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PRIMARY RESEARCH

A model of technology acceptance and trust that influences attitudes and affects the intention to use Samsung pay in Thailand

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Abstract. The objective of this research was to study a model of technology acceptance and trust that influences attitudes and affects the intention to use Samsung Pay. The samples selected for this research were 400 credit card users who used Samsung Pay. The self-administered questionnaire was used as the research instrument. Statistics used for data analysis were Pearson's correlation coefficient and multiple regression analysis. The result showed that most of the respondents were female, aged between 28 and 5 years old, with a bachelor's degree, average monthly income 30,001-50,000 baht as a private company employee, and had a single status. The level of technology acceptance, perceived usefulness was the most average. The second was the perceived ease of use. The acceptance level was 6.50 and 6.20 respectively. For the level of trust, benevolence was the most average, followed by orientation to resolve, credibility, and integrity. The trust level was 6.75, 6.57, 6.24, and 6.04 respectively. The results of the hypotheses testing showed that the acceptance of technology in terms of perceived usefulness and trust in terms of credibility, integrity, and benevolence have influences on attitudes to use Samsung Pay and attitudes affect the decision to use Samsung Pay at the significant level of 0.05.

INTRODUCTION

Background

The widespread internet technology has been applied as a tool to support activities of various transactions. It creates implementation of new technologies like financial technology for the development of financial products and services in financial businesses (Gerald, 2005), banking, and investments with the aim to provide financial service of banks to meet the demand of consumers. The main factor that made this technology accessed by the consumers easily was the fast development of information technology. Consumers can access the internet at all time until the internet turned into a part of daily life of online people including conducting various transactions via internet. The critical reason that the information technology has become a part of daily life was that in the past, there were a number of factors that could explain the acceptance and intention of the use of information technology of consumers that causes the technology to access the users. These were such as the theory of technology acceptance (Technology Acceptance Model (TAM) Davis, 1989) that explains the Perceived Ease of Use (PEOU), Perceived Usefulness (PU), and Behavioral Intention (BI), and theory that can explain the intention of use such as trust. This factor was linked with TAM through TRA (Pavlou, 2003). In addition, the empirical research showed the relationship between trust of PU and PEOU (Chircu,

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Davis & Kauffman, 2000; Pavlou, 2003; Gefen, Karahanna & Straub, 2003). Nevertheless, factors influencing the acceptance of the information technology tend to be different according to the characteristics of technology, users, and environment. Agarwal & Prasad (1999) and Wang, Wang, Lin & Tang, (2003)mentioned that the pattern of technology acceptance relates with other parameters such as trust. This was complied with Reid & Levy (2008), Candra, (2013) and Ezzi (2014) who mentioned that trust was complex and shall be examined more in depth to understand the technology acceptance of consumers. Presently, Samsung Thailand Company Limited has invented a payment innovation via mobile phone and smart phone that was easy and secure like Samsung Pay.

Samsung Pay was a platform of payment transaction through mobile phone network system (mobile payments) without the use of credit card. This was a new technology of payment system. It makes the payment easier and faster. Samsung Pay was a new definition of payment system in Thailand. Although the idea of digital wallet was very novel for most of the consumers in the country, yet Samsung Pay received a rather good response from consumers. This was an important starting point that drove the creation of the payment innovation via completed electronic smart phone and led to "cashless society". According to the aforementioned reasons, researcher foresees the importance of the use of smart phone technology and must understand the behavior and attitude of consumers in the acceptance of Samsung Pay service as the new payment transactions.

Therefore, the researcher was interested to study the factors that impact the attitude of consumers in accepting the payment technology of Samsung Pay by using the technology acceptance model (technology acceptance model: TAM Davis, 1989), which was the PEOU, PU and trust that were the heart of all relationships of transactions to determine the business characteristics (Morgan & Hunt, 1994; Wang *et al*., 2003; Gefen *et al*., 2003; Yousafzai, Foxall & Pallister, 2007; Alsajjan & Dennis, 2010; Popoola & Ibn Arshad, 2015). This was to use these analysis results to drive Thailand to the cashless society. Research questions were:

- Does the perceived ease of use have a positive effect on attitude?
- Does the perceived usefulness have a positive effect on attitude?
- Does the credibility have a positive effect on attitude?
- Does the integrity have a positive effect on attitude?
- Does the benevolence have a positive effect on attitude?
- Does the Orientation to resolve problems have a positive effect on attitude?
- Does the attitude have a positive effect on behavior intention?

LITERATURE REVIEW

The study of the technology acceptance model and trust that influence the attitude and affect the intention of using Samsung Pay focuses on the factors of demography and behavior in using Samsung Pay whether it affects the intention of using Samsung Pay. Concept, theory, and relevant research were studied as a guideline for the study as follows:

Concepts and Theory Relevant to Technology Acceptance

Information technology has developed rapidly. Organizations today have invested to develop information system to implement in the organizations with many reasons. These were cost reduction, product capability increment without additional investment, and product and service quality improvement. Therefore, impacts occurred from the acceptance and attitude of the information system users must be considered. The acceptance of information system users of the technology can indicate the success of the system implementation.

The most widely applied theory and concept to support the technology acceptance research as explanations and estimations of information system acceptance was the technology acceptance model (Technology Acceptance Model: TAM Davis, 1989). It was tested by much research and modified from the literature of (Davis, 1989; Venkatesh & Davis, 2000; Wang *et al*., 2003; Guriting & Oly Ndubisi, 2006; Pikkarainen, Pikkarainen, Karjaluoto & Pahnila, 2006), which were PEOU, and PU that influence the attitude of using Samsung Pay (Attitude). These created the BI and were proven to be the accurate and reliable model by applying various parameters to suit this research framework.

Concepts and Theory of Trust

Trust in technology means good image. It was the feeling that the technology receivers perceive from the beginning. It starts with the satisfaction of product or service with its brand. This includes the rapid problem-solving when problem occurs, and customer satisfaction creation until customers accept the technology. Therefore, trust in technology was the final trust. It was the period of sender after the communication ended. It was the result of the relationship of preliminary trust and the second level of trust.

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Technology sender does not have to have reliability but the technology receivers have decision relevant to trust inside the receivers similar to attitude. Trust of the technology receivers was different among the technology receivers even in the same technology receiver. Trust was different in each period, changed with situation, and was obvious if the technology communication occurred only once (Morgan & Hunt, 1994).

Trust is the creation of market relationship. It will occur when an individual is confident of integrity, reliability, benevolence, and Orientation to resolve problems of the other party. These were trust of service or product sale organizations will occur when the service receiver will be confident and receive good experiences until the consumer has good attitude with the organization (Foster & Cadogan, 2000).

Conceptual Framework

Conceptual framework of this research is shown in Figure 1.

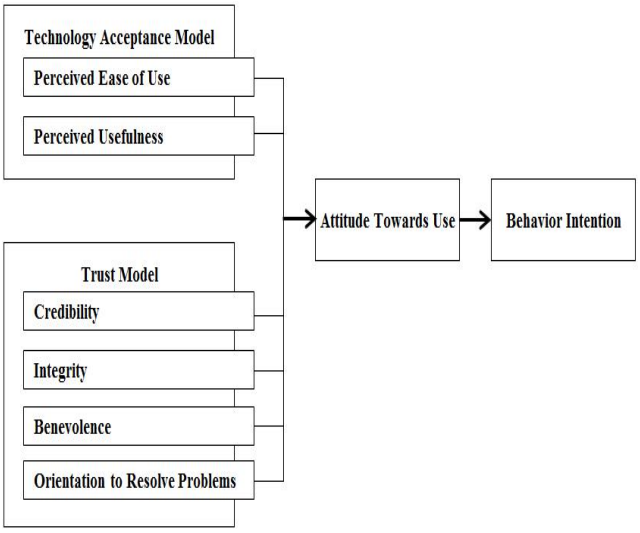

FIGURE 1 . Conceptual framework

Hypothesis

Based on the research problems and conceptual framework above therefore the hypotheses of this research were as follows:

- Perceived ease of use has a positive effect on attitude.
- Perceived usefulness has a positive effect on attitude.
- Credibility has a positive effect on attitude.
- Integrity has a positive effect on attitude.
- Benevolence has a positive effect on attitude.
- Orientation to resolve problems has a positive effect on attitude.
- Attitude has a positive effect on behavior intention.

RESEARCH METHOD

Researcher studies a model of technology acceptance and trust that influences attitudes and affects the intention to use Samsung Pay. It is a quantitative research that uses survey research methodology at a certain time by using a questionnaire to collect data to determine the influencing factors affecting credit card users' acceptance of Samsung Pay payment technology by using theory and research related to bringing study results for improving the service of Samsung Pay.

Including suggestions for improvements was the management of marketing practices to increase use of Samsung Pay and useful to help drive the domestic society into a cashless society.

Sample

The population of this research was 400 people. The researcher selected a specific sampling method and all of samples were the credit card users. This study investigated sample size by using the formula of Yamane (1967) at the confidence level of 0.95 and the error value at the level of ± 0.05.

Measurement Tools

The tool for this study was a questionnaire, which was studied by the researcher and developed and adapted to the related theory in some parts to fit the characteristics of samples and various factors. To study in research, "A model of technology acceptance and trust that influences attitudes and affects the intention to use Samsung Pay" was analyzed by using a data collection tool that is as follows:

- Question type closed-ended questions.
- A 9-point Likert-type scale was used, ranging from strongly disagree (1) to strongly agree (9).

The study questionnaire consists of 2 parts; in the first part, there were demographic characteristics of the samples, such as age, gender, education, income, occupation, and status. It was a closed-ended questionnaire, checklist type. There were 6 questions. In the second part, questionnaire inquired about the factors that affect the intention to use Samsung Pay payment technology. And there were 29 questions as follows: technology acceptance 8 items, trust 15 items, attitude to use 3 items, behavior intention 3 items.

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RESEARCH RESULTS

Analysis of Data for Hypothesis Testing

From the study of the relationship of variables by Pearson's correlation to test whether variables were correlated to obtain the data, we have to create the equation for predicting the next variable.

TABLE 1 . Relationship between factors technology acceptance, trust and attitudes affects the intention to use Samsung pay

Variable	PEOU	PU	CRD	INT	BNV	ORP	ATT	BI
PEOU	1							
PU	0.816**	1						
CRD	0.764**	0.837**	1					
INT	0.746**	0.784**	0.867**	1				
BNV	0.734**	0.841**	0.784**	0.802**	1			
ORP	0.677**	0.770**	0.750**	0.719**	0.740**	1		
ATT	0.659**	0.789**	0.774**	0.795**	0.782**	0.688**	1	
BI	0.566**	0.701**	0.684**	0.690**	0.662**	0.623**	0.769**	1

** Statistically significant at the 0.01 level
PEOU: Perceived Ease of Use
BNV: Benevolence
PU: Perceived Usefulness
ORP: Orientation to Resolve Problems
CRD: Credibility
ATT: Attitude
INT: Integrity
BI: Behavior Intention

From Table 1, the relationship between factors of technology acceptance model, trust, and attitudes of use was found to be correlated with behavior intention. The ranks of correlation coefficients were as follows: Rank 1: attitude (r = 0.769), rank 2: perceived usefulness (r = 0.701), rank 3: integrity (r = 0.690), rank 4: credibility (r = 0.684), rank 5: benevolence (r = 0.662), rank 6: orientations to resolve problems (r = 0.623) and lastly, perceived ease of use (r = 0.566), respectively.

TABLE 2 . Multiple regression analysis of technology acceptance influences attitudes in use Samsung pay

Attitudes in use Samsung Pay Technology Acceptance Model	B	S.E.	β	t	Sig.
(Constant)	1.169	0.213	-	5.485	0.000*
Perceived ease of use	0.043	0.051	0.045	0.842	0.401
Perceived usefulness	0.777	0.055	0.752*	14.130	0.000*
R2 = 0.623 ; Adjust R2 = 0.621 ; F = 328.360 ; Sig < 0.05					

Dependent variable: Attitudes to using Samsung Pay

From Table 2, the results of the hypothesis testing by linear regression analysis in multiple regression model were found that Factors that affect the attitude of using payment technology, Samsung Pay can describe the variance of attitude in technology use about 62.1% (Adjust R^2 = 0.621). The remaining 37.9% was due to other variables. That was not taken into account. The adoption of technology for perceived usefulness (β = 0.752, t = 14.130) has an impact-

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TABLE 3 . Multiple regression analysis of trust influences attitudes in use Samsung pay

Attitudes in use Samsung Pay					
Trust Model	**B**	**S.E.**	**β**	**t**	**Sig.**
(Constant)	0.416	0.211	-	1.969	0.050*
Reliability	0.183	0.060	0.184*	3.063	0.002*
Integrity	0.336	0.063	0.320*	5.326	0.000*
Benevolence	0.344	0.055	0.318*	6.259	0.000*
Orientation to resolve problems	0.088	0.046	0.086	1.919	0.056
R2 = 0.704 ; Adjust R2 = 0.701 ; F = 234.451 ; Sig < 0.05					

Dependent variable: Attitudes to using Samsung Pay

on the attitude of using pay technology. From Table 3, the result of the hypothesis testing by linear regression analysis in multiple regression model was found that Factors that affect the attitude to use payment technology, Samsung Pay can explain the variance of attitude about technology using 70.1 percent (Adjust R^2 = 0.701). The remaining 29.9 percent was the result of other variables. That was not taken into account. Reliability factors (β = 0.184, t = 3.063) have an influence on the attitude of using Samsung Pay payment technology. And the Integrity factor (β = 0.320, t = 5.326) influenced attitudes of using Samsung Pay payment technology. Lastly, the benevolence factor, attention (β = 0.318, t = 6.259) has an influence on the attitude of using Samsung Pay payment technology.

TABLE 4 . Multiple regression analysis of attitudes affects the intention to use Samsung pay

Intention to use Samsung Pay					
Attitude	**B**	**S.E.**	**β**	**t**	**Sig.**
(Constant)	0.680	0.230	-	2.956	0.003*
User attitude	0.830	0.035	0.769*	24.019	0.000*
R2 = 0.592 ; Adjust R2 = 0.591 ; F = 576.934 ; Sig < 0.05					

Dependent variable: Intent to use Samsung pay

From Table 4, the results of the hypothesis testing by linear regression analysis in multiple regression model were found that factors that affect the intention to use payment technology.

Samsung Pay can describe the variance of intention to use technology by 59.1% (Adjust R^2 = 0.591). The remaining 40.9% was the result of variables, that was not taken into account. The attitude of using technology (β = 0.769, t = 24.019) influenced the intention to use the Samsung Pay payment technology.

Summary of Hypothesis Testing Results

Based on the analysis of inferential statistics to test assumptions about technology acceptance and trust that influences attitude and affect the intention to use Samsung Pay, the results of the hypothesis test can be summarized as follows.

TABLE 5 . Summary of hypothesis, model of technology acceptance and trust that influences attitudes and affects the intention to use Samsung Pay

Hypothesis of Research	**Test Results Hypothesis**
Hypothesis 1 Perceived ease of use has a positive effect on attitude	Reject hypothesis
Hypothesis 2 Perceived usefulness has a positive effect on attitude	Accept hypothesis
Hypothesis 3 Credibility has a positive effect on attitude	Accept hypothesis
Hypothesis 4 Integrity has a positive effect on attitude	Accept hypothesis
Hypothesis 5 Benevolence has a positive effect on attitude	Accept hypothesis
Hypothesis 6 Orientation to resolve problems has a positive effect on attitude	Reject hypothesis
Hypothesis 7 Attitude has a positive effect on behavior intention	Accept hypothesis

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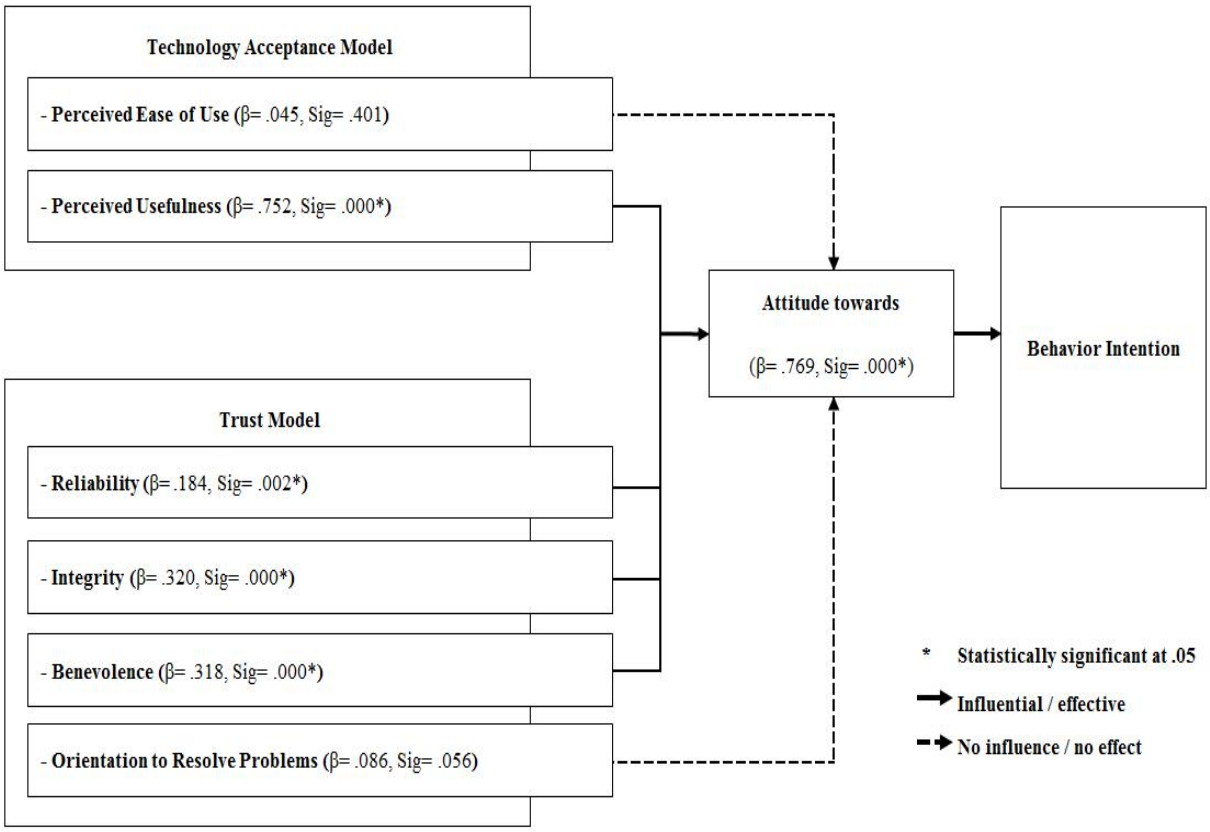

FIGURE 2 . Multiple regression analysis of technology acceptance and trust that influences attitudes and affects the intention to use Samsung pay

From the test results, the statistical value of the coefficients of the independent variables of acceptance technology, trust, and attitudes of use concluded that the adoption of technology and trust models influenced attitudes and influenced the intentions of using Samsung Pay significantly as shown by usefulness, reliability, integrity, benevolence, and attitude. While factors that do not affect the decision to use Samsung Pay payment technology include perceived ease of use and orientation to resolve problems.

DISCUSSION

Based on the findings, model of technology acceptance and trust that influences attitudes and affects the intention to use Samsung Pay is in line with Davis, Bagozzi & Warshaw (1989) research. The TAM has been researched to study the decision to accept or reject technology users, with a sample of employees in IBM. The results show that perceived usefulness and ease of use have a positive effect on attitudes towards the use.

Ease of use affects perceived usefulness. Statistically significant at the 0.05 level is in line with research by (Sin, Khalir & Ameen, 2012). The purpose of this research was to investigate the factors influencing the purchasing intent of the online shopping of teenagers in Malaysia. The results showed that the perception of usefulness ease of use, and perceived referral groups influence the intention to shop through social networking sites, statistically significant at the 0.01 level because users were aware that payment methods can be easily understood. Can learn quickly by yourself, can remember the payment process and login was clear, so there were more people using the internet in line with George, (2007) who researched a TAM framework to evaluate user perception towards online electronic payment. It has been found that the adoption of technology, perception's usefulness, and perceptions that were easy to use were related to their intention to use online payment services and also consistent with the theory of (Davis, & Bagozzi, Warshaw, 1989).

In TAM theory was the application of new information systems. It found perceived ease of use and perceived usefulness. It affects the decision-making behavior of the sample, so when a person adopts technology, it will ultimately lead to decision-making. Based on the findings, trust has influenced attitudes that affect the intention to use Sam-

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sung Pay payment technology. In line with the research of Becerra & Korgaonkar, (2011) conducted a study to investigate the effect of trust on the intention to use Internet payment technology of the students who used the internet payment service.

From Southeastern University, USA, the results show that trust in brand owner and brand trust affect the intention to use the Internet payment technology. The statistical significance was at 0.05, which was due to the fact that the subscriber was confident and ready to use the internet payment technology if the payment security system was secure such as identity verification by sending the One Time Password (OTP), which was the code used to confirm the change of information in each financial transaction. The system was reliable and has been accredited by the regulatory body for internet-based payment transactions that can be monitored.

CONCLUSION AND RECOMMENDATIONS

This study examines the variables, model of technology acceptance, and trust that influences attitude and affect the intention to use Samsung Pay. The respondents' level of acceptance of technology was at a high level of agreement. Perceived usefulness was the most significant. Secondly, perceived ease of use and the respondents' level of trust were at a high level of agreement. Benevolence was the most significant. Secondly, orientation to resolve problems: thirdly, reliability, and lastly, integrity.

• Perceived usefulness: It was found that the use of Samsung Pay was the most beneficial. Secondly, the use of Samsung Pay improves the efficiency of financial transactions, and the smallest was the use of Samsung Pay, which improves financial transaction expertise.

• Perceived ease of use: It was found that the use of payment via the Samsung Pay system was easy, has the highest average. Secondly, payment via Samsung Pay was clear and easy to understand. Lastly, payment through the Samsung Pay system that you have used was designed to be easy to use. Not complicated, suitable for users.

• Benevolence: It has been found that the Samsung Pay system has to be constantly updated to respond to the needs of consumers with the highest average. Secondly, pay via the Samsung Pay. It was modern compared to today's technology. And lastly, Samsung Pay has a design that respects the user.

• Orientation to resolve problems: It was found that the Samsung Pay system solves customers' problems from payment transactions without having to carry the most average credit card. Secondly, it was easy to contact the bank when there was a problem.

• Reliability: It was found that the Samsung Pay system was the most effective. Secondly, the Samsung Pay system was reliable in financial transactions. And lastly, was to have confidence in maintaining the privacy of the Samsung Pay system.

• Integrity: It has been found that payment via the Samsung Pay system has the security features to protect users with the highest average. Secondly, it is believed that the payment through the Samsung Pay system will work well. And lastly was the confidence in financial information security when it was used through the Samsung Pay system.

• Attitude Towards: It has been found that using Samsung Pay was a smart idea, giving the user the highest image possible. Secondly, using the Samsung Pay was a pleasant experience. And lastly, there was an interest in payment for the service through the Samsung Pay service next time.

• Behavior Intention: It was found that the decision to make payments through the Samsung Pay system in the future was the most average. Secondly, if you have paid for the service through the Samsung Pay, then you will be recommended to others. And lastly, it's a decision to choose a payment method through the Samsung Pay system as the first choice to pay for goods and services.

Limitations

This study focuses on credit card holders. Due to limited time, it was not possible to explore all groups. But the sample covers the majority of the population that will be used in the study. And have knowledge and understanding of credit card use in payment transactions. Therefore, there was a tendency to be a suitable, credible sample.

Future Studies

Suggestions for adoption

Suggestions for adoption Based on the research of a model for technology acceptance and trust that influences attitudes and affects the intention to use Samsung Pay, it makes us aware of the factors influencing the decision to use Samsung Pay, and also allows other researchers to conduct research on topics related to this that can be used as a basis for further research.

According to studies, it has been found that Samples using Samsung Pay technologies were mostly interested in using the service because they see the benefits of using it, easy to use and convenient payment. It was possible to pay via mobile phones and make online transactions instantly. It

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was modern, plus comfortable. The trend of using the Samsung Pay for payment through mobile phones has increased. Therefore, this research was beneficial for the dissemination of Samsung Pay payment technology, enabling users to see the importance of managing their financial transactions conveniently. Fast and easy more than past payment transactions with only credit card payments.

Research suggestions

According to studies, these research studies focus on the samples on certain areas within a country. Therefore, in the next study, those interested should study the sample in other areas used for research from various areas to analyze for other factors. This was related to the difference or similarity of this research that affects the decision to use the Samsung Pay payment service so that the company or its stakeholders know the guidelines and direction in operation that should focus on the use of any form that helps users get interest and decide to use Samsung Pay for financial transactions. In addition, those interested should study other factors that affect the decision to use Samsung Pay by using other variables. It was expected that the key factors that contribute to the decision to use Samsung Pay was the confidence in technology, interest in personal technology, satisfaction to learn to use, etc., to obtain the most effective information and to know the difference or concordance from the presentation in this research and the results can be applied to improve marketing strategies to use Samsung Pay payment technology to meet the needs of the users properly. The researchers hope that those who were interested in this study can apply the hypothesis with other research applications related in the future.

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