

COMPARISON OF FACTORS INFLUENCING CHINESE PEOPLE IN BANGKOK INTENTION TO USE TWO ONLINE PAYMENT APPLICATIONS IN THAILAND

Mingyan Lao and Nathaya Pupat

ABSTRACT: *Thailand is the biggest travel destination for Chinese people, and more and more Chinese people come to Thailand to invest, travel, study and live. In addition to this, the trend for online payment application is more and more popular. Therefore, the main objective for this study was to find out and determined the factors influencing Chinese people in Bangkok intention to use Alipay and K-PLUS online payment application in Thailand. The factors that we studied were ease of use, convenience, system quality and usefulness. The survey method is applied questionnaire to collect data from a total of 385 respondents who had used both Alipay and K-PLUS online payment application in Thailand. The researcher applied both descriptive and inferential analysis to analyze the general information and test hypotheses. As the results, the researcher found out that ease of use, convenience, system quality and usefulness all has a significant positive influence on intention to use Alipay and K-PLUS online payment application.*

Keywords: *Ease of use, convenience, system quality, usefulness and intention to use.*

Introduction

In 2016, the number of non-cash transaction of global was 482.6 billion and the growth rate was 10.1% and still presented upward trend. In addition to this, people are more and more familiar with new digital payment methods, like example, E-wallets or mobile wallets, contactless payment via mobiles, In-app payment system, digital currency and so on.

Alipay as the biggest mobile payment service in the world and the second largest mobile service organization in the world, has more than 80,000 access lines in more than 20 countries around the world, covering catering, supermarkets, department stores, convenience stores, duty-free shops, etc., and covering Macao, Taiwan, Japan, Singapore, Thailand, France, Germany, the Netherlands, Australia, etc. In addition, Alipay also provides overseas taxis (Uber, Grab), overseas transportation cards, airline and hotel reservations, and overseas tax rebates for tourists. Alipay is one of the biggest independent third party payment platform in China and Chinese people have replaced

cash or credit card transactions with use the Alipay application to finish most of the daily transaction, it has become the most popular digital payment method in China when compared with the other payment methods. Alipay also can be applied in different stores and shopping malls in Thailand, such as 7-Eleven convenience stores, central world, King Power and so on. In addition to this, Alipay also partnered with Kasikorn Bank and designed a new mobile application which can support payment through scanning QR code.

K-PLUS online payment application is the largest mobile banking and maintaining its leadership position in Thailand and has more than 9.4 million as of October ,2018 and keep growing until today. K-PLUS online payment application users can transfer money directly to 20,000 banks with 77,000 branches in 24 countries since 15 May 2019, and these countries are Australia, Hong Kong, Singapore, USA, United Kingdom, Germany etc. The currency of the global money transfer of P-PLUS online payment application contains six currencies which are AUD, HKD, SCG,