

**UNDERSTANDING CONSUMER MOTIVATION TO  
BUY PRODUCTS THROUGH E-WALLET PAYMENT**



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**A THEMATIC PAPER SUBMITTED IN PARTIAL  
FULFILLMENT OF THE REQUIREMENTS FOR  
THE DEGREE OF MASTER OF MANAGEMENT  
COLLEGE OF MANAGEMENT  
MAHIDOL UNIVERSITY  
2020**

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Thematic paper  
entitled  
**UNDERSTANDING CONSUMER MOTIVATION TO BUY  
PRODUCTS THROUGH E-WALLET PAYMENT**  
was submitted to the College of Management, Mahidol University  
for the degree of Master of Management  
on  
July 12, 2020



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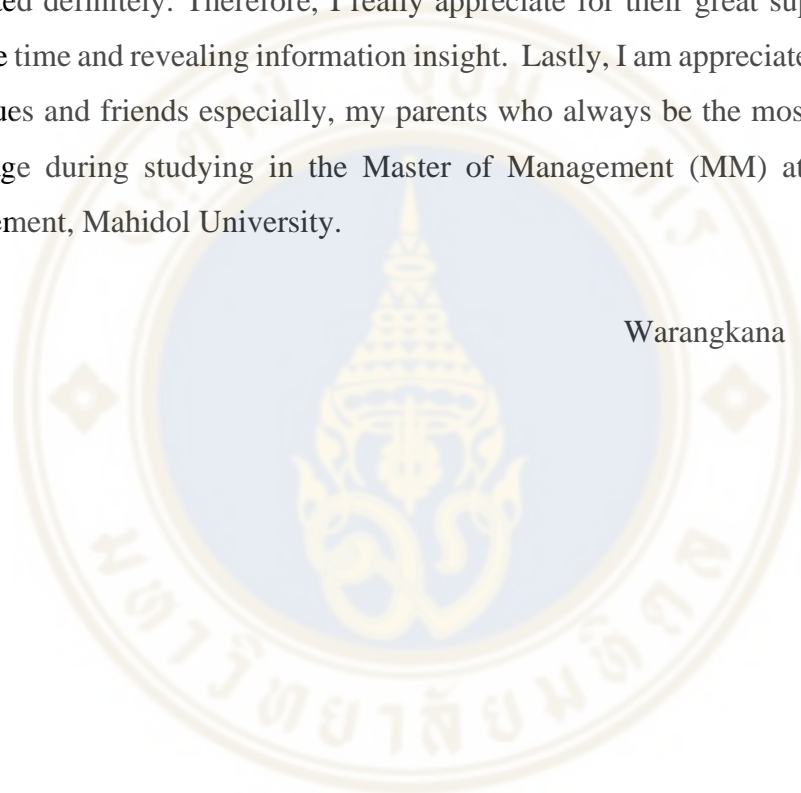
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## ACKNOWLEDGEMENTS

First of all, I am thankful for my thematic advisor, Assoc.Prof.Dr. Vichita Ractham, for her great consultant and supporter throughout all the working process of thematic paper as well as all respondents. Without them, my paper could not be completed definitely. Therefore, I really appreciate for their great support along with valuable time and revealing information insight. Lastly, I am appreciated for my family, colleagues and friends especially, my parents who always be the most supportive and encourage during studying in the Master of Management (MM) at the College of Management, Mahidol University.

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## **UNDERSTANDING CONSUMER MOTIVATION TO BUY PRODUCTS THROUGH E-WALLET PAYMENT**

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### **ABSTRACT**

The purpose of this study is to explore the consumer insight towards E-wallet payment in terms of motivation and perception to E-wallet user behavior in Bangkok. The main aspects such as social influence, sales promotion, perceived risk will be explored the motivation to use of E-wallet users and non-users. In addition, this study aims to investigate the attitudes, behavior and aspects driving intention to use E-wallet and barriers of non-users by conducting through qualitative method as in-depth interviews.

The findings of this research showed that E-wallet is one of the marketing tools to motivate consumers to buy products because of promotions and convenience. However, there are some users revealed that E-wallet cannot motivate them to buy products because they think it is just only one of the payment channels that help users more convenience when making purchases.

This study is useful for the readers who are in E-wallet business industries or who would like to build the electronic payment business and want to increase the customers and profit margins for business growth in the future.

**KEY WORDS:** E-wallet/TAM/ Social influence/Sales promotion/Perceived risk

25 pages

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## CHAPTER I

### INTRODUCTION

Nowadays, technology has rapidly increased around the world. Most people familiarise with using technology and innovative products, especially smartphones. It has increased speedily as well as in Thailand. One of the study reports revealed that the numbers of mobile payments would increase 100% by 2021 (Ericsson, 2016). As a smartphone, there are many functions such as calling, texting and bill payment. As a results, it become an essential part of routine life for all people. Over the past five-year, payment choices have been expanding and growing with an average 20%. With the extension of technology in smartphone, Thailand has been rank 4th of growth market in Asia after China, India, and Indonesia (Yozzo, 2016). According to Market research future (2020), they showed Global E-wallet market size as figure 1.1.



**Figure 1.1 Global E-wallet market**

With the growth of digital era, the payment channel has been changed from wallet to E-wallet. E-wallet payment occurs through digital channel or in the cloud. As shown in Figure 1.1 (Market research future, 2020), the E-wallet market size has



increased as a global market level. Since E-wallet adoption is increasing, the trend of using financial services on mobile devices is also gaining convenience and cost-effectiveness. E-wallets have changed the way we make payments. They are the advanced wallets offering more convenience and security. Moreover, the final goal of e-wallet is to make cashless payments easier and fully replace all contents of a physical wallet to be within a single application. All expenses made through an E-wallet is automatic recorded for the users, making it easier for people to manage their budget (Omise, 2019).

Nowadays, Thai people turn to spend money through internet and online payment. According to bank of Thailand reported since 2014 (Beller, 2018), mobile system including banking transaction has significantly increased compared with internet banking. Similarly, companies in Thailand such as LINE, Garena, and Lazada. They have used the advantage of their big brand company to promote their E-wallet service platform. LINE Company has about 4.5 million users for Rabbit LINE Pay in Thailand. Garena provides the AirPay wallet to its customers. For Lazada, it launched the Lazada Wallet in January 2018. As a project planned to move Thailand towards a cashless society, all of these platforms are part of the digital payment system in nationwide. According to government's Thailand 4.0 initiative, the government find out to create an economy value which driven by innovation, technology and creativity (Fintechnews Singapore January 4, 2019).

Currently, the security of E-wallet through the internet or electronic money relies on information technology development. E-wallet is convenient because users can make payment through digital channel, and the risks associated with holding cash are solved. E-wallet payment can also help to increase the efficiency of financial management and the recipient can receive money and manage money in real time (World Bank Development Research Group, 2017).

Importantly, this study has been created to help businesses to understand more in Thai consumer's perception towards E-wallet payment and the potential factors that relate to E-wallet usage. The result of this study will be useful for every business to improve a consumer's payment experience in order to expand target customer for business growth, especially the businesses which have E-wallet payment channel can also use the results of this study to improve their system for sustainability.

## **1.2 Objectives**

This study is conducted to understand Thai consumer's insight about E-wallet payment. The main objective is to study the understand consumer motivation along with consumers perception through E-wallet payments. This finding is to explain about the E-wallet payments market in Thailand and related topics. The research objectives are identified as follows.

- 1.2.1 To explore about Thai consumers behavior and perceptions of making purchases through E-wallet payment.
- 1.2.2 To understand the motivation towards E-wallet.
- 1.2.3 To understand the main factors motivating consumers to buy products via E-wallet

## **1.3 Research Questions**

- 1.3.1 Why consumers make purchases through E-wallet?
- 1.3.2 How motivational factors related to consumers to buy products through E-wallet?
- 1.3.3 How consumers perceive in buying products and making payment through E-wallet?

## **CHAPTER II**

### **LITERATURE REVIEW**

E-wallet is one of the convenient payment options to pay transactions and is presently becoming an influential sector for many consumers. In terms of adoption and motivation, there are relevant factors influencing many users to spend money through E-wallet. The purpose of this study is to identify the most related motivational factors for users to spend money and make purchases through E-wallet.

#### **2.1 Definition of E-wallet**

E-Wallet is a payment application on mobile devices and allows users to make any payment instead of cash including mobile banking transfer. It is connected with personal information and allows user to pay by scanning barcode or QR code generated for buyer to scan (Pharot, 2018). E-wallet can be described as a program or web service in one central place that users can input their personal information such as passwords, logins, shipping address and credit card details. It also offers a convenient and quick system method to users for purchasing the products across worldwide. Moreover, E-wallet offers users to search their billing payment and shipping information. Therefore, users can enter and click at participating merchants' sites. An example of well-known e-wallet system is Paypal which is a quick system to make a payment online without showing financial information. People also make payment flexibly by using their, bank accounts, account balances and credit cards (Mohammad, 2014).

In addition, E-wallet is another channel to replace physical wallets in the real pockets and convert cash payment into a digital transaction. There are three kinds of E-wallet including Closed, Semi-closed, and Open (Udhayaraj and Jocil, 2017).

### **2.1.1 Closed**

A closed E-wallet is about a company providing online payment for internal goods and services only to their consumers. This E-wallet type does not have the cash withdrawal or redemption service. It is a basic account that allows users to make a case of a repayment because of return or cancellation.

### **2.1.2 Semi-Closed**

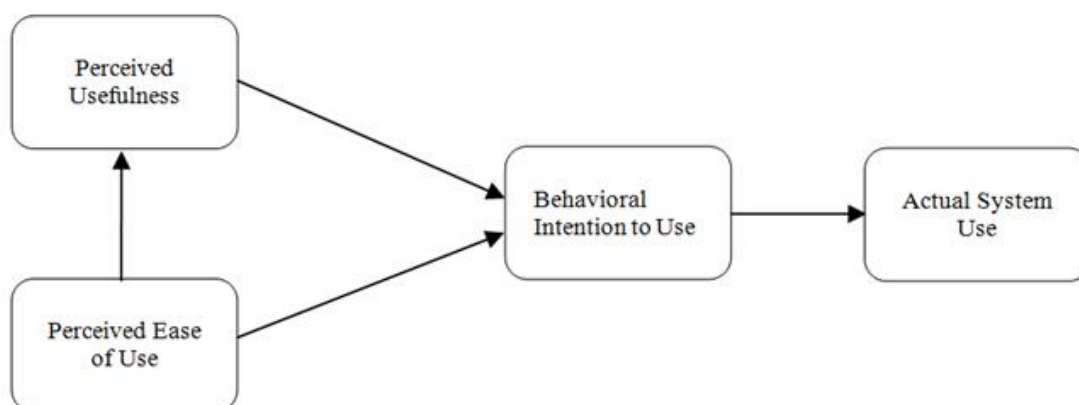
This E-wallet payment category accepts for goods and services, including financial services with the stores which are selected and contracted with the issuing company. However, semi-closed wallets do not permit the process of cash removal or redemption by users as well.

### **2.1.3 Open**

This type of E-wallet accepts goods and financial services such as transferring fund at dealer locations or point of purchase terminals that accept cards, and withdrawal cash at ATM machines.

## **2.2 Technology Acceptance Model (TAM)**

Technology Acceptance Model (TAM), which is established by Davis (1986), is well known framework for forecasting information and adoption of technology. The objective of TAM is to clarify the acceptance of common technology factors that describe users' behavior and user populations. The belief and perception of people towards a system can also be influenced by external factors. In addition, TAM can analyse the affecting factors about adoption to use beyond perceptions of convenience and effectiveness. Davis (1989) identified that the convenience variable related to perceived usefulness and perceived ease of use, but relationship towards intention to use and attitude could not be measured directly. Moreover, Davis (1986) mentioned that customer's attitude related to behavioural intention to use (Lai, P. C. and Zainal, A. A., 2015).



**Figure 2.1 Technology Acceptance Model, TAM (Davis,1986).**

### 2.2.1 Perceived Usefulness

Perceived usefulness is described as the individual belief for using the new technology that increases the potential task. It can influence the intention to adopt and accept technology, either directly or indirectly (Tariq, 2017). Perceived usefulness or benefits use an individual to measure the usefulness that they receive from using application systems, which base on users' interest in making the transaction using internet banking (Novitasari, 2015). While the consumer's perception of using technology can be influenced by several factors. For example, adopting technology can increase productivity, performance, and efficiency (Wijaya, 2006).

### 2.2.2 Perceived Ease of Use

Perceived ease of use is defined as a personal judgement to interact with a specific information technology or system (Davis, 1989). It can also be defined as an individual belief when using a specific technology. Many researches proved that perceived ease of use had an affirmative correlation through intention to use (Davis, 1989; Gefen and Straub, 1997; and Venkatesh, 2000). Perceived ease of use is studied in this work to define the factors that can influence E-wallet users. Moreover, it is one of the major behavioural principles to influence adoption and acceptance technology along with both original and TAM models revised version. (Tariq, 2017).

### **2.2.3 Behavioral Intention**

Behavioral intention to use is a possibility measurement of technology adoption, whereas the TAM uses real usage to symbolize a time measurement or frequency of technology adoption. However, it is difficult to engage customer behavior by obtaining a different intention to use measurement. Many researches revealed that both theoretical and empirical evidences for the influential connection between intention to involve in a performance and definite behavior (Norazah and Norbayah, 2011).

## **2.3 Social Influence**

Social influence is significant in the current society, especially words of mouth are very influential on consumers' intention. If consumers can see the benefits of the usage of those things, they can act as promoters for the business (Achmad and Rudi, 2018). There are two kinds of a new product adoption in case of social influences, i.e., normative and informational. Normative social influence refers to people who still stick with the tradition idea and do not adopt to new technology or product. They can be called as old-fashioned and can affect social pressure preference. Informational social influence is a group of adopters who always learn the new technology in their social network and decide on their own ideas to adopt the technology. Thus, informational social influence can moderate a role between intention to buy and customers' attitudes towards a product by enhancing beliefs and consumers' confidence in their preferences towards the products (Young and Jaideep, 2017).

## **2.4 Sales Promotion**

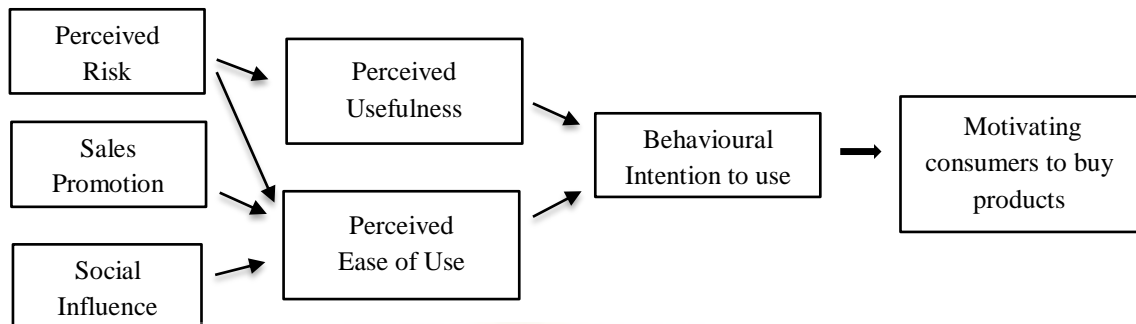
Sales promotion mostly refers to a short-term tool technique used to motivate consumers or merchants in terms of purchasing process and increasing profit margins (Kolter and Armstrong, 2010). Sales promotion is definitely one of the significant factors in marketing strategies for the marketers. Packaging companies revealed the statistics that almost 75% of the marketing budgets contained sales promotions (Neslin, 2002). Although traditional and online sales promotions have the same objectives, features and activities, they apply in different environments. Online

sales promotion activities use various motivation techniques to encourage the target customers and increase their intention to buy along with the specific product and service (Pathak, 2010). Most studies conclude that sales promotion can significantly affect the customer's behaviour and their buying decisions, although various components are different (Neslin, 2002). In addition, the previous study indicates that sales promotion is a variety of marketing techniques including a marketing strategy context in order to add value to a product or service to achieve specific objectives in terms of sales and marketing. This value can be a short term or longer-term techniques. There are six different benefit types of sales promotions, i.e., convenience, quality, monetary savings, value expression, exploration and entertainment. Regarding intention towards purchase, understanding about consumer's value in sales promotions is the most important as promotion is one of the factors that motivate consumer to buy the products. However, creating the promotion using E-wallet can help consumer decide to buy the product directly (Soni and Verghese, 2013).

## **2.5 Perceived Risk**

Perceived risk can describe as the uncertainty of consumer's perceptions when purchasing product or service with new technology (Littler and Melanthiou, 2006). People may especially concern more when acquiring products through online payments because perceived risk can increase weaknesses and produce preventing when consumers try to participate via online activities. Therefore, consumers who make transactional online can face hesitations and risks. Moreover, perceived risk is revealed by the negative affecting transaction to purchase products online (Pavlou, 2003). Furthermore, previous studies discovered that perceived risk was one of the factors to engage consumers in online platform and influenced customer's intention to use online channel to make purchases (Khaled and Faqih, 2013).

## 2.6 The Theoretical Model of This Study



**Figure 2.2 Conceptual Framework**

This research uses TAM (Technology Acceptance Model), which has been suggested by Fred D. Davis in 1989, to clarify the acceptance and adoption of E-wallet. TAM consists of perceived usefulness and perceived ease of use. Apart from TAM model, the external factors (perceived risk, sales promotion, and social influence) have been related to the consumer buying behavior. Perceived risk, sales promotion, social influence, and TAM are used as a framework to understand consumer's perception towards E-wallet to define the motivating consumers to buy products. The finding can help E-wallet business and service to understand how they can motivate consumers and understand customer's behavior and perceptions of consumers to increase the number of E-wallet users in the future.



## **CHAPTER III**

### **RESEARCH METHODOLOGY**

For research methodology, there are two techniques to conduct the researches which are quantitative and qualitative. Quantitative research is one of the approaches for survey in a numeric or statistical model. It is about collecting data and measuring the reality including validating relationship and developing the theory. However, the research can obtain deeper information by using qualitative method which is about describing, explaining, and interpreting the collected data insight. This method can help researcher to develop a level of details in terms of actual experiences. Both techniques have the different approaches for exploration (Carrie, 2007). In this research, it has been conducted by using qualitative techniques.

#### **3.1 Research Design**

The objective of this research is to understand consumer behavior when making payment via E-wallet. The research is conducted to understand the E-wallet market and consumer purchase perceptions. Therefore, the qualitative method is appropriate method to use in this study because this method can be used to obtain the consumer's insight and deeper information. This research interviewed 30 respondents who were E-wallet users and non- E-wallet users.

#### **3.2 Data Collection Methodology**

##### **3.2.1 Population**

This study selected respondents who lived in Bangkok and had similar generations. The respondents were classified into two groups, i.e., E-wallet users and non-E-wallet users. With the modern times, the study focused on workers who were

between 20 and 50 years old since they were the segment that influenced technology adoption in long term and could be potential target to gain some useful information and insights.

### **3.2.2 Sampling**

This research conducted using in depth-interview with open-ended questions. The researcher interviewed 30 interviewees consisting of 15 consumers who used E-wallet and 15 consumers who never used E-wallet. The study covered those 2 group of users to achieve the deeper information. Therefore, exploring these target groups could obtain the useful information about perceptions and attitudes towards motivating factor of E-wallet.

### **3.2.3 Data Collection**

The interviews were conducted to explore consumer's feeling, perception and behaviour when using E-wallet as well as motivation factors influenced the users. The data collected also included the opinion and reason of using E-wallet. The interview took about 15 minutes per person. Therefore, the following questions were used to gather information from the participants, which were structured into four parts.

First part was about personal information to collect the similar criteria. Second part was about general information about E-wallet. This part was separated into different questions for users and non-users in order to understand their actual experiences. Third part was about the reason of E-wallet adoption. This part was to explore the reasons why they used or did not use E-wallet and the last part was to understand consumer motivation to buy products through E-wallet.

## **3.3 Research Instrument**

The study used the interview method. Each part of questions was separated as following:

**Part 1: Personal information**

1. Age
2. Occupation

**Part 2: General information about E-wallet**

3. Do you know E-wallet? How do you know it?
4. Do you use E-wallet? Which E-wallet do you use?  
(If the participants never used E-wallet, the question will be “How do you make a payment when buying products? Why do you use it?”)
5. How often do you use E-wallet?

**Part 3: The reason of E-wallet adoption**

6. What are the reason that you use or do not use E-wallet?
7. Apart from the above reason, will it be any other reasons that you use E-wallet?

**Part 4: Motivation towards E-wallet**

8. How do you perceive in buying products using e-wallet? Why?
9. Will you continue to use E-wallet in the future? Why?

## **CHAPTER IV**

### **RESEARCH RESULT**

#### **4.1 Findings**

The purpose of this research is to study the motivation and perception of interviewees when they purchase products through E-wallet. The in depth-interview of 30 interviewees were separated into two groups (15 E-wallet users and 15 non-E-wallet users). The results showed that each group had different opinions of spending money through E-wallet. However, they still had similar opinion at some point. A group of interviewees were selected by characteristics as today's target market. The research would like to explore insight of interviewees in terms of motivations, perceptions, and behavior towards E-wallet. Motivations and perceptions towards E-wallet were two main points to be focused during interview.

#### **4.2 E-wallet Users**

The results from interviews of 15 users who experienced E-wallet showed that the popular E-wallets used to purchase their stuffs via offline and online channels were Rabbit Line Pay, True Wallet and Air pay. Most of these consumers have always used E-wallet for making payment transaction. Two of them used E-wallet every day. One interviewee used E-wallet for buying stuffs at 7-11 through True wallet payment and buying coffee at stores through Rabbit Line pay. Another interviewee used E-wallet for shopping online and paid through Air pay and Rabbit Line Pay. According to the customer insight, there were many factors such as promotion, convenience, social environment and contactless influenced them to use E-wallet with their own perceptions. Promotions and convenience were the main reasons that users use E-wallet.

#### **4.2.1 Promotions**

Every user mentioned about promotions that attracted them to use E-wallet in the beginning. They said, “There are many interesting promotions such as collecting the points for exchanging some products, discount, and cash back.” All of them started using E-wallet because of existing promotions in many places such as advertisement, text message, friend’s suggestion. Moreover, three respondents said promotions attracted them to buy products through E-wallet because they already registered E-wallet account when they received the promotions. They have always looked into the promotion details before thinking what they wanted to buy. They have always found and used it through E-wallet.

#### **4.2.2 Convenience**

Users mentioned that E-wallet is very convenient payment method because they can carry only mobile phone and can make purchases directly without withdrawing money and carrying cash. Therefore, they prefer to add their debit/credit card information into E-wallet and scan barcode or QR to pay. They said “it is very convenient for making purchases because sometimes they forget their wallet, but they still have E-wallet in their mobile phone. In addition, it can save the time for sellers to exchange the coins and count the banknotes”.

#### **4.2.3 Social environment**

Two interviewees gave the interesting reasons they used E-wallet, apart from promotions and convenience. They said, “the reason of using E-wallet can be social environment because currently some places and stores no longer accept cash.” This is an environment influence that leads people to use E-wallet implicitly. Moreover, they suggested that “if every store have E-wallet, it would be great for them because they can carry only mobile phone and go wherever they want”. They said “they cannot use E-wallet every place because E-wallet machine is not covered all of stores that they go to buy products. For example, the stores at Central Mall and some supermarkets still do not have E-wallet machine”.

#### **4.2.4 Contactless**

An interviewee mentioned about contactless, which researcher have never thought about this idea till Covid-19 happened. Due to coronavirus pandemic, the users concern more about health and cleanliness. They do not want to touch anything, even the banknotes, as coronavirus can easily spread by touching. Therefore, we believe that people may turn to use E-wallet more and more because they might concern and aware of touching banknotes and this situation can lead to cashless society in the future.

### **4.3 Non-E-wallet Users**

Interviewees who had no experience of using E-wallet knew E-wallet from advertisement, message and their friends but they did not want to use it because they thought it was not necessary as in daily life they could use cash or credit card to buy things. They said without E-wallet, they can still buy products and spend money as it has many payment methods. This study observes that even they do not use E-wallet, it does not mean they are not adopted with new technology because some non-E-wallet users make payment via PromptPay or online banking without carrying cash. Therefore, in mobile wallet market, there are many options to spend money, deepening on consumer wants and needs. This study also found that respondents did not want to use E-wallet because of three factors: complicated process, unattractive promotions, and perceived risk.

#### **4.3.1 Complicated Process**

Most of non-E-wallet users revealed that they did not use E-wallet because they were lazy to study the process of E-wallet registration and there were so many E-wallet brands that they did not know which one was the best. They claimed that the process of using E-wallet was complicated and it did not have any clear instruction that attracted them to use it. Therefore, to start using E-wallet is difficult for this consumer's mindset. However, they suggested that if E-wallet has a clear instruction and user friendly, they might change their mind to use it.

### **4.3.2 Unattractive Promotions**

A group of non-E-wallet users were not interested in promotions as E-wallet users did. They said E-wallet promotions provided a small promotion campaign such as 5-baht discount or 5% off. As there are many payment options, the majority of non-E-wallet users prefer to use credit card to make purchases because they are familiar with using credit card for many years. Some interviewees said they like to use credit card because it is easy for controlling the money budget and they can pay only one time per month. Therefore, most of them might change their mind to use E-wallet in the future if there is any special offer and more attractive promotions than credit card.

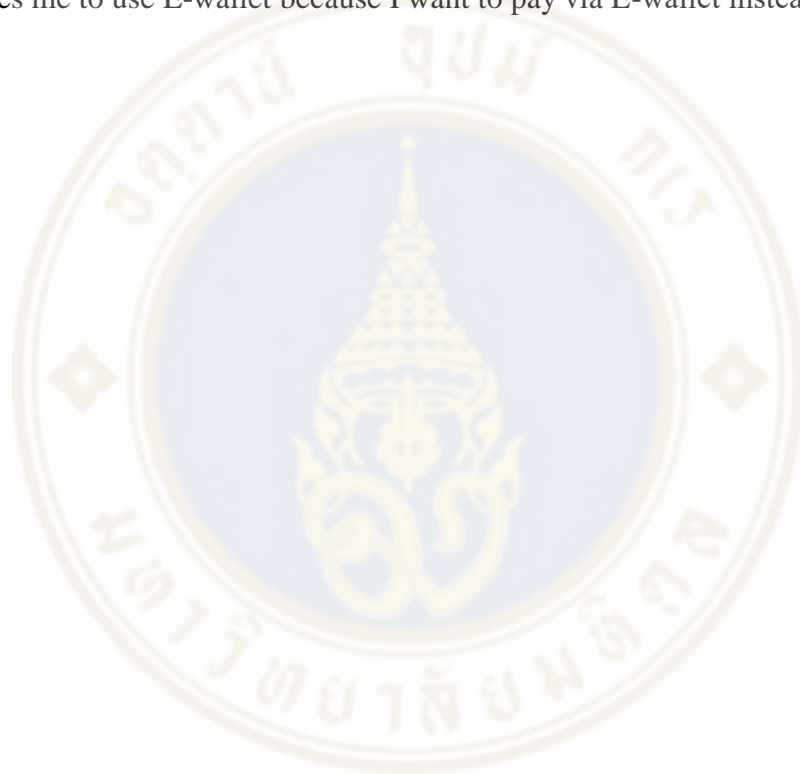
### **4.3.3 Perceived Risk**

According to customer insight, two respondents are programmer. They said, “E- wallet did not show any security or trust. As I work about programming system, I understand and perceive a lot of hacking data information”. They feel conscious of safety and do not want to take this risk. They suggested that E-wallet should create some confidences to the customers about security. They know it might take time, but it is important to build the customer trust to E-wallet. If there are many users use E-wallet and guarantee that, it is the most security. They believe people will turn to use E-wallet and the number of users will certainly increase.

## **4.4 Motivation towards E-wallet**

After the customer behaviour to use E-wallet of respondents was clarified, it was found that 8 of 15 E-wallet users agreed that E-wallet was one of the reasons to buy products because they enjoyed promotions and a convenience payment method. This group said, “When they receive the E-wallet promotions message, they always see what the interesting promotion is and use this offer to buy products.” This is because sometimes they do not have an idea what they want to eat or buy. Moreover, when they shopped online via E-wallet platform, they checked promotions first and found one interested them. Therefore, promotion is the best motivation for E-wallet users. In addition, one user said, “E-wallet motivates me to buy products because I have money in there, for example, Air pay. So, I have to spend money from there”. However, seven

users who disagreed that E-wallet motivated them to buy products claimed that E-wallet was just only one of the payment channels to help them make payment easier. This group of respondents did not use E-wallet every day. They could switch to use another payment channel, depending on which product they wanted to buy or what they wanted to spend money for. In addition, they explained that they used E-wallet based on categories of products. For example, one of users said, “before buying products or eating something, I know what I want and need. So, I think E-wallet cannot motivate me to make purchase in this kind of categories but for calling Taxi via application, I think it motivates me to use E-wallet because I want to pay via E-wallet instead of cash”.





## **CHAPTER V**

### **RECOMMENDATION**

#### **5.1 Conclusion**

The overall objective of this finding is to explore/understand customer behavior to buy products through E-wallet and their perceptions. The interviewees were separated into two groups (E-wallet users and non-E-wallet users) to understand the main reasons why they used E-wallet but the others still did not use it, and to understand the main influential factors. These reasons led to investigate the motivation, which was the main purpose of this study, to make a purchase through E-wallet. Results showed that most of E-wallet users used E-wallet because of perceived usefulness (convenience) and perceived ease of use (promotions). They said E-wallet is a convenient way to make a purchase and it is one of the payment channels to help them save money by using the discount promotion. However, some of users said social environment is one of the reasons that they turn to use E-wallet because, nowadays, some stores suggest to use E-wallet to get the discount or point and some shops no longer accept cash. In addition, due to COVID 19, one of the E-wallet users said people might concern more about cleanliness in the future; this reason can influence people to use E-wallet more and more. However, this study observes that social influence is not the main factor to attract consumers to use E-wallet, as non-E-wallet users said they did not use E-wallet even though people around them used it. In terms of motivation factor through E-wallet, 8 of 15 E-wallet users mentioned that E-wallet motivated them to purchase products. The main factor is promotion because they enjoy shopping and using many discounts through E-wallet payment on online and offline stores. However, the other E-wallet users said E-wallet could not motivate them to purchase products because E-wallet was just one of the payment channels that users could gain some benefits because they have always known what they wanted and needed. Also, there were some users revealed that it depended on categories of products. Nevertheless, non-E-wallet users who never experienced E-wallet explained that they did not use E-wallet because of complicated

process, unattractive promotions, and perceived risk. Most of them were not interested in E-wallet promotions at all and they said there were complicated processes to register and input their information before using E-wallet. They described that they could spend money towards the same payment channels that they have always used such as cash, credit card and PromptPay. In addition, some of non-E-wallet users concern about security. They said E-wallet did not show any trust and security to them. Therefore, the barrier of adoption process may take in wider view not only for the limitation of technology knowledge, but also for the preference choice of human interaction. In summary, customers have never changed the way they behave of making purchases. Therefore, the adoption factors may have their interpersonal issues regardless of ability to use E-wallet.

## **5.2 Limitations**

This study has location limited on research in Bangkok only. Therefore, the future researchers should continue fleshing out in deeper details about what make E-wallet service useful in the eyes of customers and should conduct with greater sample size encompassing different demographic groups. Moreover, the researchers can research more in different type of E-payment and use mix research methodologies.

## **5.3 Recommendations**

### **5.3.1 Improvement of E-wallet**

Due to positive intention to use of non-E-wallet users in terms of convenience and security, E-wallet businesses should pay special attention to increase customer confidence to make users feel comfortable and make E-wallet trustworthy by providing clear instructions, using a user-friendly design and providing the best security to help reduce customers' concerns. In addition, non-E-wallet users explained that E-wallet did not show any trust and security compared with banking online service. This idea can refer to the brand trust. They are not confident to use E-wallet according to its brand. One of the non-E-wallet users claimed that they used PromptPay and QR code,

which are more secure than E-wallet. This is because they know and trust the online banking.

### **5.3.2 Marketing Communication Campaigns**

E-wallet business can increase users by providing marketing communication campaigns. As today, people start using E-wallet because of promotions and suggestions from staffs in each store. Therefore, the attractive promotion campaign is particularly important to grab the beginner users. As mentioned about special promotions, E-wallet can start with strong promotions like 50% discount or buy 1 get 1 free to attract the non-E-wallet users. In addition, another way of communication is advertisement using popular celebrity or influencer to promote the campaigns.

Furthermore, marketing campaigns can create a positive word of mouth, help connect non-E-wallet users to a trail adoption caused by the social influence supports from friends and families, and prevent the bad experience for adopting which make them reject to use in the future.

### **5.3.3. Increasing E-wallet Machine**

Referring to the consumer insight, both E-wallet and non-E-wallet users described that nowadays E-wallet still had less machine in each store via online and offline. They did not see every store used E-wallet. This resulted in lower user numbers. They suggested that every store should have E-wallet machine to increase number of users and convenience. Users can only use E-wallet at some shops that are relevant E-wallet. Therefore, if E-wallet business still have low numbers of machines, they might not be able to maintain the current customers and users might decrease afterwards. In addition, one of non-E-wallet users said “to increase numbers of users, the best supporter will be government. If government understand the potential and usefulness of E-wallet, they will support all of E-wallet businesses to create the cashless society in the future.

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## **APPENDIX**

### **Qualitative questions**

#### **Part 1: Personal information**

1. Age
2. Occupation

#### **Part 2: General information about E-wallet**

3. Do you know E-wallet? How do you know it?
4. Do you use E-wallet? Which E-wallet do you use?  
(If the participants never used E-wallet, the question will be “How do you make a payment when buying products? Why do you use it?”)
5. How often do you use E-wallet?

#### **Part 3: The reason of E-wallet adoption**

6. What are the reason that you use or do not use E-wallet?
7. Apart from the above reason, will it be any other reasons that you use E-wallet?

#### **Part 4: Motivation towards E-wallet**

8. How do you perceive in buying products using e-wallet? Why?
9. Will you continue to use E-wallet in the future? Why?

### **Participants Information**

Users			Non-users		
Gender	Age	Occupation	Gender	Age	Occupation
Female	42	Office Worker	Female	34	Office Worker
Female	26	Office Worker	Female	29	Office Worker
Female	28	Office Worker	Female	28	Office Worker
Female	30	Office Worker	Female	28	Office Worker
Female	29	Office Worker	Female	28	Office Worker
Female	28	Office Worker	Female	28	Office Worker
Female	29	Office Worker	Female	28	Office Worker
Female	29	Office Worker	Female	44	Office Worker
Female	28	Office Worker	Male	33	Office Worker
Female	28	Office Worker	Male	28	Office Worker
Male	29	Office Worker	Male	30	Office Worker
Male	28	Office Worker	Male	37	Office Worker
Male	28	Office Worker	Male	26	Office Worker
Male	28	Office Worker	Male	27	Office Worker
Male	36	Investor	Male	28	Business Owner