

## Investigate the Customers' Intention to Use Electronic Payment System for Purchasing

**Authors :** Wanida Suwunniponth

**Abstract :** The purpose of this research was to study the factors of characteristic of business, website quality and trust affected intention to use electronic payment system for online purchasing. This survey research used questionnaire as a tool to collect data of 300 customers who purchased online products and used electronic payment system. The descriptive statistics and multiple regression analysis were used to analyze data. The results revealed that customers had a good opinion towards characteristic of business and website quality. However, they have a moderate opinion towards trust and intention to repurchase. In addition, the characteristics of business affected the purchase intention the most, followed by website quality and the trust with statistical significance at .05 level. For particulars, the terms of reputation, communication, information quality, perceived risk and word of mouth affected the intention to use electronic payment system. In contrast, the terms of size, system quality and service quality did not affect intention to use electronic payment system.

**Keywords :** electronic payment, intention, online purchasing, trust

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