

## ABSTRACT

TITLE : FINANCIAL APPLICATION ADOPTION THROUGH SMARTPHONES  
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The purposes of this study were to: 1) explore an adoption of a financial application on smartphones, 2) compare the adoption between the application users and non-users, and 3) identify factors that influence the financial application adoption. A total sample size of 430 was used consisting of 215 users and 215 non-users of the financial application via smartphone in Thailand. The research instrument consisted of a questionnaire with the reliability of 0.870-0.900. The data were analyzed by frequencies, a percentage, means, standard deviations, Man-Whitney U Test, Pearson's correlation and a multiple linear regression.

It was found that 1) the average adoption value of the financial application through smartphones was at the high level (3.70), 2) the application users' median adoption value were higher than that of non-users by using the Mann-Whitney U Test at a statistically significant level of 0.001, 3) Self-efficacy, perceived ease of use, perceived usefulness, perceived risk and perceived benefit effected the adoption of mobile banking users at a statistically significant level of 0.001. The results can explain the changes for the adoption of the financial application on a smart phone at 51.8 percent.