



7TH INTERNATIONAL CONFERENCE

Actual Economy

SOCIAL
CHALLENGES
AND FINANCIAL
ISSUES IN XXI CENTURY



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FACULTY OF MANAGEMENT SCIENCE
SUAN SUNANDHA RAJABHAT UNIVERSITY,
BANGKOK, THAILAND

PETER THE GREAT POLYTECHNIC
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Cashless Payment: new technologies Application in Thai tourism industry

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Abstract

Technology has given a profound impact on how tourism industry develops in the recent decades. One of the important technology advancement is cashless payment system. It has been suggested to enhance tourism experience, providing competitive advantage to market destinations as well as a solution to the creation of black money in tourism destinations. Currently, governments are actively promoting a cashless society in tourism sector. However, the study of the acceptance of tourists on cashless payment technology in destinations is still rarely found. This study aims to investigate the acceptance of cashless payment using Technology Acceptance Model (TAM). To achieve the objective, the study investigated the tourist's perspective of cashless payment system by a focus groups discussion involving young-independent travelers in Thailand. A survey was also carried out to confirm the relationship between cashless acceptance, attitude and the behavioral intention of cashless technology. In addition, Perceived Risk and Familiarity were also introduced to the model. The study found three drivers of attitude regarding acceptance of cashless payment system and an understanding on how customers response to the idea of using cashless payment in tourism setting.

Key-words Consumer Behavior, Destination Marketing, Tourism, Cashless, Payment System

Introduction

Information and Communication Technology (ICT) is increasingly playing a critical role for competitiveness of tourism organizations and destinations as well as for the entire industry as a whole (Buhalis & Law, 2008; UNWTO, 2011). Internet technology has dramatically affected the changes in behavior of tourist (Mills & Law, 2004, Mihaljovic, 2014). Users of ICT can easily booking online ticket and rooms (Morrison, Jing, O'Leary, & Lipping, 2001) search information and make payment using their mobile. Understanding how IT impacts the behavior of consumers is critical foundation to develop sustainable marketing communication strategies (Xiang, Magnini, & Fesenmaier, 2015).

One of the areas in tourism and technology, which become the focus of interest, was in the cashless payment system. The advancement of technology such as Radio Frequency Identification (RFID) and Near Field Communication (NFC) have enable ease of payment thus it provide seamless experience for tourists. Cashless transaction has been suggested to increase efficiency thus it is faster and cheaper in handling.

Tourism and hospitality industry is actually one of the first industries that adopt non-cash transaction, however the implementation is mostly in in the gaming industry (Parke, Rigbye, & Park, 2008). Studies on how tourist accepts cashless payment system in tourism destination still needs further support. This study departs from an unique angle of consumers in destination who were in early stages of adopting cashless payment system. Within this destination, understanding of the acceptance of the relatively new technology is crucial to serve as base for the implementation. Destination stakeholders needs to understand explore role of payment system in destination and the factors driving the acceptance of cashless payment system in tourism context.

Literature review

The acceptance of consumers on new technology was investigated highly in the literatures (Venkatesh, Morris, Davis and Davis, 2003). A seminal work by Davis (1989) coined the term Technology Acceptance Model (TAM) which explain the relationship between the internal variables (belief, attitudes and behavioral intention) and actual usage. The model starts with two constructs: perceived usefulness and perceived ease of use of the technology. Perceived usefulness (PU) refers to a user's believe that the system can enhance performance. Perceived ease of use (PEOU) refers to user's believe that the use of the system will be easy to use and effortless. These constructs contribute to the attitudes toward the technology and affect behavioral intention. In addition, Davis (1989) also found causal antecedents of perceived ease of use to perceived usefulness.

H₁ : Perceived usefulness has positive and significant relationship with Attitude

H₂ : Perceived Ease of Use has positive and significant relationship with Attitude

H₃ : Perceived Ease of Use has positive and significant relationship with Perceived of Usefulness

TAM model is an adaptation of the Theory of Reasoned Action (TRA) by Fishbein and Ajzen (1975) and mainly designed to model user acceptance of information technology (Davis, 1989). The development of TRA is Theory of Planned Behavior which has proven successful in predicting and explaining human behavior in interacting with technology (Ajzen, 2002). In TPB, a person's actual behavior is determined by his intention which in turn affected by the attitude of the person toward a technology. Attitude is defined as a person's favorable or unfavorable assessment regarding the behavior, whilst Behavioral Intention is a measure of strength or one's effort while performing the behavior.

H₄: Attitude has positive and significant relationship with Behavioral Intention

Perceived risk is defined as six components following Jacoby and Kaplan (1972). The six components are financial, performance, social, physical, privacy and time loss. In this research the components are selected to correspond findings from the focus group discussion in stage one of the research. Lee (2008) has provide empirical evidence that performance, time, financial and security risk has significant relationship with attitude in the context of online banking.

H₅ : Perceived of Risk has positive and significant relationship with Attitude

Familiarity is defined as past experience of using a system or similar system. Study in Thailand hospitality industry revealed participants who had prior experience in using RFID were more likely to use the same technology compare to those who had not had experience (Ozturk and Hancer, 2015). Familiarity with the website and the vendor is claimed to reduces misunderstanding and reduces the feeling of unfairly taken advantage of which happens in online purchasing activities (Gefen, 2000; Gefen, Kaharanna and Straub, 2003). Evidence found that system experience was significantly related to perceived ease of use (Hackbarth, Grover and Yi, 2001).

H₆ : Familiarity has positive and significant relationship with Perceived Ease of Use.

Methodology

The research was conducted in two stages. First was by the mean of focus group discussion with two types of tourists, packaged group travellers and independent travellers in Thailand. There are total 13 participants with age range between 18 to 45 years old, whose occupation varies from student stayed home mom to entrepreneurs. The discussion provides support on the hypotheses developed and in identification of perceived risk related with the use of cashless payment system.

In the second stage, a questionnaire survey was conducted to respondents in order to validate the model. Measurement of technology acceptance in this study is adopted from previous studies (Davis, 1989; Venkatesh et al., 2003) which consist of 22 questions in total. The sample design is cross-sectional and sampling method is convenience sampling. The sample size total 101 respondents. The analysis will be conducted using PLS-SEM.

Findings and Discussion

The findings show all of measurements have met the criteria of validity and reliability (Composite Reliability (CR) ≥ 0.7 , Average Variance Extracted (AVE) ≥ 0.5 and Loading criteria ≥ 0.6). Range of item's loading fall between 0.649 to 0.971. AVE from 0.596 to 0.30 and CR from 0.889 to 0.962. Meanwhile, hypotheses test result significant (T-value > 1.96) and positive relationships for all relationship tested (Figure 1).

The research result indicated that the intention of using cashless payment transaction is contributed highly by attitude a person's has toward the system. Attitude explains 88% of behavioral intention variance, while 18% is explained by other factors. The creation of positive attitude towards the system is mainly driven by the perception that the system is easy to use (52%) rather than the perception of usefulness (25.5%) and Perceived Risk (19.9%). Nevertheless all three constructs, perceived ease of use, perceived usefulness and perceived risk have significant and positive contribution to attitude of using a cashless payment system in a destination. Altogether the three drivers contribute to 97.7% to attitude, which will lead to intention to use the cashless payment system. Another important finding is the role of Familiarity. Familiarity is proved to explain 54.7% the variance of perceived ease of use while the rest is explained by other factors.

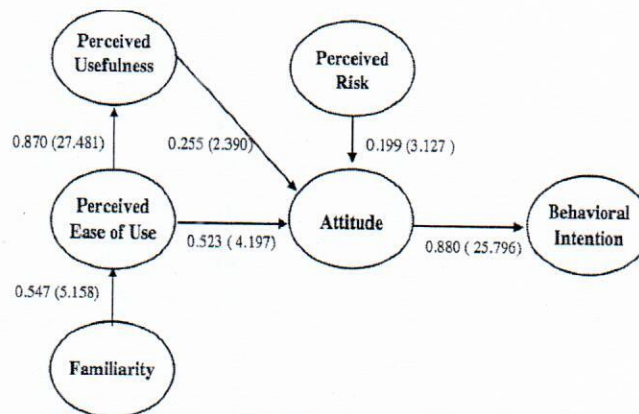


Figure 1. Result – Factor Loadings (T-Values)

The study adds to the literature by providing confirmation of the TAM model specifically in payment system area within context of holiday destination. It has confirmed the drivers of attitude towards cashless implementation, which will strongly led to behavioral intention of adopting the system. Two of them are perceived of usefulness and perceived ease of use which had been suggested by previous literature (Davis, 1989; Venkatesh et al, 2003). Most importantly, the study contributes by validating the construct of Perceived Risk as the third drivers of attitude in the model. This findings inline with studies where perceived risk were found to be associated with technology adoption (Kleijnen et al., 2004; Luarn and Lin, 2005; Lee, 2008).

Comparing the three drivers, the result confirmed that Perceived ease of use had the greatest contribution to attitude. This is inline with Lee (2008) empirical evidence, however it differs from the previous studies by Kleijnen et al., (2004) and Leung and Wei (2000) which found Perceived Usefulness to be the strongest factor predicting intention to adopt a technology. In addition, the study also proved that familiarity is important in creating perceived ease of use. This is inline with previous studies by Hackbarth, et al (2001) and implies the more experience a tourist had gained in using cashless in various setting, the more he would feel effortless in using the payment system.

Implication of the result in marketing practice is in the area promotion strategy. For example, the communication regarding the campaign of using cashless can be developed around the idea of ease of use of the user experience with the system, along with its benefit of cashless and minimizing risk from having cash during vacation. It is also suggested increase the acceptance of cashless in tourism setting is to induce trial of using the system.

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