

Independent Study Title	Decision Factors for the Adoption of Mobile Payment by Customer
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Abstract

This research major concern is to identify decision factors for the adoption of mobile payment. The foundation for our study bases on the adoption of innovation theory model by Roger. This theory composed of 5 regular processes as Relative advantage, Compatibility, Complexity, Trial ability, Observability. Moreover, factors such as riskiness, price and service were also included in our study. This research is a primary survey research using questionnaire. The multiple regression models are applied here. The results showed that Relative advantage, Compatibility and Use situation are the three factors influencing adoption of mobile payment.