

Customers' Intention to Use Electronic Payment System for Purchasing

Authors : Wanida Suwunniponth

Abstract : The purpose of this research was to study the factors of characteristic of business, website quality and trust affected intention to use electronic payment systems for online purchasing. This survey research used questionnaire as a tool to collect the data of 300 customers who purchased online products and used an electronic payment system. The descriptive statistics and multiple regression analysis were used to analyze data. The results revealed that customers had a good opinion towards the characteristic of the business and website quality. However, they have a moderate opinion towards trust and intention to repurchase. In addition, the characteristics of the business affected the purchase intention the most, followed by website quality and the trust with statistical significance at 0.05 level. For particular, the terms of reputation, communication, information quality, perceived risk and word of mouth affected the intention to use the electronic payment system. In contrast, the terms of size, system quality and service quality did not affect intention to use an electronic payment system.

Keywords : electronic payment, intention, online purchasing, trust

Conference Title : ICEABM 2016 : International Conference on Economics, Accounting and Business Management

Conference Location : Amsterdam, Netherlands

Conference Dates : December 01-02, 2016