

Editorial

Marrisa Fernando, Ph.D.

MMOD Associate Program Director and Lecturer
Assumption University of Thailand

In this issue, we present two articles on online banking and e-commerce among Thai people.

The first article on “Factors Influencing Thai People to Use Internet Banking Application: The Case Study of Thai People in Bangkok” by Temsook Raksawonkse investigate the factors influencing the customers use of internet banking in Bangkok, Thailand. It proposes to validate the integrated model among perceived usefulness, perceived ease of use, trust, and intention to use. The data was collected by questionnaire to 300 respondents who live in Bangkok and have been experienced using internet banking by using a convenience sampling technique. Confirmatory Factor Analysis (CFA) and Structural Equation Model (SEM) was used to verify the validity and reliability of the model and examine the influence among variables. The research results show that perceived usefulness, perceived ease of use, and trust have directly significant influence on intention to use. Consequently, Internet banking was efficient and easy to use and gives customers good feedback on the application.

The second article “A Study of Factors Influencing Thais’ Intention to Purchase Clothing at “Camp” Multi-Brand Store by Ployramean Phadungwatanachok and Marrisa Fernando aimed to determine factors influencing the intention of purchasing clothing at “CAMP” multi-brand store in Thailand. The research five factors: Attitude, Product, Price, Place and Promotion on Thais’ intention to purchase clothing at “CAMP” multi-brand store. This study was a quantitative research using convenience sampling and snowball sampling with a total 400 respondents. The finding presented that all five variables have a significant effect on Thais’ purchase intention .

These two articles present an array of relevant findings that contributes to new perspectives and possible application in business especially in Thailand.