

## Bangkok Blue-Collar Workers' Perception of the 50-50 Copayment Program

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### Abstract

The COVID-19 pandemic has a severe impact on factory workers such as the temporary closedown of workplaces, the limit of working hours, and the unemployment issues. Consequently, the Thai government has launched the 50-50 copayment program to support the workers. Therefore, this study aimed to explore perceptions of factory workers. Three hundred factory workers were participants of the study. Online questionnaires and semi-structured interviews were used for collecting the data. The finding indicated that most of the participants were satisfied with the overall copayment project which could help decrease their expenses. Yet, they were not satisfied with the Paotang application system.

**Keywords:** 50-50 copayment, COVID-19, Factory workers, Blue-collars, Financial assistance

### 1. INTRODUCTION

The COVID-19 pandemic has devastating effects on many individuals, especially factory workers in many aspects such as loss of income and unemployment (Lekfuangku, 2020). Then, the Thai government initiated the 50-50 copayment program for 10 million people in October 2020. The project aimed to provide those who were in need with a 50% subsidy for all expenses, and they had to register with the online application called "Paotang". However, there were very few studies investigating the government's supporting policies such as the effects of the Chim-Shop-Chai policy on Thai entrepreneurs' business performance by Parnsumrit (2019). Thus, there is a need to investigate the 50-50 co-payment program. Therefore, this study aimed to investigate whether the 50-50 copayment program truly served the needs of the factory worker. There were two guiding research questions:

1. Were factory workers satisfied or unsatisfied with the 50-50 copayment program?
2. What aspects of the program were factory workers satisfied or unsatisfied with?

## 2. LITERATURE REVIEW

### 2.1 The impact of the COVID-19 pandemic on workers in Bangkok

According to the Office of the National Economic and Social Development Council (NESDC) (2020), the unemployment rate rose as high as 2 percent in the second quarter of 2020. The NESDC estimated that 8.4 million workers were at risk of being laid off as a result of the COVID-19 pandemic in the second and third quarter of 2020. The Federation of Informal Workers in Thailand (FIT) reported that small businesses earned only 20 percent or less of their income before the COVID-19 pandemic (Open Development Thailand, 2020). Therefore, factory workers were affected by the pandemic in many aspects such as being lessened the number of working hours, being unemployed or having no income (Lekfuangku, 2020).

### 2.2 Information of the 50-50 co-payment project

Prime Minister General Prayut Chan-o-cha initiated the 50-50 co-payment program to provide financial assistance to workers who were not in the social security system. The 50-50 co-payment program provided those with subsidies with the following conditions. It paid for 50% of the expenses on food, beverages, and general merchandise but should not exceed 150 baht per person per day throughout the program period (Limited, 2020).

### 2.3 Conceptual framework

The conceptual framework of this study consisted of two models: the policy implementation model and the Technology Acceptance Model (TAM). According to Van Meter and Van Horn (1975), the policy implementation model aims to study the process of implementing policy and procedure to help citizens. This model is a set of components such as policy standards and objectives, policy resources, inter-organizational communication and enforcement activities, economic, social, political conditions, and disposition of implementers for evaluating the effectiveness of policy implementation. The model is based on the two significant aspects. (1) the policy's objective and standard under the communication process. (2) incompetency problems factor affecting the government's capabilities of aiding citizens (Kenaphoom & Jandaeng, 2019). Therefore, this model was used as a conceptual framework to study and investigate perceptions of factory workers who got affected by the 50-50 co-payment program. The Thai government proposed the policy of 50-50 copayment program to aid Thai citizens who registered for this project.

The Technology Acceptance Model (TAM) by Davis et al. (1989) is meant to explain individuals' behavior that is related to certain technology. It can be measured from beliefs, attitudes, and intentions (Kulsawat, 2014). The TAM model consists of external variables that include perceived usefulness and perceived ease of use, attitude toward using technology, behavior intention, and actual system use. Since the 50-50 copayment program required users to use technical devices like a smartphone to get online money via an online application, this model is also used to evaluate users' perception and acceptance of the technology.

### 3. RESEARCH METHODOLOGY

#### 3.1 Participants

Three hundred and fifty factory workers in Bangkok participated in the study and had responded to the online questionnaire. Fifteen factory workers who had responded to the questionnaire were randomly selected by their willingness to be interviewees through a phone call interview.

#### 3.2 Research Instruments

*Online questionnaire.* The questionnaire items were developed from the users' perception of the implementation policy and technology acceptance theory (Kenaphoom & Jandaeng, 2019). There were 3 parts: 4 items asking about demographic information, 4 items using 5 Likert-scale type and asking about the participants' perception of the 50-50 copayment program, and 7 items focusing on the Paotang application, and 1 open-ended question asking for suggestions.

*The semi-structured interview.* The interview consisted of 7 key questions meant to get more in-depth details about the user's problems from using the 50-50 copayment program.

#### 3.3 Data collection and Analysis

The data of the online questionnaire and interview were collected from March to April 2021. The quantitative data obtained from the online questionnaires were entered into the SPSS program to analyze for frequency and percentage. Furthermore, the Van Meter and Van Horn model was used as a conceptual framework for analyzing the qualitative data related to the program's ease of use and usefulness. The TAM model was also used to analyze the qualitative data in relation to the program's application.

## 4. RESULTS AND DISCUSSIONS

The results and discussions of the study were analyzed according to two research questions.

#### 4.1 Demographic characteristics of the participants

Among the 350 participants, 74% were female, and 32.3% were in the age range between 31- 40 years old. Also, most of the participants (92.6%) were factory workers who work in the type of food production. 35.7% had a monthly income between 12,001 and 15,000 baht. The majority of the participants (34.3%) usually used the 50-50 copayment program for paying expenses of foods, beverages, and general goods.

#### 4.2 Research question 1: Were factory workers satisfied or unsatisfied with the usefulness of the 50-50 copayment program?

**Table1:** Participant's perceptions of the 50-50 copayment benefits.

Perceptions	Number of participants (Total = 350)	Percentage
Satisfactory and helpful	260	74.3%

Undecided	80	22.9%
Unsatisfactory and helpless	10	2.9%

Table 1 shows that a majority of the participants, 74.3%, were satisfied with the benefits of the 50-50 copayment program. Only 2.9% were unsatisfied with joining the program. An analysis of the qualitative data was also in line with that of the quantitative data showing that the interviewees were very satisfied with the program.

*“This program is very useful to me because it can help to alleviate a lot of expenses, especially the consumption cost. I would say that after joining the 50-50 copayment program, I was satisfied with this program” (Interviewee No.2)*

**Table 2:** Participants intended to join the 50-50 copayment program if available in the future.

Perceptions	Number of participants (n = 350)	Percentage
Strongly agree	109	31.1%
Agree	170	48.6%
Neutral	51	14.6%
Disagree	18	5.1%
Strongly disagree	2	0.6%

As can be seen, 48.6% and 31.1% of the participants agreed and strongly agreed that they intend to join the 50-50 copayment program if the government re-launches the program in the future. Findings from the interviews showed that the interviewees were very pleased and admitted the usefulness of this program. It provided them with financial assistance for their daily expenses, and they also expressed their strong need to join the program in the future.

*“I strongly agree if the government is going to continue this program. Although it had many criticisms in the first round of the program, the subsidy from this program can help support my expenses. If they have the 50-50 copayment program in the future, I will definitely join the program again” (Interviewee No.5)*

#### 4.3 Research question 2: What aspects of the program were factory workers satisfied or unsatisfied with?

**Table 3:** Respondents' perception of the ease of using Paotang application

Perceptions	Number of participants (n = 350)	Percentage
Very easy	49	14%
Easy	188	53.7%
Neutral	62	17.7%
Difficult	40	11.4%
Very difficult	11	3.1%

Table 3 displays the participants' perception of the ease of using Paotang application. The result indicated that the majority of the participants found the Paotang application easy (53.7%) and very easy (14%) to use. Interestingly, only 3.1% of the participants found that the application was very difficult to use. It is possible that the application was not friendly used because of the complexity of the application system (Theerasajanun, 2020). This is in line with findings revealed in the analysis of the interview. The participants expressed their concern that the complexity of the Paotang application could cause trouble to the elderly users.

*“I find it is not hard to use the Paotang application because I am good at using social media and smartphones. But I am worried about the elderly because it seems to be very hard for them to use this app without a smartphone. I also see that my mother did not understand the process of top-up money in the app” (Interviewee No.13)*

**Table 4:** Satisfactions with the 50-50 copayment program

TAM Model: Attitude Toward Using the application		Number of participants (n = 350)	Percentage
Satisfaction of the registration process	Strongly satisfied	44	12.6%
	Satisfied	184	52.6%
	Neutral	65	18.6%
	Unsatisfied	46	13.1%

	Strongly unsatisfied	11	3.1%
Satisfaction of the time limit	Strongly satisfied	25	7.1%
	Satisfied	165	47.1%
	Neutral	85	24.3%
	Unsatisfied	66	18.9%
	Strongly unsatisfied	9	2.6%
Satisfaction of receiving the online money instead of cash	Strongly satisfied	48	13.7%
	Satisfied	168	48%
	Neutral	64	18.3%
	Unsatisfied	59	16.9%
	Strongly unsatisfied	11	3.1%
Satisfaction of the amount of money	Strongly satisfied	45	12.9%
	Satisfied	213	60.9%
	Neutral	65	18.6%
	Unsatisfied	22	6.3%
	Strongly unsatisfied	5	1.4%

Table 4 illustrates the participants' satisfaction of the four aspects of the program including the registration process, time limit, receiving the online money instead of cash, and the amount of the money. As can be seen, 52.6% of the participants were satisfied with the registration process and did not face any problems. 47.1% of the participants were satisfied with the time limitation. All of the interviewees were satisfied with designated time that they could use the application (6.00 a.m.-11.00 p.m.).

*"I often use the Paotang application after work. I think that the time limit between 6 AM-11 PM is suitable and there is no need to expand to 24 hours. The reason is that the shops that joined the 50-50 copayment program do not open 24 hours, and I feel like I do not have to use it at night."*  
(Interviewee No.8)

In addition, 48% reported that they were satisfied with receiving the online money, not cash. They had no difficulty receiving the online money. The following excerpts from the interview were also in line with the aforementioned.

*"Since I have been using 50-50 copayment, I think it is very convenient because I do not have to carry cash"* (Interviewee No.13)

*"I don't mind receiving online money because we are familiar with the technology but it might be a problem for the elderly they they use it"* (Interviewee No.14)

Furthermore, 60.9% were satisfied with the amount of money given in the program, which was supported by findings from the interview as can be seen in the following excerpt.

*"I think 300 baht per day is enough for me. There is no need to increase the amount per day, I only used it for buying food. Moreover, if it is increased, we will spend it on unnecessary items."*  
(Interviewee No.14)

**Table 5:** Problems encountered from using the 50-50 copayment via Paotang application

TAM Model: Actual System Use	Number of participants (n = 350)	Percentage
Uncompleted face scanning	63	18%
Phone system is not support the Paotang application	17	4.9%
Application instability and close to the home page	44	12.6%
Application is not working due to overuse	126	36%
Cannot top up the balance to the G-wallet	2	0.6%
Users faced more than 1 problem	98	27.9%

As can be seen in Table 5, most of the participants (36%) were unsatisfied with the failure of the system when it was overused. Also, 27.9% of the participants encountered more than one problem. They also reported facing different types of problems such as face-scanning (18%), unstable application (12.6%), the old version of a phone system (4.9%), and failing to top up the G-wallet (0.6%). A majority of the interviewees also mentioned that the unstable system of Paotang application was their big problem as mentioned by Interviewee No.9.

*“I often get the failure of the Paotang application when I use it after work. My co-workers also faced this problem, too. So, I believe it is caused by too many users use it at the same time” (Interviewee No.9)*

## 5. CONCLUSION

The results can be concluded that the factory workers in Bangkok were satisfied with the overall account of the 50-50 copayment program, such as the registration process, the time limit that most participants of numerical datas from questionnaire and discussions from an interview were satisfied because factory workers work with the working shift time. Thus, the time limit did not cause any problem to the project uses of factory workers. Also, the amount of money provided of not over three hundred baht was related to participants satisfaction. Most of participants said the amount of three hundred baht per day is enough for their daily expenses, etc. Yet, it appeared that the participants were not satisfied with the failure of the system when the Paotang application was overused during the peak time. The government needs to find a solution to provide a sufficient and stable domain system and server to resolve this problem.

## 6. SUGGESTIONS FOR FURTHER STUDIES

This study was conducted with a specific group of participants and a specific setting. Generalizability of the results should be carefully made with those with similar characteristics. It is recommended that the type of factory workers and location should be widened with a higher number of participants and also other different setting areas.

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