

## ABSTRACT

TITLE : THE ADOPTION OF FINANCIAL INNOVATION BY THE ELDERLY IN THE MUEANG DISTRICT, UBON RATCHATHANI PROVINCE  
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This research studied the acceptance of financial innovation among the elderly in Mueang District, Ubon Ratchathani Province, using experimental research methods. There were 12 informants aged 60 and over who have never used the “Krungthai Next” application. Arrangements were made for groups of informants to try the “Krungthai Next” application for a period of 1 month. During that period, instructions on how to use and troubleshoot problems were provided once a week after participant use of the application. In-depth interviews were conducted with these tools used: a semi-structured questionnaire about the acceptance of innovation and 1-2 hour interviews. Data was collected from November 2018 - March 2020, totaling 16 months and the content analysis was used for data analysis.

This study of the elderly’s acceptance of financial innovation found a number of factors involved at each stage of acceptance, summarized as follows:

(1) The “awareness stage” consists of trust (perceived security), perceived usefulness (subjective norm) and perceived ease of use (the perception of using the application).

(2) The “interest stage” consists of trust (perceived security), perceived usefulness (subjective norm and job relevance) and perceived ease of use (their abilities).

(3) The “evaluation stage” consists of trust (perceived security and perceived privacy), perceived usefulness (subjective norm and job relevance) and perceived ease of use (their ability and lack of anxiety).

(4) The “trial stage” consists of trust (perceived security), perceived usefulness (subjective norm results and output quality) and the perceived ease of use (their ability and anxiety in use).

(5) The “adoption stage” consists of trust (perceived security), perceived usefulness (subjective norm and job relevance) and perceived ease of use (their ability).

The results revealed that building acceptance of financial innovation among the elderly should consider the factors involved at each stage in order to set strategic guidelines for further effective operations.

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