

Factors Influencing Consumer Decision Making to Use Quick Response (QR) Code Mobile Payment in Bangkok, Thailand.

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Abstract

At present, technology has become a part of daily routine for everyone. Thailand steps into digital society or Thailand 4.0 following the government's policy. One of the big change for Thailand 4.0 was Promptpay coming across with QR code mobile payment toward cashless society. Therefore, QR code mobile payment was similar to new channel of payment in Thai society. It gave everyone more choices in cashless payment. This research can help merchant and customer to find another way to get competitive advantage over others if they provided or use QR code mobile payment. The researcher used six independent variables, which including with consumer innovativeness, attitude toward QR code mobile payment, perceived usefulness, perceived security, perceived trust, perceived ease of use and consumer decision making. To study factors influencing consumer decision making to use quick response)QR (codes mobile payment in Bangkok, Thailand. The simple size was 387 respondents)30 respondents for pre-testing included. (The researcher distributed questionnaire to the people who are interested to use QR code mobile payment in downtown shopping area, Bangkok, which Purposive Sampling, Quota sampling, and Convenience Sampling Method were used. The researcher analyzes the factors influencing by using descriptive analysis and inferential statistic. Furthermore, the study confirms that consumer innovativeness, attitude toward QR code, perceived security, and perceived ease of use influence to use QR code mobile payment in Bangkok, suggesting that the researcher also gives the recommendations to help merchant and customer in using the QR code mobile payment channel to increase customer's choices for payment toward consumer decision making. Theoretical and practical implications of the findings and future research directions are also discussed.

Keywords :Consumer Innovativeness, Attitude, Perceived Ease of Use, Perceived Usefulness, Perceived Security, Perceived Trust, and Consumer Decision Making