THE INFLUENCE OF MOBILE PAYMENT ON THE SATISFACTION OF CHINESE TOURISTS IN THAILAND: THE CASE OF ALIPAY

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ABSTRACT

Nowadays, the explosive growth in internet usage and the rapid development of e-commerce, mobile payment has developed accordingly. Mobile payments have been highly accepted and widely used in China. The research studies the influence of mobile payment on the satisfaction of Chinese tourists in Thailand and take Alipay as the example. Alipay third-party mobile and online payment platform. It is the number one mobile payment organization in the world, which established in China. This research also aims to identify the factors affecting consumers' mobile payment behavior and offer recommendations to improve the Alipay service in Thailand

This research integrates Technology Acceptance Model (TAM) (Davis, 1989) and two extended models Unified theory of acceptance and use of technology (UTAUT) (Venkatesh et al., 2003) and TAM3 (Venkatesh & Bala, 2008), introduce some influencing factors and add several factors with relevant possibilities to study the impact of Alipay in the Thai environment. This research used quantitative research methodology to collect data, and also used SPSS to analyze the data. The target population is Chinese tourists living in mainland China and had traveled within one year or are traveling in Thailand. The sampling method was quota sampling by controlling gender, age, education level and travel methods as criteria.

The results of this study showed that the factors influence destination satisfaction were trust, facilitating conditions and social influence, and the factors impact destination loyalty included application satisfaction and application loyalty. Besides, the study found the difference between different groups of gender, age and travel methods.

As a result, the outcomes of the study can provide useful implications to help Alipay service providers to improve the users' satisfaction and loyalty. Moreover, this study can be used by Thailand related-businesses, as a guideline for providing service of mobile payment and organizing activities to attract more Chinese tourists and increase the destination satisfaction and loyalty of Chinese tourists.

KEY WORDS: Mobile payment / Alipay / Destination satisfaction / Destination loyalty

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CHAPTER I

INTRODUCTION

1.1 Macro environment

Mobile payment refers to the practice of clients utilizing mobile phones or other electronic devices to carry out electronic payments. Mobile payment effectively combines the Internet, terminal equipment, and financial institutions to form a new payment system. In the 1990s, the Internet quickly gained fame, gradually moving from universities and research institutes to enterprises and families. Its functions also evolved from information sharing to a popular means of information dissemination. Thanks to the Internet, costs are reduced, and more business opportunities are created. Thus, e-commerce developed and gradually became the largest hot spot in Internet applications. Mobile payment has correspondingly developed in order to adapt to the market trend of electronic commerce. In recent years, with the widespread popularity of smartphones and other mobile electronic devices, mobile payment has become a main payment method and confers important influence on e-commerce and traditional offline commerce. (Lee, J. M., Lee, B., & Rha, J. Y., 2019)

The largest mobile payment provider in the world is Alipay. Alipay (China) Network Technology Company is a leading third-party payment platform in China, which was founded by Alibaba group in 2004. Since the second quarter of 2014, it has become the largest mobile payment manufacturer in the world. (China Telecom, 2014) Alipay has established strategic cooperative relations with over 180 banks in China and abroad, along with VISA, MasterCard and other international organizations, becoming the most trusted partner of financial institutions in regard to electronic payments. Alipay initially relied on online commerce platforms like Taobao and Alibaba. As an online shopping and online transaction medium, third-party payment schemes also arose.

1.2 Micro environment

According to a 2018 Nielsen survey, 88% of people in Malaysia, Singapore, and Thailand who have accepted Chinese mobile payments have used Alipay in the past two years. Specifically, 40% of merchants that accept mobile payments reported that their number of visitors increased. A survey done in 2017 showed that more than 90% of Chinese tourists are willing to use mobile payments overseas. The number of Chinese tourists traveling abroad has also been growing steadily annually, owing to a rise in their incomes. In 2017, the number of outbound Chinese tourists increased by 7% year-on-year. In 2016, the overseas consumption of Chinese tourists increased by 4.5% year-on-year, ranking first in the world. When Chinese tourists travel overseas, 83% of them ask local businesses if they support mobile payment. (Nielsen , 2018)

Alipay software assists users in mainland China to bind deposit cards and credit CARDS issued by mainland banks (not bankbooks) with Alipay wallet. After verifying the account information as well as the bank card's personal information, users are then able to scan QR codes in order to make payments with deposit CARDS, credit CARDS, and their Alipay account balance. According to an Alipay overseas consumption survey, Thailand is where Chinese tourists use Alipay the most, spending 1,153 Chinese yuan, or about 5,400 baht, per capita. The report also noted that the number of Chinese tourists increased by 40% year-on-year during the May 1, 2019, Chinese Labor Day holiday (Thaizhonghua, 2019). According to consumer behavior trends of Alipay users in Thailand, they utilize Alipay more for services, including taxis and fast food. Shops, duty-free shops, pharmacies, and taxis are all businesses that are keen to use Alipay. According to the survey, 93% of Chinese tourists said they would probably increase their spending habits if mobile payments were more widely accepted. Furthermore, 94% of Chinese tourists indicated that they would be more willing to pay through their mobile phones if mobile payments were more widely used (Nielsen, 2018).

The number of mainland Chinese tourists visiting Thailand in the first half of 2019 reached 5.6504 million, down 4.73% year-on-year. However, China remains the largest source of tourists for Thailand. (Ministry of tourism and sports, Thailand,

2019) Thailand is now where Chinese tourists most utilize overseas mobile payments. However, due to mobile payment's low popularity and acceptance in Thailand, many local tourism-related businesses in Thailand do not consider mobile payment to be important in attracting Chinese tourists. Accordingly, 93% of Chinese tourists said they would probably increase their spending habits if mobile payments were more widely accepted, while 94% of Chinese tourists indicated that they would be more willing to pay via mobile phones if mobile payments were more widely used. In previous studies, Chinese users' intentions in using mobile payments was discussed, however, this paper will focus on the intention of Chinese tourists with respect to using mobile payments when traveling within Thailand as well as its impact on travel satisfaction by taking Alipay as an example.
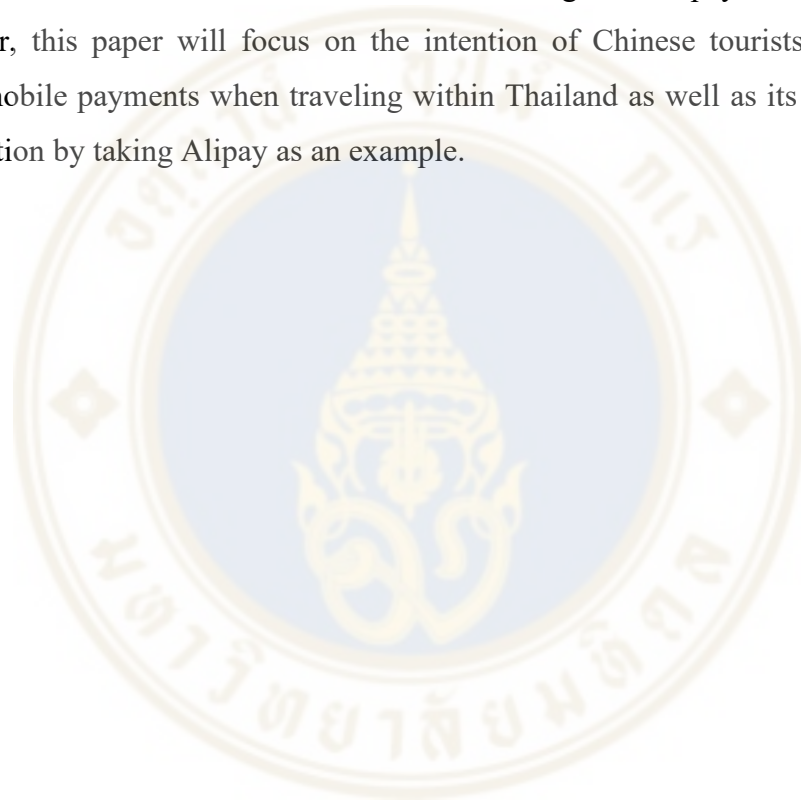
CHAPTER II
LITERATURE REVIEW

The Technology Acceptance Model (TAM) was proposed by David in 1989 to study user acceptance of information systems using rational behavioral theory. TAM includes two main factors: perceived usefulness and perceived ease-of-use. In later research, trust was shown to be an important factor in the lack of TAM. In the context of e-commerce, Venkatesh & Bala (2008) proposed the extension model TAM3, encompassing two influential factors: trust and perceived risk. In order to elaborate the user's intentions and subsequent behavior after using the information system, Venkatesh et al. (2003) introduced four factors in TAM's extended model UTAUT: 1) performance expectancy; 2) effort expectancy; 3) social influence; and 4) facilitating conditions. According to previous studies, the choice of variables is important for the rational interpretation of models based on actual conditions as well as the environment. Therefore, this study integrates TAM in conjunction with two extended models, UTAUT and TAM3, introduces various influencing factors, and puts forward several factors with their relevant possibilities so as to study the impact of Alipay in Thailand.

2.1 Trust

Morgan, R. M. & Hunt, s. d. (1994) defined trust as a party's confidence in the reliability and integrity of the other party to a transaction. Since all currency transactions must be based on trust, trust is an important factor that affects customers' intentions in carrying out mobile payments. (Arvidsson, N., 2014) Koenig-lewis et al. & Moll, a. (2010) showed that trust is related to perceived risk, and increasing trust will weaken the perceived risk. Gao, l. & Waechter, k. a. (2017) believed that trust is a main driving force for users to use mobile payments when performing transactions. However, the lack of trust from tourists towards merchants may be one of the most

important factors that hinders the successful utilization of mobile payments. M-payment is considered to be unsafe to a certain extent because compared to online payment, m-payment is more vulnerable to information attacks (Zhou, t., 2011), such as mobile message advertisements, mail advertisements, and so forth. Security can enhance users' trust regarding the privacy and reliability of mobile payment services (Sanayei et al., 2011). In this study, trust is defined as the user's belief that the supplier is capable of solving possible issues and information security risks when utilizing mobile payments.

2.2 Perceived usefulness

Davis, F. d. (1989) defined perceived usefulness as "the degree to which a person believes that using a particular system his or her job performance." Sanayei et al. (2011) defined perceived usefulness usage of a system or technology that can improve the user's job performance. Perceived usefulness is the antecedent factor of behavioral attitude (Davis, f. D, 1989). In previous investigations, if mobile payments are made to be simpler and more direct, its perceived usefulness in evaluation will be better. (Venkatesh et al., 2003). When local Thai businesses provide a simple Chinese label and an expedited payment process using Alipay, Chinese tourists will hold a higher perceived usefulness toward Alipay. The advantage in using mobile payments is ubiquity (Kleinrock, 1996). When sufficient resources are available, such as network connections and mobile devices, users may use mobile payments anytime and anywhere. Schierz et al. (2010) found that mobile services users perceived usefulness to be higher. Accordingly, the use of mobile payments in regard to service attitude becomes additionally steadfast.

2.3 Perceived risk

Zhang et al. (2012) defined perceived risk as the degree of a certain type of financial, social, psychological, physical, or temporal risk users believe they face.

Perceived risk is a subjective judgment made by people according to the characteristics and severity of specific risks, and it is an important indicator of public psychological panic. (Li et al., 2019). Tian et al. (2018) pointed out that perceived risk is the most important factor affecting online shopping with respect to consumers. The emergence of Alipay has greatly improved user convenience for payments, however, as it is a relatively new technology, users remain skeptical about its operation and security. Examples of such distrust include information leaks relating to bank cards and personal consumption, credit card theft, and potential theft by the supplier during payment. Masalkar et al. (2015) put forward that the protection provided by a password is not particularly important if the phone is only used as a communication tool unlike when it is used as a payment tool as password leaks may incur huge losses to users. Perceived risk has been shown to be a factor hindering users from using m-payment. (Liebana - Cabanillas et al., 2015). The higher the perceived risk, the weaker the perceived usefulness, which may even make users give up using the technology. (Kucukusta et al., 2015). Perceived risk may also be related to smartphone technologies and the network. The operating system and configuration of the mobile phone may affect the m-payment process. For example, the transaction may not be finished due to mobile phone interruptions during the payment process, making the user unsure about whether the transaction was carried out. In addition, if the user used other private sharing networks when paying, the password may leak.

2.4 Facilitating conditions

Zhou, T. (2011) defined facilitating conditions in that users have the knowledge and resources they need to use mobile Internet. In the study of UTUAT, Venkatesh et al. (2003) found that facilitating conditions and intentions have a direct impact on user behavior. Facilitating conditions can be defined as an individual's belief in the existence of organizational and technological infrastructure to support the use of technology (Venkatesh et al., 2003). Facilitating conditions are based on four models: perceptual control of TPB/DTPB and c-tamt-TPB, facilitating conditions of MPCU and compatibility of IDT. (Venkatesh et al., 2003). Thomas et al. (2013)

believed that users who hold a more positive view of facilitating conditions will also have a more positive attitude towards the use of mobile payments. Facilitating conditions are considerably more important for behavioral intentions than effort expectancy and usefulness. (Thomas et al., 2013)

In this study, facilitating conditions are defined as the resources and knowledge users are required to possess when using Alipay in Thailand. If local Thai businesses do not have sufficient resources like scanning equipment, network connections and operating instructions in Chinese, users will not be able to use Alipay even if Chinese tourists prefer using it.

2.5 Social influence

Social influence is defined as the degree to which an individual believes others having a significant influence on that individual believe that he or she should use the technology (Venkatesh et al., 2003). Zhou, t. (2011) explained that social influence is the influence of opinions based on an individual user's behavior. According to the social impact theory, individual users are more likely to follow the opinions of other important referees (Bagozzi et al., 2002). Hong et al. (2008) found that social influence has an impact on users' willingness to continue using mobile services. Moreover, the intention of social influence on users' behavior is always positive (Thomas et al., 2013). Lee et al. (2006) divided social influence into two aspects in evaluating the UTAUT model: subjective norms and self-identity of "internally generated role expectation." Those lacking Internet experience may be more inclined to rely on both subjective norms and self-identification, while those with experience may only need self-identification (Park et al., 2007). Alipay has been widely popularized in China, especially among merchants and even in vegetable markets. For Alipay users, main influential factors for its use may come from friends.

2.6 Tourist satisfaction

2.6.1 Application satisfaction

According to Wixom et al. (2005), users' satisfaction with information technology revolves around the users' attitudes towards the information system itself, system quality, and information quality. In this study, it is defined as users' attitudes towards Alipay itself, its service quality, service limitation, and network connection. However, the satisfaction of all users within the system encompass reliability, timeliness, and integration. (Ives et al., 1983). Bhattacherjee, A. (2001) found that perceived usefulness has an impact on satisfaction. According to the expectation confirmation theory, satisfaction has a strong impact on the willingness in a platform's continued use (Bhattacherjee, a., 2001). Furthermore, numerous studies have found that satisfaction affects user behavior (Lee.et al., 2007; Kuo et al., 2009; Deng et al., 2010).

2.6.2 Destination satisfaction

Baker et al. & Crompton et al. (2000) support the performance of tourism suppliers; tourist satisfaction will lead to the success of tourism businesses. Kwenye and Freimund (2016) mentioned that a destination that caters to the special needs of individuals and meets their expectations and demands may bring satisfaction to tourists. Several authors have shown that satisfaction has a direct impact on behavioral intentions in the travel industry. Prayag and Ryan (2012) pointed out that tourists' perception of a destination may affect their degree of satisfaction, which may positively correlate with future travel behaviors. However, tourists do not have to possess actual travel experience to perceive their destination as they may be influenced by publicity and word-of-mouth. (Prayag & Ryan, 2012). Since this paper analyses Chinese tourists' use of Alipay when traveling in Thailand, their satisfaction can be divided into two aspects, that is, their satisfaction in using Alipay and their satisfaction in traveling within Thailand. Their satisfaction toward Alipay may affect their travel satisfaction.

2.7 Loyalty

2.7.1 Application loyalty

Cheng et al. (2006) defined loyalty as consumers' favourable attitudes towards mobile payment services, which led to its repeated use. Security can improve the user's trust in mobile payments, improving their attitudes toward the Internet. Moreover, good attitudes affect the user's behavior more frequently (Tsiakis et al., 2005). Sanayei et al. (2011) mentioned that since loyalty is based on unpredictable behavior, it is difficult to explain. However, loyalty may be explained by behavioral theory, such as TAM. User loyalty is thought to be a two-way path, referring to attitude commitment and a willingness to repurchase. Past studies have demonstrated that satisfaction is an important determinant of loyalty. Users' attitude towards Alipay will affect their willingness to continue using its services. Sanayei et al. (2011) found that service quality could stimulate mobile payment users' loyalty. Here, loyalty can be divided into two categories: effective loyalty and behavioral loyalty. Affective loyalty is built according to satisfaction, trust, customer attitude, and commitment. However, loyalty that is based solely on repetitive behaviors is fragile. Various authors have said that only when two dimensions are simultaneously satisfied may "true loyalty" be defined (Dick & Basu, 1994; Trinquecoste, 1996). Chinese tourists' loyalty to Alipay may be reflected in their continued use and preference of Alipay even in the presence of multiple payment options.

2.7.2 Destination loyalty

Oppermann, m. (2000) described the loyalty of tourists to the destination as their willingness to revisit the destination and their recommendations of the destination to others. Tourists' positive experience in the destination's services, products, and other resources allow them to convey positive word-of-mouth recommendations regarding the destination to their relatives and friends (Bramwell, 1998; Oppermann, 2000, Postma & Jenkins, 1997). Backman & Crompton (1991) believed that loyalty is a measure of consumers' affection for products or services. Alipay could be a driving factor in Chinese tourists' loyalty toward Thailand as a travel destination. According to the survey, 94% of Chinese tourists prefer using mobile

payments (Nielsen, 2018), therefore, Chinese tourists may prefer to travel to destinations supporting mobile payments.
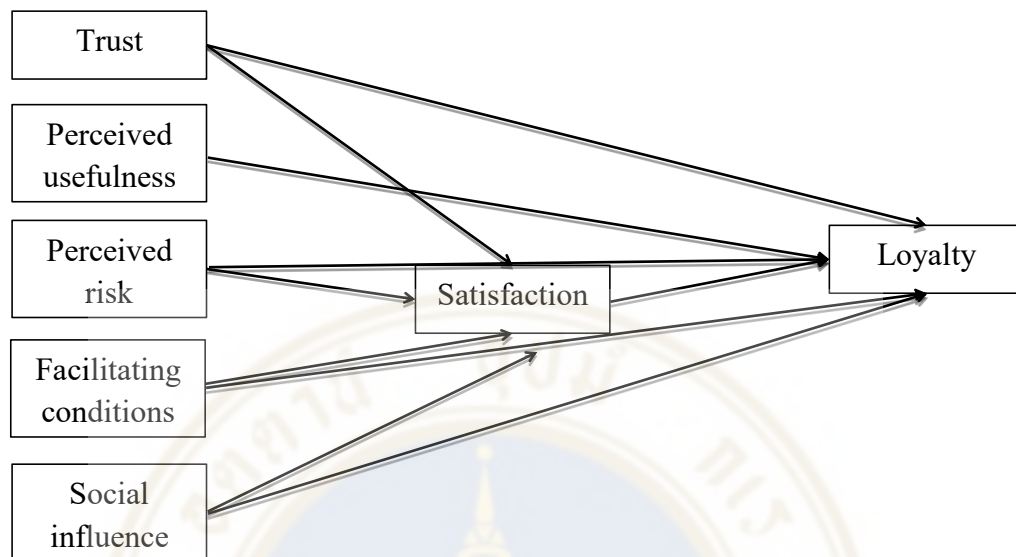
Figure 2.1 Proposed research model

CHARPTER III
RESEARCH FRAMEWORK

3.1 Population

This study focuses on Chinese tourists living in mainland China and had travelled within one year or are traveling in Thailand. Respondents will include both men and women. Based on demographics, this study will select 400 respondents to answer questionnaires designed for them. In addition, Chinese people over 18 years old will be selected as population in this study.

3.2 Data Collection and Sample Size

According to the calculation of sample size, the formula of Taro Yamane (1967) will be adopted in this study as the following:

$$n = \frac{N}{1 + Ne^2}$$

According to the National Bureau of Statistics, PRC, the total population of mainland China was 1,395,380,000 by the end of 2018. Taro Yamane (1967) pointed out that at the confidence level of 96% if the population is larger than 100,000 and the sampling error is ±5%, the sample size of the study is 400. This study will adopt the sampling survey method. The language used in this survey is Chinese, which will be translated correctly by qualified persons. Quantitative research method is used to collect the data of this study. The publication and collection of this survey will be conducted online as it will allow many people to access the Internet platform. There are screening questions in the questionnaire to ensure that the respondents matched the population designed for the study. The survey is divided into eight parts, the screening question is in the first part. In this question, respondents will be asked whether they

have been within one year or are traveling in Thailand. If the answer is "no", they will complete the questionnaire and be regarded as invalid. The other questions in the first part will design basic information such as gender, age, income and so on. Another seven parts including the 7 variables: trust, perceived usefulness, perceived risk, facilitating the conditions, social influence, tourist satisfaction, and loyalty. In addition, each question will be measured on five scales: strongly disagree (1), disagree (2), neutral (3), agree (4), strongly disagree (5).

3.3 Data analysis

After data collection, descriptive statistics will be interpreted by SPSS. To finding out the relationship between dependent variables (satisfaction, and loyalty) and the independent variables (trust, perceived usefulness, perceived risk, facilitating the conditions, the social influence). In addition, satisfaction can also be used as the influencing factor of loyalty.

CHAPTER IV
RESEARCH RESULT

4.1 Descriptive Analysis

Table 4.1 The characteristics of responders

Classification	Frequency	Percentage(%)
Gender		
Male	155	38.75
Female	245	61.25
College degree		
Yes	293	73.25
No	107	26.75
Age group		
18-25	151	37.75
26-35	117	29.25
36-45	73	18.25
46-55	44	11
56 or over	15	3.75
Region		
East China	34	8.5
South China	58	14.5
Central China	37	9.25
Southwest of China	210	52.5

Table 4.1 The characteristics of responders (cont.)

Others	61	15.25
Travel method		
Tour group	178	44.5
Individual	222	55.5

According to the result of characteristics of respondents, the largest group of gender is female, accounting for 61.25% (n = 245), and 38.75% (n = 155) is male. The major of respondents are college degree. 37.75% respondents of age is between 18 and 25 as the largest group (n = 151), the number decreases with age increases. The majority of region is southwest of China, accounting for 52.5 % (n = 210) and followed by other regions. As for travel method, tour group is 44.5%, (n= 178) and individual is 55.5% (n = 222).

Table 4.2 Descriptive Statistics of Trust

	Mean	Std. Deviation
Alipay is competent in providing effective financial service.	4.22	1.008
In general, Alipay possesses powerful functions and developed technology	4.17	1.030
Alipay is truthful in its dealings with me.	4.33	.910
Alipay is trustworthy.	4.27	.940
Alipay will protect my personal data	4.00	1.049
If I required help, Alipay would do its best to help me.	3.93	1.105

The descriptive statistics of trust table shows that 'Alipay is truthful in its dealings with me' has the highest mean score (mean = 4.33) and follow by 'Alipay is

trustworthy' (mean = 4.27). The third highest mean score statement is 'Alipay is competent in providing effective financial service' (mean = 4.22).

Table 4.3 Descriptive Statistics of Perceived Usefulness

	Mean	Std. Deviation
Alipay makes my travel in Thailand easier.	4.17	.965
Alipay makes my travel in Thailand more effective.	4.12	1.015
Using Alipay when traveling in Thailand can reduce the communication barrier when I make the payment.	4.17	.984
Using Alipay can bring me more benefits (such a discount) when traveling in Thailand.	4.09	1.021
In general, using Alipay can help me pay in Chinese Yuan when I travel in Thailand.	4.17	.972

There are three statements have the same highest mean are 'Alipay makes my travel in Thailand easier', 'Using Alipay when traveling in Thailand can reduce the communication barrier when I make the payment' and 'Using Alipay can help me pay in Chinese Yuan when I travel in Thailand' (mean = 4.17).

Table 4.4 Descriptive Statistics of Perceived Risk

	Mean	Std. Deviation
Other people may know information about my online transactions if I use Alipay.	3.20	1.328
Thailand local merchant's improper operation of Alipay may cause the loss of money.	3.32	1.303
Using Alipay to pay in Thailand will endanger my privacy security.	2.92	1.319
Using Alipay in Thailand may reveal the payment password.	2.89	1.360
In general, there are significant risks in using Alipay in Thailand.	2.75	1.318

According to the descriptive statistics result of perceive risk, the highest mean score statement is 'Thailand local merchant's improper operation of Alipay may cause the loss of money' (mean = 3.32) and followed by the statement 'Other people may know information about my online transactions if I use Alipay' (mean = 3.20).

Table 4.5 Descriptive Statistics of Facilitating Conditions

	Mean	Std. Deviation
I have the internet connection to use Alipay when I travel in Thailand.	4.05	1.025
The mall in Thailand supports me to pay by Alipay.	4.01	.997
The shops of Thailand's tourist attractions support me to use Alipay	3.94	1.007
Thailand provides a simple instruction in Chinese to guide me to process the payment with Alipay	3.91	1.009
Alipay's service in Thailand is complete	3.74	1.106

The result of descriptive statistics of trust shows that 'I have the internet connection to use Alipay when I travel in Thailand' has the highest mean score (mean = 4.05) and follow by 'The shops of Thailand's tourist attractions support me to use Alipay' (mean = 3.94). The third highest mean score statement is 'Thailand provides a simple instruction in Chinese to guide me to process the payment with Alipay' (mean = 3.91).

Table 4.6 Descriptive Statistics of Social Influence

	Mean	Std. Deviation
People who influence my behavior think I should use Alipay when I travel in Thailand.	3.82	1.068
People who are important to me think I should use Alipay when I travel in Thailand.	3.83	1.047
My friends think that I should use Alipay when I travel in Thailand	3.89	1.070
People around me are using Alipay when they travel in Thailand.	3.85	1.009
Many people who have travelled in Thailand recommend using Alipay.	3.89	1.055

According to the descriptive statistics result of social influence, 'My friends think that I should use Alipay when I travel in Thailand' and 'Many people who have travelled in Thailand recommend using Alipay' have the same highest mean (mean = 3.89). And followed by 'People around me are using Alipay when they travel in Thailand' (mean = 3.85).

Table 4.7 Descriptive Statistics of Application Satisfaction

	Mean	Std. Deviation
The Alipay service is excess my expectation.	3.90	1.050
I think that I made the correct decision to use Alipay when I travel in Thailand.	4.06	.963
I am satisfied with the way that Alipay has carried out transactions.	4.15	.918
I am satisfied with the service I have received from Alipay when I travel in Thailand.	4.01	.969
Overall, I was satisfied with Alipay.	4.12	.962

In application satisfaction scale, 'I am satisfied with the way that Alipay has carried out transactions' has the highest mean score (mean = 4.15) and followed by 'Overall, I was satisfied with Alipay' (mean = 4.12). The third highest mean score statement is 'I think that I made the correct decision to use Alipay when I travel in Thailand' (mean = 4.06).

Table 4.8 Descriptive Statistics of Destination Satisfaction

	Mean	Std. Deviation
I have good feelings about my Thailand trip	4.16	.908
I like my experience in Thailand when I travel in Thailand.	4.14	.953

Table 4.8 Descriptive Statistics of Destination Satisfaction (cont.)

The travel experience in Thailand is matched with my expectation.	4.00	.975
My choice to visit Thailand is wise one.	3.99	.973
In general, I am satisfied with the overall services (such as hotel and restaurant) in Thailand.	4.06	.951

The statement that has highest mean score is 'I have good feelings about my Thailand trip' (mean = 4.16) and followed by 'I like my experience in Thailand when I travel in Thailand' (mean = 4.14), the third highest mean score statement is 'In general, I am satisfied with the overall services (such as hotel and restaurant) in Thailand' (mean = 4.06).

Table 4.9 Descriptive Statistics of Application Loyalty

Descriptive Statistics

	Mean	Std. Deviation
I prefer to use Alipay when there are various payment methods to choose from	4.11	.948
I will continue to use Alipay in the future	4.16	.963
I will use Alipay in my next trip to Thailand	4.14	.917
If there are multiple mobile payment options(such as WeChat pay), I prefer to use Alipay	3.95	.994
I prefer to go to shops where I can pay by Alipay	4.11	.949

According to the descriptive statistics result of application loyalty, 'I will continue to use Alipay in the future' has the highest mean score (mean = 4.16) and follow by 'I will use Alipay in my next trip to Thailand' (mean = 4.14). The third highest mean score statements are 'I prefer to use Alipay when there are various payment methods to choose from' and 'I prefer to go to shops where I can pay by Alipay' (mean = 4.11)

Table 4.10 Descriptive Statistics of Destination Loyalty

Descriptive Statistics

	Mean	Std. Deviation
I think I will travel to Thailand many times in the future.	3.93	1.012
I think Thailand is the first choice as a tourist destination.	3.79	1.082
I think that Thailand is a good choice to return to spend a quality vacation.	3.95	1.016
I would like to recommend Thailand as a tourist destination to my friends and relatives.	3.99	.941
I always think positivity about Thailand.	4.13	.915

The statement has highest mean score is 'I always think positivity about Thailand' has the highest mean score (mean = 4.13) and followed by 'I would like to recommend Thailand as a tourist destination to my friends and relatives' (mean = 3.99). 'I think that Thailand is a good choice to return to spend a quality vacation' has the third highest mean score (mean = 3.95).

4.2 T-test Result of Gender

When investigating the differences between genders according to the influence of Alipay on the satisfaction, significant differences were revealed in seven variables, namely trust, perceived usefulness, facilitating conditions, application satisfaction, destination satisfaction, application loyalty and destination loyalty.

Table 4.11 T-test result of gender on trust

Group Statistics

	Please record your gender:	N	Mean	Std. Deviation	Std. Error Mean
Alipay is truthful in its dealings with me.	Male	155	4.11	1.102	.089
	Female	245	4.47	.733	.047
Alipay is trustworthy.	Male	155	4.12	1.069	.086
	Female	245	4.36	.836	.053

Independent Samples Test

	t-test for Equality of Means	
	t	Sig. (2-tailed)
Alipay is truthful in its dealings with me.	-3.551	.000
Alipay is trustworthy.	-2.444	.015

The table shows the result from running t-test to find the differences between two genders on trust, it is apparent that there are two differences between

gender. The data for the statement that 'Alipay is truthful in its dealings with me' shows that it has t =-3.551; Sig. (2-tailed) = .000 which means there's a different between male and female. According to the table, female has 4.47 and male has 4.11 for the mean. This can tell that female are more agree on 'Alipay is truthful in its dealings with me' more than male. While another statement states that 'Alipay is trustworthy' also has t = -2.444; Sig (2-tailed) at .015. Female (mean = 4.36) is more trust with Alipay than male (mean = 4.12).

Table 4.12 T-test result of gender on usefulness

Group Statistics

	Please record your gender:	N	Mean	Std. Deviation	Std. Error Mean
Alipay makes my travel in Thailand easier.	Male	155	3.99	1.142	.092
	Female	245	4.28	.818	.052
Using Alipay when traveling in Thailand can reduce the communication barrier when I make the payment.	Male	155	4.03	1.075	.086
	Female	245	4.26	.913	.058
Using Alipay can bring me more benefits (such a discount) when traveling in Thailand.	Male	155	3.95	1.124	.090
	Female	245	4.18	.941	.060

Table 4.12 T-test result of gender on usefulness (cont.)

Independent Samples Test

	t-test for Equality of Means	
	t	Sig. (2-tailed)
Alipay makes my travel in Thailand easier.	-2.690	.008
Using Alipay when traveling in Thailand can reduce the communication barrier when I make the payment.	-2.344	.020
Using Alipay can bring me more benefits (such a discount) when traveling in Thailand.	-2.072	.039

According to the result of the table from running T-test to find the differences between two genders on perceived usefulness, there are three different. The first statement that 'Alipay makes my travel in Thailand easier' has t= -2.690; Sig (2-tailed) = .008. It indicate that female think different with male and female (mean = 4.28) is more agree the statement than male (mean = 3.99). 'Using Alipay when traveling in Thailand can reduce the communication barrier when I make the payment' also has Sig (2-tailed) at .02 and t = -2.344 shows the different on gender. Female's mean score is 4.26 and male's mean score is 4.03, it means that female is more agree with the statement than male. While the statement that 'Using Alipay can bring me more benefits (such a discount) when traveling in Thailand' has t = -2.072; Sig (2-tailed) = .039. The Group Statistics shows that female has 4.18 and male has 3.95 for mean. This indicate that female is more agree with 'Using Alipay can bring me more benefits (such a discount) when traveling in Thailand' than male.

Table 4.13 T-test result of gender on facilitating conditions

Group Statistics

	Please record your gender:	N	Mean	Std. Deviation	Std. Error Mean
I have the internet connection to use Alipay when I travel in Thailand.	Male	155	3.86	1.168	.094
	Female	245	4.17	.906	.058

Independent Samples Test

	t-test for Equality of Means	
	t	Sig. (2-tailed)
I have the internet connection to use Alipay when I travel in Thailand.	-2.747	.006

According to the result of the table, there is one statement has different on gender in facilitating scale. The statement that 'I have the internet connection to use Alipay when I travel in Thailand' has t = -2.747; Sig (2-tailed) = .006. Female (mean = 4.17) more agree with they have the internet connection in Thailand than male (mean = 3.86).

Table 4.14 T-test result of gender on application satisfaction

Group Statistics

	Please record your gender:	N	Mean	Std. Deviation	Std. Error Mean
I am satisfied with the way that Alipay has carried out transactions.	Male	155	4.02	1.041	.084
	Female	245	4.23	.823	.053
I am satisfied with the service I have received from Alipay when I travel in Thailand.	Male	155	3.87	1.103	.089
	Female	245	4.10	.865	.055

Independent Samples Test

	t-test for Equality of Means	
	t	Sig. (2-tailed)
I am satisfied with the way that Alipay has carried out transactions.	-2.231	.026
I am satisfied with the service I have received from Alipay when I travel in Thailand.	-2.213	.028

The table shows the result of the differences between genders on application satisfaction, it is apparent that there are two differences between genders.

The data for the statement that I am satisfied with the way that Alipay has carried out transactions.' shows that it has t = -2.231; Sig. (2-tailed) = .026 which means there's a different between male and female. According to the table, female has 4.23 and male has 4.02 for the mean. This can tell that female are more agree on the statement than male. While another statement states that 'I am satisfied with the service I have received from Alipay when I travel in Thailand' also has t = -2.213; Sig (2-tailed) at .028. Female (mean = 4.10) is more trust with Alipay than male (mean = 3.87).

Table 4.15 T-test result of gender on destination satisfaction

Group Statistics

	Please record your gender:	N	Mean	Std. Deviation	Std. Error Mean
I have good feelings about my Thailand trip	Male	155	4.02	1.016	.082
	Female	245	4.24	.823	.053
I like my experience in Thailand when I travel in Thailand.	Male	155	3.95	1.098	.088
	Female	245	4.26	.828	.053
The travel experience in Thailand is matched with my expectation.	Male	155	3.84	1.096	.088
	Female	245	4.10	.877	.056
My choice to visit Thailand is wise one.	Male	155	3.86	1.078	.087
	Female	245	4.07	.893	.057

Table 4.15 T-test result of gender on destination satisfaction (cont.)

| In general, I am satisfied with the overall services (such as hotel and restaurant) in Thailand. | Male | 155 | 3.90 | 1.106 | .089 |
| | Female | 245 | 4.16 | .825 | .053 |

Independent Samples Test

	t-test for Equality of Means	
	t	Sig. (2-tailed)
I have good feelings about my Thailand trip	-2.435	.015
I like my experience in Thailand when I travel in Thailand.	-3.042	.003
The travel experience in Thailand is matched with my expectation.	-2.485	.014
My choice to visit Thailand is wise one.	-2.078	.039
In general, I am satisfied with the overall services (such as hotel and restaurant) in Thailand.	-2.501	.013

The table shows that all statements of destination satisfaction have different on gender. The first one 'I have good feelings about my Thailand trip' has t = -2.435; Sig (2-tailed) = .015, and female (mean= 4.24) is more agree than male (mean= 4.02). The second statement that 'I like my experience in Thailand when I travel in Thailand' has t=-3.042; Sig (2-tailed) =.003, female is 4.26 and male is 3.95 for the mean. Next statement states 'The travel experience in Thailand is matched

with my expectation' has t=-2.485; Sig (2-tailed) =.014, the mean score of female is 4.10 and male is 3.84, female more agree than male. While 'My choice to visit Thailand is wise one' also shows the different that t=-2.078; Sig (2-tailed) = .039. Female is 4.07 and male is 3.86 for mean. The last statement that 'In general, I am satisfied with the overall services (such as hotel and restaurant) in Thailand' has t= -2.501; Sig (2-tailed) = .013. The mean tells that female (mean= 4.16) more satisfied with the overall services in Thailand than male (mean = 3.90).

Table 4.16 T-test result of gender on application loyalty

Group Statistics

	Please record your gender:	N	Mean	Std. Deviation	Std. Error Mean
I prefer to use Alipay when there are various payment methods to choose from	Male	155	3.94	1.135	.091
	Female	245	4.21	.792	.051
I will continue to use Alipay in the future	Male	155	4.02	1.084	.087
	Female	245	4.25	.868	.055
I will use Alipay in my next trip to Thailand	Male	155	3.95	1.071	.086
	Female	245	4.25	.785	.050
I prefer to go to shops where I can pay by Alipay	Male	155	3.96	1.104	.089
	Female	245	4.20	.824	.053

Table 4.16 T-test result of gender on application loyalty (cont.)

Independent Samples Test

	t-test for Equality of Means	
	t	Sig. (2-tailed)
I prefer to use Alipay when there are various payment methods to choose from	-2.592	.010
I will continue to use Alipay in the future	-2.337	.020
I will use Alipay in my next trip to Thailand	-2.995	.003
I prefer to go to shops where I can pay by Alipay	-2.354	.019

According to the T-test result of the different between genders on application loyalty. The result indicates four different. The first statement 'I prefer to use Alipay when there aret various payment methods to choose from' has t = -2.592; Sig (2-tailed) = .010 shows the different. Female's mean is 4.21 and male is 3.94, it tells that female more prefer to use Alipay when there are various payment methods to choose from. The second statement 'I will continue to use Alipay in the future' has t = -2.337; Sig (2-tailed) = .020. The mean score shows that female (mean = 4.25) more agree with the statement than male (mean = 4.02). While 'I will use Alipay in my next trip to Thailand' also shows the different (t = -2.995; Sig (2-tailed) = .003). Female is 4.25 and male is 3.95 for mean. The last statement 'I prefer to go to shops where I can pay by Alipay' has t= -2.354; Sig (2-tailed) = .019. And the mean score of female (mean = 4.20) is higher than male (mean = 3.96).

Table 4.17 T-test result of gender on destination loyalty

Group Statistics

	Please record your gender:	N	Mean	Std. Deviation	Std. Error Mean
I think I will travel to Thailand many times in the future.	Male	155	3.75	1.165	.094
	Female	245	4.05	.883	.056
I would like to recommend Thailand as a tourist destination to my friends and relatives.	Male	155	3.87	1.043	.084
	Female	245	4.07	.863	.055
I always think positivity about Thailand.	Male	155	3.95	1.068	.086
	Female	245	4.24	.785	.050

Independent Samples Test

	t-test for Equality of Means	
	t	Sig. (2-tailed)
I think I will travel to Thailand many times in the future.	-2.787	.006
I would like to recommend Thailand as a tourist destination to my friends and relatives.	-1.979	.049

Table 4.17 T-test result of gender on destination loyalty (cont.)

I always think positivity about Thailand.	-2.902	.004

According to the result of the table from running T-test to find the differences between two genders on destination loyalty, there are three different. The first statement 'I think I will travel to Thailand many times in the future.' has t= -2.787; Sig (2-tailed) = .006. It indicate that female think different with male and female (mean = 4.05) is more agree the statement than male (mean = 3.75). 'I would like to recommend Thailand as a tourist destination to my friends and relatives' also has Sig (2-tailed) at .049 and t = -1.979 shows the different on gender. Female's mean score is 4.07 and male's mean score is 3.87, it means that female is more agree with the statement than male. While the statement that 'I always think positivity about Thailand' has t = 2.902; Sig (2-tailed = .004). The Group Statistics shows that female has 4.24 and male has 3.95 for mean. This indicate that female are more agree with 'I always think positive about Thailand' than male.

4.3 T-test Result of Travel Method

When investigating the differences between tour group and individual travel according to the influence of Alipay on the satisfaction, significant differences were revealed in eight variables, namely trust, perceived usefulness, facilitating conditions, social influence, Application satisfaction, destination satisfaction, application loyalty and destination loyalty.

Table 4.18 T-test result of travel method on trust

Group Statistics					
	Which method of travel did you choose?	N	Mean	Std. Deviation	Std. Error Mean
Alipay is competent in providing effective financial service.	Tour group	178	4.01	1.172	.088
	Individual	222	4.40	.816	.055
In general, Alipay possesses powerful functions and developed technology	Tour group	178	4.01	1.188	.089
	Individual	222	4.30	.863	.058
Alipay is truthful in its dealings with me.	Tour group	178	4.21	1.045	.078
	Individual	222	4.42	.773	.052
Alipay is trustworthy.	Tour group	178	4.09	1.096	.082
	Individual	222	4.41	.766	.051
Alipay will protect my personal data	Tour group	178	3.88	1.126	.084
	Individual	222	4.10	.974	.065

Independent Samples Test

	t-test for Equality of Means	
	t	Sig. (2-tailed)

Table 4.18 T-test result of travel method on trust (cont.)

Alipay is competent in providing effective financial service.	-3.776	.000
In general, Alipay possesses powerful functions and developed technology	-2.734	.007
Alipay is truthful in its dealings with me.	-2.294	.022
Alipay is trustworthy.	-3.302	.001
Alipay will protect my personal data	-2.033	.043

According to the T-test result of the different between two travel methods. The result indicates five different in trust scale. The first statement 'Alipay is competent in providing effective financial service' has t = -3.776; Sig (2-tailed) = .000 shows the different. Female's mean is 4.40 and male is 4.01. The second statement 'In general, Alipay possesses powerful functions and developed technology' has t =-2.734; Sig (2-tailed) = .007. The mean score shows that female (mean = 4.30) more agree with the statement than male (mean = 4.01). Next statement 'Alipay is truthful in its dealings with me.' also shows the different (t = -2.294; Sig (2-tailed) = .022). Female is 4.42 and male is 4.21 for mean. While 'Alipay is trustworthy' has t= -3.302; Sig (2-tailed) =.001, female's mean score is 4.41 and male is 4.09. The last statement 'Alipay will protect my personal data' has t= -2.033; Sig (2-tailed) = .040. And the mean score of female (mean = 4.10) is higher than male (mean = 3.88).

Table 4.19 T-test result of travel method on perceived usefulness

	Which method of travel did you choose?	N	Mean	Std. Deviation	Std. Error Mean
	Group Statistics				
Alipay makes my travel in Thailand more effective.	Tour group	178	3.98	1.169	.088
	Individual	222	4.24	.857	.058
Using Alipay when traveling in Thailand can reduce the communication barrier when I make the payment.	Tour group	178	4.02	1.122	.084
	Individual	222	4.29	.840	.056
Using Alipay can bring me more benefits (such a discount) when traveling in Thailand.	Tour group	178	3.89	1.147	.086
	Individual	222	4.25	.877	.059
In general, using Alipay can help me pay in Chinese Yuan when I travel in Thailand.	Tour group	178	3.99	1.137	.085
	Individual	222	4.32	.790	.053

Table 4.19 T-test result of travel method on perceived usefulness (cont.)

Independent Samples Test		
	t-test for Equality of Means	
	t	Sig. (2-tailed)
Alipay makes my travel in Thailand more effective.	-2.492	.013
Using Alipay when traveling in Thailand can reduce the communication barrier when I make the payment.	-2.811	.005
	-2.725	.007
Using Alipay can bring me more benefits (such a discount) when traveling in Thailand.	-3.547	.000
	-3.445	.001
In general, using Alipay can help me pay in Chinese Yuan when I travel in Thailand.	-3.322	.001
	-3.197	.002

The result of the different between travel methods show that there are four different for perceived usefulness. The first statement 'Alipay makes my travel in Thailand more effective.' has t = --2.492; Sig (2-tailed) = .013 shows the different. Female's mean is 4.24 and male is 3.98. The second statement 'Using Alipay when traveling in Thailand can reduce the communication barrier when I make the payment' has t = -2.725; Sig (2-tailed) = .007. The mean score shows that female (mean = 4.29) more agree with the statement than male (mean = 4.02). While 'Using

Alipay can bring me more benefits (such a discount) when traveling in Thailand' also shows the different (t = -3.445; Sig (2-tailed) = .001). Female is 4.25 and male is 3.89 for mean. The last statement 'In general, using Alipay can help me pay in Chinese Yuan when I travel in Thailand' has t= -3.197; Sig (2-tailed) = .002. And the mean score of female (mean = 4.32) is higher than male (mean = 3.99).

Table 4.20 T-test result of travel method on facilitating conditions

Group Statistics					
	Which method of travel did you choose?	N	Mean	Std. Deviation	Std. Error Mean
The mall in Thailand supports me to pay by Alipay.	Tour group	178	3.88	1.111	.083
	Individual	222	4.12	.885	.059
The shops of Thailand's tourist attractions support me to use Alipay	Tour group	178	3.82	1.079	.081
	Individual	222	4.04	.936	.063
Thailand provides a simple instruction in Chinese to guide me to process the payment with Alipay	Tour group	178	3.74	1.100	.082
	Individual	222	4.05	.909	.061

Table 4.20 T-test result of travel method on facilitating conditions (cont.)

Independent Samples Test

	t-test for Equality of Means	
	t	Sig. (2-tailed)
The mall in Thailand supports me to pay by Alipay.	-2.299	.022
The shops of Thailand's tourist attractions support me to use Alipay	-2.107	.036
Thailand provides a simple instruction in Chinese to guide me to process the payment with Alipay	-3.003	.003

According to the result of the table from running T-test to find the differences between travel methods on facilitating conditions, there are three different. The first statement 'The mall in Thailand supports me to pay by Alipay' has t= -2.299; Sig (2-tailed) = .022. It indicate that female think different with male and female (mean = 4.12) is more agree the statement than male (mean = 3.88). 'The shops of Thailand's tourist attractions support me to use Alipay' also has Sig (2-tailed) at .036 and t = -2.107 shows the different on travel method. Female's mean score is 4.04 and male's mean score is 3.82, it means that female is more agree with the statement than male. While the statement 'Thailand provides a simple instruction in Chinese to guide me to process the payment with Alipay' has t = -3.003; Sig (2-tailed) = .003. The Group Statistics shows that female has 4.05 and male has 3.74 for mean. This indicate that female is more agree with 'Thailand provides a simple instruction in Chinese to guide me to process the payment with Alipay' than male.

Table 4.21 T-test result of travel method on social influence

Group Statistics

	Which method of travel did you choose?	N	Mean	Std. Deviation	Std. Error Mean
People who are important to me think I should use Alipay when I travel in Thailand.	Tour group	178	3.68	1.096	.082
	Individual	222	3.94	.994	.067
My friends think that I should use Alipay when I travel in Thailand	Tour group	178	3.72	1.134	.085
	Individual	222	4.02	1.000	.067
People around me are using Alipay when they travel in Thailand.	Tour group	178	3.72	1.110	.083
	Individual	222	3.95	.911	.061
Many people who have travelled in Thailand recommend using Alipay.	Tour group	178	3.71	1.151	.086
	Individual	222	4.03	.951	.064

Independent Samples Test

	t-test for Equality of Means	
	t	Sig. (2-tailed)

Table 4.21 T-test result of travel method on social influence (cont.)

People who are important to me think I should use Alipay when I travel in Thailand.	-2.499	.013
My friends think that I should use Alipay when I travel in Thailand	-2.789	.006
People around me are using Alipay when they travel in Thailand.	-2.245	.025
	-2.198	.029
Many people who have travelled in Thailand recommend using Alipay.	-2.984	.003
	-2.922	.004

The result of the different between travel methods show that there are four different on social influence. The first statement 'People who are important to me think I should use Alipay when I travel in Thailand' has t = -2.499; Sig (2-tailed) = .013 shows the different. Female's mean is 3.94 and male is 3.68. The second statement 'My friends think that I should use Alipay when I travel in Thailand' has t = -2.789; Sig (2-tailed) = .006. The mean score shows that female (mean = 4.02) more agree with the statement than male (mean = 3.72). While 'People around me are using Alipay when they travel in Thailand' also shows the different (t = -2.198; Sig (2-tailed) = .029). Female is 3.95 and male is 3.72 for mean. The last statement 'Many people who have travelled in Thailand recommend using Alipay' has t= -2.922; Sig (2-tailed) = .004. And the mean score of female (mean = 4.03) is higher than male (mean = 3.71).

Table 4.22 T-test result of travel method on application satisfaction
Group Statistics

	Which method of travel did you choose?	N	Mean	Std. Deviation	Std. Error Mean
I think that I made the correct decision to use Alipay when I travel in Thailand.	Tour group	178	3.85	1.125	.084
	Individual	222	4.22	.773	.052
I am satisfied with the way that Alipay has carried out transactions.	Tour group	178	3.99	1.060	.079
	Individual	222	4.27	.766	.051
I am satisfied with the service I have received from Alipay when I travel in Thailand.	Tour group	178	3.81	1.086	.081
	Individual	222	4.17	.833	.056

Independent Samples Test

	t-test for Equality of Means	
	t	Sig. (2-tailed)
I think that I made the correct decision to use Alipay when I travel in Thailand.	-3.703	.000

Table 4.22 T-test result of travel method on application satisfaction (cont.)

I am satisfied with the way that Alipay has carried out transactions.	-3.017	.003
I am satisfied with the service I have received from Alipay when I travel in Thailand.	-3.609	.000

According to the result of the table, there are three different. The first statement 'I think that I made the correct decision to use Alipay when I travel in Thailand' has t= -3.703; Sig (2-tailed) = .000. It indicate that female think different with male and female (mean = 4.22) is more agree the statement than male (mean = 3.85). 'I am satisfied with the way that Alipay has carried out transactions' also has Sig (2-tailed) at .003 and t = -3.017 shows the different on travel method. Female's mean score is 4.27 and male's mean score is 3.99, it means that female is more agree with the statement than male. While the statement 'I am satisfied with the service I have received from Alipay when I travel in Thailand.' has t = -3.609; Sig (2-tailed) = .000. The Group Statistics shows that female has 4.17 and male has 3.81 for mean. This indicate that female is more satisfied with the service in Thailand.

Table 4.23 T-test result of travel method on destination satisfaction

<div align="center">Group Statistics</div>

	Which method of travel did you choose?	N	Mean	Std. Deviation	Std. Error Mean
I have good feelings about my Thailand trip	Tour group	178	4.03	1.002	.075
	Individual	222	4.26	.814	.055
I like my experience in Thailand when I travel in Thailand.	Tour group	178	4.03	1.049	.079
	Individual	222	4.23	.860	.058

Table 4.23 T-test result of travel method on destination satisfaction (cont.)

The travel experience in Thailand is matched with my expectation.	Tour group	178	3.83	1.093	.082
	Individual	222	4.14	.845	.057
My choice to visit Thailand is wise one.	Tour group	178	3.86	1.072	.080
	Individual	222	4.09	.875	.059
In general, I am satisfied with the overall services (such as hotel and restaurant) in Thailand.	Tour group	178	3.90	1.090	.082
	Individual	222	4.18	.804	.054

Independent Samples Test

	t-test for Equality of Means	
	t	Sig. (2-tailed)
I have good feelings about my Thailand trip	-2.456	.014
I like my experience in Thailand when I travel in Thailand.	-2.113	.035
The travel experience in Thailand is matched with my expectation.	-3.103	.002
My choice to visit Thailand is wise one.	-2.415	.016

Table 4.23 T-test result of travel method on destination satisfaction (cont.)

In general, I am satisfied with the overall services (such as hotel and restaurant) in Thailand.	-2.874	.004

The table shows that all statements of destination satisfaction have different on travel. The first one 'I have good feelings about my Thailand trip' has t =-2.456; Sig (2-tailed) = .014, and female (mean= 4.26) is more agree than male (mean= 4.03). The second statement that 'I like my experience in Thailand when I travel in Thailand' has t=-2.113; Sig (2-tailed) =.0035, female is 4.23 and male is 4.03 for the mean. Next statement states 'The travel experience in Thailand is matched with my expectation' has t=-3.103; Sig (2-tailed) =.002, the mean score of female is 4.14 and male is 3.83, female more agree than male. While 'My choice to visit Thailand is wise one' also shows the different that t=-2.415; Sig (2-tailed) = .016. Female is 4.09 and male is 3.86 for mean. The last statement that 'In general, I am satisfied with the overall services (such as hotel and restaurant) in Thailand' has t= -2.874; Sig (2-tailed) = .004. The mean tells that female (mean= 4.18) more satisfied with the overall services in Thailand than male (mean = 3.90).

Table 4.24 T-test result of travel method on application loyalty

Group Statistics

	Which method of travel did you choose?	N	Mean	Std. Deviation	Std. Error Mean
I prefer to use Alipay when there are various payment methods to choose from	Individual	178	3.99	1.050	.079
	Tour group	222	4.20	.849	.057
I will continue to use Alipay in the future	Individual	178	3.99	1.132	.085
	Tour group	222	4.29	.779	.052

Table 4.24 T-test result of travel method on application loyalty (cont.)

I will use Alipay in my next trip to Thailand	Tour group	178	3.98	1.039	.078
	Individual	222	4.26	.787	.053
I prefer to go to shops where I can pay by Alipay	Tour group	178	3.97	1.062	.080
	Individual	222	4.23	.831	.056

Independent Samples Test

	t-test for Equality of Means	
	t	Sig. (2-tailed)
I prefer to use Alipay when there are various payment methods to choose from	-2.147	.032
I will continue to use Alipay in the future	-2.994	.003
I will use Alipay in my next trip to Thailand	-3.046	.002
I prefer to go to shops where I can pay by Alipay	-2.735	.007

According to the T-test result of the different between genders on application loyalty. The result indicates four different. The first statement 'I prefer to use Alipay when there are various payment methods to choose from' has t = -2.147; Sig (2-tailed) = .032 shows the different. Female's mean is 4.20 and male is 3.99, it tells that female more prefer to use Alipay when there are various payment methods to choose from. The second statement 'I will continue to use Alipay in the future' has

t = -2.994; Sig (2-tailed) = .003. The mean score shows that female (mean = 4.29) more agree with the statement than male (mean = 3.99). While 'I will use Alipay in my next trip to Thailand' also shows the different (t = -3.046; Sig (2-tailed) = .002). Female is 4.26 and male is 3.98 for mean. The last statement 'I prefer to go to shops where I can pay by Alipay' has t= -2.735; Sig (2-tailed) = .007. And the mean score of female (mean = 4.23) is higher than male (mean = 3.97).

Table 4.25 T-test result of travel method on destination loyalty

Group Statistics

	Which method of travel did you choose?	N	Mean	Std. Deviation	Std. Error Mean
I think I will travel to Thailand many times in the future.	Tour group	178	3.77	1.109	.083
	Individual	222	4.07	.907	.061
I think Thailand is the first choice as a tourist destination.	Tour group	178	3.67	1.148	.086
	Individual	222	3.88	1.018	.068
I think that Thailand is a good choice to return to spend a quality vacation.	Tour group	178	3.82	1.110	.083
	Individual	222	4.06	.923	.062
I would like to recommend Thailand as a tourist destination to my friends and relatives.	Tour group	178	3.87	1.049	.079
	Individual	222	4.09	.832	.056

Table 4.25 T-test result of travel method on destination loyalty (cont.)

I always think positivity about Thailand.	Tour group	178	4.02	.994	.075
	Individual	222	4.21	.838	.056

Independent Samples Test

	t-test for Equality of Means	
	t	Sig. (2-tailed)
I think I will travel to Thailand many times in the future.	-2.892	.004
I think Thailand is the first choice as a tourist destination.	-1.977	.049
I think that Thailand is a good choice to return to spend a quality vacation.	-2.344	.020
I would like to recommend Thailand as a tourist destination to my friends and relatives.	-2.379	.018
I always think positivity about Thailand.	-2.127	.034

The table shows that all statements of destination loyalty have different on travel method. The first one 'I think I will travel to Thailand many times in the future' has t = -2.892; Sig (2-tailed) = .004, and female (mean= 4.07) is more agree than male (mean=3.77). The second statement that 'I think Thailand is the first choice as a tourist destination.' has t=-1.977; Sig (2-tailed) =.049, female is 3.88 and male is 3.67 for the mean. Next statement states 'I think that Thailand is a good choice to return to spend a quality vacation.' has t=-2.344; Sig (2-tailed) =.020, the mean score of female is 4.06 and male is 3.82, female more agree than male. While 'I

would like to recommend Thailand as a tourist destination to my friends and relatives' also shows the different that t=-2.379; Sig (2-tailed) = .018. Female is 4.09 and male is 3.87 for mean. The last statement that 'I always think positivity about Thailand' has t= -2.127; Sig (2-tailed) = .034. The mean tells that female (mean= 4.21) more satisfied with the overall services in Thailand than male (mean = 4.02).

4.4 One-way ANOVA Result of Age Group

In terms of age, this research classified age into five groups; 18-25, 26-35, 36-45, 46-55 and 56 or over. In order to analyse the different between four age groups, the research is used One-way ANOVA testing for finding the different. Below are the table of result.

Table 4.26 ANOVA result of age group on trust

ANOVA

		F	Sig.
Alipay is competent in providing effective financial service.	Between Groups	4.911	.001
Alipay is trustworthy.	Between Groups	2.660	.032
Alipay will protect my personal data	Between Groups	3.303	.011

Table 4.26 ANOVA result of age group on trust (cont.)

Multiple Comparisons

Bonferroni

Dependent Variable	(I) May I ask which age group you fall within?	(J) May I ask which age group you fall within?	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Alipay is competent in providing effective financial service.	18-25	36-45	-.575*	.141	.001	-.97	-.18
Alipay is trustworthy.	18-25	36-45	-.394*	.133	.032	-.77	-.02
Alipay will protect my personal data	18-25	36-45	-.507*	.148	.007	-.92	-.09

According to the result of the table, there are three different. The first statement 'Alipay is competent in providing effective financial service' has F = 4.911; Sig = .001 when compare 18-25 age group (I) with 36-45 age group (J). It indicates that there is different in these two age groups, older Chinese tourists more agree with that Alipay is competent in providing effective financial service. Referring to the other statements 'Alipay is trustworthy' has F = 2.660; Sig. = .032. Because of mean difference (I-J) =-.394, 36-45 age group shows more trust with Alipay in Thailand than 18-25 age group. The last statement state that 'Alipay will protect my personal data' has F = 3.303; Sig = .007, it shows that the people who are between the age of 36-45 are more believe that Alipay will protect their data.

Table 4.27 ANOVA result of age group on perceived usefulness

ANOVA

		F	Sig.
Alipay makes my travel in Thailand easier.	Between Groups	4.939	.001
Alipay makes my travel in Thailand more effective.	Between Groups	4.422	.002
Using Alipay when traveling in Thailand can reduce the communication barrier when I make the payment.	Between Groups	3.200	.013
Using Alipay can bring me more benefits (such a discount) when traveling in Thailand.	Between Groups	4.165	.003
In general, using Alipay can help me pay in Chinese Yuan when I travel in Thailand.	Between Groups	5.156	.000

Multiple Comparisons

Bonferroni

Dependent Variable	(I) May I ask which age group you fall within?	(J) May I ask which age group you fall within?	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval Lower Bound	Upper Bound
Alipay makes my travel in Thailand easier.	18-25	36-45	-.534*	.135	.001	-.92	-.15
	26-35	36-45	-.449*	.141	.016	-.85	-.05

Table 4.27 ANOVA result of age group on perceived usefulness (cont.)

Alipay makes my travel in Thailand more effective.	18-25	36-45	-.484*	.142	.007		-.89	-.08
Using Alipay when traveling in Thailand can reduce the communication barrier when I make the payment.	18-25	36-45	-.439*	.139	.017		-.83	-.05
Using Alipay can bring me more benefits (such a discount) when traveling in Thailand.	18-25	36-45	-.477*	.143	.009		-.88	-.07
In general, using Alipay can help me pay in Chinese Yuan when I travel in Thailand.	18-25	36-45	-.560*	.136	.000		-.94	-.18

As regards to the result of ANOVA for finding the different between different age group on perceived usefulness. The table shows that all statement of perceived usefulness have significant different. The first statement 'Alipay makes my travel in Thailand easier', there are two groups have different (F= 4.939; Sig. = .001). When compare 36-45 age group with 18-25 (Sig. = .001) and 26-35 (Sig. = .016) age group, the people in 36 - 45 age group are agree more than younger age group. The second statement 'Alipay makes my travel in Thailand more effective' has F = 4.422; Sig. = .007. In the comparison, the people who are in 18-25 age group are less agree with this statement than the people who are in 36-45 age group. In terms of the

statement 'Using Alipay when traveling in Thailand can reduce the communication barrier when I make the payment' has F = 3.200; Sig = .017, 36-45 age group agree more than younger age people. While the statement 'Using Alipay can bring me more benefits (such a discount) when traveling in Thailand' has F = 4.165; Sig = .003, and 36-45 age group has higher mean than 18-25 age group. Lastly, the statement 'In general, using Alipay can help me pay in Chinese Yuan when I travel in Thailand' also has significant different, it has F = 5.156; Sig = .000. When compare 18-25 age group and 36-45 shows the different (Sig = .000), older age group agree more with the statement than younger age group.

Table 4.28 ANOVA result of age group on facilitating conditions

ANOVA

		F	Sig.
The shops of Thailand's tourist attractions support me to use Alipay	Between Groups	2.797	.026
Alipay's service in Thailand is complete	Between Groups	4.136	.003

Multiple Comparisons

Bonferroni

Dependent Variable	(I) May I ask which age group you fall within?	(J) May I ask which age group you fall within?	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound

Table 4.28 ANOVA result of age group on facilitating conditions (cont.)

The shops of Thailand's tourist attractions support me to use Alipay	18-25	36-45	* -.403	.142	.049	-.80	.00
Alipay's service in Thailand is complete	18-25	36-45	* -.551	.155	.004	-.99	-.11

In terms of facilitating conditions, the result finds two significant different. The first statement 'The shops of Thailand's tourist attractions support me to use Alipay' has F = 2.797; Sig = .026. In comparisons, there is one different between 18-25 age group and 36-45 age group (Sig = .049), older age group agree more with the statement than younger group. Furthermore, 'Alipay's service in Thailand is complete' (F = 4.136; Sig = .003) also shows the different between 18-25 age group and 36-45 age group (Sig = .004), 36-45 age group more agree that Alipay service is complete in Thailand.

Table 4.29 ANOVA result of age group on social influence

ANOVA

		F	Sig.
People around me are using Alipay when they travel in Thailand.	Between Groups	3.235	.012

Table 4.29 ANOVA result of age group on social influence (cont.)

Multiple Comparisons

Bonferroni

Dependent Variable	(I) May I ask which age group you fall within?	(J) May I ask which age group you fall within?	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
People around me are using Alipay when they travel in Thailand.	18-25	36-45	-.419*	.142	.034	-.82	-.02

According to the result of One-way ANOVA, there is one significant different in social influence. The statement 'People around me are using Alipay when they travel in Thailand' has F = 3.235; Sig = .012. In the comparisons, there is different between 18-25 age group and 36-45 age group (Sig = .034), the people who are in 36-45 age group more agree that the people around them are using Alipay when they travel in Thailand.

Table 4.30 ANOVA result of age group on application satisfaction

ANOVA

		F	Sig.
I am satisfied with the service I have received from Alipay when I travel in Thailand.	Between Groups	3.304	.011

Table 4.30 ANOVA result of age group on application satisfaction (cont.)

Multiple Comparisons

Bonferroni

Dependent Variable	(I) May I ask which age group you fall within?	(J) May I ask which age group you fall within?	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval Lower Bound	95% Confidence Interval Upper Bound
I am satisfied with the service I have received from Alipay when I travel in Thailand.	18-25	36-45	-.400*	.137	.036	-.79	-.01

As regards to the result of ANOVA for finding the different between different age group on Alipay application satisfaction. The table shows that the statement 'I am satisfied with the service I have received from Alipay when I travel in Thailand' has F = 3.304; Sig = .011. There is different between 18-25 age group and 36-45 age group (Sig = .036), older age group is more agree satisfied with the Alipay service they received in Thailand.

Table 4.31 ANOVA result of age group on destination satisfaction

ANOVA

		F	Sig.
My choice to visit Thailand is wise one.	Between Groups	4.326	.002
In general, I am satisfied with the overall services (such as hotel and restaurant) in Thailand.	Between Groups	3.882	.004

Table 4.31 ANOVA result of age group on destination satisfaction (cont.)

Multiple Comparisons

Bonferroni

Dependent Variable	(I) May I ask which age group you fall within?	(J) May I ask which age group you fall within?	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
My choice to visit Thailand is wise one.	18-25	36-45	-.499*	.136	.003	-.88	-.11
		46-55	-.466*	.164	.048	-.93	.00
In general, I am satisfied with the overall services (such as hotel and restaurant) in Thailand.	18-25	36-45	-.461*	.134	.006	-.84	-.08

The result of table shows that there are two significant different in destination satisfaction. In terms of the statement 'My choice to visit Thailand is wise one.' has F = 4.326; Sig = .002. In comparisons, there are two different, one of that is between 18-25 age group and 36-45 age group (Sig = .003), and the other is between 18-25 age group and 46-55 age group. As the result, older age group agree more with the statement than 18-25 age group. Furthermore, 'In general, I am satisfied with the overall services (such as hotel and restaurant) in Thailand' (F = 3.882; Sig = .004)also shows the different between 18-25 age group and 36-45 age group (Sig = .006), 36-45 age group more satisfied with the service they received in Thailand.

Table 4.32 ANOVA result of age group on application loyalty

ANOVA

		F	Sig.
I will use Alipay in my next trip to Thailand	Between Groups	3.689	.006
If there are multiple mobile payment options(such as WeChat pay), I prefer to use Alipay	Between Groups	3.984	.004

Multiple Comparisons

Bonferroni

Dependent Variable	(I) May I ask which age group you fall within?	(J) May I ask which age group you fall within?	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
I will use Alipay in my next trip to Thailand	18-25	36-45	-.417*	.129	.013	-.78	-.05
If there are multiple mobile payment options(such as WeChat pay), I prefer to use Alipay	18-25	46-55	-.534*	.168	.016	-1.01	-.06

In terms of application loyalty, the result finds two significant different. The first statement 'I will use Alipay in my next trip to Thailand' has F = 3.689; Sig = .006. In comparisons, there is one different between 18-25 age group and 36-45 age

group (Sig = .013), older age group agree more with the statement than younger group. Furthermore, 'If there are multiple mobile payment options (such as WeChat pay), I prefer to use Alipay' (F = 3.984; Sig = .004) shows the different between 18-25 age group and 46-55 age group (Sig = .004), 36-45 age group more prefer to use Alipay.

Table 4.33 ANOVA result of age group on destination loyalty

ANOVA

		F	Sig.
I think I will travel to Thailand many times in the future.	Between Groups	4.394	.002
I think Thailand is the first choice as a tourist destination.	Between Groups	4.519	.001
I would like to recommend Thailand as a tourist destination to my friends and relatives.	Between Groups	4.805	.001

Multiple Comparisons

Bonferroni

Dependent Variable	(I) May I ask which age group you fall within?	(J) May I ask which age group you fall within?	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
I think I will travel to Thailand many times in the future.	18-25	36-45	-.497*	.142	.005	-.90	-.10

Table 4.33 ANOVA result of age group on destination loyalty (cont.)

I think Thailand is the first choice as a tourist destination.	18-25	36-45	-.504*	.152	.010	-.93	-.08
		46-55	-.522*	.182	.044	-1.04	-.01
I would like to recommend Thailand as a tourist destination to my friends and relatives.	18-25	36-45	-.466*	.132	.005	-.84	-.09

According to the result of the table, there are three different. The first statement 'I think I will travel to Thailand many times in the future' has F = 4.394; Sig = .002 when compare 18-25 age group (I) with 36-45 age group (J). It indicates that there is different in these two age groups, older Chinese tourists more agree with that they will travel to Thailand many times in the future. Referring to the second statements 'I think Thailand is the first choice as a tourist destination' has F = 4.519; Sig. = .001. The Bonferroni result shows that there are two different on this statement, the people in 36-45 and 46-55 age group are more agree with the statement than 18-25 age group people. The last statement state that 'I would like to recommend Thailand as a tourist destination to my friends and relatives' has F = 4.805; Sig = .001, it shows that the people who are between the age of 36-45 are more willing to recommend Thailand to others.

4.5 Regression Linear Result
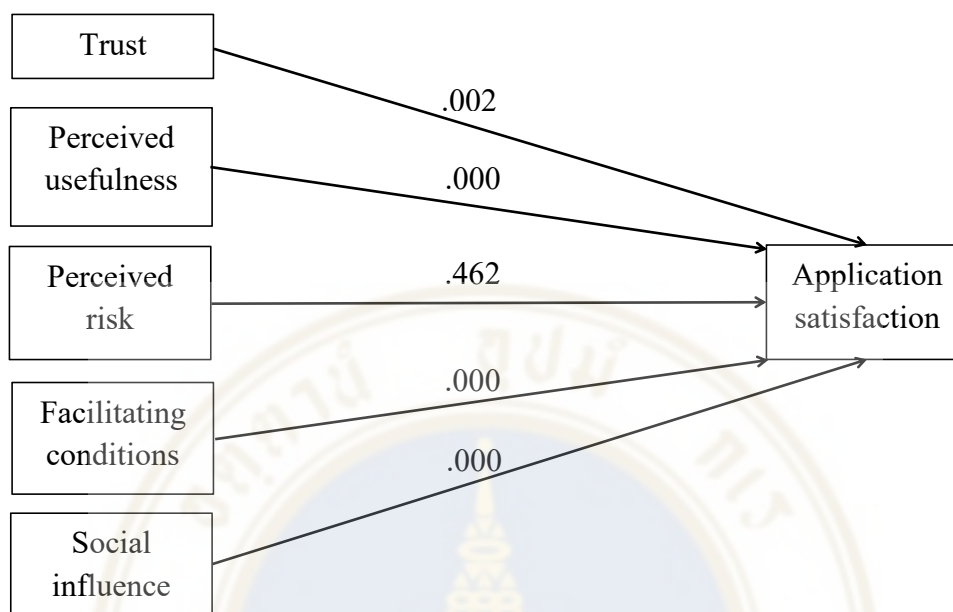
4.5.1 Regression linear result of Model 1

Figure 4.1 Model 1

Table 4.34 Regression result of Model 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.904[a]	.817	.814	.35728

a. Predictors: (Constant), Social influence, Perceived risk, Trust, Facilitating conditions, Perceived usefulness

Table 4.34 Regression result of Model 1 (cont.)

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	224.183	5	44.837	351.249	.000[a]
	Residual	50.294	394	.128		
	Total	274.476	399			

a. Predictors: (Constant), Social influence, Perceived risk, Trust, Facilitating conditions, Perceived usefulness

b. Dependent Variable: Application satisfaction

Coefficients[a]

Model		Standardized Coefficients	t	Sig.
		Beta		
1	(Constant)		3.098	.002
	Trust	.135	3.049	.002
	Perceived usefulness	.263	5.483	.000
	Perceived risk	-.016	-.736	.462
	Facilitating conditions	.272	6.150	.000
	Social influence	.327	8.306	.000

a. Dependent Variable: Application satisfaction

This research used Regression Linear of SPSS for testing the relationship between dependent variables and independent variables. Figure 2 illustrates one of the structural model. In terms of Model 1, the result of ANOVA[b] tells that Model 1 is valid (F = 351.249; Sig = .000[a]) and has R Square = .817, which means that these factors can explain the dependent variable well. It is revealed that application satisfaction is significantly and positively affected by trust (β = .135; Sig.= .002), perceived usefulness(β = .263; Sig.= .000), facilitating conditions (β = .272; Sig.= .000) and social influence (β = .327; Sig.= .000). But perceived risk has no influence on application satisfaction (β = -.016; Sig.= .462). As the result, social influence has the strongest effect on application satisfaction and trust has the weakest effect.

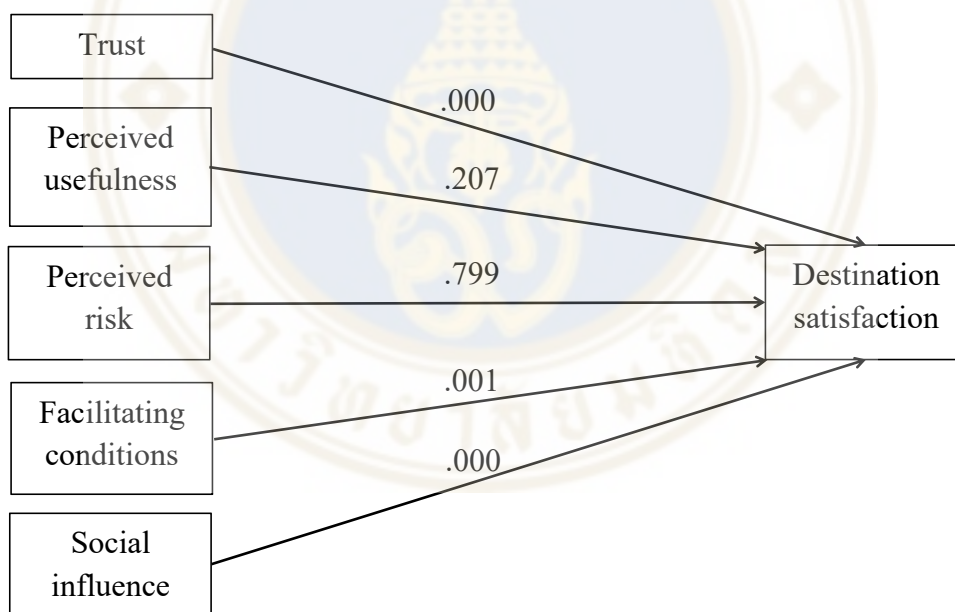## 4.5.2 Regression linear result of Model 2

Figure 4.2 Model 2

Table 4.35 Regression result of Model 2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.834[a]	.696	.692	.45701

a. Predictors: (Constant), Social influence, Perceived risk, Trust, Facilitating conditions, Perceived usefulness

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	188.579	5	37.716	180.580	.000[a]
	Residual	82.291	394	.209		
	Total	270.870	399			

a. Predictors: (Constant), Social influence, Perceived risk, Trust, Facilitating conditions, Perceived usefulness

b. Dependent Variable: destination satisfaction

Coefficients[a]

	Standardized Coefficients		
Model	Beta	t	Sig.

Table 4.35 Regression result of Model 2 (cont.)

1				4.065	.000
	(Constant)			4.065	.000
	Trust	.409		7.191	.000
	Perceived usefulness	.079		1.272	.204
	Perceived risk	.007		.255	.799
	Facilitating conditions	.199		3.494	.001
	Social influence	.233		4.599	.000

a. Dependent Variable: destination satisfaction

As regards to Model 2, the research uses destination satisfaction as the independent variable and trust, perceived usefulness, perceived risk, facilitating conditions and social influence as the dependent variables. The result of ANOVA[b] shows that Model 2 is valid (F = 180.580; Sig = .000[a]) and has R Square = .696. According to the result, trust (β = .409; Sig.= .001), facilitating conditions (β = .199; Sig.= .001) and social influence (β = .233; Sig.= .000) have positive influence on destination satisfaction, and trust has the strongest effect on destination satisfaction, facilitating conditions has weakest influence. However, there are two dependent variables have no influence on destination satisfaction, which are perceived usefulness(β = .079; Sig.= .204) and perceived risk(β = .007; Sig.= .799).
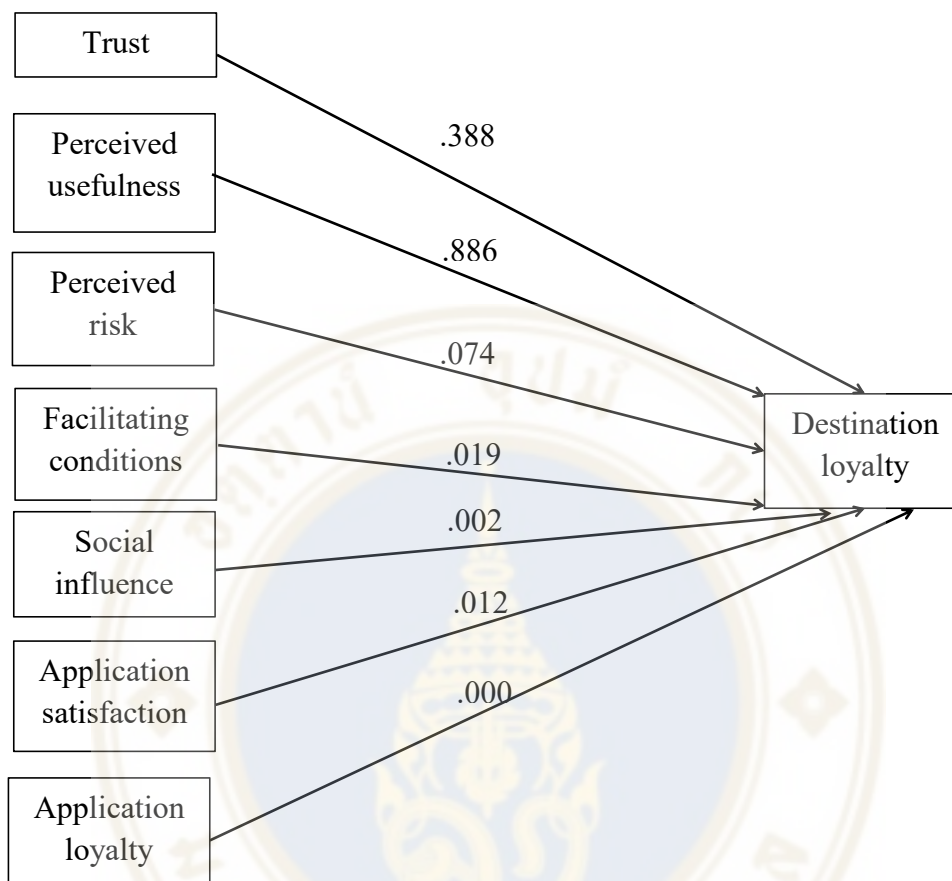
4.5.3 Regression linear result of Model 3

Figure 4.3 Model 3

Table 4.36 Regression result of Model 3

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.810[a]	.656	.650	.51302

a. Predictors: (Constant), Application loyalty, Perceived risk, Trust, Facilitating conditions, Social influence, Perceived usefulness, Application satisfaction

Table 4.36 Regression result of Model 3 (cont.)

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	197.141	7	28.163	107.007	.000[a]
	Residual	103.170	392	.263		
	Total	300.311	399			

a. Predictors: (Constant), Application loyalty, Perceived risk, Trust, Facilitating conditions, Social influence, Perceived usefulness, Application satisfaction

b. Dependent Variable: Destination loyalty

Coefficients[a]

Model		Standardized Coefficients		
		Beta	t	Sig.
1	(Constant)		1.988	.047
	Trust	.053	.864	.388
	Perceived usefulness	.010	.143	.886

Table 4.36 Regression result of Model 3 (cont.)

Perceived risk	.055	1.793	.074
Facilitating conditions	.151	2.361	.019
Social influence	.187	3.070	.002
Application satisfaction	.201	2.511	.012
Application loyalty	.262	3.711	.000

a. Dependent Variable: Destination loyalty

According to the regression linear result, Model 2 is valid (F= 107.007; Sig = .000a), has R Square = .656, and four of the seven dependent variables have a positive effect. As independent variables, facilitating conditions (β = .151; Sig.= .019), social influence (β = .187; Sig.= .002), application satisfaction (β = .201; Sig.= .012) and application loyalty (β = .262; Sig.= .000) have positive effect on destination loyalty of dependent variable, but trust (β = .053; Sig.= .338), perceived usefulness (β = .010; Sig.= .886) and perceived risk (β = .055; Sig.= .074) have no effect on destination loyalty. In addition, destination loyalty has the strongest positive influence on destination loyalty, but facilitating conditions has the weakest influence.
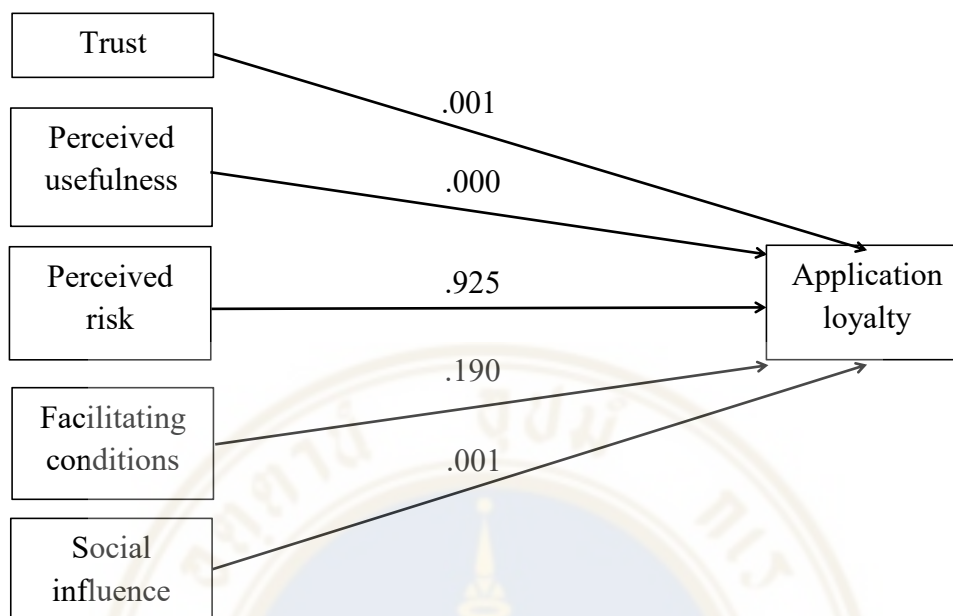
4.5.4 Regression Linear Result for Model 4

Figure 4.4 Model 4

Table 4.37 Regression result of Model 4

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.874[a]	.765	.762	.40182

a. Predictors: (Constant), Social influence, Perceived risk, Trust, Facilitating conditions, Perceived usefulness

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	206.528	5	41.306	255.828	.000[a]

Table 4.37 Regression result of Model 4 (cont.)

	Residual	63.615	394	.161	
	Total	270.143	399		

Model		Standardized Coefficients	t	Sig.
		Beta		
1	(Constant)		4.196	.000
	Trust	.173	3.460	.001
	Perceived usefulness	.307	5.640	.000
	Perceived risk	.002	.095	.925
	Facilitating conditions	.066	1.312	.190
	Social influence	.416	9.319	.000

a. Dependent Variable: Application loyalty

Model 4 applies trust, perceived usefulness, perceived risk, facilitating conditions and social influence as independent variables and application loyalty as dependent variable. This model has R Square= .765; F = 255.828 and Sig. = .000[a,] which means that the model is valid. As the result, there are three variables have positive effect, which are trust (β = .173; Sig.= .001), perceived usefulness (β = .307; Sig.= .000) and social influence (β = .416; Sig.= .000). The result of coefficients

shows that social influence has the strongest effect and trust has the weakest effect on application loyalty.

CHAPTER V
DISCUSSION

This study attempts to identify the influence of mobile payments on the satisfaction of Chinese tourists in Thailand by taking Alipay as an example. Nine corresponding factors were studied in this research: trust, perceived usefulness, perceived risk, facilitating conditions, social influence, application satisfaction, application loyalty, destination satisfaction, and destination loyalty. Through an online questionnaire, 400 samples were collected in this study. These 400 respondents all live in China and travelled to Thailand within one year or are currently traveling within Thailand.

According to the result, females were more in agreement with the statements in trust, perceived usefulness, facilitating conditions, application satisfaction, destination satisfaction, application loyalty, and destination loyalty. In past studies, males were found to be more satisfied with m-payment than females, which may be due to two reasons. First, previous studies have suggested that males are more familiar with internet applications than females. (Wasserman & Richmond-Abbott，2005) Second, m-payment reduces the interactions of users with salespeople, while females tend prefer interacting with them.（Swaminathan，Lepkowska-White & Rao，1999）However, this study found that females were more satisfied with Alipay than males in certain aspects such as trust, perceived usefulness, and facilitating conditions. Nowadays, due to the development of online shopping in China, Chinese females are more involved in online shopping than males, and women serve as the leading group of household shoppers, (Alavi, M., 2009) especially on Taobao. According to the Taobao wireless e-commerce data report in Q2 2011, females possessed increased purchasing potential. According to Taobao's 2018 annual data, women browsed Taobao 10 times a day while men browsed the platform seven times a day. Taobao is the largest online shopping retailer in China, which is part of the Alibaba Group and performed alongside Alipay, which initially gained traction on

Taobao and became the largest mobile payment provider in China. Therefore, female users seem to trust Alipay more than their male counterparts. Moreover, Alipay is different from traditional m-payments, which requires users to first perform more complicated operations. For example, different banks require the download of the relevant applications and also require users to open mobile payment functions for their bank accounts. However, Alipay is a third-party application that uses simple operations in order to bind, manage and use cards from different banks, making it easier for female users to learn how to operate Alipay. Various studies show no significant differences in Internet use between males and females. (Zhang, 2005; Shin, 2009) In past studies on perceived usefulness, the benefits in applying m-payment include mobility, accessibility, compatibility, convenience, and complexity (Tornatzky & Klein , 1982). In this study, perceived usefulness included travel efficiency, associated discounts, and reduced communication barriers. Compared to other m-payment applications, Alipay offers additional benefits, such as discounts, optimal exchange rates, deductions, and coupons, attracting more females. Therefore, females are more satisfied with Alipay than males, and females demonstrated increased positive attitudes than males in terms of destination satisfaction and loyalty. Thailand is paying more attention to the female tourist market, including building on experiences like donning traditional Thai clothing at scenic areas. Travel agencies are also offering more honeymoon tours, parent-child tours, and other programs to attract women who are in charge of family spending. Meanwhile, a conceptual shopping paradise exists in Thailand in regard to Chinese female tourists' opinions. Specifically, Thailand has many exotic local products that attract Chinese tourists, however, numerous one-stop shopping malls in Thailand offer multiple brands and special discounts for tourists.

Previously, studies on m-payments took into accounts perspectives from tour groups and individual travel. In this study, tourists in both travel modes were observed to have significantly different feelings and attitudes towards Alipay when traveling in Thailand. In general, individual tourists agreed more with the statements of trust, perceived usefulness, facilitating conditions, social influence, application satisfaction, and application loyalty. The behaviors of tour groups and independent tourists using Alipay in Thailand was also found to be different. For group tourists,

travel agencies have already completed hotel and restaurant transactions for them in advance, with the tour leader being responsible for communication during the entire journey. Compared to independent tourists, they have fewer opportunities to use Alipay. Therefore, individual tourists may hold more knowledge, experience, and even trust in facilitating conditions. In addition, individual tourists are more susceptible to social influence, and they usually search for information concerning their travel plans prior to traveling. Many Chinese tourists share their travel experiences and suggestions on social media like The Red Book (Xiaohongshu), Weibo, WeChat, and TripAdvisor. Their experiences and suggestions directly influence the behaviors of individual tourists.

According to Wang, Hsieh & Huan (2000), optional tours and shopping are essential functions within a tour group. Additional shopping spots or optional tours are often observed in Thailand. (Hsu & Lin, 2014) Tour groups are likely to be less satisfied with forced shopping and attractions. In contrast, individual tourists can make their travel plans without restrictions, hence, they are more satisfied and loyal to Thailand as a tourist destination than tourists from tour groups.

In terms of m-payment, according to the ANOVA analysis, this study found that the 18-25 and 36-45 age groups had different feelings regarding m-payment. Here, compared to those between 36-45 years of age, more 18-25 year old respondents agreed with the statements of trust, perceived usefulness, facilitating conditions, social influence, application satisfaction, destination satisfaction, application loyalty and destination loyalty. Older individuals are active participants within e-commerce. Although they may initially encounter obstacles due to their unfamiliarity with network technology, they may hold different attitudes, views, and behaviors from other users once they complete one or more transactions. (Hernández, B., Jiménez, J., & Martín, M. J., 2011)

In the ANOVA analysis, significant differences were observed almost exclusively in the 18-25 and 36-45 age groups. The majority of the 18-25 age group responders were students. Younger people were found to be more familiar with the Internet and possess more experience in using it. (Morris, M. G., & Venkatesh, V., 2000). They often gathered information about their trip on the Internet before arriving

in Thailand in order to create better expectations for their trip. Satisfaction is acquired from the process, which may be reduced after encountering a service inconsistent with one's expectations. (Chen, C. C., 2019) While tourists aged 36 to 45 were in the busiest working age, they are less likely to gather information before traveling compared to younger Chinese tourists. The primary purpose of this age group is to escape from a busy work lifestyle and have a comfortable experience in Thailand. According to the analysis, those in the 36-45 age group were more willing to choose Thailand as a future travel destination. They are more willing to recommend it to family and friends compared to the 18-25 age group. As a tourist destination, Thailand has instilled positive impressions on Chinese tourists thanks to their clear seawater, beautiful beaches, distinctive local culture, slow pace of life, and their optimistic and friendly locals. Such feelings give busy Chinese workers a chance to decompress and escape from their routine lives.

This study explores four models, and five relationships are discussed in Model 1, with application satisfaction as the dependent variable and trust, perceived usefulness, perceived risk, facilitating conditions, and social influence as the independent variables. Accordingly, trust was found to have a positive influence on application satisfaction (β = .135, Sig. = .002), consistent with the findings of (Kim et al., 2009). Hence, if users trust Alipay, they will be satisfied with the application, which shows that perceived risk does not significantly influence application satisfaction (β = -.012, Sig. = .462), shown in all four models. This finding is not consistent with several previous studies done by Jin et al. (2016), Lee et al. (2009), and Tam et al. (2012). The reason for this inconsistency is that Alipay provides a solution to the risks that users may perceive. Users think that the risks they may encounter in mobile payments are mainly financial risks. Alipay provides users with account security insurance that has a free allowance of about 250,000THB (50,000 CNY). In addition, users can pay 10THB (2CNY) per year to upgrade the insured amount to about 5,000,000 THB (1,000,000 CNY). Although users perceive risks, Alipay demonstrates its ability in solving problems. Therefore, perceived risks have no significant impact on application satisfaction, application loyalty, destination satisfaction, and destination loyalty in this study. A positive relationship was also found between perceived usefulness and application satisfaction (β = .263; Sig.= .000).

The positive finding between those two is also consistent with several previous findings, including those of Calisir et al. (2004), Davis, F. D. (1989), Davis et al. (1989) and Igbaria et al. (1995). Therefore, if users perceive the usefulness of Alipay, they will also be satisfied with the Alipay application itself. In accordance with the results of Venkatesh et al. (2003) and Chan et al. (2010), this study also confirms that facilitating conditions confer a significant and positive impact on application satisfaction (β = .272; Sig.= .000). The application satisfaction of Chinese tourists is also driven by the facilitating conditions of Alipay in Thailand. If they received such conditions, they would feel satisfied with the Alipay application. Moreover, a relationship exists between social influence and application satisfaction (β = .327; Sig.= .000). Consistent with the findings of Sia et al. (2009), , social influence has a positive impact on application satisfaction. This implication for Alipay providers involves users' satisfaction with the application largely depending on social influence, such as suggestions and behaviors from friends' parents or superiors; such suggestions are largely based on their satisfaction using Alipay in Thailand.

In Model 2 (Figure 3), this study presents five relationships of trust, perceived usefulness, perceived risk, facilitating conditions, and social influence with destination satisfaction. Here, trust was found to have a positive impact on destination satisfaction (β = .409; Sig.= .001), which is consistent with the findings of (Kim et al., 2009). Hence, Chinese tourists will be more satisfied with Thailand as a destination if they believe merchants can be trusted to use Alipay in Thailand. When Chinese tourists believe that Thailand's tourism businesses may provide adequate e-payment services that they trust, they may have a more positive impression of Thailand. Consistent with previous findings from Venkatesh et al. (2003) and Chan et al. (2010), facilitating conditions were also found to have a positive relationship with destination satisfaction (β = .199; Sig. = .001). Chinese tourists seem more likely to recommend Thailand as a tourist destination, or even revisit Thailand if the country's tourism businesses provide conditions to support the use of Alipay. Compared to other countries, the Alipay services provided by Thailand is relatively complete and more mature. This study also confirms that social influence has a significant and positive impact on destination satisfaction (β = .233; Sig.= .000), which aligns with the results of Sia et al. (2009).

Model 3 (Figure 4) depicts seven relationships for discussion: trust, perceived usefulness, perceived risk, facilitating conditions, social influence, application satisfaction, and application loyalty with destination loyalty. A relationship between facilitating conditions and destination loyalty was observed in this study as facilitating conditions had a significant and positive relationship on destination loyalty (β = .151; Sig.= .019), consistent with the findings of Bhatti, et al. & Pittayachawan, S. (2017). Here, Chinese tourists were observed to be more loyal to Thailand when having support in using Alipay during their travels in Thailand. Additionally, this research found that social influence had a significant and positive influence on destination loyalty (β = .187; Sig.= .002), which was consistent with Bhatti et al. & Pittayachawan, S. (2017). This research also found that a positive correlation was present between application satisfaction and destination loyalty, as application satisfaction had a significant and positive impact on destination loyalty (β = .201; Sig.= .012). The positive finding between those two parameters was also consistent with several previous investigations, including Dick & Basu, 1994, Trinquecoste, 1996, Verhoef, 2003, and Seiders et al., 2005. Lastly, this research reveals that application loyalty had a significant and positive relationship on destination loyalty (β = .262; Sig.= .000), in accordance with the previous study of Gecti, F., & Zengin, H. (2013). It is interesting to note that both application satisfaction and application loyalty yielded a positive result in regard to destination satisfaction. Apparently, Chinese tourists convey loyalty to Thailand as a travel destination when they are satisfied with Alipay in Thailand or are loyal to Alipay. In terms of satisfaction with the Alipay application, the more Chinese tourists are satisfied with the Alipay services provided by Thailand, the more likely they are to revisit Thailand or recommend it to others. In view of loyalty to the Alipay application, people who are loyal to Alipay may prefer to travel to destinations where Alipay services are complete compared to other destinations. Furthermore, compared to other countries, the Alipay services provided by Thailand are more mature and popular.

Regarding Model 4 (Figure 5), the study tested five relationships of trust, perceived usefulness, perceived risk, facilitating conditions, and social influence with application loyalty. A positive relationship was found to exist between trust and application loyalty, as trust had a significant and positive impact on application loyalty

(β = .173; Sig.= .001). Several studies support this finding, including those of Flavián et al. (2006), Gefen, D. (2000), Lu et al. (2008), and Siau & Shen (2003). This investigation revealed that perceived usefulness had a significant and positive relationship on application loyalty (β = .307; Sig.= .000), as supported by previous literature from Shih, H. P. (2004). Lastly, consistent with the findings of Viswanathan, et al. & Krafft, M. (2017), this study demonstrates that social influence has a significant and positive impact on application loyalty (β = .416; Sig. = .000）

CHAPTER VI
CONCLUSION

This study examined the influence of mobile payment on the satisfaction of Chinese tourists in Thailand and how destination satisfaction and loyalty are influenced according to different factors regarding mobile payments. Although the factors examined in this study were analysed by previous investigations, this study aims to test the factors in the context of Thai tourism and develop novel models. Furthermore , this study takes into account Alipay from the tourism perspective of Thailand. As the largest mobile payment service provider in China, Alipay has become one of the main payment methods for the Thai tourism industry. The development of Alipay in Thailand is largely based on the high level of acceptance of Alipay by Chinese users. In addition, this study included user demographic data and travel methods to analyse the differences among the respective groups. This chapter summarizes the research and gives recommendations for Thailand tourism businesses as well as Alipay service providers.

6.1 Conclusion and recommendations

This research took into account three objectives. The first objective was identifying the factors affecting consumers' mobile payment behaviors. According to Model 1, trust, perceived usefulness, facilitating conditions, and social influence have a positive impact on mobile payment application satisfaction. Previous research models regarding TAM3 support the positive relationship between trust and application satisfaction. The relationship between perceived usefulness and application satisfaction in TAM has been confirmed on numerous occasions in previous studies. In UTAUT, facilitating conditions and social influence have been explored and were shown to have a positive impact on application satisfaction. Previous studies regarding

mobile payment mainly focused on the technology used by users in their living environments. The object of this study was the Chinese tourists who had experience in traveling within Thailand. The analytical results demonstrate that Model 4 is consistent with the results from previous studies in that trust, perceived usefulness, and social influence may lead to loyalty.

This study also found that on these three factors, perceived usefulness, facilitating conditions, and social influence, the 18 - 25 age group demonstrated a significant difference with the 36 - 45 age group. Once older people accept mobile payments in Thailand, they are more likely to acquire an experience beyond their expectations, resulting in more positive attitudes and behaviors. In addition, these two age groups are in two different stages of life, hence, they hold different expectations in traveling. The impression Thailand gives to Chinese tourists is more in line with the demands of people aged 36 to 45; such demands include escaping from routine life, relieving pressure, and enjoying a slow-paced lifestyle.

Moreover, this investigation found differences among different groups of gender, travel methods, and age. In terms of gender, unlike previous studies, females had higher levels of satisfaction and loyalty towards both mobile payments and destinations. As explained in the discussion, the differences between male and female users pertaining to application are related to the services provided by Alipay as well as the origin of its development.

Significant differences were also found among two travel methods. In terms of mobile payment, individual tourists have more opportunities to conduct transactions during their travels compared to tour groups, signifying that they have more access to Alipay and understand the services provided by Alipay in Thailand. As a result, they have a more positive attitude towards trust, perceived usefulness, and social influence, which also led to a higher degree of satisfaction and loyalty.

The second objective of this study is to identify the influence of Alipay on the satisfaction of Chinese tourists in Thailand.

According to Model 2, destination satisfaction served as the dependent variable, where three factors were found to have a positive impact on destination satisfaction: trust, facilitating conditions, and social influence. Previous studies explored the significance of these three factors in the use of technology, technology

satisfaction, and technology loyalty. This study investigated the relationships between these three factors and destination satisfaction in the context of Thai tourism. Furthermore，Model 3 shows that facilitating conditions, social influence, application satisfaction, and application loyalty to the destination loyalty has a significant positive impact. Consistent with past studies, facilitating conditions and social influences have a positive relationship with loyalty, respectively. However, previous studies did not explore the positive impact of application satisfaction and application loyalty to destination loyalty. According to the results of the analysis, the satisfaction and loyalty of Chinese tourists in using Alipay in Thailand are driving factors in visiting Thailand again or recommending the country to others. This finding provides a foundation for future research and tourism in Thailand.

The third objective of the present study is to offer recommendations to improve Alipay services in Thailand. As summarized above, Alipay should make joint efforts with Thailand tourism businesses and build on collaborative efforts. Presently, local Thais know little about Alipay as it only accepts Chinese bank cardholders. Most merchants that support Alipay payments are large chain stores, such as 711, ZARA, Uniqlo, and other international chains, and stores in shopping malls almost only support them. The main obstacle for Thailand's local shops in providing Alipay services is that they cannot simply apply for its business services. Business service is a function of Alipay for merchants to collect money and manage accounts, similar to an online cash register system. Business users in mainland China can easily apply for this service on the Alipay application on their own. However, current business services for overseas merchants are only open to certain users selected by Alipay. In addition, local businesses in Thailand can only accept Alipay payments through a third-party company called Ksher, which is a licensed global payment service company. Accordingly, business users are required to pay related service charges to Ksher and may only collect money without the use of other business service functions. Alipay could attract more Thai users to include business users and individual users if Alipay service providers can further strengthen its cooperation with Thai Banks in order to open additional avenues of opportunity for Thai people.

Furthermore, Alipay can offer a wider variety of specialized services to Chinese tourists. For example, it currently provides store recommendations and scenic

spot guides within the Alipay application, which can be shared by users spontaneously along with a comment area. In this way, Alipay is no longer simply a single mobile payment platform; the diversification of the application improves the travel efficiency of Chinese tourists with its perceived usefulness. Finally, such improvements would generate a rise in satisfaction and loyalty of Chinese users toward Alipay.

In the middle of 2019, TAT collaborated with Alipay, providing a convenient way for Chinese tourists to apply for visas within the Alipay application, improving its usefulness. However, due to the detrimental situation brought about by Covid-19, a sharp decrease in the number of Chinese tourists to Thailand may lead to a decline in revenue of Thailand's tourism. Meanwhile, Chinese tourists concern Thai people in regard to their health. Therefore, this study suggests that Alipay providers in Thailand require Chinese tourists to provide the necessary health certificates when applying for a visa on Alipay. Moreover, Alipay providers in Thailand should provide emergency medical assistance for Chinese tourists, such as giving free consultations and affordable treatment for Chinese tourists in cooperation with specific hospitals. Such actions may enable Chinese tourists enjoy additional benefits, which may lead to increased user trust in Alipay. Additionally, such actions could also reduce the risk of infection among Thais.

6.2 Implications

According to the findings of this study, specific implications for researchers, Alipay service providers, and Thailand tourism businesses exist.

6.2.1 Implications to Researchers

The findings of this study establish certain implications to researchers by contributing to literature on mobile payments and tourism satisfaction. This research integrates TAM, TAM 3, and UTAUT to develop four valid models. These models provide a basis for the study of the influences of mobile payment on tourist satisfaction in Thailand as well as factors relating to mobile payment in the tourism industry, which only few studies actually explore.

1) Contribution to mobile payment research

According to the model testing results, this study demonstrated that Alipay application satisfaction was influenced by four factors: trust, perceived usefulness, facilitating conditions, and social influence. Moreover, application loyalty was impacted by trust, perceived usefulness, and social influence, though not by facilitating conditions. Therefore, researchers should focus more on the corresponding four factors. Currently, TAM, TAM 3, and UTAUT have been chiefly investigated in numerous studies. As a result, researchers may have overlooked the importance of factors in other models, which may have led to complex issues. The integrated models in this study may be analysed in a more balanced approach regarding mobile payment application satisfaction and loyalty for use in previous studies.

2) Directions in studying tourism satisfaction

Currently, little overlap is present between studies on mobile payment and tourism. However, due to the rapid development of e-commerce and the popularity and high user acceptance of mobile payment in China, mobile payment has become an important factor in attracting Chinese tourists. Therefore, cross-examining mobile payments and travel satisfaction is of academic significance. This study only surveyed Chinese tourists who had previously visited Thailand. However, researchers can undertake an exhaustive understanding of tourism satisfaction from tourists using mobile payments in this study in a different context, such as tourists from other countries.

6.2.2 Implications to Thailand Tourism Businesses

According to the obtained results, mobile payment is an important factor influencing Chinese tourists' destination satisfaction. At present, Thailand is a relatively complete tourist destination that provides mobile payment services, especially Alipay. However, facilitating conditions are still quite lacking. Although many shopping malls support Alipay, it is not available in most restaurants and local shops, such as the vendors in night markets. Chinese people now live a cashless lifestyle; using cash makes Chinese tourists feel inconvenienced and increases the possibility of theft or robbery, which may reduce their levels of satisfaction. On the contrary, increasing support for Alipay merchants and improving Alipay services can garner trust in Chinese tourists for Alipay, allowing them to better perceive its

usefulness and benefit from their better facilitating conditions to enhance the satisfaction and loyalty of Chinese tourists. Finally, Thailand can expand the Chinese tourist market and increase tourism revenue as a result of these proposed changes. Furthermore, according to differences in gender, age, and travel methods in the survey results, the tourism industry in Thailand should improve areas with low satisfaction and enhance areas with high satisfaction.

6.3.3 Implications to Alipay service providers

As the largest mobile payment provider in China, Alipay offers its services in 37 countries and regions, bringing about a plethora of benefits to Chinese tourists like red envelope vouchers, which can deduct part of the transaction amount when paying. Furthermore, Alipay can exchange CNY to THB at the best exchange rate, signifying that Chinese tourists may pay by Chinese Yuan via Alipay directly. However, only bank cards issued within mainland China are available in Alipay, making it difficult for Thais to become Alipay merchants and use Alipay to collect payments. Therefore, certain restrictions exist for Thais, and some required services are not provided, which hinders the popularity of Alipay and support from local shops.

6.4 Recommendation to Thailand tourism businesses

Finally, two stakeholders are present in this study: Thailand tourism businesses and Alipay service providers. Recommendations for Alipay have already been previously discussed. For Thailand tourism businesses, due to the popularity of mobile payments, especially in China, providing and improving the integrity of Alipay services is an important factor in attracting Chinese tourists to Thailand. Based on implications to Thailand tourism businesses, urgent areas for improvement involves Alipay support in Thailand's local shops. This requires the joint efforts of China and Thailand. With regard to China, Alipay providers must give additional access to Thais and educate them regarding the benefits in using Alipay. Concerning tourism in Thailand, the cooperation and support of the banks of Thailand as well as the government in view of Alipay is necessary in order to improve its services in Thailand, making it easier for local merchants in Thailand to apply for business services of

Alipay. Second, TAT can assist Alipay providers in persuading more local Thai merchants to adopt Alipay so as to provide additional levels of convenience for Chinese tourists, leading to higher levels of satisfaction and loyalty.

Meanwhile, malls should provide free WIFI to Chinese tourists to assist them in using Alipay for payments. Furthermore, Thailand tourism businesses can create activities for different genders. For example, cooking trips may allow female tourists to experience traditional Thai cuisine. Male tourists can be targeted for more exciting projects like shooting. In addition, businesses should focus more on the market in view of young people and promote specific activities to meet their travel expectations. Young Chinese tourists pursue exclusivity and trends, such as eating at locally popular restaurants and cafes instead of the tourist-centric shops. Therefore, businesses should offer more publicity and guides written in Chinese to convey such information to the youth and improve satisfaction, including posting on Weibo, Xiaohongshu, and other social media platforms frequently used by Chinese people. In terms of enhancing the satisfaction among tour groups, this study recommends to reduce mandatory shopping and provide alternatives for trips by building on the attractively of shopping rather than making it compulsory.

CHAPTER VII
LIMITATIONS

Various limitations exist in this study that should be noted. First, biases may be present in most online platform surveys, thus, responders include few elderlies and exclude certain segments of non-internet users of the population as responders. In the future, researchers should employ multiple ways to conduct data collection. Furthermore, the number of samples among different regions is not evenly dispersed. Most responders live in the southwest of China, where the questionnaires were distributed. The second potential limitation in this study is that this investigation only analyses Chinese tourists' behaviors and attitudes. Hence, the results of this study does not represent other populations. Another limitation is that Chinese tourists' behaviors may not describe their behaviors in other countries. This research should be applied to contexts of similar environments such as Malaysia, Vietnam, Burma, and so forth. However, this study cannot be applied to Western countries as the tourism industry is different and payment preferences vary. The behavior of tourists in other countries or regions should also be examined. Additionally, time limitations in conducting this research may have led to biases. A longitudinal study should be performed in the future to help reduce such biases. Finally, adopting a qualitative approach, such as conducting interviews, may add a different or complementary aspect to the study. The interviews of experts may also offer a more complete framework and gain a deeper understanding of the topics put forward in this study.

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APPENDICES

Appendix A

English Questionnaire

Have you ever been to or are traveling to Thailand within a year?

| Yes | 1 | No | 2 |

Please record your gender:

| Male | 1 | Female | 2 |

Do you have a college degree?

| Yes | 1 | No | 2 |

May I ask which age group you fall within?

18-25	1	46-55	4
26-35	2	56 or over	5
36-45	3		

Which part in China do you live in now?

Northeast	1	Northwest region	5
East China region	2	Southwest region	6
South China region	3	North China region	7
Central China	4		

Which method of travel did you choose?

| Tour group | 1 | Individual | 2 |

Scale 1= strongly disagree and 5 = strongly agree

Trust	**Level of**

	agreement				
Q1.Alipay is competent in providing effective financial service.	1	2	3	4	5
Q2.In general, Alipay possesses powerful functions and developed technology	1	2	3	4	5
Q3. Alipay is truthful in its dealings with me.	1	2	3	4	5
Q4. Alipay is trustworthy.	1	2	3	4	5
Q5.Alipay will protect my personal data	1	2	3	4	5
Q6. If I required help, Alipay would do its best to help me.	1	2	3	4	5

Perceived usefulness	Level of agreement				
Q7. Alipay makes my travel in Thailand easier.	1	2	3	4	5
Q8. Alipay makes my travel in Thailand more effective.	1	2	3	4	5
Q9. Using Alipay when traveling in Thailand can reduce the communication barrier when I make the payment.	1	2	3	4	5
Q10. Using Alipay can bring me more benefits (such a discount) when traveling in Thailand.	1	2	3	4	5
Q11. In general, using Alipay can help me pay in Chinese Yuan when I travel in Thailand.	1	2	3	4	5

Perceived risk	Level of agreement				
Q12. Other people may know information about my online transactions if I use Alipay.	1	2	3	4	5
Q13. Thailand local merchant's improper operation of Alipay may cause the loss of money.	1	2	3	4	5
Q14. Using Alipay to pay in Thailand will endanger my privacy security.	1	2	3	4	5
Q15. Using Alipay in Thailand may reveal the payment password.	1	2	3	4	5
Q16. In general, there are significant risks in using Alipay in Thailand.	1	2	3	4	5

Facilitating conditions	Level of agreement				
Q17. I have the internet connection to use Alipay when I travel in Thailand.	1	2	3	4	5

Q18. The mall in Thailand supports me to pay by Alipay.	1	2	3	4	5
Q19. The shops of Thailand's tourist attractions support me to use Alipay	1	2	3	4	5
Q20. Thailand provides a simple instruction in Chinese to guide me to process the payment with Alipay	1	2	3	4	5
Q21. Alipay's service in Thailand is complete	1	2	3	4	5

Social influence	**Level of agreement**				
Q22. People who influence my behavior think I should use Alipay when I travel in Thailand.	1	2	3	4	5
Q23. People who are important to me think I should use Alipay when I travel in Thailand.	1	2	3	4	5
Q24. My friends think that I should use Alipay when I travel in Thailand	1	2	3	4	5
Q25. People around me are using Alipay when they travel in Thailand.	1	2	3	4	5
Q26. Many people who have traveled in Thailand recommend using Alipay.	1	2	3	4	5

Tourist satisfaction **-APP satisfaction**	**Level of agreement**				
Q27. The Alipay service is excess my expectation.	1	2	3	4	5
Q28. I think that I made the correct decision to use Alipay when I travel in Thailand.	1	2	3	4	5
Q29. I am satisfied with the way that Alipay has carried out transactions.	1	2	3	4	5
Q30. I am satisfied with the service I have received from Alipay when I travel in Thailand.	1	2	3	4	5
Q31. Overall, I was satisfied with Alipay.	1	2	3	4	5

Tourist satisfaction **-Travel experience satisfaction**	**Level of agreement**				
Q32. I have good feelings about my Thailand trip	1	2	3	4	5
Q33. I like my experience in Thailand when I travel in Thailand.	1	2	3	4	5
Q34. The travel experience in Thailand is matched with my expectation.	1	2	3	4	5
Q35. My choice to visit Thailand is wise one.	1	2	3	4	5

Q36. In general, I am satisfied with the overall services (such as hotel and restaurant) in Thailand.	1	2	3	4	5

Loyalty -For Alipay usage	Level of agreement				
Q37. I prefer to use Alipay when there are various payment methods to choose from	1	2	3	4	5
Q38. I will continue to use Alipay in the future	1	2	3	4	5
Q39. I will use Alipay in my next trip to Thailand	1	2	3	4	5
Q40. If there are multiple mobile payment options, I prefer to use Alipay	1	2	3	4	5
Q41. I prefer to go to shops where I can pay by Alipay	1	2	3	4	5

Loyalty -For Thailand as a destination	Level of agreement				
Q42. I think I will travel to Thailand many times in the future.	1	2	3	4	5
Q43. I think Thailand is the first choice as a tourist destination.	1	2	3	4	5
Q44. I think that Thailand is a good choice to return to spend a quality vacation.	1	2	3	4	5
Q45. I would like to recommend Thailand as a tourist destination to my friends and relatives.	1	2	3	4	5
Q46. I always think positivity about Thailand.	1	2	3	4	5

Appendix B
Chinese Questionnaire

你是否曾在一年内去过或正在泰国旅行?

　是　　　　　　　　　　　1　　否　　　　　　　　　2

请勾选你的性别

男　　　　　　　　　　　1　　女　　　　　　　　　2

请问你是本科学位吗?

是　　　　　　　　　　　1　　否　　　　　　　　　2

请问你属于哪个年龄组?

18-25　　　　　　　　　　1　　46-55　　　　　　　　4

26-35　　　　　　　　　　2　　56 或以上　　　　　　5

56-45　　　　　　　　　　3

请问你现居中国的哪个区域?

东北　1　　　　　华北　5

华东　2　　　　　西南　6

华南　3　　　　　西北　7

华中　4

你选择了哪种旅行方式?

跟团游　1　自由行　2

以下问题回答选项均为：非常不满意——1，不满意——2，一般——3，满意——4，非常满意——5

信任

Q1.支付宝有能力提供有效的金融服务。

Q2.总的来说，支付宝功能强大，技术成熟。

Q3.支付宝与我的交易是真实的。

Q4.支付宝是值得信赖的。

Q5.支付宝会保护我的个人数据　　。

Q6.如果我需要帮助，支付宝会尽力帮助我。

感知有用性

Q7.支付宝让我在泰国旅行更轻松。

Q8.支付宝让我在泰国的旅行效率更高。

Q9.在泰国旅游时使用支付宝可以减少我付款时的沟通障碍。

Q10.在泰国旅游时使用支付宝可以给我带来更多的好处(比如红包抵扣)。

Q11.在泰国旅游时，使用支付宝可以帮助我用人民币支付。

感知风险

Q12.如果我使用支付宝，其他人可能知道我的在线交易信息。

Q13.泰国当地商户对支付宝的不当操作可能会造成金钱损失。

Q14.我认为在泰国使用支付宝会危及我的隐私安全。

Q15.在泰国使用支付宝可能会泄露支付密码。

Q16.总的来说，在泰国使用支付宝存在很大的风险。

促进条件

Q17.我在泰国旅游时有网络支持使用支付宝

Q18.泰国的商场支持我用支付宝支付。

Q19.泰国旅游景点的商店支持我使用支付宝。

Q20.泰国提供了一个简单的中文说明，指导我使用支付宝付款。

Q21.支付宝在泰国的服务是成熟的。

社会影响

Q22.影响我行为的人认为我在泰国旅游时应该使用支付宝。

Q23.对我很重要的人认为我在泰国旅游时应该使用支付宝。

Q24.我的朋友认为我在泰国旅游时应该使用支付宝　　。

Q25.我周围的人在泰国旅游时都使用支付宝。

Q26.很多去过泰国的人都推荐使用支付宝。

旅游满意度

-应用满意度

Q27.支付宝的服务超出了我的预期。

Q28.我认为我在泰国旅游时使用支付宝是正确的决定。

Q29.我对支付宝的交易方式很满意。

Q30.在泰国的旅途中，我对支付宝提供的服务非常满意。

Q31.总的来说，我对支付宝很满意。

-旅游体验满意度

Q32.我的泰国之旅是美好的。

Q33.我喜欢我的泰国之旅。

Q34.游泰之旅与我的期望相符。

Q35.去泰国游玩是明智的选择。

Q36.总的来说，我对泰国的整体服务很满意(比如酒店和餐厅)。

忠诚度

-使用支付宝

Q37.　当有多种支付方式可供选择时，我更喜欢使用支付宝。

Q38.以后我会继续使用支付宝。

Q39.我下次去泰国的时候还会使用支付宝。

Q40.如果有多个移动支付选项(比如微信支付)，我更喜欢使用支付宝。

Q41.我更愿意去可以用支付宝付款的商店。

-旅游目的地

Q42.我以后还会去泰国旅游很多次。

Q43.我认为泰国是首选的旅游目的地。

Q44.我认为泰国是一个值得再去度过高质假期的旅游目的地。

Q45.我想向我的朋友和亲戚推荐泰国作为旅游目的地。

Q46.我对泰国的印象总是好的。