

What kinds of factors affect Consumers' Intention to Use LINE PAY?

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ABSTRACT

As the development of technologies, mobile phone has been developed as a personal device that is capable of various functions such as communications and entertainment. Modern living styles have been changing significantly by the new technologies, people's consumption habits such as daily payment method was transferred from credit cards to mobile payment through phones. This revolutionary changing is happening in Taiwan, and most of the stores provide mobile payment method such as JKOS and LINE PAY. This paper aimed to discuss the antecedents of consumers' intention to use of the mobile payment. This research focused on one of the most active mobile payment providers, LINE PAY in Taiwan.

This research uses perceived ease of use and perceived usefulness in the field of technology as the independent variables that affect the consumers' intention to use and attitude toward using and transaction cost as moderating variables. In order to know what kinds of factors impact consumers' intention to use of the LINE PAY in Taiwan, I collected 117 valid questionnaires. Perceived ease of use and perceived usefulness have positively impact on consumers' intention to use. The result showed that attitude toward using negatively moderates the causal effect of perceived ease of use and transaction cost positively moderates the causal effect of perceived usefulness.

Key word: perceived usefulness, perceived ease of use, transaction cost, attitude toward to use, consumers' intention to use