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FACTORS INFLUENCING THE ACCEPTANCE OF INTERNET PAYMENT SERVICES FOR ONLINE BUSINESS

Abstract:

This quantitative research, which consisted of survey research, aimed to investigate the factors affecting the acceptance of an Internet payment service for online business using questionnaires collected from 100 entrepreneurs and 145 online consumers. The reliability coefficient of the questionnaires equaled 0.929. The statistics used in this research consisted of frequencies, percentages, mean values, standard deviations, and t-tests. This research involved one-way ANOVA analysis and multiple regression analysis.

The research findings revealed that visibility (X3) and result demonstrability (X5) affected the acceptance of the Internet payment service by online entrepreneurs (Y) at a statistical significance level of 0.05, with the prediction equation of Y = (0.803) + 0.297X3 + 0.569X5. Relative advantages (X1), visibility (X3), and result demonstrability (X5) affected the acceptance of an Internet payment service by online consumers (Y) at a statistical significance level of 0.05, with the prediction equation of Y = (0.799) + 0.335X1 + 0.305X3 + 0.523X5.

Thus, entrepreneurs should consider the relative advantages of an Internet payment service for online business to meet consumer needs.

Keywords:

Business, Online, Internet Payment, Acceptance