

The Accept Payment System QR Code Penalty Of Traders in Pathumwan District

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Abstract: *The technology has made great progress; the structure of things around is changing rapidly, changes in the financial world as well as the development of technology used in payment systems. Economic activities. Economic development of the country at present and in the future. The development of a national E-Payment system using a system of electronic devices.*

Keywords: *one, two, three, etc. (Use “keywords” style)*

1. Introduction

The technology has made great progress; the structure of things around is changing rapidly, changes in the financial world as well as the development of technology used in payment systems. Economic activities. Economic development of the country at present and in the future. The development of a national E-Payment system using a system of electronic devices. In making payments via the internet By using security enhancing technology or using instrument payment methods such as checks or bank transfers And payment by electronic money in the form of digital data Eliminating the need to travel to pay with the same method Resulting in saving time and expenses Including the risk of carrying cash Electronic payments also help increase financial management efficiency. Because the service is an online or real time payment system, it is more convenient if you want to pay in an urgent case. Without having to travel to make payment like the original system. the beneficiary can receive the money and continue to manage the money within a short period of time. In this regard, the acceptance of electronic payment systems by consumers May consider the progress of information technology and the behavior of consumers who are open to receiving technology (Amaral,2012)

By factors which include Internet service Mobile communication devices such as mobile phones, smart phones, tablets, computers, and various application development can support various activities. Development of telecommunications infrastructure Including the pushing for the government's economic concepts To drive the country's economy By using digital technology to increase service efficiency through innovation and creativity This helps reduce operating costs, is convenient, fast, secure, and creates, also helps create opportunities for businesses and people to use electronic payment services more. (Chongprasitipol ,2010)

Currently in various stores Turned to use electronic devices for payment, such as using a credit card swipe, debit card, as well as using QR Codes, which are new ways of payment Which customers do not need to carry cash with them, can pay for goods and services Only have a mobile phone or smart phone that is programmed from the bank that opened the account and has enough money in the account to pay for that product. Was able to pay without having to walk to the ATM to press cash to pay for that product Which business owners see as a convenience to customers But there are still many customers who can't use Or do not dare to use

There are many reasons, such as being afraid of being cheated. Afraid that the secret of the amount of money in the account will be known by others And also afraid of making incorrect payments, etc.

Using QR Code has both advantages and disadvantages, which is convenience No need to carry cash Or multiple cards causing trouble Merchants benefit from using QR Code. Meaning no need for any card slot machines Come to support payment Resulting in cost savings for disadvantages May affect the financial discipline of many people Resulting in spending money to buy products until enjoyable Users must have a system linked to a credit card. Debit card or bank account Causing many people to worry because of the risk That money in the account may be lost and using QR Code Of most customers will not be used with Small stores because they are not confident that they will actually be used. Customers will use the QR Code in large stores. Or in the mall which may be caused by distrust In the system or not agreeing (Jun-Chou Chuang,2010)

For these reasons, the student is interested in studying "Accepting payment systems using QR codes Of traders in Pathumwan District "to know Attitude and development of financial perception of payment methods of traders in the Thai trade system. Acknowledging factors affecting the acceptance of QR QR payment systems by consumers, leading to the improvement and development of QR Code payment system services) Of financial institutions That is able to develop service forms to meet satisfaction And the demand for financial services of consumers in the future.

2. Research objectives

- 1) To study the attitudes affecting the acceptance of QR code payment systems (QR Code)
- 2) To study the perceptions that affect QR code payment acceptance (QR Code)
- 3) Comments on the risks of QR QR payment systems of consumers

3. Research methodology

This research is a qualitative research. In which the researcher selected purposive sampling randomly, only those who gave important key information Which is the selection of key informants according to the purpose of the research directly, regardless of the proportion of the population, such as traders of large, medium, small products and customers who use shops in the high prevalence of trade in Pathumwan. From selection, the number of key informants who are willing to give information 15 merchants and payment-related merchants and 45 of the service users, a total of 45, collected data using non-participant observation and interviewing as a research tool. Data collection was conducted by in - depth interview from June 2019 to July 2019. The research instruments were non-participatory observation and interview. When all the information has been obtained and the information has the characteristics of adequacy or saturation The researcher will analyze the data. By composing to organize the interview Decipher, interpret, and interpret data Then bring the data for further reporting.

4. Research Result

1) The study of the attitude toward QR code payment system (QR Code) from the interview of merchant And 45 consumers or customers in Pathumwan area, found that the QR code payment system is a new payment system Which reduces cash usage, reduces money change, is an interesting payment innovation Verify accounts immediately Is a payment system That allows customers to pay for goods and services by cutting through the account immediately In which customers do not need to find an ATM To press cash Reduce carrying large amounts of money Help customers to be comfortable Is a convenient, low-cost payment system, easy to create user accounts Created to reduce cash use General public easily accessible It is a system created to truly push Thai society into a cashless society. But some interviewees have conflicting opinions because QR codes are not popular. Customers who come to the store rarely use Most of them are foreign customers Who want to use the payment service via QR Code. Thai customers rarely call the service because the store has to reserve money in the account. Be careful of shopping. Because it is to take cash out of the user account immediately and therefore lack confidence in using the QR code payment system

2. The results of the recognition of QR code payment system (QR Code) from the interview found that there is recognition of QR code payment system through the employees. Banks recommend and saw other stores Used during the first phase of the QR code payment promotion. Advertising through various media Therefore apply to join a store that provides payment via QR Code and with the location of the store located in the heart of the city And is like the center of modernity Therefore, many payment methods are needed. Various media channels have been distributed during the period of promotion of the use of the new QR code payment system and many stores have the QR code. Additional At the payment counter

3) Comments about the risk of QR code payment systems (QR Code) .In the interview, it is found that the risk of QR code payment Can create an account easily And use the financial database from the bank that the accountant is using Therefore, may be risky in data because both account numbers are registered Identification card number for account opening Including telephone number Which are all private information Users must be cautious and regularly check their accounts. Also, opening applications often To pay to the store is a concern Because you have to enter the code Confirm more often Which is at risk for criminals That may be watching Because the user's database is in the bank system, when the registration is only missing the code, therefore entering the verification code So be careful And customer data storage systems, do not know how secure it is Therefore, the account that will be used to pay through the QR code system Therefore should reserve only a small amount of money Binding of accounts by payment by opening applications is risky for spending without care. Risk of losing money in the account Risk of spoofing client accounts there fore have to monitor the account and set up SMS alert to alert when spending.

5. Conclusion

Today, technology has made great progress, causing rapid changes in all aspects of life. Changes in the financial world as well Technology have been developed for payment systems. Independent study on acceptance of QR payment systems Of merchants in Pathumwan area have found 3 important points which are 1) The attitude towards QR code payment systems has a positive direction, that is, QR code is a system of Interesting payment, convenient, no need to wait for change, or encounter a wrong change. Helping to easily buy, sell easily, can make accounts, track income and expenses easily, anytime, anywhere. And also helps to access more credit services But for most customers who are Thai people do not use Most of them are foreign customers. 2) The perception of QR code payment systems can meet the electronic payment needs of customers and small shops. Allowing convenient, secure, and low-cost e-Payment channels And allowing merchants to accept payments from all banks' mobile banking or customers can choose to pay from a variety of ways. Both deposit accounts, e-Wallet or debit / credit cards using the Thai QR Code standard, and 3) opinions about the risks of QR code payment systems found That users are still at risk of money in the account may disappear Or transferred without knowing it If the user does not have enough skills to use a smartphone Or do not know the security of the personal secret code to verify in Mobile Banking. There is also a risk of being infected by a Trojan virus in various applications. Especially in the Android system that may access personal information To collect reports of spending habits Through various electronic financial transactions.

6. Discussion

Research indicates that The attitude towards QR code payment systems has a positive direction. That is, QR code is a payment system that is interesting, convenient, no need to wait for change or the problem of change. Wrong money Helping to easily buy, sell easily, can make accounts, track income and expenses easily, anytime, anywhere. Consistent with the research of (Chanprates and Chitrattanamongkol, 2018) Study the influence of expectations on the quality of electronic services, benefits and ease of use. That affects the acceptance of payment technology via QR Code of consumers in Bangkok The objective is to study the influence of expectations on the quality of electronic services, the benefits and the ease of use which affects the acceptance of the technology in Payment via QR Code of consumers in Bangkok. This research is quantitative research by

survey method. The research found that Consumers are aware of the benefits And the ease of payment through the QR Code in the overview in a high level And the acceptance of payment methods via QR Code as a whole is at a high level Also consistent with the research of (Pollawan,2014) To study the behavior of technology usage and factors affecting the acceptance of QR Code technology of the population in Bangkok The objective is to study the behavior of technology usage and factors affecting consumers' acceptance of QR Code technology. According to the statistical analysis, the opinions of consumers on the factors used in making the decision to use QR Code are as follows: In recognition of the benefits Perceived ease of use Use attitude Intention to use Social influence Confidence in technology and new technology interests. Therefore, organizations that want to encourage customers to use QR Code to access more products and services should consider marketing strategies to publicize the benefits of convenience. It is more convenient to use, safety and how to use to let consumers know more about QR Code innovation which will help consumers Consumers see the need and the ease of use, QR Code, which will affect the acceptance of innovation. And increasingly used in daily life Awareness affects the acceptance of QR code payment. Therefore, publicizing to the consumer groups to understand that the QR payment system is easy to learn, not complicated, will be consistent with the research of (Kai Fan, Hui Li, Wei Jiang, Chengsheng Xiao, Yintang Yang, 2017) The research found that The point of view of consumers who have never used the QR Code payment system found that the main factors of the theoretical extension of the acceptance and use of technology in expectations of efficiency, social influence, facilitation conditions In use, value by price And familiarity Affect payment intention, QR Code and integrated marketing communication analysis Found that advertising, public relations, promotion and sales by individuals Affecting the intention to use QR code payment systems and comments about the risk of QR code payment systems that found that users are still at risk of money in the account may disappear Or transferred without knowing it If the user does not have enough skills to use a smartphone Or unknown security precaution for identity verification in mobile banking Consistent with the research of

(Kitisittichai, 2018) To study factors affecting the adoption of E-Wallet technology for consumer purchases in Bangkok The objective is to study the technology acceptance of E-Wallet service, including awareness of the benefits of use Recognition of difficulty caused by use Trust in the system The perception of the usage risk that affects the attitude and intention to use the E-Wallet service in Bangkok, the samples used in this research are Consumers who use the service to buy products through the E-Wallet system in Bangkok, 400 people. The tools used to collect data are questionnaires. The study indicated that The factors of acceptance of technology in the realization of utilization benefits In the sense of being easy to use The trust of users Risk recognition Influence on attitudes and also found that attitudes have an influence on intention to use EWallet with statistical significance at 0.05.

7. Suggestion

1. Should encourage consumers to use QR code payment systems by creating a good experience in using QR code payment systems for consumers. Should add more to the study of modern country business models like Singapore(Mahamud, 2018)
2. Giving importance to convenience Shorten the time taken for transactions And must provide information to consumers about the benefits of using QR code payment systems such as being able to buy goods or services like cash without having to carry large amounts of cash
3. Should publicize to let consumers know that QR Code payment is a convenient payment method, do not need to find an ATM to press cash. Which will make consumers recognize Importance and benefits Which will lead to the use of QR code payment systems
4. There should be more publicity on the use of QR code payment systems in many ways, whether through public relations activities in different areas. By having to publicize both consumers and store operators In order to encourage consumers and store operators to be born More interest and intention to use QR code payment system.

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