedded in the WeChat mobile application, allows users to conduct cashless payments through their mobile phones in local currency. When Chinese customers use WeChat Pay to purchase products or services abroad, they can pay in Chinese Yuan through WeChat Pay directly, the local currency will be converted into Chinese Yuan based on real-time exchange rate (Yu, 2018).

2.2 Theories/Academic Concepts and Other Relevant Research Articles:

Perceived Usefulness

Figure 2.1: Technology Acceptance Model (TAM)



Source: Davis, 1989

Being one of the most famous theory models regarding information technological product or services behavioral intention context, Technology Acceptance Model (TAM) has been studied by many researchers after this theory proposed by Davis (1989). According to Davis (1989), Technology Acceptance Model (TAM) refers to an information systems framework which illustrates how users come to accept and use a technology. The important factors in Technology Acceptance Model (TAM) which influence user's intention to use and continued usage intention of new technology products or services includes perceived ease of use (PEOU) and perceived usefulness (PU) (e.g., Davis, 1989; Olivia & Marchyta, 2022). Technology Acceptance Model (TAM) represents for the earliest and the most crucial research model to investigate and understand user's intention to use and continued usage intention of new information technological products or services (Davis, 1989; Pousttchi & Wiedemann, 2007; Wong & Mo, 2019). Technology of Acceptance Model (TAM) has been extensively study by many researchers on user's intention to use and continued usage intention of new technology products in various contexts especially in mobile payment service (Ahmed & Ali, 2017; Daragmeh, Sági, & Zéman, 2021; Franque, 2022; Hong et al., 2006; Itthiphone & Kwon, 2020; Phuong et al., 2020; Talwar et al., 2020; Zhu et al., 2017). According to Kim, Mirusmonov and Lee (2010), the researchers claim that the basic logic of the Technology Acceptance Model (TAM) could be explained as when users make decision on adopting information technology products or services, they tend to be more rationally. It is widely supported by many researchers that Technology Acceptance Model (TAM) is a practical and significant model to better understand user's intention to use and continued usage intention of information technology products or information technology services (Davis, 1989; Pousttchi & Wiedemann, 2007; Kim, Mirusmonov & Lee, 2010; Liu & Tai, 2016; Wong & Mo, 2019). Mu and Lee (2017) adopted perceived usefulness from Technology Acceptance Model (TAM) combined with trust as direct antecedents of user's behavioral intention to use mobile payment service.

Perceived usefulness has direct impact on user's behavioral intention to use mobile payment service (Mu & Lee, 2017).

According to Davis (1989), perceived usefulness can be defined as the level or extent that a person thinks or believe in that using a particular system, product or service will improve their work productivity and work efficiency. Pousttchi and Wiedemann (2007) demonstrated that perceived usefulness affects a person's mindset or attitude to the use of information technology products or services, which affect user's behavioral intention to use or continuance to use information technology products or services. Kim, Mirusmonov, and Lee (2010) stated that a person will choose to use mobile payment service when he or she feel or perceived that the mobile payment service is useful for he or she transaction requirements or finance related problems. Saving time is related to perceived usefulness, which is a variable to measure perceived usefulness of users, if a user feels the use of mobile payment will be saving his or her time, then the user will have intention to use it (Phuah, Ting, & Wong, 2018).

The Impact of Perceived Usefulness on Continuance Intention

Franque (2022) conducted research on mobile payment continuance intention, Franque found that perceived usefulness have significant direct positive impact on customers' continuance intention to use mobile payment, Franque demonstrated that when mobile payment users perceived the performance, effectiveness, or various benefits on the mobile payment services, the users tent to continue to use the mobile payment. Talwar, Dhir, Khalil, Mohan, and Islam (2020) also found that perceived usefulness have significant direct positive affect on users' continuance intention to use mobile payment service. Ahmed and Ali (2017) proved that perceived usefulness have significant direct positive impact on users' continuance intention to use mobile money transfer service. Ahmed and Ali stated that a person's perception of the usefulness of a technology significantly determines his or her continuous intention to use the service. Daragmeh, Sági, and Zéman (2021)'s research regarding users' continuous

intention to use e-wallet under the context of the Covid-19 pandemic, Daragmeh, et al. (2021) found that perceived usefulness is one of the important predictors of user's continuance intention. Daragmeh, et al. proved that perceived usefulness statistically significant positive influence on user's continuance intention to use e-wallet.

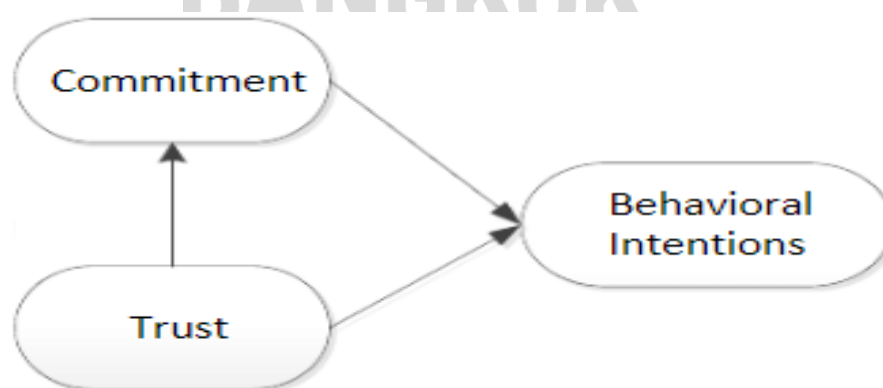
Avornyo, Fang, Odai, Vondee, and Nartey (2019) conducted research about variables influence users' continuance intention to use mobile banking in Tema and Kumasi.

Avornyo, et al. (2019) found that perceived usefulness can significantly positively forecast consumers' continuance intention to use mobile banking. Foroughi,

Iranmanesh, and Hyun (2019) found that perceived usefulness is the strongest predictor to predict users' continuance intention.

2.3 Theories/Academic Concepts and Other Relevant Research Articles: Trust

Figure 2.2: Modified Commitment-Trust Theory (CTT)



Source: Kartiwi et al, 2013

The Commitment-Trust Theory (CTT), which was initially proposed by Morgan and Hunt (1994), is one important theoretical model that investigates the trust variable as a crucial antecedent of IT product or service behavioral intention (Kartiwi, Rfieda, & Gunawan, 2013). During the past decade, researchers used trust as a direct antecedent variable to predict and explain customers or users' continuance intention to

use IT product or service (e.g., Itthiphone, Jo, & Kwon, 2020; Kumar, Adlakaha, & Mukherjee, 2018; Nelloh, Santoso, & Slamet, 2019; Zhu, Lan, & Chang, 2017).

Trust can be defined as an individual's faith or believes that a company or a firm has specific sub-variables such as ability or competence, credibility, and reliability (Wong & Mo, 2019). Alsaghier, Ford, Nguyen, and Hexel (2009) demonstrated that trust refers to a person believe in a particular performance, but lack of control over the performance in the entity. Morgan and Hunt (1994) stated that trust exists when a person has confidence in the reliability and integrity of the counter-party. Trust has three sub-variables, which are ability or competence, reliability, and integrity. Ability refers to the firm or company has capability to satisfy consumers' needs and requirements. Reliability of a mobile payment firm is a company that can be trusted to accurately and securely process transactions every time it is used. Integrity is about the honesty and remain commitment or promise of the firm (Mayer, Davis, & Schoorman, 1995, as cited in Kim, Ferrin, & Rao, 2008; Wong & Mo, 2019).

The Impact of Trust on Continuance Intention

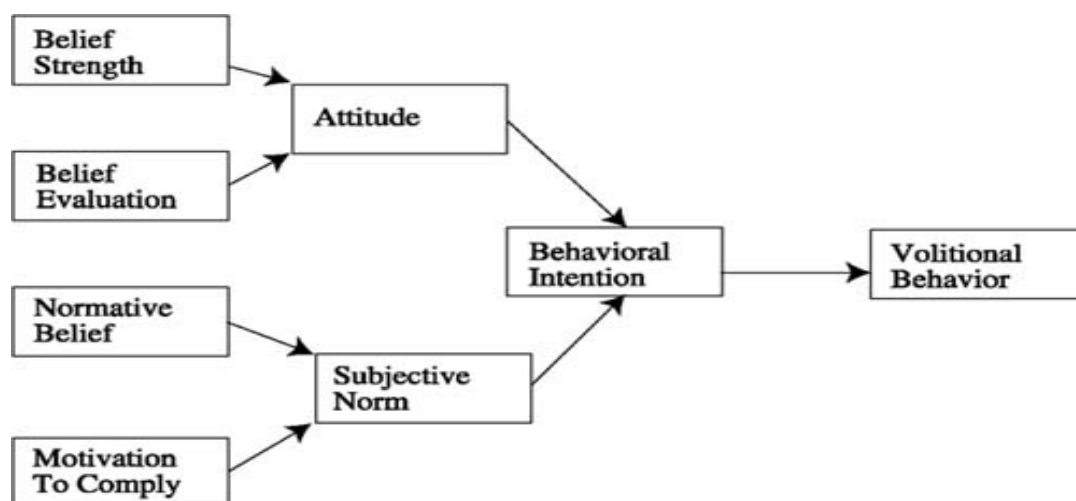
Nelloh, Santoso, and Slamet (2019) conducted research on user's continuance intention to use mobile payment, Nelloh, et al. (2019) found that trust is the most important predictor that significantly directly positive impact on user's continuance intention to use mobile payment. Itthiphone, Jo, and Kwon (2020) also discovered that trust have significantly direct positive affect on customers' continuance intention to use mobile payment. Zhu, Lan, and Chang (2017) conducted research on factors influence on users' continuance intention to use Alipay mobile payment in China, Zhu, et al. (2017) found trust has greatest positive impact on user's continuance intention to use mobile payment service. Zhu, et al. revealed when customers build trust with a mobile payment firm or brand, the customers worry less regarding financial risks, and customers enjoy the benefits from that mobile payment provider, thus, they are willingness to continuous use of the mobile payment service. In

addition, Zhu, et al. suggested that mobile payment service providers ought to concern to build trust among customers, mobile payment service providers should develop a stringent system to guarantee the safety of users' personal financial information and by keeping high standards of customer service, mobile payment providers may be perceived as trustworthy by customers. Kumar, Adlakaha, and Mukherjee (2018) conducted research on user's continuance intention to use mobile wallet, Kumar, et al. (2018) found trust is a strong predictor of continuance intention, Kumar, et al. discovered trust is statistically significantly direct positive influence user's continuance intention. Phuong, Luan, Dong, and Khanh (2020) found trust is significantly directly positive affect on user's continuance intention to use E-wallet. Xiong, Wang, and Wang (2022) also found trust is significantly directly positive affect on user's continuance intention.

2.4 Theories/Academic Concepts and Other Relevant Research Articles:

Subjective Norm

Figure 2.3: Theory of Reasoned Action (TRA)



Source: Fishbein & Ajzen, 1975

The Theory of Reasoned Action (TRA), which was proposed by Fishbein and Ajzen (1975), is a prominent theoretical model to predict and explain customers' behavior or behavioral intention (Madden, Ellen, & Ajzen, 1992). The two important antecedents' variables of customers' behavioral intention are subjective norm and attitude (Fishbein and Ajzen, 1975); Hale, Householder, & Greene, 2002). The Theory of Reasoned Action (TRA) was used to investigate the behavioral intention and continuance intention of using different technological products or services such as mobile payment service, mobile money transfers, and other mobile banking services (Ahmed & Ali, 2017). Zhu, Lan and Chang (2017) used subjective norm from the Theory of Reasoned Action (TRA) as an antecedent variable of user's continuance intention to use mobile payment. Al-Maghrabi, Dennis and Halliday (2011) applied subjective norm to predict and explain customer's continuance intention towards IT service.

Subjective norm referred to users' perception of the attitude of other people around them towards the use of a mobile payment provider (Zhu, Lan, & Chang, 2017). Subjective norms can be defined as a person's perception of how people he or she considers important affect his or her behavior (Ajzen, 2020). Subjective norm can also be defined as an individual's opinion of the majority of people and the opinions of those important to him that make him or her consider whether he or she should or should not have promised the behavior in question (Pearson, 2008). Normative beliefs and motivation to comply are two sub variables related to subjective norm. Normative beliefs are perspective or beliefs regarding the expectations of certain individuals or groups against a person is the reference to do the behavior or not. Motivation to comply is about the motivation of an individual to meet these expectations (Usman, Septianti, & Susita, 2020).

The Impact of Subjective Norm on Continuance Intention

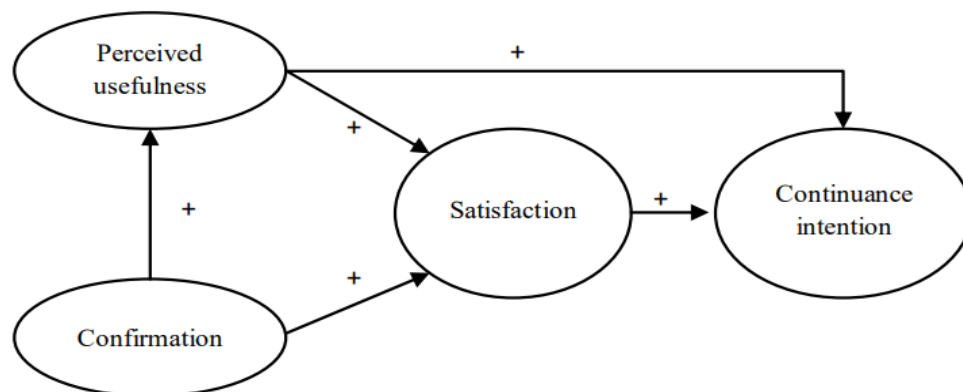
Hung, Chang, and Ma (2021) found subjective norm has statistically significant positive influence on customers' continuance intention to use technology.

Zhu, Lan, and Chang (2017) conducted research on factors influence on users' continuance intention to use mobile payment in China, Zhu, et al. (2017) found subjective norm has significant positive impact on user's continuance intention to use mobile payment service in China. Ahmed and Ali (2017) found subjective norm is a stronger predictor to forecast users' continuance intention to use mobile money transfer, Ahmed and Ali (2017) discovered that subjective norm has significant direct positive impact on users' continuance intention. Aji, Berakon, and Riza (2020) demonstrated that subjective norm is a direct antecedent of behavioral intention. Ibrahim, Hussin, and Hussin (2019) found subjective norm has significant positive affect on users' behavioral intention to use mobile payment.

2.5 Theories/Academic Concepts and Other Relevant Research Articles:

Continuance Intention

Figure 2.4: Technology Continuance Intention-Expectation-Confirmation Model

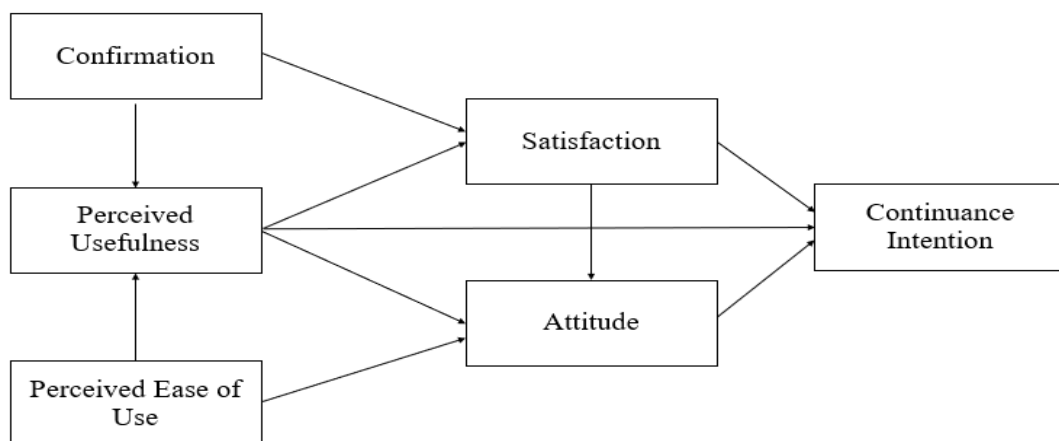


Source: Bhattacharjee, 2001

In the previous researches or literatures with regard to consumers or users' continuance intention towards the use of information technological product or service, Expectation-Confirmation Model (ECM), proposed by Bhattacharjee (2001), is one of the most well-known technology continuance intention theories during the past few

years (Bölen & Özen, 2020; Tsai, Lee & Ruangkanjanases, 2020). According to Bhattacharjee (2001), the information technological product or service users' continuance intention to keep using the technology was similar to how consumers or users made decisions about whether or not to make repeat purchases. In order to measure the user's continuance intention towards technological product or services, Bhattacharjee (2001) revised the Expectation-Confirmation Model theory and presented a post-acceptance model of technology or Information System continuation to better accurately anticipate and explain the user's continuance intention towards the use of technology product or service. The purpose of the technology continuance intention, that is the Expectation-Confirmation Model is to identify and investigate the variables influencing information technology consumers' continuance intention to use certain technology product or service. The important variables that directly related to continuance intention are perceived usefulness and satisfaction (Bhattacharjee, 2001; Bölen & Özen, 2020; Tsai, Lee & Ruangkanjanases, 2020).

Figure 2.5: The Technology Continuance Intention Theory



Source: Liao, Palvia, & Chen, 2009

Liao, Palvia and Chen (2009) developed an enhanced technology continuance intention theory called The Technology Continuance Theory. The Technology Continuance Theory has 6 important variables, that is confirmation, perceived

usefulness, perceived ease of use, satisfaction, attitude, and with continuance intention as the final dependent variable. Additionally, in the context of factors influence user's continuance intention towards mobile payment services, Nelloh et al. (2019) found that trust is the most important predictor that significantly directly influence user's continuance intention to use mobile payment. Zhu et al. (2017) discovered subjective norm has significant positive impact on user's continuance intention towards mobile payment service in China.

Itthiphone, Jo, and Kwon (2020) conducted research about factors influence user's continuance intention to use mobile payment service in Korea and Lao. Itthiphone, et al. (2020) stated that continuance intention referred to a person's intention to continue or keep using a service in the post acceptance phrase. Bhattacharjee (2001) defined continuous intention as an individual's intention to use or reuse a specific system or service continuously. Thus, under the context of mobile payment service, user's continuance intention toward mobile payment service is a user or consumer's intention to continue using the mobile payment service in the post-acceptance phase. With continuance intention, users continue using the technology product or service (Liao, Palvia, & Chen, 2009). In addition, with continuance intention, users continue to prefer the technology product or service (Diana & Leon, 2020; Putritama, 2019). Furthermore, with continuance intention, users continue to recommend technology product or service to others (Al-Maghrabi, Dennis, & Halliday, 2011). Thus, the sub-variables of continuance intention including continue usage, preference, and recommendation.

2.6 Related Previous Studies and Hypotheses

Perceived Usefulness

Avorny, Fang, Odai, Vondee, and Nartey (2019) conducted research about variables influence users' continuance intention to use mobile banking and discovered that perceived usefulness can significantly positively forecast consumers' continuance

intention to use mobile banking. Talwar, Dhir, Khalil, Mohan, and Islam (2020) also found that perceived usefulness have significant direct positive affect on users' continuance intention to use mobile payment service. Daragmeh, Sági, and Zéman (2021)'s research regarding users' continuous intention to use e-wallet under the context of the Covid-19 pandemic and found that perceived usefulness is one of the important predictors of user's continuance intention. Franque (2022) conducted research on mobile payment continuance intention and found that perceived usefulness have significant direct positive impact on customers' continuance intention to use mobile payment, Franque demonstrated that when mobile payment users perceived the performance, effectiveness, or various benefits on the mobile payment services, the users tent to continue to use the mobile payment.

Therefore, based on the above related literature reviews, the researcher proposed the following hypothesis:

Hypothesis 1: Perceived Usefulness has impact on Chinese use's Continuance Intention to use WeChat pay in Bangkok, Thailand.

Trust

Zhu, Lan, and Chang (2017) conducted research on factors influence on users' continuance intention to use mobile payment in China and proved trust has greatest positive impact on user's continuance intention to use mobile payment service. Zhu, et al. (2017) revealed when customers build trust with a mobile payment firm or brand, the customers worry less regarding financial risks, and customers enjoy the benefits from that mobile payment provider, thus, they are willingness to continuous use of the mobile payment service. Kumar, Adlakaha, and Mukherjee (2018) found trust is a strong predictor of continuance intention, Kumar, et al. discovered trust is statistically significantly direct positive influence user's continuance intention. Nelloh, Santoso, and Slamet (2019) conducted research on user's continuance intention to use mobile payment and discovered that trust is the most important

predictor that significantly directly positive impact on user's continuance intention to use mobile payment. Similarly, Itthiphone, Jo, and Kwon (2020) discovered that trust have significantly direct positive affect on customers' continuance intention to use mobile payment. Xiong, Wang, and Wang (2022) also found trust is significantly directly positive affect on user's continuance intention.

Therefore, based on the above related literature reviews, the researcher proposed the following hypothesis:

Hypothesis 2: Trust has impact on Chinese use's Continuance Intention to use WeChat pay in Bangkok, Thailand.

Subjective Norm

Zhu, Lan, and Chang (2017) conducted research on factors influence on users' continuance intention to use mobile payment in China, Zhu, et al. (2017) found that subjective norm has significant positive impact on user's continuance intention to use mobile payment service in China. Ahmed and Ali (2017) discovered that subjective norm is a stronger predictor to forecast users' continuance intention to use mobile money transfer. Ibrahim, Hussin, and Hussin (2019) found subjective norm has significant positive affect on users' behavioral intention to use mobile payment. Aji, Berakon, and Riza (2020) demonstrated that subjective norm is a direct antecedent of behavioral intention. Hung, Chang, and Ma (2021) found subjective norm has statistically significant positive influence on customers' continuance intention to use technological products.

Therefore, based on the above related literatures reviews, the researcher proposed the following hypothesis:

Hypothesis 3: Subjective Norm has impact on Chinese use's Continuance Intention to use WeChat pay in Bangkok, Thailand.

2.7 Hypotheses

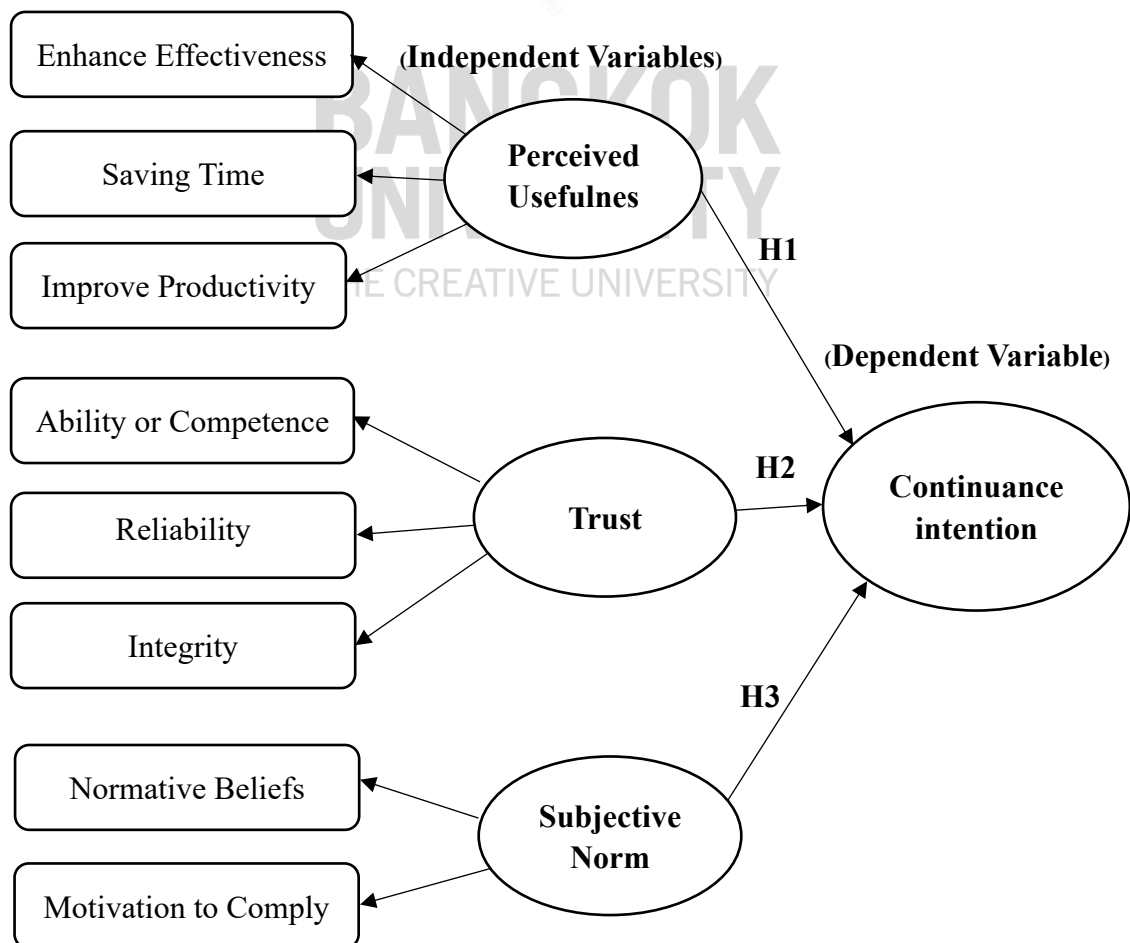
H₁: Perceived Usefulness has impact on Chinese user's Continuance Intention to use WeChat pay in Bangkok, Thailand.

H₂: Trust has impact on Chinese user's Continuance Intention to use WeChat pay in Bangkok, Thailand.

H₃: Subjective Norm has impact on Chinese user's Continuance Intention to use WeChat pay in Bangkok, Thailand.

2.8 Conceptual Framework

Figure 2.6: Conceptual Framework of the Research



CHAPTER 3

METHODOLOGY

3.1 Research Design

This research studies the extent the factors (perceived usefulness, trust and subjective norm) influence Chinese user's continuance intention to use WeChat pay in Bangkok, Thailand. Therefore, the research is quantitative research. This research selects the survey in the form of closed-ended questionnaire as the instrument tool to collect the primary data from the target samples. For sampling method, this research applies non-probability sampling method and convenience sampling method to collect the primary data. This research applies survey method by distributing online questionnaire to the target samples. Regarding online questionnaire, the researcher applies WenJuanXing website to create online questionnaire link, and send the questionnaire link to the target samples through WeChat social media application's group chats or direct send questionnaire link to Chinese friends who are in Bangkok, Thailand. And the data collection time is February 2023.

3.2 Population and Sample

Population: The population of the current research are Chinese who still stay in Bangkok, Thailand and used to use WeChat pay mobile payment in Bangkok, Thailand.

Screening questions: With the purpose of select the accurate and relevant respondents to answer the research questionnaires, setting screening questions at the beginning of the online questionnaire survey is crucial. As the research target population are Chinese customers in Bangkok, Thailand and used to use WeChat pay mobile payment in Bangkok, Thailand, therefore, in order to select the correct target samples, the WenJuanXing online questionnaire put 3 screening questions at the beginning of the online questionnaire, to be more specific, screening question 1 is

asking whether the respondent is Chinese in Bangkok, Thailand or not, screening question 2 is asking whether the respondent use mobile payment service in Bangkok, Thailand or not, screening question 3 is asking whether the respondent used to use WeChat Pay mobile payment in Bangkok, Thailand or not, if the respondent answer No for any one of the screening questions, the respondent are remind to stop answer the question, and the respondents should stop answer the questionnaire and leave the questionnaire page, only if the respondent answer all the 3 screening questions with Yes, the respondents are encourage to continue to answer all the survey questions. In addition, before sending the questionnaire link to the WeChat and QQ social media group that label as Chinese in Bangkok, Thailand, the research firstly sends message description as “For Chinese who currently in Bangkok, Thailand and used to used WeChat pay mobile payment for all kinds transactions in Bangkok, Thailand, please help to answer the following questionnaire”. The researcher applies WenJuanXing website to create online questionnaire link, and sent the questionnaire link to the samples through WeChat and QQ social media application’s group chats that label as Chinese people in Bangkok, Thailand and direct sent questionnaire link to Chinese friends who are in Bangkok, Thailand, the researcher also asked friends in Bangkok, Thailand to distributed the questionnaire links to related chat groups that label as Chinese in Bangkok, Thailand.

Sample: Because the complete information of the total number of the current study’s population is unknown. For the determination of appropriate sample size of the study, the researcher applied Cochran (1977)’s formula to calculate sample size for unknown population, the formula is shown as follows:

$$n = \frac{z^2 p * q}{e^2}$$

where, n is sample size, z value is the critical value of desired confidence level, p is the estimated proportion of an attribute that is present in the population, q =1 – p, and e is the desired level of precision.

z value for a 95% desired confidence level is 1.96, selected the maximum

variability which means p equal to 50% ($p = 0.5$) and $q = 1 - p = 1 - 0.5 = 0.5$, with $e = \pm 0.05$, the calculation for appropriate sample size for the study is as follows (Israel, 1992):

$$n = \frac{z^2 p * q}{e^2} = \frac{(1.96)^2 (0.5) * (0.5)}{(0.05)^2} = 385$$

Thus, the approximated sample size of the research is 385 Chinese mobile payment users who used to use WeChat Pay mobile payment service in Bangkok, Thailand. However, in order to reduce research biases and better statistical purposes, the research increase the final data collection for data analysis to 400 samples.

3.3 Research Instrument

The research instrument for this research is online questionnaire survey. In order to make sure the content reliability and validity of the related questionnaire questions, the design of the questionnaire survey is based on intensively relevant literature reviews from reliable academic papers, journals, and books, the independent variables and dependent variable related questionnaire questions are adapted from relevant previous academic papers from multiple reliable sources. The questionnaire totally has 53 questions and including 4 parts. In order to select the right target samples to answer the questionnaire, part 1 is about the screening question (3 questions). Part 2 is about respondent's demographic questions (7 questions). Part 3 is 5-point Likert scale questions related to the research's independent variables and dependent variable (42 questions). For 5-point Likert scale, Scale 5 -Completely Agree, Scale 4 -Mostly Agree, Scale 3 -Moderate Agree, Scale 2 -Slightly Agree, Scale 1 -Least Agree, thus, respondents have to mark scores according to their level of agreement. Part 4 is one open-ended question about respondent's suggestions for WeChat Pay. The detail is shown as follows:

Part 1: Screening Questions

1. Are you Chinese who currently stay in Bangkok, Thailand?
 - Yes, please continue to answer!
 - No, stop here. Thank you so much for your precious time!
2. Do you use mobile payment service in Bangkok, Thailand?
 - Yes, please continue to answer!
 - No, stop here. Thank you so much for your precious time!
3. Have you ever used WeChat Pay's mobile payment service in Bangkok, Thailand?
 - Yes, please continue to answer!
 - No, stop here. Thank you so much for your precious time!

Part 2: Demographic Questions

4. Gender
 - Male
 - Female
5. Age
 - Under 25 years old
 - 26 – 35 years old
 - 36 – 45 years old
 - 46 – 55 years old
 - Above 55 years old
6. Educational Background
 - Below Bachelor's degree
 - Bachelor's degree
 - Master's degree
 - Doctoral degree
7. Monthly Income
 - Less than 6000 Yuan

- 6001 – 7000 Yuan
- 7001 – 8000 Yuan
- 8001 – 9000 Yuan
- More than 9001 Yuan

8. How often do you use WeChat Pay in Bangkok, Thailand?

- Less than 4 times per month
- 4 times to 8 times per month
- More than 8 times per month

9. How long have you been using WeChat Pay in Bangkok, Thailand?

- Less than 1 year
- 1 year to 3 years
- More than 3 years

10. Between WeChat pay and Thai Baht cash, which payment method do you prefer for making payments in Bangkok, Thailand?

- I prefer WeChat pay for making payments in Bangkok, Thailand
- I prefer Thai Baht Cash for making payments in Bangkok, Thailand

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Part 3: Measurement Questions about independent variables (perceived usefulness, trust and subjective norm) and dependent variable (continuance intention).

Table 3.1: The Questions of Perceived Usefulness

Perceived Usefulness	Measurement Items	References
1	Using WeChat pay mobile payment enhances my effectiveness in making payments.	(Bhattacharjee, 2001; Franque, 2022)

(Continued)

Table 3.1 (Continued): The Questions of Perceived Usefulness

Perceived Usefulness	Measurement Items	References
2	Using WeChat pay improves my performance in making payments.	(Bhattacharjee, 2001; Franque, 2022)
3	Using WeChat Pay mobile payment enable me to set small coins aside.	(Daragmeh et al., 2021; Phuah et al., 2018)
4	Using WeChat pay mobile payment saves my time in making payments.	(Liu & Tai, 2016; Pousttchi & Wiedemann, 2007)
5	Using WeChat pay mobile payment no need to waste time waiting for cash return from the cashier.	(Pousttchi & Wiedemann, 2007)
6	WeChat pay mobile payment is useful because I don't need to go to exchange shop to convert Renminbi cash to Thai Baht cash.	(Pousttchi & Wiedemann, 2007)
7	Using WeChat pay mobile payment increases my productivity in making payments.	(Bhattacharjee, 2001; Franque, 2022)
8	Using WeChat Pay mobile payment make payment quicker than traditional payment methods.	(Liu & Tai, 2016)

Table 3.2: The Questions of Trust

Trust	Measurement Items	References
1	I believe WeChat pay is competent in providing mobile payment service.	(McKnight et al., 2002; Thatcher et al., 2013)
2	I believe WeChat pay is very knowledgeable about mobile payment service.	(McKnight et al., 2002; Thatcher et al., 2013)
3	I believe WeChat pay is a capable and proficient mobile payment service provider.	(McKnight et al., 2002; Thatcher et al., 2013)
4	I believe WeChat pay mobile payment is reliable.	(McKnight et al., 2002; Thatcher et al., 2013)
5	I believe WeChat pay mobile payment is trustworthy.	(McKnight et al., 2002; Thatcher et al., 2013)
6	I trust WeChat pay mobile payment is dependable.	(McKnight et al., 2002; Thatcher et al., 2013)

Table 3.3: The Questions of Subjective Norm

Subjective Norm	Measurement Items	References
1	I follow my friends to use WeChat pay mobile payment.	(Mirkarimi et al., 2016)
2	I follow my colleagues or classmates to use WeChat pay mobile payment.	(Mirkarimi et al., 2016)
3	I believe my friends would think that I should use WeChat pay mobile payment.	(Aji et al., 2020; Muliadi & Mirawati, 2020)
4	I believe my colleagues or classmates would think that I should use WeChat pay mobile payment.	(Aji et al., 2020; Muliadi & Mirawati, 2020)
5	I believe my family members or relatives would think that I should use WeChat pay mobile payment.	(Aji et al., 2020; Muliadi & Mirawati, 2020)
6	I believe my colleagues or classmates would think that it is a wise choice for me to use WeChat pay mobile payment.	(Zhu et al., 2017)
7	I believe my family members or relatives would think that it is a wise choice for me to use WeChat pay mobile payment.	(Zhu et al., 2017)
8	I am motivated to use WeChat pay because I believe my friends' approval of what I should do is important to me.	(Jalalian et al., 2010)

(Continued)

Table 3.3 (Continued): The Questions of Subjective Norm

Subjective Norm	Measurement Items	References
9	I am motivated to use WeChat pay because I believe my family members or relatives' approval of what I should do is important to me.	(Jalalian et al., 2010)
10	I think I am motivated to use WeChat pay because I care about my friends' norms of payment method selection.	(Ajzen, 2002)
11	I think I am motivated to use WeChat pay because I care about my colleagues or classmates' norms of payment method selection.	(Ajzen, 2002)

Table 3.4: The Questions of Continuance Intention

Continuance Intention	Measurement Items	References
1	My continuance intention is to continue my usage of WeChat pay mobile payment as much as possible.	(Daragmeh et al., 2021; Zhu et al., 2017)
2	My continuance intention is to continue to say positive things about WeChat pay mobile payment to other people.	(Al-Maghrabi et al., 2011)

(Continued)

Table 3.4 (Continued): The Questions of Continuance Intention

Continuance Intention	Measurement Items	References
3	My continuance intention is to continue to encourage other people to use WeChat pay mobile payment.	(Al-Maghrabi et al., 2011)
4	My continuance intention is to continue to recommend other people to use WeChat pay mobile payment.	(Al-Maghrabi et al., 2011)
5	My continuance intention is to continue to believe that my experience with using WeChat pay is better than what I expected.	(Bhattacharjee, 2001)
6	My continuance intention is to continue to believe that the mobile payment service level provided by WeChat pay is better than what I expected.	(Bhattacharjee, 2001)
7	My continuance intention is to continue to believe that most of my expectations from using WeChat pay are confirmed	(Bhattacharjee, 2001)
8	My continuance intention is to continue to believe WeChat pay is useful in managing payments.	(Zhu et al., 2017)
9	My continuance intention is to continue to believe WeChat pay can meet my payment service needs.	(Hu et al., 2019)

(Continued)

Table 3.4 (Continued): The Questions of Continuance Intention

Continuance Intention	Measurement Items	References
10	My continuance intention is to continue to believe WeChat pay can save time in making payments.	(Hu et al., 2019)
11	My continuance intention is to continue to believe WeChat pay is ease to use.	(Bhattacharjee, 2001)
12	My continuance intention is to continue to believe WeChat pay's operation interface is friendly and understandable.	(Hu et al., 2019)
13	My continuance intention is to continue to believe it is easy to navigate the WeChat pay system.	(Heng et al., 2019)
14	My continuance intention is to continue to feel satisfied with my overall experience of using WeChat pay.	(Liao et al., 2009)
15	My continuance intention is to continue to feel delighted with my overall experience of using WeChat pay.	(Liao et al., 2009)
16	My continuance intention is to continue to believe using WeChat pay is a wise idea.	(Liao et al., 2009)
17	My continuance intention is to continue to believe using WeChat pay is a pleasant experience.	(Liao et al., 2009)

Part 4: 1 open-ended question about respondent's recommendations for WeChat Pay.

Question in part 4: Do you have any suggestions for WeChat Pay?

3.4 Instrument Pretest

In order to make sure the research questionnaire's measurement items of the independent variables and dependent variable are reliable and has internal consistency, the research will pretest the questionnaire with 40 target samples. After collect 40 sample data, the research calculates the Cronbach alpha for each variable, and the total Cronbach alpha for all the four variables, if the Calculated alpha are greater than 0.70, it indicates that the variables are reliable and has internal consistency (Hair et al., 1995). The pretest of 40 target samples shown that, the Cronbach alpha of perceived usefulness is 0.928, the Cronbach alpha of trust is 0.941, the Cronbach alpha of subjective norm is 0.985, the Cronbach alpha of continuance intention is 0.965, and the Cronbach alpha for the total variables is 0.916, all the calculated Cronbach alpha are higher than 0.7, it indicates that the constructs are reliable and has internal consistency. Therefore, the researcher distributed the questionnaire to collect more data until reach the target sample size of 400.

Table 3.5: The Reliability Test Results

Variables	No. Items	Cronbach's Alpha
Perceived Usefulness	8	0.928
Trust	6	0.941
Subjective Norm	11	0.985
Continuance Intention	17	0.965
Total	42	0.916

3.5 Data Collection

This research applies non-probability sampling method and convenience sampling method to collect the primary data from the target population. This research applies survey method by distributing online questionnaire to the target samples. Since the target population are Chinese, thus in order to make sure the respondents understand the questionnaire question, the research translates the questionnaire to Chinese version, and let another Chinese who are good at English to double check the accuracy of the translation. In addition, as the target population are Chinese customers in Bangkok, Thailand and used to use WeChat pay mobile payment in Bangkok, Thailand, thus in order to select the correct target samples, the WenJuanXing online questionnaire put 3 screening questionnaires at the beginning of the questionnaire, specifically, screening question 1 is asking whether the respondent is Chinese in Bangkok, Thailand or not, screening question 2 is asking whether the respondent use mobile payment service in Bangkok, Thailand or not, screening question 3 is asking whether the respondent used to use WeChat Pay mobile payment in Bangkok, Thailand or not, if the respondent answer No for any one of the screening questions, the respondent are remind to stop answer the question, and exit the questionnaire page, only if the respondent answer all the 3 screening with Yes, the respondent are encourage to continue to answer all the survey questions. The researcher applies WenJuanXing website to create online questionnaire link, and sent the questionnaire link to the samples through WeChat and QQ social media application's group chats that label as Chinese people in Thailand and direct sent questionnaire link to Chinese friends who are in Bangkok, Thailand, the researcher also asked friends in Bangkok, Thailand to distributed the questionnaire links to related chat groups. And finally, the researcher collected 400 sample data from the beginning of February 2023 to middle of February, 2023.

3.6 Statistics Method for Data Analysis

As the research paper focuses on understanding to what extent the independent variables (perceived usefulness, trust, and subjective norm) has on the dependent variable (Chinese user's continuance intention to use WeChat pay mobile payment). Statistics Used in this study is focus on quantitative methods, which are descriptive statistics (frequency, mean and standard deviation) and inferential statistic which is multiple linear regression.

1. Descriptive Statistics

For the 5-point Likert scale measurement of the independent variables and dependent variable, the research used class interval scale to analyze the mean score ranging from 5 to 1 (Best, 1983).

$$\text{Class Interval} = \frac{\text{Maximum} - \text{Minimum}}{\text{Class Number}} = \frac{5 - 1}{5} = 0.8$$

To be more specific, while

1 = 1.00 – 1.80 indicates Least Agree

2 = 1.81 – 2.60 indicates Slightly Agree

3 = 2.61 – 3.40 indicates Moderate Agree

4 = 3.41 – 4.20 indicates Mostly Agree

5 = 4.21 – 5.00 indicates Completely Agree

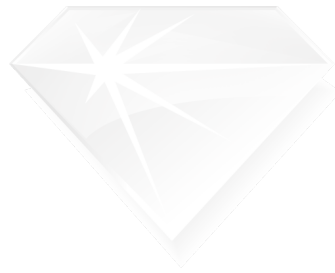
Part 1 is the screening question in order to select the correct target for the research.

Part 2 uses frequency, and percentage to analyze the data.

Part 3 is about perceived usefulness, trust and subjective norm which has influence on user's continuance intention. The research uses SPSS to calculate the mean and standard deviation of the independent variables and dependent variable. The interval scale is used to measure the meaning of the mean of the independent variables and dependent variable.

2. Inferential Statistics

According to Andrews (1974), Multiple linear regression analysis is a practical statistical technique to estimate the quantitative influence between dependent variable and more than one independent variables. Therefore, the researcher applies SPSS to conduct multiple linear regression in order that investigate the quantitative influence between the research's independent variables (perceived usefulness, trust and subjective norm) and dependent variable (user's continuance intention).



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CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 Analysis of Demographic Data

After collected 400 questionnaires from the respondents, the researcher conducted frequency analysis of the demographic questions, including respondent's gender, age, education background, monthly income, how often do you use WeChat Pay in Bangkok, Thailand? How long have you been using WeChat Pay in Bangkok, Thailand? Between WeChat pay and Thai Baht cash, which payment method do you prefer for making payments in Bangkok, Thailand?. The frequency and the percentage of those questions are presented in Table 4.1.

Table 4.1: Demographic Data from 400 Respondents

Demographics Data	Frequency	Percentage (%)
Gender		
Male	203	50.8
Female	197	49.3
Total	400	100.0
Age:		
Under 25 years old	42	10.5
26 – 35 years old	143	35.8
36 – 45 years old	161	40.3
46 – 55 years old	32	8.0
Above 55 years old	22	5.5
Total	400	100.0

(Continued)

Table 4.1 (Continued): Demographic Data from 400 Respondents

Demographics Data	Frequency	Percentage (%)
Educational Background:		
Below Bachelor's degree	45	11.3
Bachelor's degree	153	38.3
Master's degree	160	40.0
Doctoral degree	42	10.5
Total	400	100.0
Monthly Income:		
Less than or equal to 6000 Yuan	24	6.0
6001 – 7000 Yuan	53	13.3
7001 – 8000 Yuan	122	30.5
8001 – 9000 Yuan	110	27.5
More than or equal to 9001 Yuan	91	22.8
Total	400	100.0
How often do you use WeChat Pay in Bangkok, Thailand?		
Less than 4 times per month	71	17.8
4 times to 8 times per month	208	52.0
More than 8 times per month	121	30.3
Total	400	100.0
How long have you been using WeChat Pay in Bangkok, Thailand?		
Less than 1 year	105	26.3
1 year to 3 years	147	36.8
More than 3 years	148	37.0
Total	400	100.0

(Continued)

Table 4.1 (Continued): Demographic Data from 400 Respondents

Demographics Data	Frequency	Percentage (%)
Which payment do you prefer for making payments in Bangkok, Thailand?		
I prefer WeChat pay for making payments	262	65.5
I prefer Thai Baht Cash for making payments	138	34.5
Total	400	100.0

From the data analysis results from Table 4.1, about the frequency of demographic question of the 400 respondent's gender, the outcome shown that there are 203 male respondents and occupied 50.8% of the total respondents, while female respondents have 197 and occupied 49.3%.

About the age of the respondents, the results shown that the age of respondent Under 25 years old occupied 10.5% (N=42), the age of respondent from 26 to 35 years old occupied 35.8% (N=143), the age of respondent from 36 to 45 years old occupied 40.3% (N=161), the age of respondent from 46 to 55 years old occupied 8.0% (N=32), the age of respondent above 55 years old occupied 5.5% (N=22). Therefore, the highest age frequency is 36 to 45 years old, and more than 70% respondents age from 26 to 45 years old.

Regarding the education background of the respondents, the respondent's education background is below Bachelor's degree occupied 11.3% (N=45), the respondent's education background is Bachelor's degree occupied 38.3% (N=153), the respondent's education background is Master's degree occupied 40% (N=160), the respondent's education background is Doctoral degree occupied 10.5% (N=42). So, the highest education background frequency is Master's degree.

For the monthly income of the respondents, respondent's income less than or

equal to 6000 Chinese Yuan occupied 6% (N=24), respondent's income from 6001 to 7000 Chinese Yuan occupied 13.3% (N=53), respondent's income from 7001 to 8000 Chinese Yuan occupied 30.5% (N=122), respondent's income from 8001 to 9000 Chinese Yuan occupied 27.5% (N=110), respondent's income more than or equal to 9001 Chinese Yuan occupied 22.8% (N=91). The highest frequency regarding monthly income is 7001 to 8000 Chinese Yuan, and more than 50% of respondent's income from 7001 to 9000 Chinese Yuan.

For the frequency usage of WeChat Pay in Bangkok, Thailand, respondent use WeChat Pay less than 4 times per month occupied 17.8% (N=71), respondent use WeChat Pay from 4 times to 8 times per month occupied 52% (N=208). respondent use WeChat Pay more than 8 times per month occupied 30.3% (N=121). Therefore, the highest frequency of WeChat Pay usage is 4 times to 8 times per month.

About the questionnaires question how long have you been using WeChat Pay in Bangkok, Thailand, less than 1 years made up 26.3% (N=105), 1 year to 3 years occupied 36.8% (N=147), while more than 3 years occupied 37% (N=148). The highest frequency is more than 3 years, and most of the respondents has using WeChat Pay at least 1 year.

For the question Which payment do you prefer for making payments in Bangkok, Thailand? I prefer WeChat pay for making payments occupied 65.5% (N=262), while I prefer Thai Baht Cash for making payments occupied 34.5% (N=138). Therefore, it is obviously that most of the Chinese prefer WeChat Pay mobile payment than cash payment.

4.2 Analysis of Perceived Usefulness Factors

The Table 4.2 presented the mean, standard deviation and interpretation of the mean value of the perceived usefulness factor.

Table 4.2: Perceived Usefulness

Perceived Usefulness		Mean	Std Deviation	Interpretation
1	Using WeChat pay mobile payment enhances my effectiveness in making payments.	4.04	0.745	Mostly Agree
2	Using WeChat pay mobile payment improves my performance in making payments.	4.05	0.748	Mostly Agree
3	Using WeChat Pay mobile payment enable me to set small coins aside.	4.01	0.734	Mostly Agree
4	Using WeChat pay mobile payment saves my time in making payments.	4.03	0.762	Mostly Agree
5	Using WeChat pay mobile payment no need to waste time waiting for cash return from the cashier.	4.02	0.725	Mostly Agree
6	WeChat pay mobile payment is useful because I don't need to go to exchange shop to convert Renminbi cash to Thai Baht cash.	4.06	0.743	Mostly Agree
7	Using WeChat pay mobile payment increases my productivity in making payments.	3.99	0.809	Mostly Agree
8	Using WeChat Pay mobile payment make payment quicker than traditional payment methods.	3.98	0.819	Mostly Agree
Total		4.02	0.690	Mostly Agree

According to the data analysis presented in Table 4.2, the overall mean of perceived usefulness is 4.02 and the standard deviation is 0.690, therefore the interpretation of perceived usefulness is Mostly Agree. The highest mean value of perceived usefulness factor is WeChat pay mobile payment is useful because I don't need to go to exchange shop to convert Renminbi cash to Thai Baht cash (Mean=4.06, SD=0.743). Moreover, it is also found that Using WeChat pay mobile payment enhances my effectiveness in making payments (Mean=4.04, SD=0.745). Using WeChat pay mobile payment improves my performance in making payments (Mean=4.05, SD=0.748). Using WeChat Pay mobile payment enable me to set small coins aside (Mean=4.01, SD=0.734). Using WeChat pay mobile payment saves my time in making payments (Mean=4.03, SD=0.762). Using WeChat pay mobile payment no need to waste time waiting for cash return from the cashier (Mean=4.02, SD=0.725). Using WeChat pay mobile payment increases my productivity in making payments (Mean=3.99, SD=0.809). The lowest mean value of perceived usefulness is Using WeChat Pay mobile payment make payment quicker than traditional payment methods (Mean=3.98, SD=0.819).

4.3 Analysis of Trust Factors

The Table 4.3 presented the mean, standard deviation and interpretation of the mean value of the trust factor.

Table 4.3: Trust

Trust		Mean	Std Deviation	Interpretation
1	I believe WeChat pay is competent in providing mobile payment service.	3.90	0.831	Mostly Agree
2	I believe WeChat pay is very knowledgeable about mobile payment service.	3.86	0.809	Mostly Agree
3	I believe WeChat pay is a capable and proficient mobile payment service provider.	3.89	0.815	Mostly Agree
4	I believe WeChat pay mobile payment is reliable.	3.89	0.881	Mostly Agree
5	I believe WeChat pay mobile payment is trustworthy.	3.87	0.810	Mostly Agree
6	I trust WeChat pay mobile payment is dependable.	3.90	0.818	Mostly Agree
Total		3.88	0.770	Mostly Agree

According to Table 4.3, the overall mean value of trust is 3.88, standard deviation is 0.770, interpretation is Mostly Agree. The highest mean value of trust factor is I trust WeChat pay mobile payment is dependable (Mean=3.90, SD=0.818). Moreover, the results also shown that I believe WeChat pay is competent in providing mobile payment service (Mean=3.90, SD=0.831). I believe WeChat pay is a capable and proficient mobile payment service provider (Mean=3.89, SD=0.815). I believe WeChat pay mobile payment is reliable (Mean=3.89, SD=0.881). I believe WeChat

pay mobile payment is trustworthy (Mean=3.87, SD=0.810). The lowest mean value is I believe WeChat pay is very knowledgeable about mobile payment service (Mean=3.86, SD=0.809).

4.4 Analysis of Subjective Norm Factors

The Table 4.4 presented the mean, standard deviation and interpretation of the mean value of the subjective norm factor.

Table 4.4: Subjective Norm

	Subjective Norm	Mean	Std Deviation	Interpretation
1	I follow my friends to use WeChat pay mobile payment.	3.93	0.836	Mostly Agree
2	I follow my colleagues or classmates to use WeChat pay mobile payment.	3.85	0.855	Mostly Agree
3	I believe my friends would think that I should use WeChat pay mobile payment.	3.86	0.862	Mostly Agree
4	I believe my colleagues or classmates would think that I should use WeChat pay mobile payment.	3.86	0.865	Mostly Agree

(Continued)

Table 4.4 (Continued): Subjective Norm

Subjective Norm		Mean	Std Deviation	Interpretation
5	I believe my family members or relatives would think that I should use WeChat pay mobile payment.	3.86	0.866	Mostly Agree
6	I believe my colleagues or classmates would think that it is a wise choice for me to use WeChat pay mobile payment.	3.87	0.861	Mostly Agree
7	I believe my family members or relatives would think that it is a wise choice for me to use WeChat pay mobile payment.	3.95	0.805	Mostly Agree
8	I am motivated to use WeChat pay because I believe my friends' approval of what I should do is important to me.	3.94	0.823	Mostly Agree
9	I am motivated to use WeChat pay because I believe my family members or relatives' approval of what I should do is important to me.	3.94	0.805	Mostly Agree

(Continued)

Table 4.4 (Continued): Subjective Norm

Subjective Norm		Mean	Std Deviation	Interpretation
10	I think I am motivated to use WeChat pay because I care about my friends' norms of payment method selection.	3.92	0.803	Mostly Agree
11	I think I am motivated to use WeChat pay because I care about my colleagues or classmates' norms of payment method selection.	3.93	0.806	Mostly Agree
Total		3.90	0.781	Mostly Agree

According to the results presented in Table 4.4, it is shown that the overall mean value of subjective norm factor is 3.90, the standard deviation is 0.781, and the interpretation is Mostly Agree. The highest mean value of subjective norm is I believe my family members or relatives would think that it is a wise choice for me to use WeChat pay mobile payment (Mean=3.95, SD=0.805). Moreover, it is also found that I follow my friends to use WeChat pay mobile payment (Mean=3.93, SD=0.836). I believe my friends would think that I should use WeChat pay mobile payment (Mean=3.86, SD=0.862). I believe my colleagues or classmates would think that I should use WeChat pay mobile payment (Mean=3.86, SD=0.865). I believe my family members or relatives would think that I should use WeChat pay mobile payment (Mean=3.86, SD=0.866). I believe my colleagues or classmates would think that it is a wise choice for me to use WeChat pay mobile payment (Mean=3.87, SD=0.861). I

am motivated to use WeChat pay because I believe my friends' approval of what I should do is important to me (Mean=3.94, SD=0.823). I am motivated to use WeChat pay because I believe my family members or relatives' approval of what I should do is important to me (Mean=3.94, SD=0.805). I think I am motivated to use WeChat pay because I care about my friends' norms of payment method selection (Mean=3.92, SD=0.803). I think I am motivated to use WeChat pay because I care about my colleagues or classmates' norms of payment method selection (Mean=3.93, SD=0.806). The lowest mean value of subjective norm is I follow my colleagues or classmates to use WeChat pay mobile payment (Mean=3.85, SD=0.855).

4.5 Analysis of Continuance Intention Factors

The Table 4.5 presented the mean, standard deviation and interpretation of the mean value of the continuance intention factor.

Table 4.5: Continuance Intention

Continuance Intention		Mean	Std Deviation	Interpretation
1	My continuance intention is to continue my usage of WeChat pay mobile payment as much as possible.	3.96	0.827	Mostly Agree
2	My continuance intention is to continue to say positive things about WeChat pay mobile payment to other people.	3.89	0.873	Mostly Agree

(Continued)

Table 4.5 (Continued): Continuance Intention

Continuance Intention		Mean	Std Deviation	Interpretation
3	My continuance intention is to continue to encourage other people to use WeChat pay mobile payment.	3.88	0.895	Mostly Agree
4	My continuance intention is to continue to recommend other people to use WeChat pay mobile payment.	3.82	0.903	Mostly Agree
5	My continuance intention is to continue to believe that my experience with using WeChat pay is better than what I expected.	3.81	0.894	Mostly Agree
6	My continuance intention is to continue to believe that the mobile payment service level provided by WeChat pay is better than what I expected.	3.88	0.898	Mostly Agree
7	My continuance intention is to continue to believe that most of my expectations from using WeChat pay are confirmed.	4.05	0.764	Mostly Agree
8	My continuance intention is to continue to believe WeChat pay is useful in managing payments.	4.04	0.778	Mostly Agree

(Continued)

Table 4.5 (Continued): Continuance Intention

Continuance Intention		Mean	Std Deviation	Interpretation
9	My continuance intention is to continue to believe WeChat pay can meet my payment service needs.	4.05	0.743	Mostly Agree
10	My continuance intention is to continue to believe WeChat pay can save time in making payments.	4.03	0.752	Mostly Agree
11	My continuance intention is to continue to believe WeChat pay is ease to use.	4.04	0.767	Mostly Agree
12	My continuance intention is to continue to believe WeChat pay's operation interface is friendly and understandable.	3.88	0.892	Mostly Agree
13	My continuance intention is to continue to believe it is easy to navigate the WeChat pay system.	4.04	0.760	Mostly Agree
14	My continuance intention is to continue to feel satisfied with my overall experience of using WeChat pay.	4.03	0.773	Mostly Agree

(Continued)

Table 4.5 (Continued): Continuance Intention

Continuance Intention		Mean	Std Deviation	Interpretation
15	My continuance intention is to continue to feel delighted with my overall experience of using WeChat pay.	4.05	0.743	Mostly Agree
16	My continuance intention is to continue to believe using WeChat pay is a wise idea.	4.05	0.756	Mostly Agree
17	My continuance intention is to continue to believe using WeChat pay is a pleasant experience.	4.02	0.767	Mostly Agree
Total		3.97	0.712	Mostly Agree

According to Table 4.5, the overall mean value of continuance intention is 3.97, the standard deviation is 0.712, and the interpretation is Mostly Agree. The highest mean value of continuance intention is My continuance intention is to continue to believe that most of my expectations from using WeChat pay are confirmed (Mean=4.05, SD=0.764). My continuance intention is to continue my usage of WeChat pay mobile payment as much as possible (Mean=3.96, SD=0.827). My continuance intention is to continue to say positive things about WeChat pay mobile payment to other people (Mean=3.89, SD=0.873). My continuance intention is to continue to encourage other people to use WeChat pay mobile payment (Mean=3.88, SD=0.895). My continuance intention is to continue to recommend other people to use WeChat pay mobile payment (Mean=3.82, SD=0.903). My continuance

intention is to continue to believe that the mobile payment service level provided by WeChat pay is better than what I expected (Mean=3.88, SD=0.898). My continuance intention is to continue to believe WeChat pay is useful in managing payments (Mean=4.04, SD=0.778). My continuance intention is to continue to believe WeChat pay can meet my payment service needs (Mean=4.05, SD=0.743). My continuance intention is to continue to believe WeChat pay can save time in making payments (Mean=4.03, SD=0.752). My continuance intention is to continue to believe WeChat pay is ease to use (Mean=4.04, SD=0.767). My continuance intention is to continue to believe WeChat pay's operation interface is friendly and understandable (Mean=3.88, SD=0.892). My continuance intention is to continue to believe it is easy to navigate the WeChat pay system (Mean=4.04, SD=0.760). My continuance intention is to continue to feel satisfied with my overall experience of using WeChat pay (Mean=4.03, SD=0.773). My continuance intention is to continue to feel delighted with my overall experience of using WeChat pay (Mean=4.05, SD=0.743). My continuance intention is to continue to believe using WeChat pay is a wise idea (Mean=4.05, SD=0.756). My continuance intention is to continue to believe using WeChat pay is a pleasant experience (Mean=4.02, SD=0.767). The lowest mean value of continuance intention is My continuance intention is to continue to believe that my experience with using WeChat pay is better than what I expected (Mean=3.81, SD=0.894).

4.6 Analysis of the Relationship between Perceived Usefulness, Trust, Subjective Norm and Continuance Intention

The part 4.6 analysis the relationship between the independent variables including perceived usefulness, trust, subjective norm and the dependent variable continuance intention. Multiple linear regression was used to conduct the relationship between the independent variables and the dependent variable. The findings are presented as follows:

Table 4.6: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.850 ^a	0.722	0.720	0.37660
a. Predictors: (Constant), Subjective Norm, Trust, Perceived Usefulness				

Table 4.7: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	146.183	3	48.728	343.573	.000 ^b
	Residual	56.163	396	0.142		
	Total	202.346	399			
a. Dependent Variable: Continuance Intention						
b. Predictors: (Constant), Subjective Norm, Trust, Perceived Usefulness						

Table 4.8: Correlation

		Continuance Intention
Perceived Usefulness	Pearson Correlation	0.774
	Sig. (2-tailed)	0.000
Trust	Pearson Correlation	0.641
	Sig. (2-tailed)	0.000
Subjective Norm	Pearson Correlation	0.734
	Sig. (2-tailed)	0.000

Table 4.9: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.223	0.119		1.872	0.062
	Perceived Usefulness	0.460	0.040	0.446	11.632	0.000*
	Trust	0.130	0.033	0.140	3.888	0.000*
	Subjective Norm	0.357	0.031	0.392	11.524	0.000*
a. Dependent Variable: Continuance Intention						

According to the results presented above, the R square value is 0.722, which means that the three independent variables can explain 72.2% of the variation in the dependent variable.

According to the ANOVA test, the F value is 343.573, and the P value is 0.000*, which is less than 0.05 significance level ($P < 0.05$). Therefore, the independent variables are statistically associated with the dependent variable.

Furthermore, according to Table 4.8, this table shows the correlation coefficient between perceived usefulness, trust, subjective norm and the dependent variable. The correlation between perceived usefulness and continuance intention is 0.774, the P value is less than 0.05, this means the statistically positive moderate correlation between perceived usefulness and continuance intention. The correlation between trust and continuance intention is 0.641, the P value is less than 0.05, this means the statistically positive moderate correlation between perceived trust and continuance intention. The correlation between subjective norm and continuance

intention is 0.734, the P value is less than 0.05, this means the statistically positive moderate correlation between subjective norm and continuance intention.

Table 4.9 of the Coefficient table presents the relationship between independent variables, that is perceived usefulness, trust, subjective norm and the dependent variable continuance intention.

The first hypothesis is perceived usefulness has impact on continuance intention, according to the results from Table 4.9, the coefficient B between the independent variable perceived usefulness and the dependent variable continuance intention is 0.460, and the P value is less than 0.05 significance level, which means that an increase in perceived usefulness factor by 1 unit will increase the user's continuance intention by 0.460 units. Hence, hypothesis 1 is supported, this means perceived usefulness is statistically impact on continuance intention.

The second hypothesis is trust has impact on continuance intention, according to the results from Table 4.9, the coefficient B between the independent variable trust and the dependent variable continuance intention is 0.130, and the P value is less than 0.05 significance level, which means that an increase in trust factor by 1 unit will increase the user's continuance intention by 0.130 units. Hence, hypothesis 2 is supported, this means trust is statistically impact on continuance intention.

The third hypothesis is subjective norm has impact on continuance intention, according to the results from Table 4.9, the coefficient B between the independent variable subjective norm and the dependent variable continuance intention is 0.357, and the P value is less than 0.05 significance level, which means that an increase in subjective norm by 1 unit will increase the user's continuance intention by 0.357 units. Hence, hypothesis 3 is supported, this means subjective norm is statistically impact on continuance intention.

The result of the regression analysis can be written as following equation:

$$y = a + b_1 \times x_1 + b_2 \times x_2 + b_3 \times x_3$$

Where:

y = Continuance Intention

a = Constant

b = Coefficient

x_1 = Perceived Usefulness

x_2 = Trust

x_3 = Subjective Norm

Therefore, the equation is expressed as follow:

$$\text{Continuance Intention} = 0.223 + 0.460 \times \text{Perceived Usefulness} + 0.130 \times \text{Trust} + 0.357 \times \text{Subjective Norm}$$

From the multiple linear regression equation, the dependent variable continuance intention is predicted by perceived usefulness, trust, and subjective norm. In addition, the coefficient of perceived usefulness is 0.460, which is the largest coefficient, in indicates that perceived usefulness is the strongest predictor of continuance intention. The coefficient of subjective norm is 0.357, which is the second largest coefficient, in indicates that subjective norm is the strongest predictor of continuance intention. The coefficient of trust is 0.130, which is the third largest coefficient, in indicates that trust is the third largest predictor of continuance intention.

4.7 Hypotheses Test Results

Table 4.10: Hypotheses Test Results

H ₁ : Perceived Usefulness has impact on Chinese use's Continuance Intention to use WeChat pay in Bangkok, Thailand.	Accepted
H ₂ : Trust has impact on Chinese use's Continuance Intention to use WeChat pay in Bangkok, Thailand.	Accepted
H ₃ : Subjective Norm has impact on Chinese use's Continuance Intention to use WeChat pay in Bangkok, Thailand.	Accepted

CHAPTER 5

CONCLUSION

The present research paper investigated the impact and relationship among three research independent variable which are perceived usefulness, trust, subjective norm and one research independent variable which is Chinese user's continuance intention towards WeChat Pay in Bangkok, Thailand. There are three major research objectives of the present research, which are stated as follows:

1. To study the impact of perceived usefulness on Chinese user's continuance intention to use WeChat pay in Bangkok, Thailand, or to study to what extent perceived usefulness impact Chinese user's continuance intention to use WeChat pay in Bangkok, Thailand.

2. To study the impact of trust on Chinese user's continuance intention to use WeChat pay in Bangkok, Thailand, or to study to what extent trust impact Chinese user's continuance intention to use WeChat pay in Bangkok, Thailand.

3. To study the impact of subjective norm on Chinese user's continuance intention to use WeChat pay in Bangkok, Thailand, or to study to what extent subjective norm impact Chinese user's continuance intention to use WeChat pay in Bangkok, Thailand.

The present research applied quantitative method and questionnaires as the research instrument. The research questionnaire includes closed end questions about the demographic's questions and five-point Likert scales questions. The collected respondents were Chinese customers who are in Bangkok, Thailand and used to use WeChat pay mobile payment for transactions in Bangkok, Thailand. And the distribution of the questionnaires was used online WenJuanXing questionnaire due to Covid 19 outbreak.

5.1 Summary and Conclusion of Data Analysis

5.1.1 Summary of Demographical Data

Among the total collected 400 respondents, regarding the gender of the respondents, male respondents were the major group, however, female respondents accounts for slightly less than male respondents. Regarding the age of the total respondents, the highest age frequency is 36 to 45 years old, and more than 70% respondents age from 26 to 45 years old. Regarding the education background of the respondents, most of the respondents has Master's degree, and followed by respondents has Bachelor's degree. Regarding the monthly income of the respondents, the highest frequency regarding monthly income is 7001 to 8000 Chinese Yuan, and more than 50% of respondent's income from 7001 to 9000 Chinese Yuan. For the frequency usage of WeChat Pay in Bangkok, Thailand, the majority of the respondents uses WeChat pay for 4 times to 8 times per month. Regarding the questionnaire's question of how long have you been using WeChat Pay in Bangkok, Thailand, the majority of the respondents answer more than 3 years. For the question of which payment do you prefer for making payments in Bangkok, Thailand, more than half of the respondents prefer WeChat pay mobile payment over cash payment.

5.1.2 Perceived Usefulness Factor

As conclusion based on the research result, the respondents were Mostly Agree for perceived usefulness factor.

5.1.3 Trust Factor

As conclusion based on the research result, the respondents were Mostly Agree for trust factor.

5.1.4 Subjective Norm Factor

As conclusion based on the research result, the respondents were Mostly Agree for subjective norm factor.

5.1.5 Continuance Intension Factor

As conclusion based on the research result, the respondents were Mostly Agree

for continuance intention factor.

5.1.6 Results of Hypotheses

H₁: Perceived usefulness has significant and positive impact on Chinese use's Continuance Intention to use WeChat pay in Bangkok, Thailand. Based on the result, the users increase their continuance intention because the users believe that WeChat pay enhance their payments effectiveness, saving time and also improve productivity regarding payments.

H₂: Trust has significant and positive impact on Chinese use's Continuance Intention to use WeChat pay in Bangkok, Thailand. Based on the result, the user's increase their continuance intention because they believe that WeChat pay has ability or competency, reliability and integrity. The users trust that WeChat pay would provide efficient mobile payments service and deal with the user's information in integrity way.

H₃: Subjective norm has significant and positive impact on Chinese use's Continuance Intention to use WeChat pay in Bangkok, Thailand. Based on the result the users increase their continuance intention because they have normative belief and motivation to comply regarding the usage of WeChat pay mobile payment.

5.1.7 Summary and Conclusion of Multiple Regression Equation

According to the multiple regression analysis, the research independent variables perceived usefulness, trust, and subjective norm can explain 72.2% variance of the research dependent variable continuance intention. With regression coefficient of 0.460, perceived usefulness is the strongest predictor of continuance intention, to be more precise, it means that, when perceived usefulness increase by 1, it will lead to continuance intention increase by 0.460. Subjective norm's regression coefficient is 0.357, which is the second strongest predictor of continuance intention, it means that, when subjective norm increases by 1, it will lead to continuance intention increase by 0.357. Trust's regression coefficient is 0.130, which is the third strongest predictor of continuance intention, which means when trust increase by 1, it will lead to

continuance intention increase by 0.130.

5.2 Discussion

This research mainly examined the factors impacts on user's continuance intention towards WeChat pay in Bangkok, Thailand. The research finding is consistent with the previous research findings. Specifically, according to the research result, it is concluded that:

1. Perceived usefulness has impact on Chinese users' continuance intention to use WeChat pay in Bangkok, Thailand;
2. Trust has impact on Chinese users' continuance intention to use WeChat pay in Bangkok, Thailand;
3. Subjective norm has impact on Chinese users' continuance intention to use WeChat pay in Bangkok, Thailand.

This research finding has been explained by concept, theories and compared the research findings with other previous academic researches findings as follow:

5.2.1 The Relationship Between Perceived Usefulness and Continuance Intention

According to the multiple linear regression analysis, the outcome indicated that perceived usefulness has significant positive impact on user's continuance intention towards mobile payment, it means that the more the user perceived the mobile payment is useful, the more of their continuance intention towards mobile payment service. Additionally, according to the multiple regression analysis outcome, the coefficient of perceived usefulness is the highest coefficient, thus, it means that perceived usefulness is the strongest predictor to user's continuance intention. Mobile payment service provides should give more importance to perceived usefulness in order to increase continuance intention among users. Therefore, hypothesis 1 that perceived usefulness has impact on Chinese user's continuance intention to use WeChat pay in Bangkok, Thailand was accepted. Perceived usefulness factor has

three major variables to measure which are enhance user's effectiveness, saving the user's time and improve the user's productivity (Kim et al., 2010; Phuah, 2018). Ahmed and Ali (2017) found that perceived usefulness have significant direct positive impact on users' continuance intention to use mobile money transfer service. Ahmed and Ali stated that a person's perception of the usefulness of a technology significantly determines his or her continuous intention to use the service. Avornyo et al. (2019) did research about variables influence users' continuance intention to use mobile banking and discovered that perceived usefulness can significantly positively impact consumers' continuance intention. Foroughi, Iranmanesh, and Hyun (2019) found that perceived usefulness is the strongest predictor to predict users' continuance intention. Talwar et al. (2020) also found that perceived usefulness has significant positive impact on users' continuance intention to use mobile payment service. Daragmeh et al. (2021)'s research regarding users' continuous intention to use e-wallet under the context of the Covid-19 pandemic and found that perceived usefulness is one of the important predictors of user's continuance intention. Franque (2022) did research on mobile payment continuance intention and found that perceived usefulness has significant direct impact on customers' continuance intention to use mobile payment, Franque demonstrated that when mobile payment users perceived the performance, effectiveness, or various benefits on the mobile payment services, the users tent to continue to use the mobile payment. The present research finding is consistent with those previous researches findings that there is a statistically significant relationship between perceived usefulness and user's continuance intention, perceived usefulness has significant positive impact on user's continuance intention.

5.2.2 The Relationship Between Trust and Continuance Intention

According to the multiple linear regression analysis result, the outcome indicated that trust has significant positive impact on user's continuance intention towards mobile payment, it means that the more the user believe that the mobile

payment is trustworthy, the more of their continuance intention towards mobile payment service. Additionally, according to the multiple regression analysis outcome, the coefficient of trust is the third highest coefficient, thus, it means that trust is the third strongest predictor to predict user's continuance intention. Mobile payment service providers should give importance to trust in order to increase continuance intention among users. Therefore, hypothesis 2 that trust has impact on Chinese user's continuance intention to use WeChat pay in Bangkok, Thailand was accepted. The sub variables of trust including ability, reliability and integrity (Kim et al., 2008; Mayer et al., 1995; Wong & Mo 2019). Zhu et al. (2017) did research on factors influence on users' continuance intention to use mobile payment in China and proved that trust has significant positive impact on user's continuance intention to use mobile payment service. Zhu, et al. revealed when customers build trust with a mobile payment firm or brand, the customers worry less regarding financial risks, and customers enjoy the benefits from that mobile payment provider, thus, they are willingness to continuous use of the mobile payment service. In addition, Zhu, et al. suggested that mobile payment service providers ought to concern to build trust among customers, mobile payment service providers should develop a stringent system to guarantee the safety of users' personal financial information and by keeping high standards of customer service, mobile payment providers may be perceived as trustworthy by customers. Kumar et al. (2018) found trust is a strong predictor and has significant impact on continuance intention. Nelloh et al. (2019) conducted research on user's continuance intention to use mobile payment and discovered that trust is as important predictor that significantly positive impact on user's continuance intention to use mobile payment. Similarly, Itthiphone et al. (2020) found that trust has significantly positive impact on customers' continuance intention to use mobile payment. Phuong et al. (2020) found that trust is significantly directly positive affect on user's continuance intention to use E-wallet. Xiong et al. (2022) also found that trust is significantly positive impact on user's continuance intention. The present research finding is

consistent with those previous researches findings that there is a statistically significant relationship between trust and user's continuance intention, trust has significant positive impact on user's continuance intention.

5.2.3 The Relationship Between Subjective Norm and Continuance Intention

According to the multiple linear regression analysis result, the outcome indicated that subjective norm has significant positive impact on user's continuance intention towards mobile payment, it means that the higher the agreement level of the user regarding subjective norm, the more of their continuance intention towards mobile payment service. Additionally, according to the multiple regression analysis outcome, the coefficient of subjective norm is the second highest coefficient, thus, it means that trust is the second strongest predictor to predict user's continuance intention. Mobile payment service provides should give importance to increase subjective norm in order to increase continuance intention among users. Therefore, hypothesis 3 that subjective norm has impact on Chinese user's continuance intention to use WeChat pay in Bangkok, Thailand was accepted. The important variables of subjective norm factor including normative beliefs and motivation to comply (Ajzen, 1975). Zhu et al. (2017) conducted research on factors influence on users' continuance intention to use mobile payment in China, they found that subjective norm has significant positive impact on user's continuance intention to use mobile payment service in China. Ahmed and Ali (2017) discovered that subjective norm is a major predictor to forecast users' continuance intention to use mobile money transfer. Ibrahim et al. (2019) found subjective norm has significant positive impact on users' intention to use mobile payment. Aji et al. (2020) demonstrated that subjective norm is a direct antecedent of user's intention. Hung et al. (2021) found that subjective norm has statistically significant positive impact on users' continuance intention. The present research finding is consistent with those previous researches findings that there is a statistically significant relationship between subjective norm and user's continuance intention, subjective norm has significant positive impact on user's

continuance intention.

In summary, the three selected research independent variables, that is perceived usefulness, trust, and subjective norm have significant positive impact on the dependent variable the users' continuance intention. The respondents mostly agreed with the continuance intention towards WeChat pay in Bangkok, Thailand. Conducting this research has benefits to business and management implications, this study provides empirical evidence of Chinese people's paying behavior regarding mobile payment oversea, specifically, in a famous international tourism destination Thailand, business managers, shops, especially for the shops that has Chinese customer as one of their major target customer or shops that has intention to expand their target customers to Chinese customers, those shops manages should understand Chinese people's current paying behavior, if shops want to increase sales by Chinese people, the shops should have WeChat pay payment option available, marketing managers can create promotion programs or campaigns by highlight WeChat pay payment option to attract Chinese customers, as with WeChat pay, the customers can pay in large amount. Furthermore, this study provides important insights to help WeChat pay to understand how perceived usefulness, trust, and subjective norm influence Chinese users' continuance intention to use WeChat pay to improve the mobile payment service, retain the customers with the company longer, and increase market shares at the same time.

5.3 Recommendations for Further Application

According to the present research findings, the following recommendation are attempts to improve users of WeChat pay mobile payment continuance intention.

In terms of perceived usefulness, which according to the research result, is the strongest factor that has impact on Chinese user's continuance intention to use WeChat pay in Bangkok, Thailand. Therefore, WeChat pay should give priority to increase the usefulness functions of WeChat pay. WeChat pay should enhance the

mobile payment effectiveness and productivity overtime. WeChat pay should have more useful functions available for users, and the usefulness of the WeChat pay should always base on the real user's perceptions, WeChat pay should motivate more local vendors to have WeChat pay mobile payment option in order to get more Chinese customers, that is a win-win situation for both WeChat pay, the local vendors and the customers. In order to enhance the usefulness of WeChat pay, WeChat pay can include more updated features to the application such as more superior and accurate mobile payment, better updated financing and investing platforms, and more and better promotion activities with local shops.

In terms of trust factor, which is one of the important factors that has impact on Chinese user's continuance intention to use WeChat pay in Bangkok, Thailand. WeChat pay mobile payment provider ought to maintain high level of trust among the users. WeChat pay should attach great importance to enhance the research and development team's ability in order to provide superior mobile payment experience to users. In addition, WeChat pay should have high level of reliability and integrity among the users, therefore WeChat pay should always provide updated and correct information to users, and utilized advanced innovation regarding IT such as encryption of cryptograph to keep the users various information in safe.

In terms of subjective norm factor, as subjective norm has significant positive impact on Chinese users' continuance intention to use WeChat pay in Bangkok, Thailand. Therefore, WeChat pay should pay attention to increase user's subjective norm, specifically, WeChat pay should enhance normative belief and motivation to comply regarding the usage to WeChat pay mobile payment for all kinds of payments among the users. WeChat pay should communicate the various payment system's benefits to the users and encourage positive words of mouth and recommendation of the WeChat pay mobile payment among the users.

5.4 Limitations and Future Research Recommendation

1. Since the present research is only focus on WeChat pay mobile payment's continuance intention in Bangkok, Thailand. Therefore, future research can study the WeChat pay mobile payment's continuance intention in other countries that has WeChat pay mobile payment available.

2. Future research can expand the sample size to more than 400 and use probability sampling method to collect the questionnaire data from the target respondents.

3. This present research investigated the impact of perceived usefulness, trust, and subjective norm on the users' continuance intention. Therefore, the future research should include more independent variables to form the research framework. For instance, perceived risks, user's satisfactions, confirmation, perceived control can be considered to add to predict the continuance intention.

4. This present research focused on quantitative research method. Therefore, the future research can conduct quality research like in depth interview to investigate the user's behaviors.

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APPENDIX A

Questionnaire (English Version)

The impact of perceived usefulness, trust, and subjective norm on continuance intention of Chinese users to use WeChat pay in Bangkok, Thailand

Description: This questionnaire is part of the Independent Study of a Master Candidate in Bangkok University. The purpose of this research is to investigate the impact of perceived usefulness, trust, and subjective norm on continuance intention of Chinese users to use WeChat pay in Bangkok, Thailand. All data and findings based on this questionnaire will be used for academic purposes only. All data from the questionnaire are anonymous and will be kept strictly confidential. Please read the explanation below to answer the questions of the questionnaire as carefully as possible. This questionnaire will take about 4 to 6 minutes to complete all the questions. Thank you so much for your precious time!

Part 1: Screening Questions

1. Are you Chinese who currently stay in Bangkok, Thailand?
 - Yes, please continue to answer!
 - No, stop here. Thank you so much for your precious time!
2. Do you use mobile payment service in Bangkok, Thailand?
 - Yes, please continue to answer!
 - No, stop here. Thank you so much for your precious time!
3. Have you ever used WeChat Pay's mobile payment service in Bangkok, Thailand?
 - Yes, please continue to answer!
 - No, stop here. Thank you so much for your precious time!

Part 2: Demographic Questions

4. Gender

- Male Female

5. Age

- Under 25 years old 26 – 35 years old 36 – 45 years old
 46 – 55 years old Above 55 years old

6. Educational Background

- Below Bachelor's degree Bachelor's degree
 Master's degree Doctoral degree

7. Monthly Income

- Less than or equal to 6000 Yuan 6001 – 7000 Yuan
 7001 – 8000 Yuan 8001 – 9000 Yuan
 More than or equal to 9001 Yuan

8. How often do you use WeChat Pay in Bangkok, Thailand?

- Less than 4 times per month
 4 times to 8 times per month
 More than 8 times per month

9. How long have you been using WeChat Pay in Bangkok, Thailand?

- Less than 1 year 1 year to 3 years More than 3 years

10. Between WeChat pay and Thai Baht cash, which payment method do you prefer for making payments in Bangkok, Thailand?

- I prefer WeChat pay for making payments in Bangkok, Thailand
 I prefer Thai Baht Cash for making payments in Bangkok, Thailand

Part 3: Measurement questions about independent and dependent variables

For the following statements, please mark (√) on the 1 to 5 scale that best describes your opinion on perceived usefulness, trust, subjective norm and continuance intention towards WeChat Pay's mobile payment service in Bangkok, Thailand.

Please choose only 1 scale for each statement with 1 =Least Agree, 2 =Slightly Agree, 3 = Moderate Agree, 4 =Mostly Agree, 5 = Completely Agree.

Perceived Usefulness						
1	Using WeChat pay mobile payment enhances my effectiveness in making payments.	1	2	3	4	5
2	Using WeChat pay mobile payment improves my performance in making payments.	1	2	3	4	5
3	Using WeChat Pay mobile payment enable me to set small coins aside.	1	2	3	4	5
4	Using WeChat pay mobile payment saves my time in making payments.	1	2	3	4	5
5	Using WeChat pay mobile payment no need to waste time waiting for cash return from the cashier.	1	2	3	4	5
6	WeChat pay mobile payment is useful because I don't need to go to exchange shop to convert Renminbi cash to Thai Baht cash.	1	2	3	4	5
7	Using WeChat pay mobile payment increases my productivity in making payments.	1	2	3	4	5
8	Using WeChat Pay mobile payment make payment quicker than traditional payment methods.	1	2	3	4	5

Trust						
1	I believe WeChat pay is competent in providing mobile payment service.	1	2	3	4	5
2	I believe WeChat pay is very knowledgeable about mobile payment service.	1	2	3	4	5

Trust						
3	I believe WeChat pay is a capable and proficient mobile payment service provider.	1	2	3	4	5
4	I believe WeChat pay mobile payment is reliable.	1	2	3	4	5
5	I believe WeChat pay mobile payment is trustworthy.	1	2	3	4	5
6	I trust WeChat pay mobile payment is dependable.	1	2	3	4	5

Subjective Norm						
1	I follow my friends to use WeChat pay mobile payment.	1	2	3	4	5
2	I follow my colleagues or classmates to use WeChat pay mobile payment.	1	2	3	4	5
3	I believe my friends would think that I should use WeChat pay mobile payment.	1	2	3	4	5
4	I believe my colleagues or classmates would think that I should use WeChat pay mobile payment.	1	2	3	4	5
5	I believe my family members or relatives would think that I should use WeChat pay mobile payment.	1	2	3	4	5
6	I believe my colleagues or classmates would think that it is a wise choice for me to use WeChat pay mobile payment.	1	2	3	4	5
7	I believe my family members or relatives would think that it is a wise choice for me to use WeChat pay mobile payment.	1	2	3	4	5
8	I am motivated to use WeChat pay because I believe my friends' approval of what I should do is important to me.	1	2	3	4	5

Subjective Norm						
9	I am motivated to use WeChat pay because I believe my family members or relatives' approval of what I should do is important to me.	1	2	3	4	5
10	I think I am motivated to use WeChat pay because I care about my friends' norms of payment method selection.	1	2	3	4	5
11	I think I am motivated to use WeChat pay because I care about my colleagues or classmates' norms of payment method selection.	1	2	3	4	5

Continuance Intention						
1	My continuance intention is to continue my usage of WeChat pay mobile payment as much as possible.	1	2	3	4	5
2	My continuance intention is to continue to say positive things about WeChat pay mobile payment to other people.	1	2	3	4	5
3	My continuance intention is to continue to encourage other people to use WeChat pay mobile payment.	1	2	3	4	5
4	My continuance intention is to continue to recommend other people to use WeChat pay mobile payment.	1	2	3	4	5
5	My continuance intention is to continue to believe that my experience with using WeChat pay is better than what I expected.	1	2	3	4	5
6	My continuance intention is to continue to believe that the mobile payment service level provided by WeChat pay is better than what I expected.	1	2	3	4	5
7	My continuance intention is to continue to believe that most of my expectations from using WeChat pay are confirmed.	1	2	3	4	5

Continuance Intention						
8	My continuance intention is to continue to believe WeChat pay is useful in managing payments.	1	2	3	4	5
9	My continuance intention is to continue to believe WeChat pay can meet my payment service needs.	1	2	3	4	5
10	My continuance intention is to continue to believe WeChat pay can save time in making payments.	1	2	3	4	5
11	My continuance intention is to continue to believe WeChat pay is ease to use.	1	2	3	4	5
12	My continuance intention is to continue to believe WeChat pay's operation interface is friendly and understandable.	1	2	3	4	5
13	My continuance intention is to continue to believe it is easy to navigate the WeChat pay system.	1	2	3	4	5
14	My continuance intention is to continue to feel satisfied with my overall experience of using WeChat pay.	1	2	3	4	5
15	My continuance intention is to continue to feel delighted with my overall experience of using WeChat pay.	1	2	3	4	5
16	My continuance intention is to continue to believe using WeChat pay is a wise idea.	1	2	3	4	5
17	My continuance intention is to continue to believe using WeChat pay is a pleasant experience.	1	2	3	4	5

Part 4: Comments & Suggestions

Do you have any suggestions for WeChat Pay?

Thank You!

APPENDIX B

Questionnaire (Chinese Version)

感知有用性、信任度和主观规范对在泰国曼谷的中国用户的持续使用微信支付意向的影响

说明：本问卷是硕士研究生独立研究的一部分。感知有用性、信任度和主观规范对在泰国曼谷的中国用户的持续使用微信支付意向的影响。基于本问卷的所有数据和调查结果将仅用于学术目的。问卷中的所有数据都是匿名的，并将严格保密。请您仔细阅读问卷问题，并且尽可能仔细地回答问卷的问题。本问卷大约需要 4 到 6 分钟来完成所有的问题。非常感谢您宝贵的时间！

第 1 部分：筛选问题

1.您是目前在泰国曼谷的中国人吗？

- 是的，请您继续回答问卷！
- 不是，结束问卷。非常感谢您宝贵的时间！

2.您在泰国曼谷使用手机移动支付服务吗？

- 是的，请您继续回答问卷！
- 不是，结束问卷。非常感谢您宝贵的时间！

3.您在泰国曼谷使用过微信支付吗？

- 是的，请您继续回答问卷！
- 不是，结束问卷。非常感谢您宝贵的时间！

第 2 部分：一般统计问题

4. 您的性别

男

女

5. 您的年龄

25 岁以下

26 – 35 岁

36 – 45 岁

46 – 55 岁

55 岁以上

6. 您的教育背景

本科以下

本科

硕士研究生

博士

7. 您的月收入

小于等于 6000 元

6001 – 7000 元

7001 – 8000 元

8001 – 9000 元

大于等于 9001 元

8. 您在泰国曼谷使用微信支付的频率?

每月少于 4 次

每月 4 到 8 次

每月超过 8 次

9. 您在泰国曼谷使用微信支付多久了?

不到 1 年

1 到 3 年

超过 3 年

10. 在泰国曼谷您更喜欢用微信支付还是泰铢现金支付?

我更喜欢使用微信支付

我更喜欢用泰铢现金支付

第 3 部分：有关自变量和因变量的测量问题

针对以下陈述，请您在 1 到 5 的范围内选出 (√) 最能描述您对泰国曼谷微信支付的感知有用性、信任度、主观规范和持续意向的看法。每个陈述只能选择

1 个等级，其中 1 = 最不同意，2 = 有点同意，3 = 中等同意，4 = 大部分同意，5 = 完全同意。

感知有用性						
1	使用微信支付增强了我的支付效率。	1	2	3	4	5
2	使用微信支付提高了我的支付效率。	1	2	3	4	5
3	使用微信支付能让我无硬币之忧。	1	2	3	4	5
4	使用微信支付节省了我的支付时间。	1	2	3	4	5
5	使用微信支付无需浪费很多时间等待收银员给我找零钱。	1	2	3	4	5
6	微信支付很好用，因为我不需要经常去兑换店把人民币兑换成泰铢现金。	1	2	3	4	5
7	使用微信支付提高了我的付款效率	1	2	3	4	5
8	使用微信支付比传统现金支付方式更方便快捷。	1	2	3	4	5

信任度						
1	我相信微信支付有足够的能提供移动支付服务。	1	2	3	4	5
2	我相信微信支付非常了解移动支付服务。	1	2	3	4	5
3	我相信微信支付是有能力和有经验的移动支付提供商。	1	2	3	4	5
4	我相信微信支付是可靠的。	1	2	3	4	5
5	我相信微信支付是值得信赖的。	1	2	3	4	5
6	我相信微信支付是值得信任的。	1	2	3	4	5

主观规范						
1	我跟随我的朋友们使用微信支付。	1	2	3	4	5
2	我跟随我的同事或同学们使用微信支付。	1	2	3	4	5
3	我相信我的朋友们会认为我应该使用微信支付。	1	2	3	4	5
4	我相信我的同事或同学们会认为我应该使用微信支付。	1	2	3	4	5
5	我相信我的家人或亲戚们会认为我应该使用微信支付。	1	2	3	4	5
6	我相信我的同事或同学们会认为我使用微信支付是一个明智的选择。	1	2	3	4	5
7	我相信我的家人或亲戚们会认为我使用微信支付是一个明智的选择。	1	2	3	4	5
8	我有动力使用微信支付，因为我相信朋友们对我应该做的事情的认可对我来说很重要。	1	2	3	4	5
9	我有动力使用微信支付，因为我相信家人或亲戚们对我应该做的事情的认可对我来说很重要。	1	2	3	4	5
10	我觉得我有动力使用微信支付，因为我关心朋友们选择支付方式的规范。	1	2	3	4	5
11	我觉得我有动力使用微信支付，因为我关心我的同事或同学选择支付方式的规范。	1	2	3	4	5

持续意向						
1	我会继续尽可能多的使用微信支付。	1	2	3	4	5
2	我会继续向其他人传达有关微信支付的正面信息。	1	2	3	4	5
3	我会继续鼓励其他人使用微信支付。	1	2	3	4	5

持续意向						
4	我的持续意向是继续推荐其他人使用微信支付。	1	2	3	4	5
5	我会继续相信我使用微信支付的体验比我预期的要好。	1	2	3	4	5
6	我会继续相信微信支付提供的移动支付服务水平比我预期的要好。	1	2	3	4	5
7	我会继续相信我对使用微信支付的大部分期望得到了证实。	1	2	3	4	5
8	我会继续相信微信支付在移动支付方面是有用的。	1	2	3	4	5
9	我会继续相信微信支付可以满足我的支付需求。	1	2	3	4	5
10	我会继续相信微信支付可以节省付款时间。	1	2	3	4	5
11	我会继续相信微信支付是易于使用的。	1	2	3	4	5
12	我会继续相信微信支付的操作界面是友好易懂的。	1	2	3	4	5
13	我会继续相信使用微信支付系统很容易。	1	2	3	4	5
14	我会继续对我使用微信支付的整体体验感到满意。	1	2	3	4	5
15	我会继续对我使用微信支付的整体体验感到高兴。	1	2	3	4	5
16	我会继续相信使用微信支付是一个明智的想法。	1	2	3	4	5
17	我会继续相信使用微信支付是一种愉快的体验。	1	2	3	4	5

第四部分：意见与建议

您对微信支付有什么建议吗？

谢谢！



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STATISTICAL OUTPUT

Multiple Linear Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.850 ^a	0.722	0.720	0.37660

a. Predictors: (Constant), MeanSN, MeanTRS, MeanPU

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	146.183	3	48.728	343.573	.000 ^b
1 Residual	56.163	396	0.142		
Total	202.346	399			

a. Dependent Variable: MeanCI

b. Predictors: (Constant), MeanSN, MeanTRS, MeanPU

Correlations

		MeanPU	MeanTRS	MeanSN	MeanCI
MeanPU	Pearson Correlation	1	.658**	.602**	.774**
	Sig. (2-tailed)		0.000	0.000	0.000
	N	400	400	400	400
MeanTRS	Pearson Correlation	.658**	1	.530**	.641**
	Sig. (2-tailed)	0.000		0.000	0.000
	N	400	400	400	400
MeanSN	Pearson Correlation	.602**	.530**	1	.734**
	Sig. (2-tailed)	0.000	0.000		0.000
	N	400	400	400	400
MeanCI	Pearson Correlation	.774**	.641**	.734**	1
	Sig. (2-tailed)	0.000	0.000	0.000	
	N	400	400	400	400

Coefficients^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	0.223	0.119		1.872	0.062
	MeanPU	0.460	0.040	0.446	11.632	0.000
	MeanTRS	0.130	0.033	0.140	3.888	0.000
	MeanSN	0.357	0.031	0.392	11.524	0.000

a. Dependent Variable: MeanCI

BIODATA

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