CONSUMERS' VIEWS TOWARDS ELECTRONIC PAYMENT TOOLS

– USERS’ COMPARISON BETWEEN ALIPAY IN CHINA AND SWISH IN SWEDEN

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Business Administration

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Abstract

In order to achieve a cashless society, many countries have started to use electronic payment methods and tools to replace traditional payment methods. China and Sweden already have mature electronic payment tools, Swish, and Alipay. In this research, a phenomenological approach was used to interview users comparing two electronic payment tools, the Chinese Alipay and the Swedish Swish. The analysis of the respondents’ answers shows that convenience, security, and cost of electronic payment tools are the most important aspects to them, which is in line with previous research on acceptance, adoption and use of new technology, not only electronic payment tools. Convenience and security were more important. However, too much convenience will affect the interviewees' trust in electronic payment tools because it will make interviewees feel unsafe. Respondents' trust is affected by their own acquaintance; they trust electronic payment tools they know better.

Keywords: consumers’ views, electronic payment tools, EPS, Alipay, Swish.
Foreword

Since we are exchange students from China, when we first came to Sweden, we found that the payment methods in Sweden are very different from those in China. This situation largely stimulated our curiosity. After learning about the common electronic payment methods in Sweden, we decided to choose Swish, the fastest growing electronic payment method in Sweden, and Alipay, the most popular electronic payment method in China, to compare them, explore consumers' views towards them. A phenomenological qualitative research method is used to understand consumers' attitudes and views on electronic payment through interviews with consumers about the use of the chosen two different electronic payment methods in China and Sweden.
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1 Introduction

From the report on Payment patterns in Sweden 2018 (Sveriges Riksbank, 2018), Swedish households are increasingly using electronic means of payment such as bank cards and Swish, a Swedish electronic payment tool, at the same time as the use of cash is declining. Debit cards are still dominant among electronic means of payment, but Swish is becoming increasingly popular. Meanwhile, Alipay, the most popular payment method in China, is also developing rapidly. Since its establishment in 2004, Alipay has reached cooperation with more than 200 financial institutions to provide payment services for nearly 10 million small and micro-merchants, and the service scene of expansion is constantly increasing (Alipay, 2018). Alipay has also been favoured by most users, with more than 400 million real-name users (users who have been authenticated with their real names) by the end of June 2015 (Alipay, 2019). By studying users’ opinions of these two payment methods, we can better understand why the two different tools have become so frequent and popular in their respective countries from a user perspective. This helps us understand consumer behaviour and attitudes from an international perspective but also cultural differences between the two countries. At present, there is no related research on the comparison of electronic payment methods similar to this paper, so this research may fill a gap in this field to a certain extent. By analysing and summarizing the results of the research, some suggestions for future research and recommendations for companies related to electronic payment will be proposed, which will not only help the companies to improve but also have significance for improving the payment experience of consumers in the future. Of course, our focus is to understand the true thinking of consumers about these two electronic payment methods.

In view of the above, we decided to investigate customers’ comparisons of Swish, the fastest growing payment method in Sweden, with Alipay, the most popular payment tool in China, exploring the views of users of both towards them.

1.1 Background

The payment method is a very important part of the transaction activity between seller and buyer. How to simplify the payment process and improve consumers’ experience under the premise of ensuring security has always been a problem worth studying in current society. Cash, bankcard and electronic payment are the three main currently used payment methods in Sweden (Sveriges Riksbank, 2018).

What is worth paying attention to is that electronic payment, as a new payment method, is becoming more and more popular among consumers. Electronic payments are also generally considered as mobile payments. Mobile payment refers to payment for goods, services, and bills using a mobile device based on wireless and other communication technologies (Dahlberg, Mallat, Ondrus, & Zmijewska, 2008). Some electronic payment methods are widely used by Swedish consumers, including Swish, PayPal and Klarna, and some mobile phone systems have their own electronic payment methods, such as Samsung Pay, Apple Pay and so on. Not only that, there are other more specific electronic payment methods, such as parking payment applications, supermarket cards and so on. Similarly, in China, consumers are used to using various electronic payment methods, such as WeChat payment and Alipay. One of the most widely used is Alipay, which will be introduced in detail in the following paragraphs.

Sweden is a nation with high per capita income, ranking 8th in the world, and a high internet penetration rate (International Monetary Fund, 2018); its e-Commerce market is growing steadily and will continue to do so. The majority of Swedish online payments are made with
cards, while online bank transfers are also popular. So, there is a huge market potential for electronic payment in Sweden.

First of all, the reason we chose Swish over Klarna (a Stockholm-headquartered online payment processing company) or other electronic payment methods is that Swish seems to have greater development potential in Sweden. Klarna’s services started from a kind of invoice service where there is a bill first and then the consumer pays. It is not, in essence, a real-time payment method. This means that the money cannot be received in time, therefore, Klarna is not a suitable offline payment method. Even though Klarna Smooth now offers real-time payments, it’s not like Swish's model. Swish started by transferring money and is developing a model for direct payment via offline QR codes, similar to Alipay in China. So, we chose Swish for the study.

By analysing the functions of two e-payment methods in China and Sweden, we decide to choose Swish and Alipay and ask users of both to compare them. The functions of these two tools are similar, and they both have the most users in their respective country. The main function of both these two tools is cashless payment and transfer. Swish is simpler than Alipay, it doesn't have other functions. Alipay has a series of other functions, not all related to e-payment.

Unsurprisingly, millennials and Generation Xers make up 72 percent of mobile payments users. Although every generation is concerned about security and privacy issues, baby boomers and the silent generation are more risk-averse than millennials and Generation Xers (Khera, 2019). We live in a world where consumers have increasingly busy lifestyles, more distractions than ever and conflicting demands. As a result, they have a desire for ultimate convenience when shopping and mobile payments are specifically designed to satisfy this need.

Millennials are people born between the mid-1990s and the early 2000s, they have experienced a variety of social and economic conditions (Petersen, 2019). Generation Xers refers to those born between about 1961 and around the 1980s. In midlife, research describes them as active, happy, and achieving a work–life balance. The cohort has been credited with entrepreneurial tendencies (BBC News, 2014). The silent generation means people born between the mid to late 1920s and early to mid-1940s (Howe, 2014).

From a consumer’s perspective, new services and delivery channels offer many potential benefits to consumers, such as access to payment services in an easier, quicker and more convenient manner, and sometimes at a lower price, allowing also consumers to make cross-border transactions with payment service providers (PSPs) not established in their jurisdiction (Fincone, 2016). However, the various components of payment services are not standardized and there are no itemized and statistical data on the digital payment services available, and nor on their acceptance. Online and mobile payments also present risks to consumers, in particular regarding security (Fincone, 2016). Electronic payment, in today's view, has been a more and more popular means of payment, especially for those born after 1980 and 1990, then, electronic payment is very common and should be relatively safe, stable, fair payment platform. When making a mobile offline payment or paying to an online shopping website, what consumers want is a kind of security, a kind of security that makes them feel as if they go out with their wallet to shop and pay for the goods they like after seeing them. Therefore, a safe payment platform and safe payment rules may be very important aspects of electronic payment.
1.2 Development of electronic payment system in China & Sweden

1.2.1 Development in China

With the growth of income and the development of electronic and communication technologies, people are increasingly changing the habits of paying by cash to use bank cards and also pay through electronic means through the Internet and with mobile phones instead of paying by cash.

According to data from the People's Bank of China (IResearch 2017), since 2012, the growth rate of non-cash payment in China has exceeded 20% and the growth rate is on the rise. The public is increasingly inclined to non-cash. The increase in the number of non-cash payment is inseparable from the promotion of third-party payment.

The era of comprehensive mobile payment is booming in 2010, with the popularization of mobile intelligent terminals. The major banks began to launch mobile banking apps. Internet giants represented by Alipay and WeChat payment have made their efforts in the mobile payment market, relying on their strong ecological scenes (a new model of the economy which combines online and offline consumption) to grab market share. In 2016, China's electronic payment transactions scaled to nearly 2,500 trillion yuan, occupying a pivotal position in the national financial system (Yang, Zhang, 2018).

From 2003 to 2006, Taobao launched the Alipay service. From 2007 to 2008, Alipay gradually broke the connection to Taobao and became an independent application. Until now, Alipay has already become a mature third-party payment method with more than 900 million user groups in the whole world. Currently, Alipay has established in-depth strategic partnerships with more than 180 banks at home and abroad, as well as international organizations such as VISA and MasterCard, which are the most trusted partners of financial institutions in the field of electronic payment (Alibaba, 2010).

1.2.2 Development in Sweden

It is confirmed in socio-economic studies of large payment systems that the cost of payment may be reduced if cash payments are replaced by electronic payments (Segendorf and Jansson, 2012; Danmarks Nationalbank, 2011; Bergman et al., 2007; Humphrey et al., 2006). One study concluded that the cost savings potential from a paper-based payment system to an electronic payment system accounted for about one-third of GDP (Segendorf and Jansson, 2012; Danmarks Nationalbank, 2011). Arvidsson (2014) has already conducted a feasibility analysis for converting from cash to electronic payment in order to reduce the costs of payment.

In 2014, the Swedish person is a leader in the world with 269 card payments per capita. (the total number of card payments was 2620 million and the total population of Sweden is about 10 million). Actually, Sweden is one of the countries with the most efficient payment market in the world. The decrease in cash using is rapid in Sweden. In 2014, about 20% of store payments were paid in cash, which is a very low figure, compared with many other countries (Sveriges Riksbank, 2014). Almost 90% of households can access online banking and payments through online or mobile banking services according to an interview survey by Sveriges Riksbank (2018). The percentage of payments initiated using various paper forms such as cash and check is low. Therefore, from an international perspective, the economic costs for payments are low in Sweden (Segendorf, Jansson, 2012; Schmiedel et al., 2012).
There is a system in Sweden called Bankgirot, which is an ACH (Automated Clearing House, an electronic network for financial transactions, generally domestic low-value payments) managed by Bankgirocentralen, owned by the banks. In this system, customers can transfer money from one account to another account in any bank (ACH, 2003).

1.3 Brief introduction to Swish & Alipay

1.3.1 Swish

Swish is a mobile payment system that was launched by seven Swedish banks in 2012, and in 2018, it had already 6.5 million users in Sweden (the Swedish population counts to 10 million people).

The introduction of the Swish mobile payment service enables immediate digital transfers person to person and person to business. The use of Swish has increased very rapidly in recent years. In 2014, around 10 percent of the respondents had used Swish during the past month and in 2018, around 60 percent had used Swish (Sveriges Riksbank, 2018), see figure 1.1 below. In rural areas, the use of Swish is somewhat lower, in 2018 around 50 percent (ibid). Parallel to the increase in popularity of Swish, the percentage of households stating that they used cash during the past month has continued to decline. Six out of ten people in Sweden in 2018 used cash as a means of payment in the last month. The corresponding figure for 2016 was eight out of ten, which indicates that fewer households are choosing to pay in cash.

![Figure 1.1: Which means of payment have you used in the past (Sveriges Riksbank, 2018)](chart)

Here, BankID also should be mentioned. BankID is the biggest electronic identification system in Sweden, it is jointly released by 12 banks (BankID, 2019). BankID is always used to protect people's online economic safety. Swish also uses BankID to keep users' property safe. And BankID will launch an international version (Bo, 2005).

1.3.2 Alipay

In this study, we choose one of the most representative electronic payment tools in China, Alipay, for comparison. Alipay is the most rapidly developing electronic payment tool with the
largest number of users in China. Alipay established a company in 2004, and it became the world's largest mobile payment vendor in 2013 (Heggestuen, 2014). Alipay is a subsidiary of Alibaba Group's Ant Financial Service (Techweb, 2018). Alipay was established in 2004 to support the transactions on Taobao, the shopping website of Alibaba. With the development of Alipay, it became a part of Ant financial, a subsidiary company of Alibaba, and other financial services were opened up, such as loans, money market funds, credit scores and so on. According to Ant financial, Alipay was accepted by many merchants in seventy countries until 2016 (Kane, 2016).

Alibaba is a Chinese multinational enterprise group specializing in e-commerce, retail, Internet, and technology. It provides consumer-to-consumer (C2C), business-to-consumer (B2C) and business-to-business (B2B) sales services through portals, as well as electronic payment services, shopping search engines and cloud computing services (McClay, 2018).

At present, Alipay has established partnerships with Visa, MasterCard and more than 180 banks around the world, 38 countries and regions except mainland China has been included (Alipay, 2015).

### 1.4 Previous research

Throughout most of economic history, consumers have had few ways to make payments and few choices to make at the point of sale. The set of payment options has expanded over time. Consumers went from using only coins to choosing between coins and bank notes, and later to choosing between currency and checks. Much later, credit cards came on the payments scene. Today, consumers’ wallets often hold currency, checks, multiple credit cards, debit cards, and perhaps even stored value cards. The question “What’s in your wallet?” is interesting. With the growth in payment options has come an interest in understanding consumers ‘payment decisions' (Schreft, 2006).

Research done in this area is largely empirical. It generally describes payment choices to be the result of simple, static, and at most binary decisions. That is, the focus is usually on one or two specific payment instruments and the role that one or more factors play in the decision to use those instruments. For example, you can find a study of the choice between checks and PIN based debit cards at grocery stores (Klee, 2004), or a study of how credit card use varies with the terms on the cards (Gross, 2002). There is research that has studied numerous factors that affect payment decisions, such as transaction time; transaction costs (including interest costs and opportunity costs); recordkeeping features of the payment instrument; anonymity; risk of loss—monetary loss, identity theft (loss of good credit rating); value of the purchase; physical characteristics of the point of sale; type of bill (recurring or not); consumption-smoothing needs and the availability of payment instruments (Schreft, 2006).

Most consumer research on mobile payments focuses on their acceptance, adoption, and use (Dahlberg et al., 2008). Dahlberg et al. suggested that ease of use, usefulness, security, cost, and compatibility were the most important contributors to consumers’ utilization of mobile payments. This mirrors the more recent Federal Reserve Board report, which cites convenience as the primary reason for use of mobile payments, noting that security concerns and a lack of suitable equipment such as a smartphone were the major deterrents (Lynn, 2014).

Previous theories have been divided into three main parts. They are all important points that consumers care about when choosing payment methods, namely: convenience, security and cost. Firstly, from the perspective of convenience, Schuh (2015) summarized that the
convenience, speed and acceptance of payment have an impact on consumers’ choice of payment methods. In terms of security, Peng (2010) found that there are many risks in the transaction process of third-party payment, while Credit Control (2014) found that consumers believe that third-party payment is a relatively safe means of electronic payment. As for cost, Rehncrona found in her 2018 study that the less time and energy spent in the payment process may be considered unsafe unless there is enough trust to make up for the lower perceived security. These studies are not described here and will be detailed in chapter 2.

1.5 Problem statement

As can be seen from the World Cash Report (2018), most countries and regions in the world are committed to the implementation of a cashless society (G4S, 2018). Sweden is expected to become the world's first cashless society by March 2023. By then, cash will not be accepted any longer as a means of payment in Sweden (Fourtané, 2019). Societies seem to want to get rid of cash as a payment tool. Some of the reasons to move away from cash include making transports more secure, which has already been accomplished in the Swedish capital, Stockholm, furthermore reducing bank robberies and drug trade, counterfeiting, and illegal weapons trade. It also means less tax avoidance. Bank robberies have considerably decreased in the past years, since there is no cash in most banks in Sweden any longer. Establishment owners feel safer without having any visible cash (ibid).

Therefore, alternatives have to be found. Today there are some different alternatives offered, all of them in some way electronic, cards of different kinds, “pure” electronic tools such as mobile electronic tools. Now the problem then is, if the ambition is to stop using cash, which tools are the best. One aspect of this is what payers, companies, authorities, and customers, consider to be the most appropriate. Among those offered today, in Sweden, cards have been the most used, in other countries card applications in cell phones and direct electronic tools, that is tools that use direct access to bank accounts of the payer, are more frequent. Still, if cash is to be not used any longer, the problem is to find out what the reactions, thoughts, views are from users to offered tools. There are a lot of research on what people's views, beliefs, attitudes, subjective norms are to different electronic alternatives to using cash. So, one a part of the problem is, which are the preferences from users on alternative payment tools.

Bankcard is a good electronic means of payment. It is easy to carry and use. But at the same time, there are problems with this method of payment. The most common risk is card fraud - if the card details are discovered or revealed, you may find fraudulent purchases appearing on your statement (Nibusiness, 2019). This is a huge security risk for users. Also, consumers always need to carry bankcards from many different banks, as well as other cards that may be used, such as gift cards. However, if consumers use mobile electronic payment tools such as Alipay or Swish, the problems of the above card payment could be solved to some extent. Consumers only need to carry their mobile phones to make purchases, and many bank cards can be tied to mobile apps, so there is no need to carry a large number of cards, and the risk of card loss is reduced. This would also be more sustainable, as it would save the cost of making a card. It is also important to note that when making online payments, it is not fully safe to pay merchants directly through bank cards. However, when using third-party platforms such as Swish or Alipay, the security risk is greatly reduced.

The popularization of electronic payment is necessary. For the government, they can better manage tax revenue and reduce the cost and difficulty of tax detection. For merchants, each transaction can be completed more quickly and cheaply. For consumers, they can have a smoother payment experience while being secure.
As for the respondents interviewed in this study, they already have experiences with different tools. One way to find out how to get people to accept, adopt and use electronic payment tools is to find out how users regard different tools of which they have experience. Comparing might make it easier for users to describe which features of a tool they appreciate. Comparing their experience of using the tools makes the answers come closer to behaviour, the end result of the adoption process in the TAM model and TPB model. These models will be introduced in the following chapter.

Therefore, one of the purposes of this study is to explore how to get consumers accustomed to using electronic payment tools (especially mobile electronic payment tools such as Alipay and Swish). In order to achieve this goal, we need to know what factors consumers are concerned about in the electronic payment process. As China is a country with relatively complete development of electronic payment and high user acceptance, we want to know what functions or characteristics they like about it, what their dissatisfactions with it are and what their expectations for its future improvement are. At the same time, as Sweden is a country with a rapid development of electronic payment, we choose Swish as the other research object to understand consumers' views and attitudes towards it. In addition, the respondents chosen for this study are Chinese and Swedish users who have used both means of electronic payment, which can help to increase the diversity of the results of the study. Through interviewing these people who have used both the electronic payment tools Alipay and Swish, they are asked to spontaneously identify the differences between the two payment tools and identify their characteristics. As these interviewees have experience in using two different payment tools at the same time, more valuable information can be obtained from them.

1.6 Research aim and question

The purpose of this study is to investigate how consumers compare their experience on the two electronic payment tools Alipay and Swish. In this way, researchers can get closer to consumer behaviour, increasing the possibilities that people will tell us more about their actual views and also behaviours. Based on the above situation, we further specify our research aim: To understand consumers' views and attitudes towards the two electronic payment methods, Alipay and Swish, through they comparing them. We can find out the key points that consumers really care about in electronic payment through interviews with consumers. Through analysing how users with experience of both these tools compare them, we may get to know actual users’ critical opinions of the two tools and put forward suggestions for future work.

In this case, our research question is: What are the factors (e.g. functions, features) consumers concern, to accept, adopt and use electronic payment tools, when comparing the two typical electronic payment tools in China and Sweden respectively?

1.7 Target group

This paper is mainly targeted at users with experiences of using both Swish and Alipay. This is fully taken into account when selecting interviewees. Our focus group is mainly young people; it is because people of different ages have different preferences for payment methods. For example, the elderly may accept electronic payment less than the young. According to Sveriges Riksbank (2018), young people use less cash than older people and prefer electronic payments like Swish. Among 18- to 24-year-olds, 45 percent have used cash in the past month, while almost 80 percent have used Swish. Swish is used in all age groups except the oldest. In the age range 45-64, 64 percent state that they have used Swish in the past month and in the age ranges 18-24 and 25-44 the corresponding figure is around 80 percent (ibid.). About 90 percent or
more of all age groups said they used debit cards in the past month. The high proportion among younger people using Swish could be because young people have a higher understanding and appreciation of electronic services, and they may have a clearer appraisal of development trends of society, so they may be more receptive to new phenomena in this field.

As for China, based on data of Q4, 2017, Alipay keeps leading the market with a market share of 24.50% (SEO, 2019). UnionPay is not left behind too much with 23.89%, while Tencent Finance takes a market share of 10.17% (ibid). In the daily consumption of Shanghai residents, the sum of electronic payment such as computer terminal and mobile terminal is 40% (Sina News, 2017). Although it still ranks behind cash and credit card, for the "post-80s and post-90s" consumer group, the proportion of electronic payment has surpassed that of cash and credit card, and the sum of electronic payment is more than 70% (ibid). Among them, mobile payment has become the primary mode of electronic payment, accounting for 25.3% of all samples, 10.6% higher than that of computer payment. It is more than 20 percentage points higher among those born in the 1980s and 1990s (ibid). The situation in China is very similar to that in Sweden.

1.8 Target audience

The main groups interested in this research are electronic payment platform providers. Through seeing this research result, electronic payment platform providers can better understand consumers’ views and attitudes towards electronic payment, understand their shortcomings and works to be improved, and understand how to enable more consumers to use electronic payment, so as to develop themselves.

1.9 Limitations

The limitation of this thesis mainly lies in:

1. There is not a large number of users with experience of using both Swish and Alipay and they are also difficult to find. The researchers reached out to as many interviewees as possible and invited them to be interviewed and we found 17 interviewees, 9 Swedish and 8 Chinese. We hope this is enough to get a fair picture of the most common opinions, but a larger number would be preferable, even though this is a qualitative approach, to reach the most common opinions about Alipay and Swish.

2. In the process of literature review, we can only find a few pieces of literature related to the use of Swish, which leads to limited data available for the pre-analysis of Swish. On the other hand, the ambition is to find out about respondents’ subjective perceptions of the use of the tools here studied, and they are the most important.

3. The Swedish respondents, because of language restrictions, can only communicate with the interviewers through English. Therefore, it is very likely that they may not fully convey their true thoughts or that the interviewers will not fully grasp what they try to answer.

1.10 Thesis outline

The thesis is structured with an introduction part where the problem, research purpose and question, target group, and limitations are presented. In chapter 2, the theoretical framework is described. In chapter 3, the research method by which this investigation has been carried out is presented. In chapter 4 results are presented and analysed. Furthermore, a discussion of the
implications and limitations of the study are outlined. Chapter 5 contains conclusions and a discussion part, which summarizes the research and its findings.
2 Theoretical frameworks

With the continuous development of electronic payment, we use TRA, TPB and TAM to consider the characteristics of using electronic payment system, and analyse the factors of consumers that influence the intention to use electronic payment instruments. The issues of convenience, security and trust associated with electronic payment system are proposed to lay the foundation for later analysis of the results.

2.1 Related research on people’s use of EPS

In order to find out the factors that influence consumers' choice of electronic payment methods, we study from the perspective of consumers' behavior. Through combining relevant theories, general factors affecting consumers' use of electronic payment systems are obtained. The most widely accepted theories of people’s use are: Theory of Reasoned Behavior (TRA), Theory of Planned Behavior (TPB), and Technology Acceptance Model (TAM).

2.1.1 Theory of reasoned action (TRA)

The theory of reasoned action (TRA) was proposed by American scholars Fishbein and Ajzen in 1975. This model studies the determinants of conscious behavioral intentions and can actually be used to explain any kind of human behavior.

The theory holds that the individual's behavior is caused by the behavioral intention, and the behavioral intention is determined by the individual's attitude towards behavior and the subjective norms of behavior (Ajzen & Fishbein, 1975).

Attitude is the individual's evaluation of whether a behavior is liked or not, and is determined by belief.

Subjective norms are determined by standard beliefs.

Belief is the individual's view of something.

Standard belief is that the reference group believes that individuals should not do something.

The process is as followed in figure 2.1:

![TRA Model Diagram](image)

Figure 2.1: TRA Model Diagram

The theory implies an important assumption: people are rational. Before performing an action, the individual will consider the behavior itself and its consequences before deciding whether to conduct the behavior.
Ge and Ye (2014) applied TRA in researching in the field of brand buying. They considered that brand and consumer relationships may have an impact on consumer behavioral intentions, so they expanded the TRA model, and eliminated subjective normative variables that cannot effectively predict consumer brand buying behavior. Finally, the TRA theory was deepened in the field of brand purchase, which provides a useful reference for predicting consumer brand purchase behavior.

Through a literature study on TRA and an extension model, Luo (2016) analyzed the shortcomings of the rational behavior theory model and its future development.

### 2.1.2 Theory of planned behavior (TPB)

The theory of reasoned behavior is under the assumption that "human being is rational", and then it can predict and explain individual behavior. However, under actual circumstances, individual control over the will to act is often interfered with by many other factors, and sometimes people cannot fully control their behavior. Therefore, TRA often cannot give a reasonable explanation of behaviors that are not completely controlled by the individual will. Therefore, Ajzen proposed the theory of planned behavior based on TRA, expected that the prediction and acceptance of individual behavior will be more appropriate.

According to TPB, behavior is caused by behavioral intentions. The behavioral intention is determined by the attitude, subjective norms and perceived behavior control. These three interact with each other (Ajzen, 1985).

The process is as followed in figure 2.2:

![TPB Model Diagram](image)

**Figure 2.2: TPB Model Diagram**

Perceived behavioral control is the difficulty of an individual's perception of completion behavior, and it is very important in the theory of planned behavior. It not only affects the behavioral intention but also predicts the individual's behavior together with the behavioral intention.
This theory has been widely used in marketing practice and has achieved remarkable results in a new product market launch, consumer attitude change, brand building, and online finance. In his research on online retail, Hansen (2004) found that these two theories explain the future of online shopping intentions by more than 55%. Based on the theory of planned behavior, Shim (2001) concluded that the use of the Internet to search for commodity information in online shopping plays a key role in online purchasing decisions. In addition, individual characteristics such as attitude, perceived behavior control, and prior experience play an important role in predicting online shopping.

Taking TPB as the starting point, Li and Wang (2008) discussed their adaptability in the study of consumer behavior intentions, and introduced a specific application, and finally evaluated it.

Chen (2017) verified the reliability of TPB in explaining consumers' organic food selection behavior. For the first time, the study attempted to use the TPB model to examine the regulatory effects of food fear and food inclusion on organic foods. He directly used TPB to predict consumer behavior intentions.

In 2007, Lin predicted the consumer's intention to purchase books online, and found that beliefs can better improve the interpretation of behavioral intentions.

### 2.1.3 Technology acceptance model (TAM)

Based on the theory of rational behavioral models, Davis (1989) proposed a technology acceptance model to explain and speculate on user acceptance of information systems or information technology. The concept proposes the factors that influence the acceptance of user information systems by interpreting the relationship between beliefs, attitudes, and behavioral willingness. In order to quantify the cognitive and affective factors that influence the acceptance of information systems, TAM introduces two important variables: perceived usefulness and perceived ease of use.

Through the technology acceptance model, the researcher can identify why a system is not accepted and perform appropriate corrections.

The main point of the model is that behavioral intentions lead to usage behavior. In addition to being influenced by the attitude of use, behavioral intentions are also impressed by perceived usefulness. That is to say, if the user feels that information technology is helpful for future work efficiency, it will affect his behavioral intention of the technology. Perceived usefulness is directly influenced by perceived ease of use. The easier it is to use a king of information technology; the more users can feel the usefulness of this technology. Obviously, perceived usefulness and perceived ease of use are also affected by external factors.

The process is as follows in figure 2.3:
TAM mainly consists of five elements:

Use behavior: refers to the actual operational behavior of a technology user to a new kind of technology.

Behavioral Intention: The willingness of a technology user to adopt this technology in the face of a new kind of technology.

Attitude: A positive or negative evaluative statement expressed by a technical user about a new technology, like or dislike. It reflects a person's feelings about use.

Perceived usefulness: When a technology user adopts a new kind of technology, this technology may increase the subjective perception of its work efficiency, that is, the extent to which this technology can increase his productivity.

Perceived ease of use: The user of the technology believes that the extent to which the system needs to be worked out or the user believes that using the system will be easy.

The technology acceptance model is widely used to study the acceptance of various information technologies, from early personal computers, email systems, electronic processing software, and spreadsheet software to current knowledge management systems, ERP applications, and e-commerce. It has a wider range of applications.

As an application of information technology in the non-financial field, the electronic payment system can also use the TAM model to accept the behavior of consumers using electronic payment systems.

Chen (2005) proposed to apply TAM to distance education research, combining educational theory with technical people to study how people's inner activities affect the acceptance of remote network education technology, and further research and design.

Based on the analysis and comparison of user acceptance models such as TRA, TPB, TAM, and TTF (Task-Technology Fit, which is used to explain the ability of information technology to support work tasks), Sun (2010) summarizes the characteristics of tasks, technologies, and users in the e-commerce environment. Finally, based on the statistical results of the data, a theoretical model of e-commerce user acceptance is constructed.

Gao (2009) comprehensively applied the TRA, TPB, and TAM models. He considered the technical characteristics of a payment platform, and established a consumer intention model. Finally, he concluded that perceived risk, perceived ease of use, and perceived availability affect consumers' attitudes toward third-party payment methods.

2.2 Consumers concerns about EPS

2.2.1 Convenience

In recent years, with the rapid development of network technology, electronic payment technology is constantly being promoted. Heijden (2000) pointed out that mobile payment is a convenient and novel payment method, which realizes direct financial transactions within the organization through the mobile network and between individuals and individuals.
Carow (2005) finds that convenience is an important factor in determining consumers' choice of electronic payment methods. If consumers think that electronic payment can meet their time-saving needs, then they will tend to use this method.

Through the above scholars' understanding and research on electronic payment, we have come to the definition of convenience for consumers. If you use mobile electronic payment methods to make consumers more efficient when they consume than traditional payment methods, and the number of users is rising, then electronic payment is convenient for consumers. So time-saving is an important aspect of convenience.

Some characteristics of payments have been found significant in affecting consumers’ payment choice in particular, convenience, speed, and acceptance of the payment tool influence how consumers pay. The speed at checkout is especially important for -of-sale transactions (Schuh, 2015; Arango, 2011; Borzekowski, 2008; Klee, 2006), although there is no consensus as to which payment instrument leads to the fastest transactions. Some studies find that cash is faster than cards, while others find the opposite.

2.2.2 Safety & trust

Centeno (2002) found that one of the most vital factors slowing the development of e-commerce is the lack of perceived security and trust. In terms of research on payment security issues, Peng (2010) concludes that there are many security risks in the process of third-party payment transactions, and security factors are one of the key factors affecting users' use of electronic payment tools. Hu (2008) concludes that new security technologies should be continuously researched to protect key data and promote a sustainable development of e-commerce. Yu (2010) proposed that electronic payment is engaged in business activities similar to the banking business, but it is far from the bank in terms of integrity. Therefore, it is necessary to establish a unified credit evaluation system to urge enterprises and individuals to maintain a good reputation.

But credibility is not so easy to build, it is based on experience that accumulates over time (Pichler, 2000). Researchers referred to here use the concept ‘behaviour of trust’ meaning behaviour based on their trust. If the level of trust exceeds the perceived risk, it will end in trust behaviour; on the contrary, if the perceived risk exceeds the trust level, it will not end in trust behaviour (Kim K & Prabhakar B, 2010). Rao and Zhou (2009) conclude that there are many risks in the process of online shopping booming, such as legal risks, operational risks, fraud risks, etc.

When a provider has a clear legal identity, consumers will feel a larger degree of security and will start using the service. As the use process continues to deepen, consumers will naturally deepen their trust in the service and they feel convenient with the service and the improvement of safety technology.

Results of the latest US and UK consumer survey on holiday shopping security practices carried out by Tripwire, a leading global provider of advanced threat, security and compliance solutions, and One Poll and Dimensional Research has revealed that more than 40% of respondents believe using a third party payer such as PayPal or Google Wallet is the safest way to pay for goods online (Credit Control, 2014), whilst only 1% of respondents believe using a third party mobile payment provider such as Apple Pay or Google Wallet is a safe way to pay for in-store purchases. 62% of respondents believe that the 'lock icon' is a sign that their online transactions are kept secure. Less than half (47%) of U.S. consumers will check the URL to see if the page
is using SSL, while only 15% of UK consumers check URLs. A Uniform Resource Locator (URL), colloquially termed a web address, is a reference to a web resource that specifies its location on a computer network and a mechanism for retrieving it (Berners-Lee, 2005). Transport Layer Security (TLS), and its now-deprecated predecessor, Secure Sockets Layer (SSL), are cryptographic protocols designed to provide communications security over a computer network (Barnes, 2015).

Over a quarter (26%) of U.S. consumers believe that using a wired Internet connection instead of wireless will make online payments more secure. Over 50% (53%) of U.K. consumers believe paying by credit card is the safest way to pay online versus 37% of U.S. consumers (ibid).

2.2.3 Cost

According to Rehncrona’s research in 2018, the convenience of using a payment service mainly lies in the time and effort that need to be invested by an individual before, during and after using the service (Rehncrona, 2018). She says that knowledge reduces the time and effort needing to be invested in learning the service. More time (+) and effort (+) result in less convenience (−), in turn affecting the value negatively (−), which may result in resistance to use. However, more time and effort may contribute to the perception of being in control of the process, entailing that the level of security is perceived to be satisfactory for usage (ibid). On the contrary, less time and effort in the process of paying may be perceived as not secure enough, unless there is enough trust to make up for the lower degree of perceived security (ibid).

Technological innovations in payments expand the choice set; for example, mobile payments and digital currencies offer new ways to pay (Rysman, 2016). Technological improvements are necessary but not sufficient to explain payment evolution. The cost has been shown to be a very important factor affecting consumer payment behaviour (Schuh, 2010; Koulayev, 2016). More specifically, explicit differences in the cost of using different payment methods may affect consumers’ decisions on how to pay (Stavins, 2017).

In terms of cost, the cost of payment methods affects all parties involved in the transactions, although the cost varies across participants and is not always transparent to consumers or to merchants. The cost to consumers of having and using payment instruments can be either a direct monetary cost or an indirect cost of effort or time. Wright (2012) develops a model where merchants pay too much for the use of payment card networks and consumers pay too little. Prelec and Simester (2001) and Prelec (2009) show the results of an experiment where consumers were willing to pay up to twice as much when paying with a credit card compared to paying with cash.

In this study, the so-called “cost” is the cost of a single payment to consumers. The cost to consumers in the payment process is not only means to avoid fees, but also to get a discount (Wang, 2017). This is not how much extra money consumers should pay for the deal, but how much bonus they will receive. This is common in mobile/electronic payment. For example, if a consumer in China wants to buy a product with a unit price of 100 yuan, if he pays in cash, he needs to pay 100 yuan, but if he pays with Alipay, he has a great chance to get a bonus from Alipay, maybe he only needs to pay 95 yuan. This is the "cost" factor that we will focus on in this thesis.
3 Methodology

This study is using a qualitative research method within the phenomenological paradigm. Phenomenography is a qualitative research methodology, within the phenomenological and interpretivist paradigm, that investigates the qualitatively different ways in which people experience something or think about something (Marton, 1986). This kind of research method was first used and developed within the science of education but can, of course, be used also in other areas. Phenomenographic studies usually involve contextual groups of people and data collection involves individual descriptions of understanding, often collected through interviews. The analysis is group oriented since all data is analysed with the aim of identifying possible conceptions of experience related to the phenomenon under investigation, rather than individual experiences (Svensson, 1997).

According to Ashworth & Lucas (1998), phenomenographic research will lead to a better understanding of the perceptions and experiences of a phenomenon. We use a phenomenographic approach which is in line with a phenomenological approach to conduct this investigation, to observe and understand the real subjective thoughts and feelings of the respondents on electronic payment means - Alipay and Swish.

As a survey research method, the interview is the most suitable research method for researchers to understand meaning through language. This approach affirms the importance of individuality to a large degree. In in-depth interviews, based on phenomenographic approach, interviewers mainly use open questions (Seidman, 2009). According to Seidman, the main task of interviewers is to organize interviews to provide answers to these questions and conduct research on them. The goal was to have participants reconstruct their experiences so as to get their real opinions of the phenomena studied.

3.1 Research approaches

In this section, research design, data collection methods, sample selection, and sample selection schemes will be introduced. And we collect data by interviews of respondents in different sample groups, Swedish and Chinese users of both Alipay and Swish, mainly in the form of both online and offline interviews.

Qualitative research is often used for social and behavioural research because it can better reflect the subjective thoughts of the respondents. Compared to quantitative research, qualitative research's sampling is not random and the sample size is most often smaller (Marshall, 1996). Moreover, during the interview, the researchers have opportunities to ask the follow-up questions to the interviewees, conduct in-depth interviewing, and obtain more useful information on the respondents’ spontaneous subjective opinions and conceptions.

Since this study may contain open questions and the answers to many questions cannot be quantified, we need to have an in-depth-like discussion with the respondents.

3.1.1 Research method

Since we adopted a phenomenological research method, the researchers’ intention is to stay neutral and not give any guidance during the entire interview, instead let the interviewees take the initiative to narrate their own experiences and give their most authentic thoughts. First, we determine that the objective of the study is to understand the subjective thoughts of the subjects on Alipay and Swish, two electronic payment methods. Then, we conduct online or offline
interviews with consumers who have used both payment methods. In the offline interview process, we mainly take notes and record the interviews, and observe the facial expressions and body language of the subjects as much as possible. During the online interview, we conduct the interview through video calls, and record the video while taking notes to get the most complete information. Both of these two methods have advantages but also disadvantages. We can get information that is more detailed from face-to-face interviews, but we could not interview some people offline due to some reasons like the distance. Offline interviewing may result in too few respondents. Online interviewing can solve this problem. We interview anyone not restricted by distance. The online interview also saves more time to interview more people. Its disadvantages are also obvious. Limited by equipment, the video quality and screen size maybe is not sufficiently good. Low-quality video and small screen may cause the interviewers to be unable to observe the subtle facial expressions and body languages and miss some interviewees more detailed thinking.

We use the Chinese language to interview Chinese people and use English to interview Swedish people. After the interview, we translate the results into English. Because we and Chinese interviewees both are Chinese speakers, it’s easy to understand interviewees’ thinking, but English is the only choice for us to interview Swedish interviewees. English is not the mother language for Chinese people (the interviewers) and Swedish people (the Swedish respondents), therefore, the language issue could lead to misunderstandings. However, we will still stick to the original concept, observe the interviewees from the perspective of a phenomenological interview, and take the subjective reports of the interviewees’ experience of using Alipay and Swish as the main research evidence.

After each interview, we discuss and analyse the information obtained in the interview and the result of the interview, and constantly adjust the strategy of asking questions to get higher quality results. Finally, in the analyses we artificially extracted the keywords in the answers and displayed them in a table to get an overview of the results.

In the interview process, we avoid mentioning core words such as security and convenience. We guide the respondents to give their own definitions, which will make the interview results more objective and prevent the respondents from being guided by the subjective ideas of the interviewer, which is also required by the phenomenological approach.

3.1.2 Sample selection

When selecting the respondents to be interviewed, we need to find suitable interviewees, because we cannot get opinions on Alipay from those who haven’t used Alipay, nor can opinions on using Swish be got from those who have not used Swish. So, our main interview targets are people who have used both Alipay and Swish. In this study, our respondents are mainly exchange students from China and Sweden. In other words, including Chinese exchange students who are currently studying in Sweden or who have studied in Sweden, as well as Swedish exchange students who are now studying in China or who have studied in China. On one hand, such interviewees are easy for us to access, on the other hand, young people are more likely to accept electronic payments as argued for above. In addition, we also choose Chinese immigrants who has been living in Sweden for a long time because they have used China's Alipay at home and also used Swedish Swish in Sweden.

The TRA, TPB, and TAM models have been described before, all of which are based on the rational person hypothesis, because the rational person's behaviour is easier to predict and analyse. We choose people who have two kinds of use experience, because they can give a more
rational analysis from a comparative point of view. At the same time, interviewees are mainly young people, and are probably very used to using electronic payment tools.

3.2 Data collection

Respondents were students from China and Sweden who had used both Alipay and Swish. Each interview lasts an average of 20-50 minutes. There are eight Chinese students/immigrants and nine Swedish students. Interviews are made online and offline. As the researcher is a Chinese exchange student living in Sweden, it is easy to contact Swedish exchange students who has been in China and Chinese exchange student who has been in Sweden. The researchers contacted the interviewees through online social tools, conducted face-to-face interviews with those currently living in Boras and Goteborg, and conducted WeChat video interviews with those currently living in other areas. The interviews were recorded and notes were taken.

We give priority to offline interview because the quality of the offline interview result is the best. In this case, we can give full attention to the advantages of the phenomenological approach and observe the reactions of the interviewees such as expressions and movements. If we can’t find enough offline interviewees, in order to obtain more interview answer data, as well as to save the cost and time of data collection, an online platform is usually required. Since the subjects of our online interview are mainly Chinese or Swedes being in China, we selected WeChat Video Call.

WeChat is a free application for instant messaging services for smart terminals, launched by Tencent in China. WeChat supports fast sending of free voice messages, video, pictures and text over the network across communication operators and operating system platforms. By the second quarter of 2016, WeChat covered more than 94% of smartphones in China, with 806 million monthly active users, covering more than 200 countries and over 20 languages (WeChat, 2019).

Through WeChat, researchers can conduct quick and convenient interviews through video. At the same time, it is possible to record the interview process through screen recording, so that the interview content can be reviewed later. Even though some interviews are conducted through WeChat voice video, researchers still adhere to the essence of phenomenological interviewing and maintain the principles of questioning in a phenomenologically oriented interview to achieve the same good interview effect as from an offline interview.

In order to generate targeted and convenient analysis results, we designed a series of interview questions (see appendix 1). Although there are only 17 respondents, the credibility of the results could still be reasonably satisfactory, because we can easily know that a limited number of such a group have used both Swish and Alipay in parallel, and 17 is hopefully a sufficient sample for analysis.

3.3 Data analysis

This study adopts a qualitative research method and collects the feedback results through interviews, which are analysed and summarized by researchers.

Following the principles of phenomenological interviews, the researchers discussed the interview process, transcribed answers and summarized answers at the end of each online or offline interview. At the end of all interviews, the researchers translated the answers into words,
summarized the keywords and categorized them. Finally, the keywords were classified, and the results were presented in a tabular form, supplemented by text.
4 Results and analysis

In this chapter, the results of interviews with the 17 interviewees will be presented, summarized and discussed in order to draw further conclusions and make some reflections on future work.

Because the choice of payment method is more up to consumers, consumers usually choose the payment method they prefer. Therefore, our study pays more attention to the comparison results of respondents and pays less attention to our comparison, to obtain the factors influencing the consumers’ choice of payment methods.

4.1 Interview results

In all, 17 interviews were conducted between 2019-01-10 and 2019-03-17. The first 12 interviews were conducted between 2019-01-10 and 2019-02-01. Five additional interviews were conducted between 2019-03-15 and 2019-03-17. The interviewees were as follows:

<table>
<thead>
<tr>
<th>Interviewee</th>
<th>Nationality</th>
<th>Gender</th>
<th>Age</th>
<th>Time of interview</th>
<th>Language</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>China</td>
<td>Female</td>
<td>23</td>
<td>2019-1-10</td>
<td>Chinese</td>
</tr>
<tr>
<td>2</td>
<td>China</td>
<td>Male</td>
<td>28</td>
<td>2019-1-11</td>
<td>Chinese</td>
</tr>
<tr>
<td>3</td>
<td>China</td>
<td>Female</td>
<td>26</td>
<td>2019-1-15</td>
<td>Chinese</td>
</tr>
<tr>
<td>4</td>
<td>China</td>
<td>Male</td>
<td>25</td>
<td>2019-2-1</td>
<td>Chinese</td>
</tr>
<tr>
<td>5</td>
<td>Sweden</td>
<td>Male</td>
<td>22</td>
<td>2019-1-27</td>
<td>English</td>
</tr>
<tr>
<td>6</td>
<td>Sweden</td>
<td>Male</td>
<td>23</td>
<td>2019-1-29</td>
<td>English</td>
</tr>
<tr>
<td>7</td>
<td>Sweden</td>
<td>Male</td>
<td>23</td>
<td>2019-1-29</td>
<td>English</td>
</tr>
<tr>
<td>8</td>
<td>Sweden</td>
<td>Female</td>
<td>22</td>
<td>2019-1-30</td>
<td>English</td>
</tr>
<tr>
<td>9</td>
<td>China</td>
<td>Male</td>
<td>23</td>
<td>2019-2-5</td>
<td>Chinese</td>
</tr>
<tr>
<td>10</td>
<td>Sweden</td>
<td>Female</td>
<td>24</td>
<td>2019-1-31</td>
<td>English</td>
</tr>
<tr>
<td>11</td>
<td>Sweden</td>
<td>Male</td>
<td>23</td>
<td>2019-2-1</td>
<td>English</td>
</tr>
<tr>
<td>12</td>
<td>Sweden</td>
<td>Male</td>
<td>25</td>
<td>2019-2-1</td>
<td>English</td>
</tr>
<tr>
<td>13</td>
<td>Sweden</td>
<td>Female</td>
<td>24</td>
<td>2019-3-15</td>
<td>English</td>
</tr>
</tbody>
</table>
Through the analysis of the answers of the 17 interviewees to the interview questions, we classified the answers according to functions and summarized them.

According to the interviews, Alipay and Swish can both be used for transferring money and direct pay. According to interviewee 7: “It is super-efficient, just scan the QR-code to complete the payment. QR-code is not yet fully established in Sweden”. Because of the QR code, Alipay is more convenient to pay offline. “I can get more functions in Alipay, QR-coding, bonuses, and paying the phone bills. Swish can only be used to send money”. Alipay can be used in most online shops in China, while Swish can only be used in a few online shops, but people prefer to use Swish rather than credit card because of its safety. Alipay have lots of life services, value-added services and social functions that Swish doesn’t have. Swish can only connect to one bank account, Alipay can be connected to several bank accounts. Alipay’s details of HOB (History of Bills) is more clear than Swish’s. Some interviewees think that although Alipay is convenient, there are a lot of advertisements, which makes them much less satisfied with Alipay. By the way, almost all Swedes and Chinese living in Sweden agree that there is no inconvenience in using bank cards to pay. The functional comparison between Alipay and Swish from the interview results is shown in the table below.

<table>
<thead>
<tr>
<th></th>
<th>Swish</th>
<th>Alipay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Transfer money</strong></td>
<td>1. It’s easy to transfer money between friends, you need to input your mobile phone number for the first transfer to someone</td>
<td>1. It’s easy to transfer money between friends, For the first transfer to someone, you need to input your mobile phone number or scan the QR code</td>
</tr>
<tr>
<td></td>
<td>2. Special small amount transfer method: “Red envelop”</td>
<td></td>
</tr>
<tr>
<td><strong>Offline payment</strong></td>
<td>1. Mostly type the phone number to pay. In recent years, the QR code is used</td>
<td>1. Scan the QR code to pay</td>
</tr>
<tr>
<td></td>
<td>2. Not many shops offer this kind of payment, it can’t be used in chain stores</td>
<td>2. Most stores can use Alipay</td>
</tr>
<tr>
<td><strong>Online payment</strong></td>
<td>1. Can’t be used in most of the online shops in Sweden</td>
<td>1. Can be used in most of the online shops in China</td>
</tr>
</tbody>
</table>

Table 4.1: Information of interviewees

All transcripts of the interviews are presented in appendix 2. Here the main results are presented.
| Life services                  | 1. No life services | 1. Ordering food  
|                              |                    | 2. Ordering a taxi  
|                              |                    | 3. Paying the rent, utilities  
|                              |                    | 4. Paying Credit cards bills  
| Other value-added services   | 1. No other value-added services | 2. Can get “Bonus” when paying  
|                              |                    | 3. Many kinds of Financial Services  
| Bind bank account            | 1. Can only connect to one bank account | 1. Can connect to many bank accounts  
| HOB (history of the bills)   | 1. No details in HOB  
|                              | 2. Need more Accounting information | 3. Very detailed HOB, easy to record and review  
| Social functions             | 1. No social functions | 1. Can use Alipay as an online communication application  
|                              |                    | 2. Many other functions including social parts, such as “Ant's Forest” and collecting the five “Fu” character  
| Others                       | 1. Easy to avoid tax for personal shops, which makes the consumers worried | 1. Has a trusted and powerful company behind it: Alibaba, which has led to Alipay's reputation attracting many users  
|                              |                    | 2. “Ant Check Later”, allows overdraft payments.  

*Table 4.2: Functional comparison between Alipay and Swish from the interview results*

To understand the above table better, here are some brief descriptions of the functions mentioned:

Transfer money: Use e-payment to transfer money from a personal account to another personal account.

Offline payment: Use e-payment to pay in physical stores.

Online payment: Use e-payment to pay for something online.
Life services: Some common services in daily life, such as calling a taxi, ordering take-away foods and so on.

Other value-added services: Provide customers with services beyond the scope of regular services, like the ant forest, and so on.

Bind bank account: how many bank accounts that can be used for transfer, consumption, investment and other financial activities.

HOB: The record of previous money expenditure and income.

Social functions: Interact with others in various ways, either directly or through a platform.

Red envelope: Chinese tradition of presenting cash in red envelopes to each other to show courtesy, respect, friendship, etc.

Bonus: Kind of localized living service, enjoy discounts when paying

Ant Check Later: It is a loan service of Ant Finance.

Ant’s Forest: Kind of public welfare, collect points to support public welfare through payment and for instance walking steps.

According to interviews, the key sentence in the answers are classified and three key categories are obtained: convenience, security and cost.

4.1.1 Convenience

For most interviewees, both Alipay and Swish are easy to use. In contrast, Alipay is a little more convenient than Swish. According to interviews,

“I can get more functions in Alipay, QR-coding, bonuses, and paying the phone bills. Swish can only be used to send money. If you want to do more functions such as paying the bills, you need to go some specific websites. But in Alipay, you can do all the things in the application” (Interviewee 6)

“Alipay of course. It is super-efficient, just scan the QR-code to complete the payment. QR-code is not yet fully established in Sweden. If I want to send money to my friends, first I need to know their phone numbers. The same goes for shopping in stores. I do think Swish is not as convenient as Alipay, at least in terms of payment” (Interview 7)

Alipay's rich features help users do more in one application without having to switch between several applications. And simple payment steps can help users to complete payment faster. For some interviewees, the operating interface also affects the experience.

“The interface is complex, inconvenient for the novice, and it takes a while to understand its functions. But Swish is simple and convenient. Its interface is simple; the function is clear at a glance” (interviewee 13)

The complex and redundant operation interface will reduce the user experience and improve the difficulty of using the software, making it not so convenient. Swish's interface is relatively simple.
4.1.2 Security

Security is also a concern of respondents. For most respondents, Swish is more trustworthy. Respondents are mainly concerned about property security and personal information security.

"I think both of them are quite safe, but maybe Swish is more secure, because it's more complicated, it needs to be verified by BankID. If my mobile phone is lost, there is no password on the mobile phone screen. When I use Alipay to brush money for the merchant, other people can just brush it because they don't need a password" (Interviewee 2)

When the convenience of electronic payment reaches a certain level, security will be sacrificed if the convenience continues to be improved.

"Swish is owned by banks, all of money are in bank, and this reassured me. Although Alibaba is a big company, but I don’t think it’s safer than bank" (Interviewee 14)

The security system of Alipay is handled by Alibaba, and people's trust in it stems from their trust in the company. The security of Swish is handled by the BankID owned by banks, and people trust Banks more than private companies. Social systems and government policies sometimes also caused security and trust worries from interviewees,

"Swish, I don't really trust anything in China, it is a big brother-country, nothing is hidden and it makes me afraid. Maybe it's because I don't know enough about China, and I have doubts about the credit mechanism and security mode of the Internet in China. I can't completely trust the payment software in China, so I don't dare to deposit too much money in Alipay or bind too many bank cards" (Interviewee 8)

Interviews are really care about their personal information security, and they think Swish can protect their information better.

4.1.3 Cost

Cost here means the cost of buying things. In this research, we are discussing about the reduction of people's shopping costs by electronic payment tools. Some interviewers mentioned the cost of Alipay in the interview,

"Once I went to store, my friends told me I can scan the QR-code in store with Alipay to get a bonus, so I tried it next time. And I used swish because lots of my friends used it” (Interviewee 15)

Bonus is a kind of profit-giving behaviour of the software to users. Using bonus allows users to get a discount in shopping.

Here are the comparison results by the respondents.

<table>
<thead>
<tr>
<th></th>
<th>Convenience</th>
<th>Safety</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Swish</td>
<td>1. Convenient for friends to sending money</td>
<td>1. Use BankID to verify</td>
<td>1. No additional fees or discounts</td>
</tr>
<tr>
<td></td>
<td>2. The application's pages and functionality are simple and convenient</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
3. No advertisements  
4. Not many stores use it as a payment facility  
5. QR codes have not been in use for a long time  
6. Cleaner interface

| Alipay         | 1. Can be used everywhere, online or offline.  
|                | 2. Convenient for friends to sending money  
|                | 3. Can be set to pay without code  
|                | 4. A variety of life services and other value-add services.  
|                | 5. Allows overdraft payments.  
| Swish          | 1. Use ID card to real-name certification  
|                | 2. Sometimes the payment does not require the code to let the safety reduced  
|                | 3. Fingerprint verification makes some people feel safe and others feel uneasy.  

1. Consumer can get some discounts and “Bonus” when paying

Table 4.3: Comparison of convenience, safety, and cost between Alipay and Swish

4.2 Analysis

We will use three models that mentioned in theoretical frame work to analyse why interviewees get these results from comparison.

TAM model could be used to analyse the answers about convenience. Most of respondents who think Alipay is more useful because of its’ ease to pay and its’ rich functions. These two advantages lead respondents to believe that its perceived ease of use is higher than Swish (QR-code), and affect the perceived usefulness (multi-function). Perceived usefulness and perceived ease of use affect the attitude of respondents towards Alipay and Swish, and finally make a decision that Alipay is better to use. Some interviewees also mentioned the external factors that affect the perceived usefulness and perceived ease of use, like interface.

In some interviewees’ words, they said Alipay is easier to use, but they still believe Swish is better, because of some ethnic and national reasons, like a “Viking choice”. This phenomenon can be explained by the TPB model. What this respondent means with “Viking choice” could be interpreted as his subjective norm, his ethnicity and nationality is an important thing for him, it can influence his attitude. Conversely, Alipay's advantage over Swish is not enough to change his subjective norms. So this different answer is understandable.

The result about security can be explained by the TRA model. For customers, a good e-payment tool should to ascertain the financial and information security of users. Respondents' understanding of the safety of these two payment tools mainly comes from their own knowledge and experience. The security measure of Swish is known as BankID and requires corresponding operation. Specific safety measures of Alipay are taken by internal companies, which are not known by consumers. Moreover, practical safety measures of users are mostly simple and can be skipped. These factors all lead to respondents' belief that Alipay is less safe, further affecting respondents' attitudes. So respondents concluded that Swish is safer.

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4.3 Discussion of the results

The respondents' requirements for electronic payment instruments in this study can be summarized as convenience, security, and cost, which are similar to the results of Dahlberg et al. (2008) mentioned in previous research. The ease and practicality of Dahlberg's research is similar to the convenience of our research, as the versatility of electronic payment tools and simple payment steps were described by respondents as "very convenient". The two payment tools we studied can be applied to android system and IOS system, so the interviewees did not mention the use problem caused by the device in the interview, “Compatibility” in Dahlberg’s research could not be reflected in our study. According to Lynn (2014), security and devices are the main ways to restrict people's use of electronic payment. In our interview, security is indeed the issue that interviewees mention many times, and the interviewees express concerns about security, and security will indeed be the reason that hinders people from using electronic payment. Since our interviewees were limited to those who have used Alipay and Swish at the beginning, the device limitations were not reflected in our research.

According to the interviewees’ description, the main payment methods in China are electronic payment tools like Alipay and WeChat Pay, but some interviewees said that the preferred payment method is bank card rather than Swish in Sweden, because they think bank card is more convenient than Swish. In a comparison between Swish and Alipay, all consumers say Alipay is more convenient to use. So convenience is important to attracting users. This is consistent with what Carow (2005) mentioned in chapter 2.2.

Safety was as important as convenience for interviewees. A majority of respondents said that while Alipay is more convenient than Swish, they also think that Swish is safer than Alipay. Due to the overly simple payment procedure, this makes the user lose control of the process, interviewees cannot feel the corresponding security measures, making them feel unsafe. Therefore, according to interviewees, convenience will have some conflicts with security. When convenience reaches a certain level, security will be sacrificed to improve further convenience. This is in line with Rehncrona's views (2018) on safety and convenience. For all of our interviewees, they all have some experience with electronic payment tools before using foreign electronic payment tools, Swedish people have used Swish before they use Alipay and Chinese people have the experience of Alipay before they start to use Swish, so the cost of learning to pay and transfer the basic functions of the new payment tool is very low. However, Alipay has more functions than Swish. Due to some reasons of language and interface, the learning cost of these new functions is very high for Swedish users, which greatly reduces the convenience that these functions should bring, consistent with the research of Rehncrona (2018). Alipay is secured by its own company, while Swish is secured by BankID. Respondents also believe Swish is safer than Alipay because they believe that Banks have higher credibility and security, which is the same as the research result of Yu (2010).

In the interview, respondents say that they like the bonus of Alipay and the collection of five "Fu". This means that the service or function that reduces the cost of shopping for consumers will attract users, which is the same as Schuh’s conclusion (2010) mentioned in chapter 2.2.3 that costs will affect consumers. However, in this study, no other electronic payment tools with similar functions or services have been studied, and Alipay and Swish cannot be used in the same scenario, so the impact of cost on how users choose payment means cannot be verified.
5 Conclusion

5.1 Conclusion and future work

5.1.1 Conclusion

In conclusion, in order to move to a cashless society, mobile electronic tools and bank cards are provided. Bank cards are the most commonly used in Sweden. However, in China, Alipay is the first choice. We conclude from the analysis of the respondents' responses that consumers' intentions are affected by perceived convenience, security and cost. According to the interview answers, the interviewees' opinions and behaviors on acceptance, adoption and use are reflected by convenience, safety and cost. These factors describe both their attitudes, beliefs, and subjective norms in choosing the most appropriate payment method for them.

Our conclusions are as follows:

**Convenience:**

Swish: The interface of Swish is simple and convenient, with few advertisements, but the penetration rate is not high.

Alipay: Alipay has various kinds of service features, high penetration rate, but the interface is too complicated for the beginners.

As for convenience, as mentioned in 2.3.1, people have never doubted the convenience of electronic payments. However, if consumers perceive ease of use and find that the efficiency of using electronic payment is not as high as the original payment method, consumers will gradually prefer the original payment method. Alipay, with the support of the government, has gradually become the most efficient payment method for consumers. At the same time, in order to make the products more attractive to the public, many benefits have been issued. Swish, as electronic payment software originally issued by several banks, of which one is Sveriges Riksbank, is actually regarded as convenient. However, in the Swedish payment environment, it has not been vigorously promoted, and gradually become an alternative to bank cards. The convenience of bank cards has continuously expanded, with password swiping, NFC functions and so on. With these features Swish can't compete. Of course, Swish is also evolving in recent years, but consumers still have doubts about its convenience.

**Security:**

Swish: Swish is only certified by BankID.

Alipay: Alipay uses ID card and real-name authentication, and fingerprint identification payment improves security and reduces user usability.

As for safety, the topic of security is also mentioned in 2.3.2, and the security of electronic payments has always been a concern. Alipay actually has a comprehensive security function, but it is not so recognized by foreign people, and security cannot be reflected. Most of the respondents in Sweden and China have suggested that Swish is safer. The main reason may be that they live in Sweden and trust the Swedish more than China's social system. Swish, which
can only be used with BankID, is more secure. Alipay's lack of trust is more obvious in comparison.

Cost:

Swish: Swish has no additional fees or discounts.

Alipay: In order to cater to the public, Alipay often offers discounts and rewards.

As for cost, it is about the discounts offered by Alipay. People are fond of all kinds of discounts. Sometimes, when they see discounts, it may produce irrational consumption. Consumers’ like of discounts are reasonable, and Alipay is using this, attracting a large number of consumers. In contrast, Swish may not need to plan such marketing strategies because there are no rivals. So if you want to get more user groups, Swish's own discount strategy might be important.

The purpose of this study is to investigate how consumers compare their experience on the two electronic payment tools Alipay and Swish. Our research question is: What are the factors consumers concern, to accept, adopt and use electronic payment tools, when comparing the two typical electronic payment tools in China and Sweden respectively?

From the result, we conclude that consumers are most concerned with convenience, security and cost when using electronic payment tools. At the same time, this conclusion confirms the results of many researchers in previous research, that is, these three factors are one of the reasons that influence consumers to choose an electronic payment tool. Although we have not been able to come up with new factors regarding the use of payment instruments, we have verified the importance of these three features. This laid a solid foundation for the development of future payment systems. At the same time, Sweden's electronic payment tools such as Swish can refer to this article for a better understanding of consumers’ ideas and suggestions for future promotion.

5.1.2 Future Work

As mentioned earlier in chapter 1.3.1, BankID is to launch an international version. The solution is based on an international standard and relies on SIM cards in mobile phones. The electronic ID can be issued by a bank or other authorized organizations. The solution allows users to engage in banking, tax reporting, and even voting through their mobile phones. If BankID is available to foreigners, the usage rate of Swish will probably be increased. For foreigners, Swish is the only and convenient way to transfer money to their friends in Sweden.

As mentioned before, this research is limited to those who are residents in Sweden; actually, their understanding of Chinese electronic payment methods is still not as good as the natives. After an international version of BankID is realized, our research can obtain more specific data about their feelings of using Swish and Alipay. At the same time, Swish will also become an international payment method.

5.2 Some Pieces of Advice

In this thesis, we have conducted a study of the development of electronic payments in China and Sweden. And we have selected two representative electronic payment methods, Alipay and Swish. These two applications have their own advantages and disadvantages. We give some advices from the respondents’ answers for improvements, to give users a better experience.
For Alipay, a cleaner interface is expected by interviewees, so that new users can have a smooth experience. In the meanwhile, Alipay Company has better to not charge a fee for withdrawal of Alipay from the bank card. For Swish, it is necessary for it to cooperate with other applications and more shopping websites. Promoting Swish to more companies will expand the market for Swish and lead to better development in the future. Swish as an electronic payment method, its convenience should also be taken into account by its company. Social functions are expected to develop and the bonuses system such as account balance and red envelope is what people appreciate. Both of them are expected to expand the function of foreign exchange.

Both applications are working under different social systems, they can still learn from each other to improve.
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Appendix 1

Interview questions:

1. Which method of payment do you most often use in China and in Sweden? (Why is that?)
   (If they did not mention Swish or Alipay, then ask them, have you ever used Swish or Alipay?
   Swish in Sweden or Alipay in China? Why is that?)
2. Which is better to use, Swish in Sweden or Alipay in China?
3. What attracted you to use Alipay and Swish for the first time?
4. Are there any functions in Swish or Alipay that you really like or dislike?
5. Which one do you trust the most, Swish or Alipay? (Why is that?)
6. What advantages do you think Alipay and Swish can learn from each other?
   General extension of each question: Can you describe more? Tell me more?
Appendix 2

The following is the full content of the 17 interviews:

Interviewee 1 (Chinese)

1. Which method of payment do you most often use in China and in Sweden?

Apple pay in China. It is bound to my credit card and my credit card has a series of benefits.

Bank card in Sweden. It is the most convenient method to pay.

2. Which is better to use, Swish in Sweden or Alipay in China?

Alipay is much more convenient than Swish.

Why is that?

I do not need to download many other apps to complete a lot of payment functions. For example, I can use Alipay to pay water or electricity bill or telephone bill, but Swish cannot realize these functions in the apps.

What advantages do you think Alipay has that Swish can learn from?

I think Swish should have more offers to the users such as a red envelope which can offset a small portion of the payment.

3. What attracted you to use Alipay in the first place?

It was the first time that I go to the large store and there is a tip on the table of the checkout counter that is written about the benefits of using Alipay. So, I download the Alipay for the benefits.

4. Are there any functions about Swish or Alipay that you really like or dislike?

No, like or dislike for both, because I prefer the offers supplied by the bank card. I am accustomed to paying by my card within the Apple pay.

5. What improvements do you think Swish has made that will make you use Swish more often?

Swish should cooperate with more other apps, such as the train ticket buying and takeaway ordering. I can use Alipay to pay for these things, but Swish cannot.

6. Which do you think gives you more trust, Swish or Alipay?

Maybe the Swish because of the BankID, but I think Alipay develops such a large scale in China the security ought to be guaranteed.
Interviewee 2 (Chinese)

1. Which method of payment do you most often use in China and in Sweden?

Credit card in Sweden. It does not need to enter a password below 200 KR. I will choose to use Swish when I do not take the cash and bank card. The popularity of Swish is not very high in the store. Not all stores provide the payment of Swish. In China, WeChat and Alipay are my preferred.

2. Which is better to use, Swish in Sweden or Alipay in China?

Alipay.

What advantages do you think Alipay has that Swish can learn from?

No doubt, it is the Alipay. Because Alipay has its own supporting facilities. You just need to open the apps and show to the clerk. The payment has completed. However, I need to ask the clerk how much I should pay and type the phone number and the price into Swish. It is so slow for me.

Can you tell me more?

Swish is just a transfer application. It does not have the relevant service about life services. Though it can pay for the mobile phone fee and the bills, it does not something that can be done within its application operations. It must be independent software first and universals network payment platform, online shopping and cooperate with more websites.

3. What attracted you to use Alipay in the first place?

I have paid attention to Alibaba, so I knew it when Alipay started to be launched. What attracts me is the credit of Alipay. I can use the credit of Alipay to rent the house and I need not get other certification assessments.

The payment methods of shopping on the Taobao is only available for Internet bank, Huabei and Alipay, so I want to try the Alipay.

4. Are there any functions about Swish or Alipay that you really like or dislike?

Swish: It is convenient to transfer money to my friends, but when I need to pay for the merchants, the card is chosen. One card weighs nothing. There are too many steps and too complicated to pay by Swish.

Alipay: It must be real name certified and be bound to a Chinese bank card so that I can withdrawal amount. I can buy a train ticket on Alipay and use it to pay for everything that I want to buy online. What's more, it can loan.

5. What improvements do you think Swish has made that will make you use Swish more often?

I think Swish must break out relying on the ways of identifying by BankID which is the second-party application. When I shop online, I want to use Swish because some online shopping websites need to bind my bank card which makes me feel not security. Sometimes, those websites may exploit the terms of the vulnerability to steal my information.
I would use it more often if the merchant has the kind of facility equipment that I don’t need to enter the amount and the phone number of the merchant.

6. Which do you think gives you more trust, Swish or Alipay?

I think both of them are quite safe, but maybe Swish is more secure, because it’s more complicated, it needs to be verified by BankID. If my mobile phone is lost, there is no password on the mobile phone screen. When I use Alipay to brush money for the merchant, other people can just brush it because they don’t need a password.

Interviewee 3 (Chinese)

1. Which method of payment do you most often use?

Bankcard. My salary is in the bank card. There are too few shops having Swish, and large chain stores such as McDonald cannot pay by Swish.

How about in China?

Cash and bank cards or something.

When you need to pay, when do you choose Swish or Alipay?

I will use Swish when I transfer money to a friend.

2. Which is better, Swish in Sweden or Alipay in China?

It must be Alipay. Because whether it is a large shopping mall or a small stall selling sweet potatoes on the street, you can pay with Alipay. Swish is generally not used in regular stores, and it only is used in individual stores.

Can you describe more?

Before last year Swish was easy to evade because Swish gave money directly to the store owner, so it was easy to evade taxes.

I think it was started last year and the company became popular to apply for the Swish account. The credit card machine also pays the rent, so the personal store will choose Swish. Before last year, because Swish was a personal account, it was easy for businesses to evade taxes.

3. What advantages do you think Alipay has that Swish can learn from?

Swish had a QR code last year. It used to be a hassle to enter a phone number. This requires learning from Alipay. Alipay can also know what its balance is. The upper limit of the Swish payment amount needs to be adjusted after the bank changes the information. If it is not adjusted, it is 5000kr/month.

Tell me more?

QR code began to appear last year. Before it was to input the phone number, it was too troublesome. Also, the Swish payment limit needs to be improved. The limit of payment relates
to income. The most basic is 5000 kr/month, want to turn again need to go to a bank to change information.

What attracted you to use Alipay in the first place?

I found that the streets and alleys can be used to brush WeChat and Alipay, so I used it.

4. Are there any functions about Swish or Alipay that you really like or dislike?

I think Swish is just a money-changing software.

I need to bind the bank card with other functions in Alipay, and it must be a Chinese bank card.

5. What improvements do you think Swish has made that will make you use Swish more often?

I don't think there is any other software that can replace it, so there is nothing to improve. If all companies apply for a Swish account, maybe Swish can have a better development. I am used to swiping cards, there is nothing inconvenient. And it is not convenient to use Swish to account.

No other software can replace it, so there's nothing to improve. If all companies use Swish, maybe Swish can make a difference. Most people are used to swiping their credit cards.

6. Which do you think gives you more trust, Swish or Alipay?

I think it is Swish because you can't use your own BankID on someone else's mobile phone. BankID is equivalent to an electronic ID card.

Interviewee 4 (Chinese)

1. Which method of payment do you most often use?

Cash and bank cards or something.

When you need to pay, when do you choose Swish or Alipay?

Bankcard, when there is a credit card machine and Swish, I will choose to swipe. Because swiping is faster, it is too much trouble to enter a phone number when using Swish. When I can't swipe my card, I will choose to use Swish.

2. Which is better, Swish in Sweden or Alipay in China?

Alipay. Because I can use Alipay everywhere, but Swish is not available in McDonalds. And they have preferential policies.

What advantages do you think Alipay has that Swish can learn from?

I think Swish is an incomplete Alipay. The idea of developing Swish at the beginning was to facilitate the transfer of money between friends. For example, when the meal was paid by friend A, others used Swish to return the money to friend A. Swish is a transaction between individuals and individuals, so if the merchant uses Swish, it is very likely to evade taxes. Swish now has a company-specific account, so I think they should work with more companies like Alipay.
3. What attracted you to use Alipay in the first place?

I saw a lot of stores and other friends are using Alipay, so I also used it.

4. Are there any functions about Swish or Alipay that you really like or dislike?

If it is to pay the business, there are too many steps, I would rather choose to swipe. And Swish can only bind one bank account. Alipay must be bound to the Chinese bank card to verify.

5. What improvements do you think Swish has made that will make you use Swish more often?

I feel that unless all merchants offer Swish to pay for this service, I will still choose to use a bank card. In Sweden, the system of credit card payment is very complete. Now, if there is a new payment system, it is difficult to change the original system. The merchant may not have Swish, but there must be a credit card machine, there is no inconvenience in swiping the card, so I feel that Swish payment is not necessary.

6. Which do you think gives you more trust, Swish or Alipay?

I think the security of the two is almost the same. Swish has the electronic ID card of BankID as the verification, and Alipay is the payment method of a country.

Interviewee 5 (Swedish)

1. Which method of payment do you most often use in China and in Sweden?

In China, I mostly use Alipay but also use WeChat pay. In Sweden, mostly credit card.

Have you ever used Swish?

Yes. But mostly use it to send money to friends. But I have started paying with it more lately because they have started using QR-codes.

2. Which is better, Swish in Sweden or Alipay in China?

Alipay. Because it has integrated social networking- like you can chat in it and request money from friends. You can also buy things directly in the application, like order Didi. Being able to get bonuses is also nice. However, even if I had the international version of the application, a lot of it was still in Chinese so I don't know about all the functions.

3. What attracted you to use Alipay and Swish for the first time?

Most friends use Swish to send money to friends so I started using it. As for Alipay, to be able to order food from Meituan and not have to walk around with a lot of cash everywhere.

4. Are there any functions in Swish or Alipay that you really like or dislike?

I think Swish has a single function that is sending money to someone, the same in payments. I can get bonuses that make me happy so it' my favourite function. Nothing dislike.
5. Which one do you trust the most, Swish or Alipay?

I trust both a lot but probably trust Swish more because there are some things in Alipay that I don’t understand.

What kind of things?

Something in Chinese, maybe some financial service, I can't understand because I cannot find an English version.

6. What advantages do you think Alipay and Swish can learn from each other?

I think Swish can integrate more social functions, like being able to request money or chat with contacts without having to send money at the same time. I also think they should integrate in-application, like being able to order food or buy train tickets or get discounts or offers in the application.

All functions available in Swish are already in Alipay so I don't think Alipay has anything to learn from it. Perhaps they could implement a much more "clean" or tidy interface as Swish has. There are some many buttons and functions in Alipay so it could be confusing for a new user to see it all in the same place.

Interviewee 6 (Swedish)

1. Which method of payment do you most often use in China and in Sweden?

Alipay and WeChat in China, Swish and credit card in Sweden. When I want to do online shopping, the website will lead me to Swish.

2. Which is better, Swish in Sweden or Alipay in China?

Alipay.

Why?

I can get more functions in Alipay, QR-coding, bonuses, and paying the phone bills. Swish can only be used to send money. If you want to do more functions such as paying the bills, you need to go some specific websites. But in Alipay, you can do all the things in the application.

3. What attracted you to use Alipay and Swish for the first time?

Taobao, the online shopping platform. If I want to pay the bills, every payment method will finally lead to Alipay, so I began to use it. Regarding Swish, I have got a mail from the bank, it told me that I can use this app to pay with my phone number, which made me feel nice.

4. Are there any functions in Swish or Alipay that you really like or dislike?

I can just use Swish to send money, it's a simple app. Nothing makes me feel disliked. The bonuses in Alipay is my favourite functions. Alipay always offers me some useless ads such as financial service, I don't like it.
5. Which one do you trust the most, Swish or Alipay?

The same. I can use my fingerprint to log in and when I leave this app and turn to other apps, it will log out itself. Swish did nothing about safety itself, but they use BankID, the most reliable way to keep safe.

6. What advantages do you think Alipay and Swish can learn from each other?

Swish do more things to give bonuses. But it is also reasonable if they don't because they don't have a competitor at all. Swish is a single app, Alipay is more multifunctional, but sometimes too redundant.

Interviewee 7 (Swedish)

1. Which method of payment do you most often use in China and in Sweden?

Alipay in China, credit card in Sweden.

2. Which is better, Swish in Sweden or Alipay in China?

Alipay of course. It is super-efficient, just scan the QR-code to complete the payment. QR-code is not yet fully established in Sweden. If I want to send money to my friends, first I need to know their phone numbers. The same goes for shopping in stores. I do think Swish is not as convenient as Alipay, at least in terms of payment.

3. What attracted you to use Alipay and Swish for the first time?

A quick payment method that my friends always use, so I started to use it. Both of them.

Can you tell me more?

When I first arrived in Shanghai, when I paid in stores, I found that most people did not use cash or bank cards, but used mobile phones. Later, a Chinese friend of mine told me that they use Alipay for payment, and I started using it. As for Swish, I forgot what happened in the beginning. After all, my friends started to use Swish, so did I. Since friends often go out for dinner, we need to send money to someone when we need to pay, so Swish is a good choice.

4. Are there any functions in Swish or Alipay that you really like or dislike?

I appreciate QR-scanning in Alipay. And Swish started to use it too. Nothing dislike. But if I really need to say something dislike, I hate the advertisements. They may feel confused sometimes. Swish is a simple application to transfer money, aside from the inconvenience of entering a phone number, no disadvantages.

5. Which one do you trust the most, Swish or Alipay?

As a Viking, I will go with Swish. Although I think both of them are safe.

Why is that?
You know that Swish requires BankID for authentication, in Sweden, the only authentication method on the internet is BankID, so I think Swish is relatively safe for me. I do not know much about Alipay’s security mechanism, in my opinion, everyone can use it freely, so it is not so safe.

6. What advantages do you think Alipay and Swish can learn from each other?

Swish could extend their applications such as your account balance and other elements that Alipay includes. Alipay can learn to clean up their user interface, remove ads etc. to get a smooth experience similar to when using Swish.

Interviewee 8 (Swedish)

1. Which method of payment do you most often use in China and in Sweden?

In China I mostly used Alipay. In Sweden, Swish.

Why is that?

I’m a cell phone guy. I like to use my mobile phone to solve everything, including payment. I used to pay by bank cards in Sweden like most swedes, but when I went to China, I found that most people in China could complete the payment by cell phone, which made me overjoyed. After I come back to Sweden, I also want to continue to use Swish for payment. At the same time, I found that many stores I often go to offer Swish as payment method, so I use Swish more now.

2. Which is better, Swish in Sweden or Alipay in China?

Alipay, since it is more integrated with services.

Can you tell me more?

In fact, many swedes who use Alipay in China don't like its complicated interface. Because most of us just need its payment function, and the rest we can't understand. But I know a lot of other functions of Alipay. For example, I can deposit money in Yu ’e Bao, so that I can earn interest every day. I think it is very convenient to earn money. In a word, Alipay, as a payment software, is very convenient and fast, and has many other interesting and practical functions. I like it very much.

3. What attracted you to use Alipay and Swish for the first time?

Simply to be able to access services effortlessly, they are simple 10000 times more efficient than cash or credit. Like I said, when I was in China, most people used Alipay, I found it convenient and I didn't have to take cash or a card with me, so I started using it. You can get take-away food from Alipay, of course. After returning to Sweden, I also began to pay attention to exploring whether Sweden has something similar to Alipay, and then found that Swish, which was used for transferring money between friends before, can also be used for payment.

4. Are there any functions in Swish or Alipay that you really like or dislike?
Alipay could feel a bit too much at times, but at the same time, as I said earlier, it offers more options. Swish is simply paying, I don’t really dislike anything with Swish, right now at least.

5. Which one do you trust the most, Swish or Alipay?

Swish. I don't really trust anything in China, it is a big brother- country, nothing is hidden and it makes me afraid.

Can you tell me more?

Maybe it’s because I don't know enough about China, and I have doubts about the credit mechanism and security mode of the Internet in China. I can't completely trust the payment software in China, so I don't dare to deposit too much money in Alipay or bind too many bank cards.

How about Swish?

The premise of using Swish is that your BankID has passed the verification, and Swish is a little different from Alipay, Swish is just an intermediate platform, connecting users and Banks, it itself cannot touch your money. And Alipay wants to take your money out of your bank card and put it on its own platform, which makes me not feel safe.

6. What advantages do you think Alipay and Swish can learn from each other?

Swish can learn from Alipay to integrate more with services. Alipay can’t really learn anything from Swish I reckon.

Interviewee 9 (Chinese)

1. Which method of payment do you most often use in China and in Sweden?

I usually use Taobao to do online shopping, that means I use Alipay. In offline stores, WeChat pay is more efficient because of most stores in my city use WeChat pay. Alipay is fewer used than WeChat pay. But when someone sends money to me, I choose to use Alipay, because I can get the "green energy" (a kind of functions benefit the environment).

In Sweden, I use credit cards. It is the most convenient method to pay. Sometimes if the bills are under 30kr, the shop owner will ask me to pay in cash. Because they need to pay for every card payment bills, maybe taxes. I always use Swish when we send money to friends.

2. Which is better, Swish in Sweden or Alipay in China?

I prefer Alipay because they have a lot of functions such as collecting the five "Fu" characters. It's very interesting.

In Sweden, the government does not have priorities to block my accounts, but in China, the Chinese government can do that.

Personal information is highly transparent in Sweden, if I want to know anyone's salary, I can know.
3. What attracted you to use Alipay and Swish for the first time?

In 2016, everyone was using Alipay and WeChat pay, and my family members sent money to each user in this way.

When I was in high school, I went shopping with my friends, then he asked me to download Swish to send money to him.

4. Are there any functions in Swish or Alipay that you really like or dislike?

Using Swish can send to the accounts instantly, which made me moved because I think Sweden is a country than do everything very slow. Swish does not have interesting functions, while Alipay has to collect the five "Fu" characters and ant's forest. I can also use Alipay to chat with friends after sending money. Swish does not keep money itself, it just sends money from an account to another.

But it cost service charge if I want to send money from Alipay account to my bank cards, it makes me not happy.

5. Which one do you trust the most, Swish or Alipay?

Swish.

Why is that?

Because the Chinese system makes me panic, everything is in the hands of the government, in case the government wants to take my money, they can take it. Sweden is a democratic social responsibility system. Swish has BankID, which lets you log in to the addresses of various tax bureaus. BankID is linked to a person's slogan.

6. What advantages do you think Alipay and Swish can learn from each other?

Sweden is a tax-supported country. Swish has corporate customers, so it takes a fee from each transaction. Both Alipay and Swish should expand foreign exchange.

How about Swish?

Swish should have a membership package, YouTube membership, etc.

Interviewee 10 (Swedish)

1. Which method of payment do you most often use in China and in Sweden?

In China, I mostly use Alipay, in Sweden, I use Swish.

Why is that?

Most stores in China offer this payment so I begin to use it. In Sweden, I do online shopping a lot, I use Swish.

2. Which is better, Swish in Sweden or Alipay in China?
Alipay.

Why is that?

It's more multifunctional than Swish, I can do many things in Alipay, such as paying my rent and the telephone bills. Swish cannot do these things.

3. What attracted you to use Alipay and Swish for the first time?

To ordering food delivery.

Most friends use Swish to send money, and some stores offer this payment method, I think it’s a convenient way to pay.

4. Are there any functions in Swish or Alipay that you really like or dislike?

I hate ads in Alipay, some weeks ago I began to focus on some financial service in Alipay, then it always shows me a lot of ads about it.

Swish is simpler, no ads, just a tool to send money.

5. Which one do you trust the most, Swish or Alipay?

Swish. Alipay cannot give me a sense of safety. Sometimes I can pay without my code and my fingerprint, I don't know why is that, maybe I set this somewhere. But it's not safe enough.

6. What advantages do you think Alipay and Swish can learn from each other?

I think there's nothing that Alipay can learn from Swish because Alipay already has all the functions Swish has. Regarding the safety, I do not trust Alipay, but if I need to type my code all the time, I think it will be not efficient. Convenience and security always cannot coexist, I choose convenience.

Interviewee 11 (Swedish)

1. Which method of payment do you most often use in China and in Sweden?

I usually use Alipay in China. In Sweden, when I go to the supermarkets and clothes stores, I choose bank cards, I pay in cash in small grocery stores. Because some shops don't want me to swipe my card because I bought something too cheap.

2. Which is better, Swish in Sweden or Alipay in China?

Alipay.

Why is that?

Maybe because I have lived in China for a long time, I have strong trust in the software that Chinese people are using. Swish should also be safe because people who have BankID can use it. But I think it's the only way to prove the safety in Sweden, it doesn't prove that it’s really safe. It's just an only way.
3. What attracted you to use Alipay and Swish for the first time?

Both are about the same. It's all because friends use it to transfer money. A group of friends is having dinner together, one of them pays for it, and then everyone gives money to him.

4. Are there any functions in Swish or Alipay that you really like or dislike?

I like the ant forest in Alipay. While experiencing the joy of simulated tree planting, you can also make a real contribution to the environment.

As for Swish, nothing like or dislike.

5. Which one do you trust the most, Swish or Alipay?

Alipay. As I said before, I trust Alipay very much, it's a software produced by Alibaba, a big company in China or even in the whole world. I believe they can protect my information security. I trust Swish too, but not like Alipay.

6. What advantages do you think Alipay and Swish can learn from each other?

I think Swish can extend their functionality a bit. I have a bad memory and sometimes I forget when I spend money. I can easily check my historical bills in Alipay, but not Swish. Swish can also learn some discount methods from Alipay to attract more users to use it.

Alipay also has something to improve. For example, they can simplify the layout of the software. For a new user, too much content on the home page is not a good thing and will confuse them. Swish does this very well, but also because of its simplicity.

Interviewee 12 (Swedish)

1. Which method of payment do you most often use in China and in Sweden?

Alipay in China, Credit cards in Sweden.

They are the most efficient way in these two countries.

2. Which is better, Swish in Sweden or Alipay in China?

Alipay. I don't think the QR code is fully established in Sweden, so Alipay is more efficient. I love efficient, so I will choose the most efficient way for everything.

3. What attracted you to use Alipay and Swish for the first time?

I could not find a taxi and my friends told me to ask for a taxi in Alipay. Swish is from my sister's introduce.

4. Are there any functions in Swish or Alipay that you really like or dislike?

I love QR code scanning, it’s super-efficient for me, and I don’t need to type my code in every payment. I don’t like Swish because I need to type someone’s telephone number when sending money, I’d rather use credit cards.
5. Which one do you trust the most, Swish or Alipay? Why is that?

I will go with Swish. Because it is just a platform to transfer money from one account to another, this application does not keep any money. But Alipay keeps my money in it, which makes me feel not safe.

6. What advantages do you think Alipay and Swish can learn from each other?

Swish can learn from Alipay to integrate more with service, for example, paying the bills and calling a taxi. I don’t think Alipay can really learn anything from Swish. It’s already mature.

Interviewee 13 (Swedish)

1. Which method of payment do you most often use in China and in Sweden?

Swish in Sweden, Alipay in China.

Why is that?

Because of convenience, these two apps are the most used mobile payment methods in these two countries. You have to use the same payment method that everybody else is using to be consistent with everybody else, right?

2. Which is better, Swish in Sweden or Alipay in China?

I prefer Swish. As a payment tool, I want it to be simple and fast, like Swish.

How about Alipay?

Alipay is really good. It is very convenient to scan QR-code for direct payment, but it will make me feel uneasy. Once someone gets my phone, they can scan my QR-code to steal my money. Using Swish to transfer money takes more steps than Alipay, but at the same time, it also ensures security. No one can steal my money from Swish.

3. What attracted you to use Alipay and Swish for the first time?

The first time I used Alipay because I wanted to order take-away food. There are many interesting and convenient things in China, such as ordering online take-away food. I think one thing Alipay does well is that it has a lot of useful additional functions. I can get a taxi or order take-away food through Alipay. That’s what attracted me to it at first.

Why did you use Swish for the first time?

I downloaded Swish much later than others. In fact, a few years ago, people around me started using Swish to transfer money, but I usually pay my own money, and seldom deal with others. In the last year or two, I found that many stores began to provide this payment method. I thought that my friends also used it, so I downloaded it.

4. Are there any functions in Swish or Alipay that you really like or dislike?
I like Alipay's red packets, online taxi and take-away food. I like Alipay not only for its convenient payment method, but also for its additional functions. But the interface is complex, inconvenient for the novice, and it takes a while to understand its functions. But Swish is simple and convenient. Its interface is simple; the function is clear at a glance.

Is there anything you don’t like about Swish?

No, I think Swish is easy. There's nothing to dislike about it.

5. Which one do you trust the most, Swish or Alipay?

I choose a Swish. I think Alipay is too convenient for payment, which makes it unsafe. If I lose my mobile phone, I may lose more than my mobile phone. The person who stole my mobile phone may steal all the money from my Alipay, because he can pay by scanning the QR-code. I trust Swish better. It is a joint venture between several Swedish Banks that will keep my property safe.

6. What advantages do you think Alipay and Swish can learn from each other?

Swish can learn from Alipay to integrate more with service, for example, paying the bills and calling a taxi. I don’t think Alipay can really learn anything from Swish. It’s already mature.

Interviewee 14 (Chinese)

1. Which method of payment do you most often use in China and in Sweden?

I use Alipay and WeChat Pay in China. In Sweden, I prefer to use bank card.

Why is that?

In China, Alipay can be used in most of online store but WeChat can’t. So Alipay is necessary for online shopping, and it is also can be used in offline store. Some of my friends like transfer money with WeChat, so I have some money in my WeChat, I use this money in offline store. As for the bank card, I think it is the most convenient way to pay in Sweden.

2. Which is better, Swish in Sweden or Alipay in China?

I prefer Alipay, it is very convenient to pay and transfer money, and it has many other functions, for example, I can pay the phone bill with it. For me, Swish is more of a tool for transferring money between friends. It's simple and not as complicated as Alipay.

3. What attracted you to use Alipay and Swish for the first time?

The first time I used Alipay was for online shopping. As you know, Taobao. And I used Swish because most of my friends in Sweden used it to transfer money.

4. Are there any functions in Swish or Alipay that you really like or dislike?

My favourite functions of Alipay are Ant forest and bonuses.

Why do you like these functions?
Ant forest makes me feel that I am involved in public welfare, and I don't need to do anything special, just walk or pay with Alipay. Bonus can let me have a feeling of saving money, but you know, it can't save much money.

*How about Swish?*

As you know, because I have used Alipay, so the functions of Swish are normal for me, and it's really inconvenient to have to input mobile phone number to transfer money to someone else.

5. *Which one do you trust the most, Swish or Alipay?*

Swish.

*Why?*

Swish is owned by banks, all of money are in bank, this reassured me. Although Alibaba is a big company, but I don’t think it’s safer than bank.

6. *What advantages do you think Alipay and Swish can learn from each other?*

I hope Swish can have more partnerships with other companies such as water and power companies and telecommunications companies, so that I can pay utilities and phone bills with Swish, just like Alipay.

I think Alipay can simplify its interface. Sometimes it’s really hard to find the functions what I need. And I don’t like its ads.

**Interviewee 15 (Swedish)**

1. *Which method of payment do you most often use in China and in Sweden?*

Cards in Sweden and WeChat in China.

*Why is that?*

Cards are convenient to use. Almost everyone in China use WeChat, you don’t like to cash and cards, sometimes it’s really hard to buy something without WeChat?

*How about Alipay and Swish? Have you used them?*

Yes of course, I tried Alipay, it’s good, but I didn’t use it as often as WeChat. Swish is more for transfer than payment.

2. *Which is better, Swish in Sweden or Alipay in China?*

I love Swish more.

*Why is that?*

Swish is enough for me. Alipay is powerful, I saw people do lots of things on it, but it’s not necessary for me. And it’s similar with WeChat, I don’t need two apps to pay.
3. What attracted you to use Alipay and Swish for the first time?

Once I went to store, my friends told me I can scan the QR-code in store with Alipay to get a bonus, so I tried it next time. And I used Swish because lots of my friends used it.

4. Are there any functions in Swish or Alipay that you really like or dislike?

Swish is convenient to transfer, and it has QR-code now, this makes transfer and pay easier than before.

I don’t know a lot about Alipay, as I said before, I tried QR-code to pay in China, it’s good.

5. Which one do you trust the most, Swish or Alipay?

Of course Swish. I heard from some Chinese friends, a large number of Chinese apps may steal my personal information, which makes me feel terrible. And I noticed that lots of people use Alipay and WeChat to pay without code, I don't think it's very safe.

6. What advantages do you think Alipay and Swish can learn from each other?

As you know, Swish need us to use BankID, so it’s safe. I hope Alipay could have more measures to make sure the safety of user’s personal information and money.

Interviewee 16 (Chinese)

1. Which method of payment do you most often use in China and in Sweden?

WeChat Pay in China. And in Sweden, I use bank card.

Why is that?

In China, WeChat is used as a chat tool, and it can also be used for payment, which is very convenient. In Sweden, most people use bank cards to pay, and each store has a credit card machine, so it is also very convenient, and I am used to paying with a bank card.

How about the Alipay and Swish? Have you heard that?

I know Alipay and Swish. In China, I think the most commonly used electronic payment software is Alipay and WeChat. However, I heard that Alipay must bind a Chinese bank card and an ID card to use it in a large denomination. It is too much trouble. I don’t need a Chinese bank card to live in Sweden, and WeChat does not need a Chinese bank card, so I More choices are to use WeChat to pay, but I have also used Alipay, and I know a lot about Alipay. In the case of Swish, I also saw it in many small shops in Sweden. The store is stocked with a piece of paper with the Swish number on the paper for payment. I usually use Swish to transfer money to my friends.

2. Which is better, Swish in Sweden or Alipay in China?

Although neither of them is my usual payment method, if I compare it, I may choose Alipay more.
Why? Could you give me more details?

Because in China, whether it is a shopping mall or any small shop on the street, or a roadside booth, there are two-dimensional code of Alipay, which means that you do not need to bring cash and bank cards when you go out, there is a mobile phone is enough. I heard that Alipay seems to be used as a traffic card, so don't bring it with the traffic card. I like it so easily. But Swish can be completely replaced by a bank card. Not every store has Swish. If so, I would rather bring a bank card that can be used in every store.

3. What attracted you to use Alipay and Swish for the first time?

The first time I used Alipay, it was when I first returned to China. I found that everyone used Alipay to transfer money to friends. I was very curious and started using Alipay. And Swish's words are also to eat with friends, and then paid a full amount of money to a friend, and we told us to transfer it to him using Swish. These applications are recommended by my friends.

4. Are there any functions in Swish or Alipay that you really like or dislike?

What I like the most is that Alipay can be used for takeaway, and then every day in China, if I stay at home, I will order takeaway. In China, takeaways are really too cheap and great. But the same, I have to have a Chinese mobile phone number to send me a takeaway, so I used my friend's mobile phone number to give me a takeaway. I don't live in China very often. I just came back to play for a month or two. To apply for a Chinese mobile phone number, I have to ask for an ID card. It is too much trouble. I don't like this too much.

How about Swish?

I don't think Swish has any highlights. It is very convenient to transfer money to friends. Then I use Swish just to transfer money to my friends. I don't have anything I don't like. It's too common.

5. Which one do you trust the most, Swish or Alipay?

I think it's quite credible, because in China, Alipay is used all over the country, and in Sweden, there is an electronic ID card like BankID. There are more than 80% Alipay users that I think in China, and there are also many people who use Swish in Sweden.

6. What advantages do you think Alipay and Swish can learn from each other?

I think the two are actually quite good now. But Alipay is not so troublesome to bind bank cards and ID cards. I have to verify my identity if I want to use more of its features. Of course, if you want to use BankID, you have to have a Swedish population. It is not convenient for foreigners. After all, BankID is a Swedish electronic ID card and must be a Swedish national.

Interviewee 17 (Chinese)

1. Which method of payment do you most often use in China and in Sweden?

I use Alipay and WeChat most in China. In Sweden, I use bank cards most often.
Why is that?

Because all kinds of friends and family in China are using these two payment methods, and I have been recommended by them, and I can pay with Alipay and WeChat, so I choose Alipay and WeChat. In Sweden, everyone also uses bank cards to pay, and the bank card is convenient. Supermarkets like ICA can only pay with bank cards or ICA cards when self-checkout.

How about Swish? Have you used that?

I am using Swish, but I usually use Swish when I transfer money to a friend. I don't pay much with Swish, unless it is too careless. When I forget to bring my bank card, I will try to ask if the store can use Swish to pay. Some stores will provide this payment function, but there are quite a few stores show that the customers can't pay with Swish and they don’t have such service.

2. Which is better, Swish in Sweden or Alipay in China?

If it is from a functional point of view, I choose Alipay. Because Alipay has a lot of additional features, and if I want to buy goods online in Taobao, I usually need to pay with Alipay. And whether it is a small store or a big store can use Alipay, I will be able to bring a mobile phone when I go out. It also has a savings function, I can have interest when I deposit the money, and there is a small red envelope every day to offset a certain amount. Swish is actually used to transfer money to friends in Sweden.

3. What attracted you to use Alipay and Swish for the first time?

For the first time, I knew that Alipay was eating at a store. When I checked out, the store said that if I used Alipay to pay, I would enjoy a 20% discount, and my friend would pay with Alipay. After leaving the store, I asked her about a series of things about Alipay. She told me that it is now very convenient to use Alipay in China. One software integrates various functions, and even pays for calls and electricity. In Swish, I saw it on the advertisement. It was the bank’s letter that was put into my mailbox. I saw it. Then I thought it would be convenient for me to transfer money to my friends. Some of the change would not be embarrassing, so download the registration. used.

4. Are there any functions in Swish or Alipay that you really like or dislike?

I especially like Alipay, a software that can put all the functions on the same platform, because I am in Sweden, if I want to pay taxes, I have to go to another software. If you want to buy a ticket, you have to download another software. Over the years, I have a bunch of software on my mobile phone, and then I have to register various accounts. Some software has been used once, but I don't know if I have to use it next time, it has not been deleted. Swish actually has only one money transfer function for me, which is very convenient, but only one function software is too irritating.

5. Which one do you trust the most, Swish or Alipay?

I believe Swish more, because when you want to open Swish, you need to open the BankID first, and BankID needs the Swedish population number. If something happens, the hacked amount will be checked. There are too many Chinese people, it is not easy to check, and it seems that Alipay has the service of compensation after being stolen, but it takes money, just like insurance, I feel that it is not trustworthy.
6. What advantages do you think Alipay and Swish can learn from each other?

Alipay can learn the security aspects of Swish, and Swish can move from integrated software to Alipay.

Could you give more details?

For example, in terms of security, Alipay should strengthen consumer trust, or launch a new verification system such as an electronic ID card like BankID. In Swish, there should be more diversified functions or more rewarding activities, such as what I can get after using Swish payment. Then I can pay for the phone bill or rent on the Swish software.