

# Factors Influencing Satisfaction with Electronic Payment (E-Payment) Systems among Chinese Tourists in Phuket

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**Zhou Kaibin<sup>1</sup> and Sirawit Sirirak<sup>2</sup>**

Faculty of Management Science

Phuket Rajabhat University, Thailand

E-mail: S6680141102@pkru.ac.th<sup>1</sup>,

sirawit.s@pkru.ac.th<sup>2</sup>, topsirawit@hotmail.com<sup>2</sup>

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sirawit.s@pkru.ac.th<sup>2</sup>, topsirawit@hotmail.com<sup>2</sup>

### Abstract

The rapid adoption of electronic payment (E-Payment) systems worldwide has transformed financial transactions, offering enhanced convenience, efficiency, and security for users. Despite this global trend, cash remains prevalent in many countries, including Thailand, where the use of mobile payment systems by international tourists, particularly Chinese visitors, is growing yet underexplored. Phuket, as a prominent international tourist destination, has experienced increased demand for E-Payment services due to its accessibility and popularity among Chinese tourists. This study investigates the factors influencing Chinese tourists' satisfaction with E-Payment systems in Phuket, focusing on the roles of the digital marketing mix and technology acceptance factors. Using a quantitative approach, data were collected from 400 Chinese tourists through structured questionnaires. Analyses included frequency, percentage, mean, standard deviation, and multiple regression to examine relationships between variables. Findings indicate that overall perceptions of digital marketing mix components, product and service, price, distribution channels, promotional activities, personnel services, and privacy protection, are at the highest level, with personnel services exerting the greatest influence on satisfaction, followed by privacy protection, pricing, distribution channels, product and service quality, and promotional activities. Technology acceptance factors, including perceived usefulness, perceived ease of use, and user attitudes, also demonstrated a statistically significant positive impact on satisfaction, with perceived usefulness being the most influential. The study highlights that integrating effective digital marketing strategies with user-friendly, secure, and technologically efficient payment systems enhances tourist satisfaction and encourages repeated use. Recommendations for practitioners include prioritizing personnel service training, promoting privacy protection measures, optimizing payment interfaces, and designing strategies that increase perceived usefulness and ease of use. For future research, qualitative studies are suggested to explore trust in technology, deeper aspects of user attitudes, and potential enhancements to E-Payment systems to better align with the evolving needs of international tourists.

**Keywords:** Electronic Payment, Chinese Tourists, Digital Marketing Mix, Technology Acceptance, Tourist Satisfaction

## 1. Introduction

### 1.1 Background and Importance of the Problem

Over the past decade, countries around the world have increasingly encouraged the adoption of electronic payments (E-Payments) across all sectors. This global shift is driven by the potential of E-Payments to enhance transaction efficiency, reduce costs, and improve access to financial services. Despite the exponential rise in E-Payment usage, cash remains a dominant payment method in many countries, including Thailand (Thailand Development Research Institute, 2023). The rapid advancement of technology has profoundly influenced daily life and altered social behavior, particularly in the way people make payments. Businesses and retailers have integrated E-Payment systems into their operations to improve customer convenience and broaden service access. In China, widely recognized as a cashless society, popular payment applications like Alipay and WeChat Pay have become deeply embedded in everyday life (Bank of Thailand, 2023).

E-Payments have also addressed key challenges for international travelers, such as currency confusion, risks of theft, and loss of cash. Chinese tourists, in particular, are accustomed to mobile payments, benefiting from user-friendly interfaces and platform-specific promotions while abroad (Department of International Trade Promotion, 2024). The trend toward a cashless society, defined as a shift from physical cash to electronic wallets, has been widely embraced in China due to benefits such as convenience, elimination of change-making issues, and security against counterfeit money (Rakkanka, 2023). Most mobile payment platforms offer promotional discounts, making products more affordable and further driving user interest. In China, popular applications such as Taobao (for online shopping) and WeChat (for messaging) have integrated payment systems. Taobao is connected to Alipay for seamless transactions, while WeChat has developed WeChat Pay for instant money transfers between users. These features have made E-Payments accessible to users of all ages, including children and the elderly, due to their ease of use and security (BrandAge Online, 2017).

Phuket province has been designated as an international tourist city with strong competitive potential in the global tourism market. Its proximity to China and accessible travel time make it a favored destination for Chinese tourists. The increasing number of direct flights from various Chinese cities to Phuket further supports the continued growth of the Chinese tourism market. This growth has resulted in more widespread use of E-Payment systems by Chinese tourists in the area (Thairath, Money, 2024). However, research on the use of E-Payment systems by Chinese tourists in Phuket and the broader Andaman cluster remains limited. A major obstacle is the limited number of local businesses that accept mobile payments. In Thailand, Alipay and WeChat Pay have gained some traction in key tourist areas such as Bangkok, Chiang Mai, and Phuket (Namkaeng, 2021). Although national adoption is not yet widespread, growth has been promising. These payment systems are now available across various service sectors, including accommodations, duty-free stores, convenience stores, and coffee shops. For businesses targeting Chinese consumers, supporting Alipay and WeChat Pay presents a significant opportunity to expand their customer base (Krutsong & Sirirak, 2024). Therefore, this study seeks to investigate the factors influencing the satisfaction of Chinese tourists with E-Payment systems in Phuket. The findings aim to address an academic gap and contribute to strategic planning for attracting and accommodating Chinese tourists more effectively in the digital age.

## 1.2 Research Question

- 1) What are the levels of digital marketing mix factors, technology acceptance factors, and satisfaction with the use of electronic payment systems among Chinese tourists in Phuket?
- 2) What is the relationship between the digital marketing mix factors and technology acceptance factors with the satisfaction of using electronic payment systems among Chinese tourists in Phuket?

## 1.3 Research Objective

The objectives of this study are as follows:

- 1) To assess the levels of digital marketing mix factors, technology acceptance factors, and satisfaction regarding the use of electronic payment systems among Chinese tourists in Phuket.
- 2) To examine the relationships between digital marketing mix factors, technology acceptance factors, and tourist satisfaction in using electronic payment systems.

## 2. Literature Review

### 2.1 Related Concepts and Theories

#### 2.1.1 Electronic Payment Systems (E-Payment)

The Bank of Thailand (2023) defines an electronic payment system (E-Payment) as a system that facilitates financial transactions through standardized and secure electronic channels. The government promotes the use of such systems to enhance economic efficiency, reduce transaction costs, and support the country's transition to a digital economy. Promoting the E-Payment system also helps reduce cash usage, decrease fraud, and increase transparency in government spending (BrandAge Online, 2017).

In the tourism sector, Chinese mobile payment systems such as Alipay and WeChat Pay have been available in Thailand since 2016. These systems aim to facilitate Chinese tourists in paying for goods and services without carrying cash or exchanging currencies. This shift has allowed Thai entrepreneurs to increase sales and adapt to the behaviors of international tourists (Lu et al., 2021; Xia & Gan, 2020).

#### 2.1.2 Technology Acceptance

Technology acceptance refers to the process by which individuals decide to adopt new technology, usually beginning with awareness, learning, and behavioral change toward accepting and using the technology (Venkatesh & Davis, 2000). The Technology Acceptance Model (TAM) is a commonly used framework for explaining user behavior. It suggests that external factors influence attitudes and intentions to use technology, especially two key factors: perceived usefulness and perceived ease of use (Davis, 1989; Venkatesh & Bala, 2008).

This study adopts the concept of technology acceptance across four dimensions: perceived usefulness, ease of use and user attitudes. These dimensions serve as criteria to evaluate the level of E-Payment system adoption among tourists (Shin, 2009; Oliveira et al., 2016).

### *2.1.3 Digital Marketing Mix*

The Electronic Commerce Office, Department of Business Development (2023), identifies six key elements of the digital marketing mix: Product, Price, Place, Promotion, People, and Privacy. These elements play a critical role in building long-term customer relationships (Laudon & Traver, 2020; Chaffey & Ellis-Chadwick, 2019).

Effective digital marketing strategy development requires behavioral data analysis of consumers through online platforms, digital communication, and personalized responses to customer needs (Kotler et al., 2021; Tiago & Veríssimo, 2014). These concepts are applied in this research to analyze the strategies of tourism operators who use E-Payment systems to effectively reach tourists.

### *2.1.4 Customer Satisfaction*

Tourist experiences vary depending on individual objectives and expectations. Satisfaction arises from the comparison between expectations and the actual experiences received. When experiences meet or exceed expectations, satisfaction results, which may lead to repeat visits or positive word-of-mouth (Oliver, 1997; Zeithaml et al., 2009).

In this study, tourist satisfaction is evaluated based on experiences related to the use of E-Payment systems, such as convenience, security, speed, and broad acceptance. Satisfied tourists are more likely to reuse the service and recommend it to others (Cronin & Taylor, 1992; Yoon & Uysal, 2005).

## **2.2 Conceptual Framework**

This study examines the factors influencing Chinese tourists' satisfaction with electronic payment systems in Phuket. The framework is based on two independent variables, Digital Marketing Mix (DMM) and Technology Acceptance (TA), and one dependent variable, Satisfaction with Electronic Payment Systems (SEPS).

**Digital Marketing Mix (DMM):** Refers to the strategies implemented through product offerings, promotion, place/distribution, and pricing that influence tourists' perceptions and experiences when using electronic payment systems.

**Technology Acceptance (TA):** Refers to the degree to which Chinese tourists perceive E-Payment systems as useful, easy to use, and compatible with their needs, influencing their adoption and satisfaction.

**Satisfaction with Electronic Payment Systems (SEPS):** Represents the level of contentment or positive experience experienced by Chinese tourists when using E-Payment platforms such as Alipay and WeChat Pay in Phuket.

## 2.3 Research Hypothesis

From the research conceptual framework, the hypothesis of the research can be established as follows:

H1: Digital marketing mix is significantly related to the satisfaction of Chinese tourists using electronic payment systems in Phuket.

H2: Technology acceptance is significantly related to the satisfaction of Chinese tourists using electronic payment systems in Phuket.

## 3. Research Methodology

### 3.1 Research Design

This research is a quantitative study. The research instrument used is a questionnaire developed by the researcher, based on a review of relevant literature and research. The researcher studied theories, principles, and concepts from documents, textbooks, books, online media, and research studies related to the topic to guide the development of the questionnaire for evaluating the behaviour and satisfaction of tourists with Phuket. The questionnaire is divided into six sections as follows:

Section 1: Screening questions about prior visits to Phuket and the use of electronic payment (E-Payment) systems.

Section 2: Questions on personal demographic factors and behavior in using electronic payment systems. These include nominal and ordinal scale questions, with only one answer selectable per question.

Section 3: Questions related to the digital marketing mix, using interval scale measurements.

Section 4: Questions related to technology acceptance, using interval scale measurements.

Section 5: Questions related to satisfaction with the use of electronic payment systems, using interval scale measurements.

Section 6: Suggestions and recommendations.

#### Validation and reliability test of the Research Instrument

1) The initial questionnaire draft was submitted to the thesis advisor for verification of content accuracy and language. Suggestions and revisions were made to ensure clarity and alignment with the research objectives.

2) The revised questionnaire was evaluated by experts for content validity using the Index of Item-Objective Congruence (IOC). An acceptable IOC value is greater than 0.5. Based on evaluations from three experts, the IOC values ranged between 0.66 and 1.00, indicating all items were valid.

3) The questionnaire was pilot-tested with 30 individuals. Cronbach's Alpha Coefficient was used to assess reliability. Items with low congruence were revised for consistency with indicators and research variables. A Cronbach's Alpha above 0.7 was considered acceptable. Results showed reliability scores ranging from 0.706 to 0.886, indicating satisfactory reliability. The questionnaire was finalized and prepared for actual data collection based on the reliability test results.

### 3.2 Population and Sample

The population for this study comprises Chinese tourists who visited Phuket in 2024, totaling 6,733,162 individuals (Ministry of Tourism and Sports, 2024). The sample group for this study consists of Chinese tourists who traveled to Phuket. The sample size was determined using Yamane's (1967) simplified formula, with a 95% confidence level and a 5% margin of error, resulting in a required sample of 400 respondents. A purposive sampling method was used, selecting only Chinese tourists who had visited Phuket and used electronic payment systems during their trip. Descriptive analysis of sample basic information is shown in Table 1.

**Table 1** Basic Information of the Questionnaire (N=400)

Basic Information	Item	Number	%
Gender	Male	161	40.25
	Female	239	59.75
Age	20-30 year	191	25.25
	31-40 year	204	51.00
	41-50 year	61	15.25
	51-60 year	34	8.50
Occupation	Housewife	2	0.50
	Government	10	2.50
	Employee	231	57.75
	Business owner	15	39.25
Status	Single	109	27.25
	Married	291	72.75
Monthly Income	25,001-35,000 baht	76	19.00
	35,001-45,000 baht	148	37.00
	More than 45,001 baht	176	44.00

### 3.3 Data Collection

Data collection was conducted between September and November 2024. The questionnaire was translated into Chinese and converted into an online survey using the WeChat application. The survey link was distributed via WeChat to Chinese tourists who had previously visited Phuket.

### 3.4 Statistics Used for Data Analysis

In this research study, there are two types of statistics used for data analysis:

#### 1) Descriptive Data Analysis

Analysis of data related to demographic characteristics and behaviors of Chinese tourists visiting Phuket Province, as well as other related variables. The statistics used in the analysis include frequency, percentage, mean, and standard deviation. The interpretation was then performed using the interpretation criteria using the mean of the question points. The interpretation criteria have been set for 5 levels as follows:

Score 4.21 – 5.00 is the highest level.

Score 3.41 – 4.20 is high level.

Score 1.81 - 2.60 is low.

Score 2.61 - 3.40 is moderate.

Score 1.00 – 1.80 is the lowest level.

#### 2) Inferential Data Analysis

Hypothesis testing was conducted using multiple regression analysis to examine the relationship between independent variables and the dependent variable.

## 4. Data Analysis and Findings

### 4.1 Descriptive Statistics

Perceived levels of the digital marketing mix, technology acceptance and customer satisfaction were shown in Table 2.

**Table 2** Levels of the Digital Marketing Mix, Technology Acceptance and Customer Satisfaction

Factors	Mean	S.D.	Level
<b>Digital Marketing Mix</b>	4.55	0.49	Highest
Product	4.64	0.49	Highest
Price	4.58	0.48	Highest
Place	4.56	0.50	Highest
Promotion	4.52	0.50	Highest
Personnel	4.51	0.49	Highest
Privacy	4.48	0.50	Highest
<b>Technology Acceptance</b>	4.56	0.48	Highest
Perceived Usefulness	4.59	0.48	Highest
Perceived Ease of Use	4.52	0.49	Highest
Attitudes	4.53	0.49	Highest
<b>Customer Satisfaction</b>	4.52	0.25	Highest

From table 2, the overall level of opinions on the digital marketing mix was at the highest level, with an average score of 4.55. When considering each aspect individually, it was found that the highest

average score was for products and services, with a mean of 4.64, followed by pricing (4.58), place (4.56), promotion (4.52), personalized service (4.51), and privacy protection (4.48), respectively. The overall level of opinions on technology acceptance factors was also at the highest level, with an average score of 4.55. When examined by category, the highest average was for perceived usefulness at 4.59, followed by attitude toward usage at 4.53, and perceived ease of use at 4.52, respectively. The level of satisfaction with electronic payment (E-Payment) systems among Chinese tourists visiting Phuket was found to be at the highest level overall, with an average score of 4.52. The relationship between the digital marketing mix factors and the satisfaction of using electronic payment systems among Chinese tourists in Phuket is shown in Table 3.

**Table 3** Relationship between the Digital Marketing Mix Factors and the Satisfaction of Using Electronic Payment Systems among Chinese Tourists in Phuket

Model	Purchase Decision				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.397	0.291		4.796	0.000
Product	0.104	0.041	0.120	2.557	0.011*
Price	0.117	0.043	0.132	2.719	0.007**
Place	0.109	0.042	0.123	2.570	0.011*
Promotion	0.084	0.039	0.100	2.163	0.031*
Personnel	0.144	0.033	0.196	4.301	0.000**
Privacy	0.133	0.034	0.182	3.924	0.000**
R	R <sup>2</sup>	Adjust R <sup>2</sup>	SE(est.)	F	Sig.
0.486	0.236	0.225	0.155	20.276	0.000**

From Table 3, when considering the overall results, it was found that the digital marketing mix factors have a statistically significant relationship with satisfaction ( $p$ -value = 0.00). The digital marketing mix factors could explain 22.5% of the variation in satisfaction (Adjusted  $R^2 = 0.225$ ). When examining each component, it was found that all aspects of the digital marketing mix had a positive relationship with satisfaction at a 95% confidence level ( $p$ -value < 0.05). Among these, the "personnel service" aspect had the highest standardized coefficient (Beta) in relation to satisfaction, followed by privacy, price, distribution channels, product and service, and promotion, respectively. Therefore, based on the findings, Hypothesis 1 is accepted, and it can be concluded that digital marketing mix factors have a statistically significant relationship with satisfaction in using electronic payment systems among Chinese tourists in Phuket. The relationship between the technology acceptance factors and the satisfaction of using electronic payment systems among Chinese tourists in Phuket is shown in Table 4.

**Table 4** Relationship between the Technology Acceptance Factors and the Satisfaction of Using Electronic Payment Systems among Chinese Tourists in Phuket

Model	Purchase Decision				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.781	0.247		7.197	0.000
Perceived usefulness	0.299	0.041	0.327	7.362	0.000**
Perceived ease of use	0.167	0.034	0.220	4.967	0.000**
Attitudes	0.139	0.031	0.198	4.463	0.000**
R	R <sup>2</sup>	Adjust R <sup>2</sup>	SE(est.)	F	Sig.
0.488	0.239	0.233	0.154	41.353	0.000**

From Table 4, when considering the overall results, it was found that technology acceptance factors have a statistically significant relationship with satisfaction ( $p$ -value = 0.00). The technology acceptance factors could explain 23.3% of the variation in satisfaction (Adjusted  $R^2 = 0.233$ ). When examining each component, it was found that all aspects of technology acceptance had a positive relationship with satisfaction at a 95% confidence level ( $p$ -value < 0.05). Among these, perceived usefulness had the highest standardized coefficient (Beta) in relation to satisfaction, followed by perceived ease of use and attitude toward use, respectively. Therefore, based on the findings, hypothesis 2 is accepted, and it can be concluded that technology acceptance factors have a statistically significant relationship with satisfaction in using electronic payment systems among Chinese tourists in Phuket.

## 5. Conclusion, Discussion, and Recommendation

### 5.1 Conclusion

This study aims to examine the factors influencing satisfaction with electronic payment (E-Payment) systems among Chinese tourists in Phuket. The study has two primary objectives: (1) to assess the level of technology acceptance factors, digital marketing mix factors, and satisfaction with E-Payment systems among Chinese tourists in Phuket, and (2) to analyze the relationship between technology acceptance factors, digital marketing mix factors, and satisfaction with E-Payment systems among Chinese tourists in Phuket. A questionnaire was used as the data collection instrument, and the sample consisted of 400 Chinese tourists visiting Phuket. Statistical methods used for data analysis included frequency, percentage, mean, standard deviation, and multiple regression analysis.

The findings reveal that the majority of respondents were female, aged between 31 and 40 years, employed in private companies, and married, with a monthly income of over 45,001 THB. Moreover, the study found that overall perceptions of digital marketing mix factors, technology acceptance factors, and satisfaction with E-Payment systems were at the highest level. Hypothesis testing indicated that digital marketing mix factors had a statistically significant positive relationship with satisfaction with E-Payment systems among Chinese tourists in Phuket. Among these factors, service personnel had the

greatest influence on satisfaction, followed by privacy protection, pricing, distribution channels, product and service offerings, and promotional activities. Additionally, technology acceptance factors were also found to have a statistically significant positive relationship with satisfaction with E-Payment systems. Among these factors, perceived usefulness had the highest influence on satisfaction, followed by perceived ease of use and attitude toward usage, respectively.

## 5.2 Discussion

The digital marketing mix has a statistically significant relationship with the satisfaction of Chinese tourists in Phuket regarding the use of electronic payment systems. This is due to the integration of all six aspects of the digital marketing mix, which creates a positive impression and involves the use of modern technologies in electronic payment systems, resulting in convenience, speed, and security. This finding aligns with the research by Na Ruiting (2022), who studied the factors influencing Chinese tourists' decision-making when traveling in Thailand. The study found that all seven aspects of the marketing mix significantly influenced Chinese tourists' decisions to visit Thailand. These aspects include product, price, place, promotion, people, physical evidence and presentation, and process, all of which have a statistically significant positive correlation with tourists' decisions at the 0.01 level.

Technology acceptance factors also have a statistically significant relationship with the satisfaction of Chinese tourists in Phuket when using electronic payment systems. This is due to perceived usefulness, perceived ease of use, and attitudes toward usage. These findings are consistent with the study by Wanatsanan Phongphaew (2021), who examined the factors influencing the acceptance of E-Payment technology among users in Chiang Mai. The study found that both perceived ease of use and perceived usefulness significantly influenced the acceptance of E-Payment technology at the 0.05 level.

## 5.3 Recommendation

Based on the research findings, several recommendations are proposed to enhance the use of electronic payment systems among Chinese tourists in Phuket. First, greater emphasis should be placed on the components of the digital marketing mix, including product and service, price, distribution channels, promotional activities, personnel services, and privacy protection. The study found that all six components have a statistically significant positive correlation with tourist satisfaction, with priority given to enhancing personnel services, followed by privacy protection, pricing, distribution channels, product and service quality, and promotional activities. In addition, attention should be directed toward the factors of perceived usefulness, perceived ease of use, and user attitudes, as these also demonstrate a significant relationship with satisfaction. Among these, improving perceived usefulness should be prioritized, followed by perceived ease of use and the development of positive user attitudes. For future research, it is recommended that qualitative approaches be employed to explore deeper aspects such as trust in technology and the understanding of perceived ease of use, given their growing importance in the digital economy and the pervasive role of information systems in daily life. Further studies should also investigate user attitudes and potential toward E-Payment services to inform the development and enhancement of future technologies, ensuring that systems are user-friendly, secure, and aligned with the evolving expectations of international tourists.

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