

Consumers' Attitude Towards Useability of Cashless Transactions in the Thai Nakhon Ratchasima Province : A Structural Equation Modeling Approach

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Abstract: The rapid adoption of new financial technology affects consumers' attitudes toward cashless transactions and helps entrepreneurs understand how consumers' behavioral changes are significant. This research investigates the variables that influence consumers' attitudes toward cashless transactions. The questionnaire was a research tool, and the sampling method was a non-probability sampling technique. Two hundred participants with experience and knowledge about cashless transactions were considered the research sample. The questionnaires were used face-to-face, and the researchers explained the unclear questions until they were clear to the participants. The research data analysis included descriptive and inferential statistics, which were imposed using structural equation modeling (SEM). Based on the research findings, consumers' perceived risk has a significant and positive relationship with consumers' lifestyles, as consumers are aware of the information leaking and data disclosure, which affects consumers' activities and interests. Consumer purchasing behavior in the clothing industry is rapidly changing as new technology for purchasing support has changed. Consumers' attitudes towards sustainability have a significant impact on their purchasing intentions. Consumers' perceived value is fundamental to their product performance. Consumers are willing to pay for the best product value, such as price differentiation, ease of use, and transaction costs. Consumers' lifestyles directly influence their attitudes, as they are more interested in new financial transaction tools. Furthermore, consumers' lifestyle is a mediator variable between consumers' perceived risk and attitude, and consumers' perceived value is a mediator variable between consumers' perceived risk and attitudes. Based on the research findings, the suggestions that consumers' attitude towards the usability of cashless transactions is very positive, then entrepreneurs will adapt to cashless transactions for business operations. This is the value creation of a cashless society and business operations.

Keywords: Consumer attitude; cashless transaction; consumer perceived value; consumer perceived risk; structural equation modelling

1. Introduction

The development and technology adoption by consumers changes their money transaction mindset. New money transactions were identified, such as online transfers, e-wallets, mobile banking, and credit cards. The popularity of new money transfer methods has created a cashless society and new online shopping transactions. A cashless society is a new economic concept driven by cashless transaction methods that reduce cash touching. A new technology using computers has been introduced, and consumers' spending tends to prefer online shopping. Advancements in new technology development create multiple channels of online transactions that enhance consumer convenience. The primary tool for cashless transactions is a smartphone, which makes it easier to install cashless transfer applications. New consumer behavior is influenced by cashless transactions that do not carry cash, and smartphones have become new consumer money wallets. Cashless transactions reduce cash amounts in the economic cycle and reduce operational costs. Consumers' perceived usefulness of bank cards significantly affects bank card use. Furthermore, consumer behavior, attitudes toward credit cards, and subjective norms influence consumers' perceived usefulness (Aboubaker & Mohamed, 2022).

Covid-19 was spreading in 2019, and Thai consumers adopted new digital technologies to purchase goods and pay bills online. The social distancing policy made consumers stay home and purchase products and foods from online platforms. Consumers using online transactions increased from 135 transactions per consumer in 2018 to 202 transactions per consumer in 2019, an increase of about 50%, particularly for Internet and mobile banking transactions. During the Covid-19 pandemic, fintech companies changed their business models and innovative products, increasing their cashless transactions. Cyber risks have increased from cashless transaction growth, and business digitalization has increased, driven by Covid-19 spreading (Fabris, 2022). Quick response (QR) consumer payments gradually increased during the Covid-19 pandemic. However, consumers' perceptions of severity and health concerns make QR payments by mobile banking preferable (Ming, et al., 2022)

Based on the details above, most research has studied the effect of Covid-19 effect on consumer behavior, and few studies have examined consumers' cashless attitudes. Thus, the research gap is that consumers' attitudes toward the usefulness of cashless transactions are essential and need to be explored further. This research

focuses on consumers' attitudes toward using cashless transactions in Nakhon Ratchasima Province, the second-largest city in Thailand. To address this research gap, this study concentrates on understanding consumers' attitudes toward cashless transaction useability variables such as consumers' perceived risk, consumer's lifestyles, and consumer's perceived value. These research outcomes will help entrepreneurs adapt business operations to consumer satisfaction and experience. The research objectives were as follows:

1. To study the influenced factors for consumers' attitudes towards the useability of cashless transaction.
2. To analyze the relationships between consumer perceived risk, consumer lifestyle, consumer perceived value, and consumer attitude towards the useability of cashless transaction.
3. To analyze the indirect effect of mediator variables, consumer lifestyle, and consumer-perceived value.

1.1 Theoretical framework and hypothesis development

This research uses consumer purchasing intention and customer satisfaction theories as the principles for conceptual framework development. The literature review recognized that consumer purchase intention is a primary factor in creating consumer attitude toward usability when customers have high trust in products and customer perceived risk is less concerning (Hong et al., 2023). Online purchasing is growing in popularity because it is convenient for customers. Customer satisfaction from online purchasing influences repurchase behavior, as customers perceive the value of online useability (Rudy, et al., 2022).

1.2 Attitude towards useability

Food and supplementary consumption have increased, but the lack of herbal literacy causes consumers to suffer from the use of herbal medicines. Easy access to information improves consumer attitudes toward useability, and herbal food and supplementary producers must provide easily accessible information for consumers (Khampang et al., 2022). Since the start of Covid-19, people's access to the healthcare system has been challenging and has had multiple healthcare problems. Inadequate healthcare access is a significant problem for patients, and an appropriate healthcare facility for easy access must be improved for useability. All-access dimensions must be developed to improve customer experience and healthcare services (Coombes et al., 2022). Online cannabis sales are growing in Canada, as consumers have easy access and convenience to purchase. Online sellers must improve their websites for information accessibility and convenience for consumers' attitude enhancement (Ng et al., 2022). The wearable chair assists workers by supporting the exoskeleton. The perceived usability of a wearable chair depends mainly on the user's behavior, which differs from the results used. The development of wearable chairs must consider consumer behavior, which leads to innovative products (Gumasing, et al., 2022).

1.3 Consumer perceived risk

The advantage of social networks and Covid-19 have made consumers' purchasing behavior. Most consumers prefer e-commerce platforms for product buying in which consumers must provide privacy information. However, privacy disclosure and perceived risk suppress consumer confidence (Yixuan & Yumin, 2022). The development of online purchasing faces challenges in terms of consumer data protection and payment security. Consumer-perceived risk negatively influences consumer attitudes toward online purchasing, and online providers need to revise their privacy policy (Shaizatulaqma et al., 2018). However, online purchasing risk could be more attractive to retailers, as they are still facing risk with product selection, which certainly affects their business performance. Consumers will undoubtedly perceive risk when they want to purchase a product online; therefore, their perceived risks directly influence online sales (Kurtz et al., 2021). Facebook advertisements in Vietnam influence consumers' attitudes toward advertisements. Consumer peevishness and privacy concerns have a negative impact on consumer perceptions and purchasing behavior. Online advertisements must consider consumers' perceived risk when creating content and selling products (Nguyen-Viet, et al., 2022).

1.4 Consumer lifestyle

Consumer lifestyle changes as they relate to minimization. Consumers prefer to purchase less, which affects their well-being and satisfaction. Consumers with high satisfaction levels tend to have a positive lifestyle and are highly emotional. Manufacturers adapt their production according to consumer minimization, which changes

their consumer lifestyle (Shafqat et al., 2023). Consumers' preferences for healthier products pay high prices and recommend the preferred products to producers. Consumers' healthier lifestyles will select suitable products even if the price is high, as it reflects the consumer's lifestyle (Alsubhi et al., 2023). Consumers' physical activities did not change during the Covid-19 spreading, but they preferred to purchase healthy food. Experience and taste influence consumer purchasing attitudes, eating habits, and purchasing behavior changes (Imrovič et al., 2022). The characteristics of honey consumption, such as nutritional and therapeutic properties, are different. Consumer characteristics drive honey consumption but not consumer lifestyle, which comes from consumer interest. Policymakers should emphasize consumer interests when promoting honey consumption (Zanchini, et al., 2022).

1.5 Consumer perceived value

In the cell phone industry, consumer delights and loyalty come from perceived service providers and product value. Service provider skills that influence consumers' perceived value and loyalty need to be improved (Roberts-Lombard et al., 2020). Perceived customer service skills, product value, and product trust significantly impact consumer satisfaction and delight. Service providers change service delivery, which positively influences consumer satisfaction, delight, and trust (Jaiyeoba et al., 2020). Retailers' sharing economy has dramatically increased, and collaboration between retailers has deepened. Ownership of the application platform led to customer co-creation and perceived value as customer anticipation brought about excellent service quality and perceived credibility (Mai & Ketron, 2022). With the advancement of the Internet and technology, online retailers must consider product value uncertainty and consumers' anticipation of regret. As consumers purchase the product ahead of time, online retailers need a clear product-return process to protect the uncertainty of perceived product value (Sijja & Zhenzhong, 2022).

1.6 The mediating roles between consumer perceived risk and consumer attitude towards useability

This research further explored the relationship between consumer-perceived risk and consumer attitude towards useability through mediator variables. They found that consumer lifestyle is related to consumer-perceived risk and attitude toward useability. Consumers' perceived value and risk are key factors for their sustainable purchasing intention. Perceived risk is the consumer's product and service performance, which has a negative tendency toward product and service outcomes (Lin & Chen, 2022). Moreover, consumers' perceived risk and purchasing intention have a positive relationship with consumers' lifestyles in electric vehicle businesses (Xie et al., 2022).

The research also finds that consumers' perceived value mediates the relationship between consumers' perceived risk and their attitudes toward useability. The advantage of Internet use is that it enhances consumers' health activities and supports their perceived Internet usefulness. Consumers' perceived value of Internet use has a positive relationship with consumers' attitudes and risk, as consumers are concerned about the health risk of chronic disease (Gunasekara et al., 2022). Consumers have a positive attitude towards product useability when they perceive product value. Perceived value, performance expectancy, and social influence have a positive and significant relationship with consumers' attitudes when purchasing products from convenience stores. However, consumers' perceived risk has a negative effect on their attitudes toward product purchasing at convenience stores between consumers who have experience with payment machines and those who do not (Lin, 2022). Based on the literature review, hypothesis testing is proposed below:

H1 Consumer's perceived risk has a positive effect on consumer's lifestyle

H2 Consumer's lifestyle has a positive effect on consumer's attitude towards useability

H3 Consumer's perceived risk has a positive effect on consumer's perceived value

H4 Consumer's perceived value has a positive effect on consumer's attitude towards useability

H5 Consumer's perceived value has a positive effect on consumer's lifestyle

H6 Consumer's perceived risk has a positive effect on consumer's attitude towards useability

The definition of consumers' attitudes toward useability from previous studies is related to consumers' perceived values and lifestyles. Therefore, the confirmation of consumers' perceived value and lifestyle testing for mediator variables is proposed:

H7 The association between consumers' perceived risk and consumers' attitude towards useability is mediated by consumers' lifestyle

H8 The association between consumers' perceived risk and consumers' attitude towards useability is mediated by consumers' perceived value

2. Research Methodology

The questionnaire is a research tool, and the sampling method is a non-probability sampling technique. Participants were asked about their perceived risk, lifestyle, value, and attitude toward using cashless transaction variables. Participants who lived in Nakhon Ratchasima Province and had experience and knowledge about cashless transactions were considered the research sample. The survey was conducted in November 2022, and face-to-face questionnaires were used. The researchers explained the unclear questions until they were clear to the participants. The questionnaires were delivered about 500 questionnaires. However, 200 questionnaires were completed due to the Covid-19 pandemic restriction. The research data analysis included descriptive and inferential statistics imposed by structural equation modeling (SEM).

3. Results

3.1 Consumers' demography

Based on the survey results, the majority of the 200 respondents were female, accounting for 129 respondents (64.5 %). The remaining 71 respondents (35.5 %) were male. The respondents were primarily aged between 31-40 years, 108 respondents, 54%), followed by 41-50 years (53 respondents, 26.5%). There were 23 respondents (11.3 %) who were less than 30 years old, and 16 respondents (8.2 %) were more than 51 years old. Regarding monthly income, the primary respondents earned between 526-1,050 USD, accounting for 140 respondents (70 %). The remaining respondents earned more than 1,581 USD (24 respondents, 12%), more than 1,581 USD (18 respondents, 9%), and less than 525 USD (18 respondents, 9%) respectively.

Table 1: Demography

Participants	Frequency (Respondents)	Percentage (%)
Gender		
Male	71	35.5
Female	129	64.5
TOTAL	200	100%
Age		
<30 years	23	11.3
31-40 years	108	54.0
41-50 years	53	26.5
>51 years	16	8.2
TOTAL	200	100%
Income (Monthly)		
<525 USD	18	9.0
526-1,050 USD	140	70.0
1,051-1,580 USD	18	9.0
>1,581 USD	24	12.0
TOTAL	200	100%

Table 2 shows that credit card and debit card payments were the most popular cashless payment methods among the 104 respondents. Additionally, 86 respondents had experience with prompt pay payments and e-wallet payments, 79 respondents had used mobile banking payments, and 64 respondents had tried QR code payments. As for the customers' payment by cashless methods, the results show that 144 respondents opted

for phone bills via the Internet, while 119 respondents paid for housing and accommodation bills. Moreover, 101 respondents paid for food and drink bills, 90 paid for personal items bills, and 77 paid for electricity and utility bills. Ultimately, 76 respondents used e-wallet applications (Shopee and Lazada).

Table 2: The experience with cashless payment methods

Cashless payment methods	Frequency					Total
	1	2	3	4	5	
Credit card/ Debit card payments	20	18	20	38	104	200
Mobile Banking payments	79	44	32	25	20	200
QR Code payments	42	46	64	20	8	200
Prompt Pay payments	28	86	38	30	18	200
E-wallet payments	18	20	24	86	52	200
Product/Service payment by cashless methods						
Pay phone bills via Internet	16	14	16	10	144	200
Pay for housing and accommodation bills	18	12	7	44	119	200
Pay for electricity and utility bills	18	35	40	77	30	200
Pay for food and drink bills	101	30	40	24	5	200
Pay for e-wallet application (Shopee, Lazada)	45	76	25	30	24	200
Pay for personal items bills	20	30	90	20	40	200

Table 3 shows the variables' mean, standard deviation, and correlation matrix. Consumers' perceived value is the most significant variable for their attitude towards useability, followed by their lifestyle and perceived risk. Additionally, the correlation between variables is linear, which describes the variables that are independent of each other.

Table 3: Mean, Standard Deviation and Correlation matrix

	Mean	SD	Perceived risk	Lifestyle	Perceived value	Attitude towards useability
			Correlation estimations			
Perceived risk	3.52	1.166	1			
Lifestyle	3.94	1.095	0.587**	1		
Perceived value	4.06	0.984	0.612*	0.591**	1	
Attitude towards useability	4.03	1.015	0.484**	0.513**	0.591**	1

Note: * Significant at 0.05 and ** Significant at 0.01level

3.2 Path analysis and research hypothesis testing

The results of the path analysis are presented in Table 4. The standardized estimates of the path coefficient are less than 1, and the hypothesis testing results show that consumers' perceived risk has a significant and positive relationship with their lifestyle (H1) ($\beta=0.31$, $p<0.05$). Consumers' lifestyles have a significant and positive relationship with their attitudes toward useability (H2) ($\beta=0.59$, $p<0.001$). Consumers' perceived risk has a significant and positive relationship with their perceived value (H3) ($\beta=0.33$, $p<0.001$). Consumers' perceived value has a significant and positive relationship with their attitudes toward usefulness (H4) ($\beta=0.32$, $p<0.001$). Consumers' perceived value has a significant and positive relationship with their lifestyle (H5) ($\beta=0.72$, $p<0.001$), and consumers' perceived risk has a significant and positive relationship with their attitude toward useability (H6) ($\beta=0.73$, $p<0.05$) respectively.

Table 4: Hypothesis testing

Hypothesis	Paths	Path Coefficient	P-value	Relationship
H1	PR → LS	0.31*	0.001	Supported
H2	LS → AU	0.59***	0.002	Supported
H3	PR → PV	0.33**	0.003	Supported
H4	PV → AU	0.32***	0.002	Supported
H5	PV → LS	0.72***	0.001	Supported
H6	PR → AU	0.73*	0.001	Supported

Note: *Sig at 0.05 level, ** Sig at 0.01 level, *** Sig at 0.001 level

3.3 Mediation analysis

Table 5 presents the results of the mediation analysis. Mediation analysis is a part of structural equation modeling, which is used for the indirect effect between causal variables and certain variables with mediator variables. For this research, the mediator variables were consumers’ lifestyles and consumers’ perceived value. The first mediation hypothesis, consumers’ lifestyle, is the partial mediator in the relationship between consumers’ perceived risk and attitudes towards useability (H7). Second, consumers’ perceived value is a mediator in the relationship between consumers’ perceived risk and their attitudes toward useability (H8). The results of the direct effect between consumers’ perceived risk and their attitudes toward useability are significant ($\beta=0.73$, $p<0.05$). The mediator testing is specified with the mediator variable, consumers’ lifestyle, which is 0.27 and lower than the direct effect (0.73) and significant. Then, the consumers’ lifestyle is a mediator variable between consumers’ perceived risk and consumers’ attitudes towards useability (H7).

The mediator testing is specified with the mediator variable, consumers’ perceived value, which is 0.50, lower than the direct effect (0.73), and significant; then, consumers’ perceived value is a mediator variable between consumers’ perceived risk and attitudes towards useability (H8).

Table 5: Mediation analysis

Hypothesis	Paths	Direct effect	Indirect effect	Mediation	Relationship
	PR → AU	0.73*			Supported
H7	PR → LS → AU		0.273	partial	Supported
H8	PR → PV → AU		0.502	full	Supported

Note: *Sig at 0.05 level, ** Sig at 0.01 level, *** Sig at 0.001 level

4. Discussion

Consumers' attitudes towards sustainability have an impact on their purchasing intentions. Consumer concern impacts interest and intentional behavior (Rausch & Kopplin, 2021). Food safety concerns influence consumer behavior, which comes from consumers' knowledge and perceptions. Risk perception directly affects consumer practices for food safety buying behavior, and food manufacturers need to communicate food safety knowledge to consumers (Luu et al., 2023). Thus, H1 is supported. Consumers are willing to pay more for healthy food as they prefer to maintain their lifestyle, and consumers with a higher income prefer to pay for premium healthy food items (Alsubhi et al., 2023). Then, H2 is supported.

Consumers experience the difficulty of innovative products when they are innovative. However, consumers are also required to use it. If innovative products are associated with negative performance, consumers seem to avoid using them for perceived risk mitigation (Min, 2023). Consumers' perceived risk has a positive relationship with their perceived value, and H3 is supported. Hand hygiene is critical in the food industry, and manufacturers have introduced artificial intelligence (AI) for handler hygiene. The manufacturers' perceived benefits of artificial intelligence use help in the attitude of training and food safety assessment (Evans et al., 2023). The research results show that consumers' perceived value has a positive relationship with their attitudes toward useability, and H4 is supported. The perception of value is an individual lifestyle for consumers who prefer different price levels and difficulty to use. If the product is difficult to use, consumers rarely perceive the value of the product (Gideon et al., 2021). The research results show that consumers' perceived value has a positive and significant

relationship with their lifestyles, and H5 is supported. Consumers' attitudes towards biotechnology influence biotechnology adoption. When consumers are concerned about biotechnology risk, they affect their attitudes toward biotechnology use. Marketers must understand consumers' risks before developing marketing strategies (Bayoglu & Özgen, 2010). Consumers' perceived risk positively correlates with their attitudes towards useability, and H6 is supported. The relationship between risk perception, willingness to pay a premium price, and attitude towards use have a significant relationship, which is a product-related perception concept (Xie et al., 2022), which is a partial mediator that supports H7.

While H8 testing is the association between consumers' perceived risk and consumers' attitude towards useability is mediated by consumers' perceived value, the coefficient (β) of the indirect effect is 0.50, and significant, then consumers' perceived value variable is a full mediator that supports H8.

5. Conclusion

5.1 Theoretical contributions

This research applied consumer purchasing intention and customer satisfaction theories to the principle of conceptual framework development. Furthermore, this research extends the theory of consumer purchasing intention and customer satisfaction from a literature review to a conceptual framework with mediator variable creation. The findings help entrepreneurs understand consumers' attitudes towards the useability of cashless transactions for business adaptation, as consumers prefer to use cashless transactions.

The results fully support previous research findings. Consumer behavior in online purchasing depends mainly on perceived value and has become very complicated in the social media era. Recommended advertising positively influences the purchasing of consumers who receive the informativeness and credibility value of the advertising (Cherouk, 2021). Effective information impacts product ease of use and consumer-perceived usefulness, as consumers have high satisfaction. However, consumers' perceived risk has a negative impact on purchasing intention, and manufacturers need to create consumer trust in e-commerce businesses (Qinchang, 2016).

5.2 Practical implications

The research results provide information and knowledge regarding entrepreneurs' decisions regarding business operations and economic changes. For example, the rapid growth of the Internet and cashless use by consumers has accelerated cashless transactions, and research information plays a vital role in business operations. Entrepreneurs can develop and deliver the following business strategies: 1) Create trust in the consumer, which helps mitigate consumer-perceived risk. 2) To deliver the value of cashless transactions to consumers. 3) is involved in consumer lifestyles by using a co-creation strategy.

Furthermore, the testing of the mediation variable demonstrated that consumers' perceived value and lifestyle are related to consumer attitudes towards the useability of cashless transactions, and entrepreneurs need to consider consumer lifestyle when creating products and services.

5.3 Research limitations

The research was conducted during the Covid-19 crisis, and sample assessments were challenging, which is considered a research limitation. The conceptual research framework was created during the crisis; other variables may influence consumers' attitudes toward the use of cashless transactions. In the future, consumers' perceived risk variables may have different issues, as this study was conducted during the crisis, and consumers may have different perceptions of risk.

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