THE FACTOR INFLUENCE CONSUMER ON ADOPTION OF MOBILE PAYMENT IN AEON SELANGOR, MALAYSIA.

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I hereby acknowledge that this project paper has been accepted as part of fulfillment for the degree of Bachelor of TECHNOLOGY MANAGEMENT (TECHNOLOGY INNOVATION) WITH HONORS (BTMI)

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THE FACTOR INFLUENCE CONSUMER TOWARDS ADOPTION OF MOBILE PAYMENT IN AEON SELANGOR, MALAYSIA.

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This thesis is submitted in partial fulfillment of the requirements for the award of Bachelor of Technology Management (Technology Innovation) with Honors (BTMI)

Faculty of Technology Management and Technopreneurship
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DECLARATION OF ORIGINAL WORK

I hereby declare that all the work of this thesis entitled "THE FACTOR INFLUENCE CONSUMER TOWARDS ADOPTION OF MOBILE PAYMENT IN AEON SELANGOR, MALAYSIA." is original done by myself and no portion of the work encompassed in this research project proposal has been submitted in support of any application for any other degree or qualification of this or any other institute or university of learning.

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DATE : 30/01/2023

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DEDICATION

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ABSTRACT

In Malaysia, mobile payments were accessible, but only 8% of the population used them (Abdullah, Fauziah and Daud, 2020). This study will investigate the elements that impact Malaysians' decision to utilise digital wallets as the use of this technology rises.

This study examines the factors that impact customer adoption of mobile payments. The data suggests that 57% of Malaysians own a smartphone, and it is projected that this number would increase by 1% over the next three years (Statista, 2019). As smartphone usage increases, so will the chance to provide clients a payment option with extra value.

Moreover, this study will apply the enlarged Unified Theory of Acceptance and Use of Technology model by include performance expectation as an independent variable, underlining the uniqueness of this research. The respondents in this study were a convenience sample of 384 Malaysians, and the gathered data were analysed using Statistical Package for the Social Sciences.

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Keyword: Customer Behaviour, Mobile Payment, Aeon Selangor, Malaysia

ABSTRAK

BAHASA MALAYSIA VERSION

Pembayaran mudah alih tersedia di Malaysia, walaupun hanya 8% daripada penduduk menggunakannya (Abdullah, Fauziah dan Daud, 2020). Apabila penggunaan teknologi ini semakin meningkat di Malaysia, kajian ini akan meneroka faktor-faktor yang mempengaruhi keputusan rakyat Malaysia untuk menggunakan dompet digital.

Kajian ini menyiasat aspek atau faktor yang mempengaruhi penerimaan pengguna terhadap pembayaran mudah alih. Data menunjukkan bahawa 57% rakyat Malaysia menggunakan telefon pintar, dan peratusan ini dijangka meningkat sebanyak 1% dalam tempoh tiga tahun akan datang (Statista, 2019). Apabila kadar penembusan telefon pintar akan bertambah baik, begitu juga peluang untuk menyediakan mekanisme pembayaran dengan nilai tambah untuk pelanggan.

Di samping itu, kajian ini akan menggunakan model Teori Penerimaan Bersepadu dan Penggunaan Teknologi yang diperluaskan dengan memasukkan jangkaan prestasi sebagai pembolehubah bebas, menonjolkan keaslian penyelidikan ini. Dalam kajian ini, sampel kemudahan seramai 384 rakyat Malaysia menjadi responden, dan data yang diperolehi dianalisis menggunakan Pakej Statistik untuk Sains Sosial.

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Kata kunci: Tingkah Laku Pelanggan, Pembayaran Mudah Alih, Aeon Selangor, Malaysia

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CHAPTER 1
INTRODUCTION

1.0 BACKGROUND OF STUDY

Smartphones would be called the first generation if they were the first revolution to change the way people live their daily lives. Without a doubt, the second would be the rise of mobile payments around the world. A mobile payment, also called a "m-payment," is any transaction for goods or services that is started, authorised, and confirmed through a mobile device. (LuLu, 2019)

Using digital wallets, consumers may transfer money between transaction accounts (such as traditional bank accounts or electronic money deposit accounts) and use additional payment methods. The phrase "mobile wallet" refers to a digital wallet on a mobile device (such as a smartphone or tablet) (see Bezhovski, 2016, Kaur, et al., 2020, Mumtaza, et al., 2020). In order to make mobile payments, users can keep a variety of payment instruments (such as credit cards and bank transfers) in a mobile wallet that mimics a traditional wallet. Since so many transactions cannot be completed using standard payment methods, e-commerce has created new financial demands. As e-commerce transactions have grown, so have the number of e-payment systems and service companies that offer them.

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There are three alternative ways to pay using a mobile phone in Malaysia, and each has its own advantages. The first sort of payment system is the retail payment system. National check information clearing, shared Automated Teller Machine (ATM) network and direct debit are only few of the various types of retail payment systems that may be classified. Retail payment instruments, such as credit cards, debit cards, charge cards, and e-money, make up the second type of payment tools. Last but not least, retail payment methods include ATMs, internet banking, mobile banking, and more. The mobile wallet is a new payment app for mobile phones that can be used in place of traditional payments and more (Sumathy & KP, 2017). Mobile payments broaden the applicability of a smartphone by turning it into a digital debit card and granting the user the ability to take their money with them wherever they go. Mobile wallets provide businesses with an extra channel via which

they may interact with customers and boost sales by making it simpler for customers to make spur-of-the-moment purchases because they always have their money on hand.

Along with extraordinary technical advancements in the twenty-first century, a deadly sickness dubbed Coronavirus disease 2019 (Covid-19) was not anticipated to have a substantial influence on global growth, economics, socialising, and globalisation. However, the Covid-19 epidemic has resulted in significant changes in a variety of worldwide spheres. Eventually, the style of living that the majority of people follow was forced to be suspended for months owing to the disease's broad spread. Whether youngsters or the elderly, their everyday lives as regular people have been extremely difficult since then. As a result of the epidemic, Malaysia's progress was stalled, resulting in a fall in the country's prosperity. Subsequently, the epidemic had a profound effect on Malaysia's economy, with the country's unemployment rate skyrocketing as a result of layoffs and young graduates unable to find work. Thus, many governmental and private sector authorities have taken several measures to halt the disease's spread and rehabilitate the country's economy.

There are long-term behavioural, cultural, and governmental obstacles to the reduction of cash transactions. For many people, cash remains the preferred payment method for minor transactions. In addition, elderly customers may be suspicious of digital payment methods, and consumers without bank accounts and with lower incomes may be excluded from non-cash payment options. Having a more tangible relationship with their money is frequently identified as a factor that helps some customers budget and manage debt. (Weimert & Saiag, 2020)

The Unified Theory of Acceptance and Use of Technology, or UTAUT for short, is a paradigm that users may use to describe their behaviour in relation to information technology. It is possible to utilise it to make predictions on how customers will react to mobile payment systems. According to this model, there are four factors that have a significant impact on the consumers' willingness to accept a product and use it: performance expectation, effort expectation, social influence, and perceived security (Venkatesh et al. 2003; Zhou Lu and Wang, 2010; Parameswaran Kishore and Li, 2015). Performance expectation, effort expectation, social influence,

perceived security are the consumer behaviours and elements that determine their desire to embrace new technology (Abraho et al., 2016).

1.1 PROBLEM STATEMENT

While reading various study papers on the elements affecting consumer behaviour, the issue of mobile payment piqued our attention owing to the widespread use of mobile phones and the new trends that provide clear proof to Asian areas of their recent growth in use. The trends in the usage of mobile payment and the variables that influence a user's decision to use mobile payment may vary by country and location and by factor. In a conventional consumer behaviour theory, cultural trends, social trends, life style, and motivation all influence consumer purchasing behaviour (Yuvaraj, S. 2016).

According to Alwi, Salleh, Alpandi, Ya'acob, and Abdullah (2021), customers desire to utilise a form of payment that lessens the chance of infection and makes it simpler to complete the payment process. This indicates that the convenience that consumers attribute to an e-wallet has a significant impact on the likelihood that they will use one. The Covid-19 epidemic has had a direct impact on economies all across the world, as well as on health care systems and social mores (Haleem, Javaid, & Vaishya, 2020). According to Elengoe (2020), the first known instance of the Covid-19 virus was discovered in Malaysia on January 25, 2020. Since that time, people in Malaysia have been engaged in the fight against the disease for almost two years.

Additionally, there are other significant aspects that contribute to our understanding of the behavioural intention to utilise mobile payment. Numerous research papers have been cited regarding the factors influencing mobile payment usage; however, they have used a variety of independent variables to determine which factors have the greatest influence on mobile payment usage, depending on the theory they have chosen; some may be a combination of several theories altogether (Melisa Krisnawati, Jessica Wienadi, Trianggoro Wiradinata 2021). It is critical that

researcher use just those aspects that are required and be aware of those that are irrelevant.

As well, the researchers will find out if users in the Selangor region have the right expectations for performance, effort, social influence, and perceived security. From this point, we can look at the trends in the region to see the internal and external factors. Researcher would like to examine the effects of the crisis on the use of mobile payment methods in Aeon Selangor due to social isolation and lockout practises. In Malaysia, for example, mobile payment shares are still in significant. During the epidemic, Malaysians may shift their cash-based habits to mobile payment usage in order to assure sanitary difficulties. As a result, this research will greatly benefit the mobile payment sector in general, particularly AEON Selangor, when it tries a new influential factor such as Covid-19.

1.2 RESEARCH QUESTIONS

A research question is a very specific question that the research tries to answer. It is the most important part of a systematic investigation, and it helps you set a clear path for your research.

i. How do the performance expectancy impact towards adoption on mobile payment in AEON Selangor, Malaysia?

ii. How do the effort expectancy impact towards adoption on mobile payment in AEON Selangor, Malaysia?

iii. How do the social influence impact towards adoption on mobile payment in AEON Selangor, Malaysia?

iv. How do the perceived security impact towards adoption on mobile payment in AEON Selangor, Malaysia?

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1.3 RESEARCH OBJECTIVES

While mobile payments continue to grow, cash circulation (CIC) has stayed consistent or grown somewhat from 4% to 7% yearly over the previous five years ("World Payments Report 2019", 2020). It demonstrated how mobile payment's market share can be constantly expanded by encouraging cash payment consumers to switch to mobile payment. This research will interview both users and non-users of mobile payment services to ascertain their preferred reasons for utilising this payment method. As a consequence, Malaysian businesses may be aware of the most significant elements affecting the use of mobile payment services and use them into their marketing strategy and business techniques. As a result of the research findings, enterprises in this sector will be able to expand their market shares and convert cash payment users to mobile payment users.

As a result, our main objectives are as follows:

1. To investigate the relationship between performance expectancy and adoption on mobile payment in AEON Selangor, Malaysia.
2. To investigate the relationship between effort expectancy and adoption on mobile payment in AEON Selangor, Malaysia.
3. To investigate the relationship between social influence and adoption on mobile payment in AEON Selangor, Malaysia.
4. To investigate the relationship between perceived security and adoption on mobile payment in AEON Selangor, Malaysia.

1.4 SIGNIFICANCE OF THE STUDY

The COVID-19 epidemic is definitely a big problem for Malaysia. In the wake of the Covid-19 outbreak, this study looks at how consumers act when they want to use an e-Wallet. In 2021, Daragmeh, Sági, and Zéman wrote that the pandemic made it easier for people to use mobile wallets. They came to the conclusion that people in charge of making decisions should think about using health risk constructs as a stand-in for people's protective actions during a pandemic. Not only has the epidemic changed how people buy things, but it has also changed how they pay for things. During this epidemic, people have had to make big changes to their lives because of how quickly contactless payment technologies have become popular. People are using cash less and less, so contactless payment is a hot trend that is likely to keep going (Rupesh et al., 2021).

The findings of the study are significant because they may give academic researchers, authorities (such as lawmakers), local businesses (such as mobile wallet providers), and users of e-Wallets with useful feedback that can be put into practise. A cashless society is something that many societies are moving toward. The cashless community seems to have left the option of using a mobile wallet open to the general public, as shown by a number of pieces of advice from industry professionals. It is clear, then, that understanding customer behaviour in regard to their desire for mobile payment usage is essential. During and after the COVID-19 outbreak, consumers are beginning to realise the need of using m-payments instead of traditional cash transactions. A strong yearning for safety is to blame for the current state of affairs. Based on this explanation, the use of mobile payment services in the new normal era needed to be thoroughly investigated in terms of the intensity of its use and its impact on technology adoption behaviour towards mobile payment for Aeon Selangor Malaysian user.

1.5 SCOPE OF THE STUDY

This study will concentrate on the important characteristics that influence consumer behaviour toward adopting mobile payment of the middle-age in AEON Selangor, Malaysia. Selangor is a fully developed and industrialised state with a broad industry base, central position to markets and a trained labour population, and sufficient connectivity to global transportation and infrastructure. Furthermore, Selangor is the most populous area in Malaysia. Selangor's population in 2017 was 6,380.8 thousand, representing 19.91% of Malaysia's total population. Since the opinion and experience of recently active consumers is required for this exploratory study, AEON in Selangor are the top of the list of most branches in Malaysia. Web-based questionnaires were utilised to collect data from 384 respondents in Selangor who are all smartphone owners and have expertise with mobile payment applications accessible in their respective nations.

1.6 LIMITATION

The findings do not sufficiently represent the middle-age groups' behaviour feedback throughout the respective region because the study's focus is restricted to AEON Selangor's metropolitan districts. Furthermore, since all of the respondents own a smartphone or other analogous device, and the majority are aware with and have used mobile payments, the results will only reflect a restricted viewpoint of non-users.

1.7 DEFINITION OF TERMS

Performance Expectancy

The degree to which an individual believes that employing a system will assist him or her in improving work performance is referred to as performance expectation (Venkatesh et al., 2003). It may also be described as the extent to which consumers believe that utilising smart phones would improve their performance while using mobile payment.

Effort Expectancy

The amount of ease of use connected with the usage of information technology is measured by effort expectancy. Venkatesh et al. (2003) defined effort expectation as the ease with which an information system may be used.

Social Influence

The degree to which an individual believes that important individuals (such as family, classmates, and subordinates) feel that he or she should utilise the new system is characterised as social influence (Venkatesh et al., 2003). According to Pietro et al. (2012), reference groups, which include friends and IT professionals, affect word of mouth, which in turn has a significant effect in the adoption of communication technologies.

Perceived Security

Perceived security is the uncertainty that a buyer feels while purchasing products that are very expensive, such as automobiles, homes, and computers. Every time a buyer contemplates purchasing a thing, he or she has some reservations about the product, especially if the product is expensive.

CHAPTER 2
LITERATURE REVIEW

2.0 INTRODUCTION

Since mobile payment solutions confront higher security and privacy difficulties than e-commerce and e-payment, a substantial quantity of research has concentrated on technical issues and new security identification of payment methods. The main sections of the literature review were classified into mobile payment, adoption to mobile payment, independent variables and dependent variables, theoretical framework, and hypotheses. The major goal of the independent variable and dependent variable is to understand the definition, the factor of adoption mobile payment, and the impact on customer behaviour. In addition, it is important to gain an understanding of the disagreements and arguments that exist between the current research as well as the original theoretical definition and how it has been utilised from the past to the present within the theoretical framework. This can be accomplished by conducting research into these topics. In the final step of the research process, the researcher created hypotheses based on the independent variable and the dependent variable. in order to get an understanding of the existing information and contributions about mobile payment research in the demographic being targeted.

2.1 MOBILE PAYMENT

Mobile payments refer to a variety of financial transactions conducted using a mobile device. Mobile money services were originally introduced in Kenya in 2007 and are currently accessible in more than 90 countries, with over 866 million registered users conducting daily transactions totaling over $1.3 billion (GSMA, 2019). According to the GSMA (2019) research, there are around 163 operating mobile payment systems in developing nations, with an additional 107 in development. There were around 90 organisations active in Africa, 40 in Asia-Pacific, and 17 in the Americas. Islam et al., 2016 indicates that there is a favourable

association between mobile payment and a business's capacity to acquire fixed assets, which compares to Laura (2014), who observed high profits among microenterprises that had embraced mobile payment, a sign of improved firm performance.

The global usage of mobile payments is on the rise, but its momentum is contingent on consumers' access to new technology, their changing and differing lifestyle preferences, and a variety of economic considerations (Liébana-Cabanillas and Lara-Rubio, 2017). Mobile payments are a type of digital wallet that is based on a mobile device (such as a smartphone or tablet), and they allow users to make mobile payments in the form of transfers between transaction accounts, as well as online and offline purchases. Mobile payments are categorised as paytech solutions (see Bezhovski, 2016, FSB, 2017, Kaur, et al., 2020, Mumtaza, et al., 2020). (Mumtaza, et al., 2020) Movie is one example of a mobile wallet that also gives its customers the ability to withdraw cash from an ATM. Mobile wallets extend the functionality of a smartphone by transforming it into a virtual debit card and allowing a person's money to go with him. With mobile wallets, businesses get an additional method to reach consumers and increase sales by enabling customers to make impulsive purchases since they have ready access to money. Mobile transactions have become more convenient and transparent as a result of technological advancements, which is fostering confidence among customers who are using this means of payment (Khan et al., 2017).

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2.2 MOBILE PAYMENT SERVICE IN MALAYSIA

Mobile payments have the potential to streamline and popularise a wide range of financial transactions, including government-to-person transfers, person-to-person transfers, online and offline purchases of goods and services (also known as person-to-business transfers), and the payment of bills and fees (see Bezhovski, 2016, Iman, 2018). Mobile payments and mobile wallets are therefore regarded as beneficial for persons of the upper middle class and lower class who do not have bank accounts, as well as a useful tool for disaster recovery and emergency response (see Iman, 2018, Surtikanti & Mustofa, 2019). Alternative payment methods, such as mobile payments, can be used instead of traditional payment methods, such as cash, checks, or bank

cards, when purchasing goods. There are a variety of server-based electronic wallets available in Malaysia, including Touch 'n Go eWallet, Grab Pay, Boost, WeChat Pay MY, MAE, BigPay, AliPay, and a lot of more options. It has been reported by the Malaysian Reserve that the most popular electronic wallets among Malaysians are the Touch 'n Go eWallet, GrabPay, and Boost (Birruntha, 2019). As cellphones become a more popular and vital component of Malaysians' daily life, the spending degree of online shopping has increased. According to Datuk Seri Alexander Nanta Linggi, Minister of Domestic Trade and Consumer Affairs, (2022), the percentage of Malaysians who utilised cash payments had declined 11% to 78%, from 89% before to the epidemic. According to data, the use of cashless payment methods is becoming more common.

2.3 TYPE OF MOBILE PAYMENT

Traditional ways of paying have been replaced by cellular mobile payments because so many people have mobile phones. Mobile payments are the backbone of e-commerce because combining mobile devices and payment systems has made it easier and safer for customers to pay (Herzberg, 2003). Perhaps the first transaction involving mobile payments was carried out through the use of the Short Message Service (SMS). Following the user's selection of the purchase option, the service provider sent the customer a confirmation text message. After the user verifies the message, the appropriate amount will be deducted from their account. According to Chang, Y. P., Lan, L. Y., and Zhu, D. H. (2018), information and communication technologies, such as telecommunication networks, were integrated in mobile payment services. According to Chen and Nath (2018), the two most prevalent types of mobile payments are cellular mobile payment and contactless mobile payment.

2.3.1 CELLULAR MOBILE PAYMENTS

This payment method is conducted via mobile devices for online and in-store purchases (POS). Consumers may link their mobile devices to their bank accounts or other transaction accounts (such as PayPal). When consumers begin payments with a mobile device, the payment operations commence. Two-factor authentication enables users to enter a PIN in addition to a fingerprint, facial scan, or iris scan. Other versions of two-factor or multi-factor authentication allow users to answer a personal question or supply an email address or phone number connected with their account. Using a robust password enhances the security of a phone (Nicole Dieker, 2020).

2.3.2 CONTACTLESS MOBILE PAYMENT

This form of payment refers to the "wave and go" payment approach, which does not involve any kind of direct physical contact between the payment device and the reader used by the retailer. Contactless payments include those made with mobile devices that make use of radio-frequency identification (RFID) and near field communication (NFC) (Attaran, 2006). Retailers and customers all around the world are rapidly adopting the principles behind mobile payment apps and are beginning to accept payments through Samsung Pay, Apple Pay, Alipay, PayPal, and other platforms. Because of shifts in lifestyle and the growth of online shopping, the prevalence of this technology has been steadily increasing over the past several years (Amit Samsukha, 2021).

2.4 ADOPTION INTENTION OF MOBILE PAYMENT

Straub (2009) stated that the theory of adoption investigates how individuals select and react when new technology is introduced and determine whether or not to accept it. The adoption of mobile payments is a central topic in the existing research on technology adoption; hence, past research has examined mobile payment adoption from a variety of angles, integrating a range of theoretical frameworks and factors (Dahlberg et al., 2015; Zhao & Bacao, 2020). Despite the fact that mobile payments

have existed for some time, mobile wallets have introduced a new and more flexible method of processing internet-based payments.

According to Mumtaza et al(2020) .'s research, mobile wallets may represent the future of a cashless society owing to the fact that they are convenient and have a positive influence on transactions that do not involve cash. The adoption rate of mobile payments in Malaysia is as low as 8 percent, according to research conducted by Nielsen Malaysia (2019). It would appear that Malaysians are not ready for change (Department of Statistics Malaysia, 2019; Touch'N Go eWallet, 2019), despite the high level of financial literacy among the population (95% of Malaysians have bank accounts), the high level of smartphone usage among the population (91%), and the high level of Internet penetration among the population (90.1%). It was concluded that one model was generally recognised and appropriate for our inquiry. The subsequent part will introduce the Unified Theory of Technology Acceptance and Use (UTAUT). UTAUT is the outcome of merging many models to achieve a unified viewpoint (Venkatesh et al., 2003)

2.5 THE UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY (UTAUT)

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Using a modified version of The Unified Theory of Acceptance and Use of Technology (UTAUT), this study was conducted to evaluate the intention, usage, and adoption behaviour of mobile payment services in Malaysia (2003). UTAUT is the second most frequent theoretical perspective in our sample, and it proposes four significant elements of technology adoption usage willingness: performance expectations, effort expectations, social influence, and perceived security. The UTAUT, among other theories/models, describes the variation in behavioural intentions to use a technology, according to research. The UTAUT paradigm, which has precedents in several cultures and civilizations, has been experimentally confirmed by a number of experts. However, it has been revealed that this UTAUT model and its determinants do explain around 70% of the variance in the behavioural intentions of users, as this model was first established inside an organisational setting

to justify employees' technology adoption. Consequently, the majority of studies include the self-efficacy and attitude elements of the TAM.

2.6 FACTOR OF ADOPTION IN MOBILE PAYMENT

Karsen et al. (2019) conduct an in-depth investigation of the elements that influence individuals' decisions to make use of mobile payments. The emphasis is placed on the following five major technological, human, and environmental elements: perceived security, social effect, expected effort, and expected performance. According to Mumtaza et al(2020) .'s research, the ease of use afforded by mobile wallets ought to be the primary factor in driving widespread use of this payment method. If there are no alternatives to cash, there is no banking product to use, weak infrastructure and excessive fees for money transfer services that make mobile payments and mobile wallets appealing in underdeveloped nations, according to Iman (2018)

Mobile payments have received a lot of attention in developing countries, but their adoption is still quite restricted and inconsistent (see Kaur, et al. , Mumtaza, et al., 2020). Some of the factors that influence the use of mobile wallets include: internet access, literacy, financial services, and infrastructure (see Mumtaza, et al., 2020). Initially, mobile payment systems were mostly used to move money from one person to another, as Iman (2018) points out. People utilised them to make purchases, pay their utility bills and taxes.

2.6.1 PERFORMANCE EXPECTANCY

The term "performance expectation" refers to the degree to which consumers anticipate that making use of the system will assist them in achieving their desired level of work performance (Chua, Rezaei, Gu, Oh, & Jambulingam, 2018). When people believe that adopting new technology would make them better able to carry out their responsibilities, they are more likely to be open to doing so. In their research on performance expectations, Chakraborty and Al Rashdi (2018) used five

elements drawn from a variety of different models. These components were relative advantage, extrinsic motivation, perceived usefulness, job-fit, and outcome expectations. To provide more clarification, the propensity of individuals to embrace new technology when they feel it will assist them in the performance of their jobs is called the adoption bias (Putri, 2017). Performance expectation (PE) is the degree to which an individual feels that adopting the system will result in improved work performance. The greater the performance expectation, the greater the likelihood that users will employ m-payment systems. (Chou et al., 2018; Sair & Danish, 2018; Lee et al., 2019).

2.6.2 EFFORT EXPECTANCY

The term "effort expectation" refers to the level of comfort that customers anticipate having when making use of electronic payment systems for conducting business on websites that specialise in e-commerce. Effort Expectancy is also concerned with procedures that are straightforward, easy to understand, and don't require any specialised knowledge to put into practise. When using an electronic wallet as a payment method, the amount of convenience for the customer is supported by the level of work that is normally required. One further way to think about effort expectation is as the degree of straightforwardness involved in making use of a payment system (Venkatesh et al., 2012). Multiple studies on mobile payments have shown that customers' expectations of the amount of effort required to use mobile payment methods are an important element in influencing their likelihood to do so (Kumar et al., 2018, Cao et al., 2016, and Ntaukira et al., 2019). In finding analogies between effort expectations and perceived ease of use, some authors have pointed out that effort expectation should also be considered (Singh et al., 2017)

2.6.3 SOCIAL INFLUENCE

White, Smith, Terry, Greenslade, and McKimmie (2011) say that subjective norms and social influence are linked because they both show that many people are putting pressure on a person to do something (Bagozzi & Lee, 2018). Eckhardt, Laumer, and Weitzel (2009) also said that social impact rather than subjective standards was used in most research on how people adopt new technologies. The study, which cites Cheung and Lee (2010), says that most theoretical research has shown that the independent variable of social influence has had an effect on online social technology and has caught the attention of customers. A person's perception of the impact of social pressure on the decision to engage in a certain activity or event is social influence (Teo et al., 2020). Intentions can be affected by social effects imposed by important and close-proximity persons. If prominent persons have a positive attitude regarding digital wallets, the individual will prioritise adapting for the goal of utilising digital wallets, and vice versa (Teo et al., 2020).

Family, instructors, friends, and reference groups exert considerable influences on an individual's intentions and actions, such as thinking, performance, and mental processes (Aydin & Burnaz, 2016; Teo et al., 2020). When social influence is mentioned, it refers to a person whose decision to use a digital wallet may be influenced. Even though debit cards require actual cards and online banking websites include sophisticated aesthetics, the majority of Malaysians continue to utilise debit cards and online banking to make payments (Abualsauod & Othman, 2020). Therefore, if family and friends begin using digital wallets simultaneously and observe the benefits (easier use), they will influence an individual to join the practise (Nizam, Hwang, & Valaei, 2018). Social influence is the perception of the acts and ideas of another social group member in response to certain events (Yang et al., 2017; Kim et al., 2010; Slade et al., 2016). It has been studied as a factor that influences the intention to adopt electronic payment. However, several investigations have indicated that there is no direct effect.

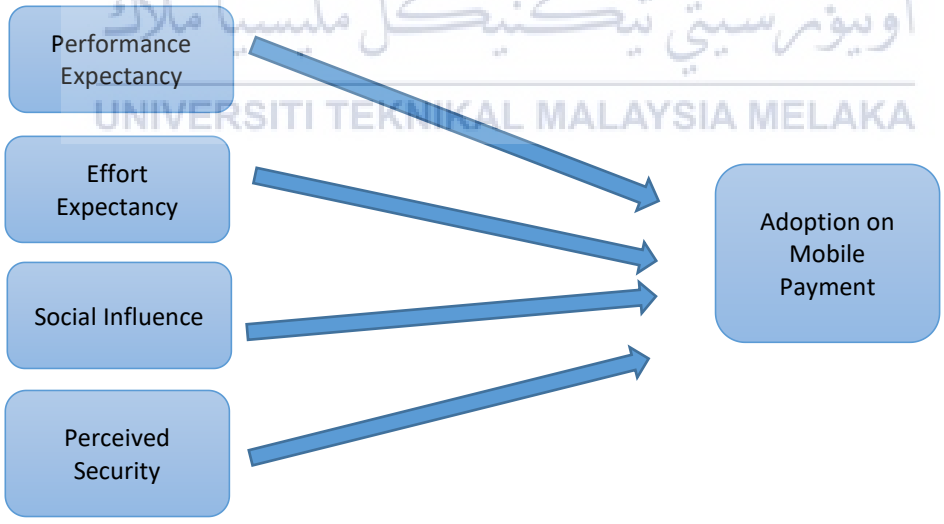
2.6.4 PERCEIVED SECURITY

A feeling of safety is vital for the adoption of any new technology. The user desires to believe that the service is trustworthy and secure. Customers are always concerned about their personal information and financial assets. Data may be lost or stolen from mobile devices or inappropriate applications due to malware, viruses, and hacker assaults (Chaouali & Hedhli, 2019). According to Enck, Ongtang, and McDaniel (2009), customers anticipate that their individual credentials will not be stolen, read, or operated by unauthorised users while doing online transactions using a digital wallet (Deepak & Joshi, 2020; Chyntia & Raden, 2020). Perceived security (PS) is a security factor that influences user confidence. The goal to implement mobile payment use for online transactions is mostly motivated by security concerns. (Wiradinata, 2019) Users that are confident in the security of mobile payment transactions will have a greater desire to use this technology. It focuses on how mobile payment systems protect consumer data during the payment process. One of the aspects examined in this study was security, which proved to be a positively significant factor influencing customer willingness to use EPS. This indicates that as the E-security wallet's is upgraded further, the intention to use EPS will increase.

In addition, Rathore (2016) is also investigating the elements that impact customer acceptance of mobile payment as well as security. The research revealed that security is not the primary issue influencing customers' E-wallet usage, but it is the most difficult element for users. If security concerns are adequately resolved, E-wallet acceptance will expand and the associated risk will diminish. According to Zhang, Luximon & Song (2019) research, the purpose of their study was to analyse the respondents' mobile payment usage trends. They noted that the respondents' primary worry was the security of monetary transactions. In other words, the safety and security of the E-wallet system will encourage more consumers to embrace it.

2.7 THEORITICAL FRAMEWORK

Numerous papers have cited UnifiedTheory .'s of Acceptance and Use of Technology Model (Venkatesh et al., 2003) (UTAUT). The UTAUT is a synthesis of several theories, including TRA, TAM, Motivational Model, and TPB combined. UTAUT seeks to challenge contextuality by incorporating extra independent variables such as human characteristics, situational variables, and organisational characteristics (Otieno O. 2016). The graphic below displays the UTAUT model, which is extensively used to test hypotheses on several new technology trends and explains behavioural intention and intention to employ new technologies. UTAUT comprises of four characteristics that are major direct predictors of user acceptance and usage behaviour. These components include performance expectation, effort expectation, social influence, and perceived security (Venkatesh et al. 2003). Additional moderators include gender, age, experience, and voluntariness of usage, which all have a direct impact on the relationship between dependent variables and independent factors (Pathirana, P., & Azam, S. 2017)'



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2.8 DEVELOPMENT OF HYPOTHESIS

A hypothesis is a conjectural assertion that attempts to explain the connection that exists between three or more variables. It is a concrete hypothesis about what you anticipate to take place in a research that can be verified.

Performance Expectancy

H1 : Performance Expectancy has a significance affect the consumer behavior towards adoption of mobile payment in AEON Selangor, Malaysia.

Effort Expectancy

H2 : Effort Expectancy has a significance affect the consumer behavior towards adoption of mobile payment in AEON Selangor, Malaysia.

Social Influence

H3 : Social Influence has a significance affect the consumer behavior towards adoption of mobile payment in AEON Selangor, Malaysia.

Perceived Security

H4 : Perceived Security has a significance affect the consumer behavior towards adoption of mobile payment in AEON Selangor, Malaysia.

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CHAPTER 3
RESEARCH METHODOLOGY

3.0 INTRODUCTION

This chapter includes an outline of research procedures that were followed in the study. It gives information about the participants, that is, the criteria for participation in the study, who the participants were and how they were sampled. The research approaches will cover topics including research design, population and sampling, instrumentation, data gathering processes, and data analysis techniques. The researcher outlines the research design that was adopted for the goal of this study and the rationale behind this choice. The instrument that was utilised for data collection is also mentioned and the procedures that were followed to carry out this investigation are given. The researcher also outlines the methodology utilised to examine the data. Lastly, the ethical problems that were followed throughout the procedure are also explored.

3.1 RESEARCH DESIGN

In this study, quantitative approaches are employed to analyse and measure the components obtained from the setting. The initial phase of the research focuses on online analytics, where computers may alter user-generated material utilising descriptive analytics methodologies (Rathore et al. 2017; Grover et al. 2018; Grover and Kar 2020). The purpose of this study is to investigate the link between consumer behaviour towards adoption mobile payments and the factors that impact consumer use. As a result, to acquire data that can be statistically evaluated and compared, a quantitative analytic strategy was used.

The questionnaires were sent to respondents in Aeon Selangor, Malaysia, using messaging apps (Whatsapp, Line, Messenger), Linkedin, Facebook, and Instagram. This study's Google form questionnaire was circulated via social media. Facebook, WhatsApp, and Instagram were used since they're popular in Malaysia. Whatsapp and Facebook have 91% of active users in Malaysia, while Instagram has

70%. As a result, the link between the dependent and independent variables was studied in this study utilising questionnaires. For this work, the conceptual model developed by Lee et al. (2019) was utilised and updated. The independent factors include performance expectancy, effort expectancy, social influence, and perceived security and hazards, whereas the single dependent variable is behaviour intention to use mobile payments.

3.2 METHODOLOGICAL CHOICE

In the investigation, a quantitative method will be utilised to answer the research questions and determine the factors of consumer mobile payment intention that have the most significant impact. According to the author of a book on the quantitative research technique, C. Metler's (2016) work, the purpose of the quantitative approach is to get a more in-depth understanding of a situation or occurrence. In the process of carrying out quantitative research studies, it is anticipated of researchers that they would recognise the interrelationships that exist between the variables and the existing situations. The outlines have been helpful in assisting us in comprehending why it is necessary for us to conduct the survey, as stated in the book "Introduction to Educational Research." Additionally, in order for us to carry out quantitative research, we are allowed to select from a variety of different methods for the collection of sample data. Observational studies and polls fall under the category of non-experimental research designs (many different types of survey).

3.3 SAMPLING DESIGN

Malhotra, Nunan, and Birks (2017) define sampling design as the following procedures. It begins with determining the target population, then moves on to selecting the sampling frame and sampling methodologies, determining the sample size, and finally carrying out the entire plan. The process of choosing a statistically representative sample of individuals from a population of interest is known as

sampling. A good sample is a statistical representation of the target population that is large enough to address the study question.

3.3.1 TARGET POPULATION

According to Tan (2016), this strategy is used to choose respondents from the target demographic in order to draw conclusions about the community as a whole. As part of a clinical research procedure, it's essential to identify the demographic characteristics of the target population. These include their age, ethnicity and socioeconomic position. As you think about your target demographic, eligibility requirements, study location, and sampling processes for optimal recruitment and retention, think about the characteristics of the "ideal" research participant.

Non-probability sampling was used in this study's selection process. Study design and quantitative research are the primary causes of non-probability (Taherdoost, 2016). Researchers recommend convenience sampling as a method for collecting market research data from an easily accessible group of participants (Etikan, 2016). The ease and low cost of this sampling procedure make it the most popular. There are many people that are willing to participate in a survey. When the population is completely unknown and scant, as is the situation here. Consequently, the researcher requested the sample's initial element to help suggest other components that would be appropriate for the population as a whole, and consumers were asked to identify them. A total of 384 clients were gathered for this research, and those people were more likely to have plans to utilise a mobile payment if they had a smartphone as their primary mode of transportation. As middle-aged people use mobile phones and have an interest in new technology, they were selected as respondents. These individuals have the financial wherewithal to spend more than any other demographic, making mobile payment a logical option for them.

3.3.2 SAMPLING SIZE

The number of samples in a study is called the sampling size. The sample is only a small part of the population in mind (Etikan et al., 2016). Krejcie and Morgan (1970) made a table to help figure out how many people from a certain target group should be in a sample. Also, the ages of the people in the sample range from 21 to 40. This age group was chosen because it makes up a big part of the population. The Department of Statistics Malaysia (2018) says that people between the ages of 21 and 40 are young and able to work. The Department of Statistics Malaysia says that in 2021, there will be 6.56 million people living in Selangor, Malaysia. Based on what Krejcie and Morgan found in 1970, he decided that out of a population of one million, there should be 384 responses. The researcher chose over 384 answers from people in advertising, marketing, and with a background in marketing. Also, these surveys were given to both men and women so that we could see how gender affects the use of mobile payments. So as to show the important difference between men and women.

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Population Size (N)	Sample Size (S)
100	80
200	132
300	169
400	196
500	217
600	234
700	248
800	260
900	269
1000	278
2000	322
3000	341
4000	351

5000	357
6000	361
7000	364
8000	367
9000	368
10 000	370
15 000	375
20 000	377
30 000	379
40 000	380
50 000	381
75 000	382
1 000 000	384

Table 3.3.2 : Determining Sample Size of a known population

Source: Krejcie and Morgan (1970)

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3.4 RESEARCH STRATEGY

Depending on the topic of interest, questionnaires and scales are used to collect data from research subjects (Des Moines University, 2018). The questionnaires were made based on the goals of the study, and each section was made clear and easy to understand for those who filled them out. Self-administered questionnaires were used in this study because they were less expensive than other ways to gather information (Oden, 2018). After the survey was over, the questionnaire was sent online and put together.

For this study, a self-administered questionnaire was used because it was easy, cheap, helped reduce bias, and people didn't have to give their names. The Internet is used to pass out these questions (Internet-mediated questionnaires). This questionnaire was made with closed-ended questions and was split into two sections.

Part A talked about the respondents' ages, genders, races, where they live in Aeon Selangor, and other things like that. Part B was all about the independent and dependent factors that the survey looked at. To obtain quantitative data, 384 questionnaires were delivered to respondents. A 5-point Likert scale was used to collect data because it works well with self-administered surveys. Respondents were asked to rate how strongly they agreed or disagreed with a series of statements on a 5-point scale. The topic was measured on a five-point scale: 1-strongly disagree, 2-disagree, 3-neither agree nor disagree, 4-agree, and 5-strongly disagree. All selected questionnaire items were created in a closed-ended format.

Strongly Disagree	Disagree	Neither Agree Nor Disagree	Agree	Strongly Disagree
1	2	3	4	5

Table 3.4 : 5- Point Likert Scale

3.4.1 QUESTIONNAIRE DESIGN

Profile Respondent

Variable	Item Number	Category	Reference
Do you own a smartphone?	1 2	Yes No	According to Tasnim Fathima Binti Utman Ali,Michele Shivaanii Sundra Raj, Dr. Jugindar Singh Kartar Singh (2021)
Gender	1 2	Male Female	
Cultural Heritage	1 2 3 4	Malay Chinese Indian Others	
Income (Monthly)	1 2	< RM2000 RM2000 - RM3999	

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	3 4 5	RM4000 - RM5999 RM6000 - RM7999 >RM8000	
Age	1 2 3 4	<25 years 26 - 30 years 31- 35 years 36 and above	
Location	1 2 3 4 5 6	Aeon Mall Bukit Raja Aeon Mall Bukit Tinggi Aeon Mall Cheras Selatan Aeon Mall Rawang Anggun Aeon Mall Shah Alam Aeon Taman Equine Shopping Centre	

Operational Variable

Variable	Item Number	Category	Reference
Performance Expectancy	1 2 3 4	➢ I find mobile pay useful in my daily life. ➢ Using mobile payment help me accomplish my tasks more quickly. ➢ Using mobile payment increases my productivity. ➢ I can save time when I use mobile payment rather than normal payment process.	According to Klas Håkan Alm , Veerisa Chotiyaputta , and Sasi Bejrakashem (2022)
Effort Expectancy	1	➢ I find mobile payments easy to use	

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	2 3	➢ Learning how to use mobile payments was easy for me. ➢ It does not take long for me to learn to use mobile payments.	
Social Influence	1 2 3 4	➢ Family and people who are important to me affect my intention to use the mobile payment. ➢ Friends and colleagues affect my intention to use the mobile payment ➢ The media and advertisement affect my intention to use the mobile payment. ➢ I use mobile payment because the people I know also use it.	Vy, (2019)
Perceived Security	1 2 3 4	➢ I would feel secure using my credit/debit card information through e-wallet systems. ➢ E-wallet systems are secure to send/use sensitive information. ➢ I would feel totally safe by providing information about myself over the e-wallet systems. ➢ Overall, the e-wallet are safe systems to transmit	Voronenko (2018)

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		sensitive information.	
Adoption to Mobile Payment	1 2 3 4	➢ I intend to use e-wallet for my payments in the future ➢ I will always try to use e-wallet payments during purchasing things ➢ I will recommend others to use e-wallet payments for purchasing ➢ E-wallet payments would be one of my favourite technologies for payment	Voronenko (2018)

3.5 DATA COLLECTION PROCEDURES

For the purpose of answering specific research questions, testing hypotheses, and assessing results, data collection is the systematic acquisition and quantification of information on the relevant variables. Data collection is an important part of research in virtually every field of study, be it the physical or social sciences, the humanities, or business, for example. Data collection is a critical part of every research project. Self-administered questionnaires are used to collect main data for the study. The use of a self-completion questionnaire in this thesis is warranted for a number of reasons.

3.5.1 PRIMARY DATA

A person-administered questionnaire will be delivered earlier to the target responder in order to collect primary data. The primary data were applied in this research. Primary data is information usually obtained by researchers to solve issues or answer questions on the spot. (Malhotra, Nunan, and Birks, 2017). There will be personnel who will distribute questionnaires or survey forms throughout malls in order to collect data from respondents (Malhotra, Nunan&Birks, 2017). As a result, a

mall intercept interview will be conducted. The questionnaire data received from respondents will be the key data for this article. Structured questions were chosen for the study because they would be closed-ended and scale questions using a 5-point Likert scale. The questionnaire, as an essential component of study design, is regarded as the core of the survey technique (Kothari & Garg, 2015). The questionnaire was used for this study because it is the best structured method for eliciting replies from respondents.

3.5.2 SECONDARY DATA

Nowadays, researchers all around the world are collecting and archiving a great deal of secondary data for study that is gaining popularity (Andrews et al. 2012). Someone else collects secondary data for his primary research aims, which supply research fundamentals. Researchers with limited time and resources might use secondary data to conduct their studies. Secondary data are publicly accessible data acquired by government agencies, market research agencies, businesses, or other organisations or individuals (Ghauri et al., 2020). Secondary data sources include books, personal sources, journals, newspapers, websites, and government documents, among others. Compared to main data, secondary data are known to be more readily accessible. It requires minimal investigation and labour to utilise these resources. Popular instruments for gathering secondary data include bots, gadgets, libraries, and so on. To facilitate data gathering from the above-mentioned secondary data sources, researchers utilise the following essential instruments, which are described below.

3.6 REALIBILITY AND VALIDITY

Reliability and Validity are utilised to evaluate the quality of quantitative social science research (Saunders et al., 2016). Reliability is the most important aspect of test quality since it evaluates the consistency or reconstruction of performance tests (Professional Testing Inc, 2006). The purpose of Cronbach's Coefficient Alpha () was to calculate and determine a system's dependability. Cronbach's Coefficient Alpha () includes the following six ranks.

Range	Strength of Association
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Acceptable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Table 3.6: Cronbach's Alpha Coefficient Range and Strength of Association

Sources: Saunders et al., (2016)

3.7 DATA ANALYSIS TECHNIQUES

As a result of SPSS's user-friendliness, the vast majority of educational and non-educational institutions make use of it (Ong and Puteh, 2017). It is possible to perform a wide range of data tasks with SPSS (Statistical Package for the Social Sciences), which is a flexible and adaptable tool (University of South Australia, 2021). It is capable of accepting a wide range of different data sets (Noels, 2018). Descriptive statistics and quantitative performance assessments are also included in the data interpretation. Ability to efficiently handle data through data translation, visualisation, and direct marketing (Pedamkar, 2020). The research uses SPSS to analyse the data collected. A total of 384 forms were filled out by shoppers at Malaysia's aeon mall Selangor.

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3.7.1 PILOT TEST

According to the large-scale gathering of data for the research project, it is indisputable that a pilot study is essential and important (Hassan, Schattber, & Mazza, 2006). Pilot studies serve a variety of vital objectives and may provide larger research with helpful and substantial information. Participants in samples ranging in size from 10 to 40 are evaluated on their ability to produce estimates precise enough to meet a variety of potential goals (Hertzog, 2008). In order to conduct a pilot test, 30 sets of questionnaires are given to target respondents.

3.7.2 DESCRIPTIVE ANALYSIS

In the process of analysing the data, descriptive statistics are utilised so that the most important aspects of the data may be described. A fundamental component of virtually all quantitative studies of data is the use of straightforward graphical representations (Trochim, 2020). The descriptive analyses that were carried out in order to investigate the demographic qualities of the respondents.

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3.7.3 PEARSON CPRRELATION COEFFICIENTS ANALYSIS

The Pearson correlation coefficient is a significant measure of the relationship between two variables and their correlation among themselves. It is used in the field of statistics (Data analysis, 2021). The statistical technique known as correlation is used to analyse the degree to which two quantitative factors are related to one another. The purpose of this research was to investigate whether or not there is a connection between the four independent variables (IVs) of performance expectation, effort expectation, social influence, and perceived security and the dependent variable (DV) (Adoption Mobile Payment).

This coefficient is a rough estimate of correlation coefficients that range from -1 to 1. It doesn't have any units. Also, r = 0 means there was no connection between the variables. As the absolute value of r goes up, the relationship gets stronger, the coefficient gets closer to -1 or 1, and it gets closer to a straight line (Schober, Boer &

Schwarte 2018). When the r-value is zero, there is no link between the variables and the dependent variable. If r is positive, then if one variable goes up, so does the other, and vice versa (The University of Texas at Austin, 2015). The ranking of correlation coefficients is shown in the research table.

Range	Interpretation
.00 to .09	Negligible
.10 to .39	Weak
.40 to .69	Moderate
.70 to .89	Strong
.90 to 1.0	Very Strong

Table 3.5.2 : Indicator for Correlation Coefficient Analysis

Source : Schober et al. (2018).

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3.7.4 MULTIPLE REGRESSION ANALYSIS

According to G. Olmschenk, Z. Zhu, and H. Tang,(2019), regression analysis is a technique that is utilised often in the field of statistics. This technique statistically evaluates linear correlations between data through the utilisation of regression. As variables, independent variables (cause) and dependent variables (outcome) are utilised (M. Sato-Ilic, 2017).

The equation of multiple regression analysis in this research shown below:

$Y = a + b1(X1) + b2(X2) + b3(X3) + b4(X4) + b5(X5)$

Y= Adoption to use

a = Constant value

b1,2,3,4,5 = Slope of regression line

X1 = Performance Expectancy

X2 = Effort Expectancy

X3 = Social Influence

X4 = Perceived Security

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CHAPTER 4

DATA ANALYSIS

4.0 INTRODUCION

This chapter discusses the results of quantitative investigations on the causes of poor productivity and techniques for increasing production productivity. In order to conduct an analysis and meet the objectives, data was collected. The data was analysed using the statistical software for the social sciences (SPSS) version 26. This chapter will consist of five sections. It includes pilot testing, data analysis, analysis of demographic information, descriptive analysis, and Pearson correlation analysis. Hypothesis testing and correlation between independent and dependent variables are included in multiple linear regression analysis.

4.1 PILOT TEST

Before distributing a questionnaire to respondents, it is often necessary to conduct a pilot test. Consequently, a pilot test is a preliminary study conducted in research to evaluate a proposed research study prior to its implementation on a wider scale. Frequently, the methodology and processes employed in these smaller studies are identical to those employed in their bigger counterparts. The primary objective of the pilot research was to determine the feasibility of the expected full investigation. In addition, the purpose of the test was to determine the validity and reliability of the questionnaire. Therefore, Google forms and questionnaires were distributed to 30 respondents in order to obtain their feedback on strategies to understand and influence consumer adoption on mobile payment in AEON Selangor, Malaysia. Typically, Cronbach's alpha coefficients fall between 0 and 1. The closer the Cronbach's alpha coefficient is to 1, the greater the internal consistency of the scale's components. Table 4.1 displays the outcomes of the reliability testing. When added together, the pilot test variable equals 0.81. — Acceptable is defined as a coefficient of reliability equal to or greater than 0.70.

4.1.1 PERFORMANCE EXPECTANCY

Reliability Statistic

Cronbach's Alpha	N of Items
0.907	4

Table 4.1.1 : Reliability Statistics Result for Performance Expectancy

The pilot test achieved a Cronbach's Alpha value of 0.907. Throughout this test, explanations for low production were picked as a questionnaire element. When the dependability of the findings exceeds 0.7, it is deemed appropriate to include questions in the pilot examination.

4.1.2 EFFORT EXPECTANCY

Reliability Statistic

Cronbach's Alpha	N of Items
0.887	4

Table 4.1.2 : Reliability Statistics Result for Effort Expectancy

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The pilot test achieved a Cronbach's Alpha value of 0.887. Throughout this test, explanations for low production were picked as a questionnaire element. When the dependability of the findings exceeds 0.7, it is deemed appropriate to include questions in the pilot examination.

4.1.3 SOCIAL INFLUENCE

Reliability Statistic

Cronbach's Alpha	N of Items
0.706	4

Table 4.1.3 : Reliability Statistics Result for Social Influence

The pilot test achieved a Cronbach's Alpha value of 0.706. Throughout this test, explanations for low production were picked as a questionnaire element. When the dependability of the findings exceeds 0.7, it is deemed appropriate to include questions in the pilot examination.

4.1.4 PERCEIVED SECURITY

Reliability Statistic

Cronbach's Alpha	N of Items
0.921	4

Table 4.1.4 : Reliability Statistics Result for Perceive Security

The pilot test achieved a Cronbach's Alpha value of 0.921. Throughout this test, explanations for low production were picked as a questionnaire element. When the dependability of the findings exceeds 0.7, it is deemed appropriate to include questions in the pilot examination.

4.1.5 ADOPTION ON MOBILE PAYMENT

Reliability Statistic

Cronbach's Alpha	N of Items
0.912	4

Table 4.1.5 : Reliability Statistics Result for Adoption on Mobile Payment

The pilot test achieved a Cronbach's Alpha value of 0.912. Throughout this test, explanations for low production were picked as a questionnaire element. When the dependability of the findings exceeds 0.7, it is deemed appropriate to include questions in the pilot examination.

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4.1.6 TOTAL VARIABLE

Reliability Statistic

Cronbach's Alpha	N of Items
0.904	4

Table 4.1.6 : Reliability Statistics Result for Total Variable

The pilot test achieved a Cronbach's Alpha value of 0.904. Throughout this test, explanations for low production were picked as a questionnaire element. When the dependability of the findings exceeds 0.7, it is deemed appropriate to include questions in the pilot examination.

4.2 RESPONSE RATE

No.	Description	Result
1.	Number of Participants	395
2.	Number of Respondent	384
3.	Number of Rejected	11
4.	Percentage of Response Rate	97.20%

Table 4.2 : Sample Profile of Summary

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According to Table 4.2, which is an example profile of the survey, the total number of questionnaires distributed and collected from respondents is displayed. According to Krejcie and Morgan (1970), the targeted sample size is 384 individuals. The number of participants who responded was 395, while the remaining 11 responses were rejected. As a result, the response rate had reached 97.20%. Finally, a total of 384 usable questionnaires were collected from all respondents.

4.3 RELIABILITY ANALYSIS

Cronbach values fall between 0 and 1 in accordance with the Cronbach's Alpha principle. In general, a Cronbach Alpha value greater than 0.6 indicates that the variable is suitable for further investigation. The non-acceptable value of Cronbach's Alpha is below 0.6, indicating that the variable cannot be relied upon for further study.

According to the data shown in Table 4.3, there are three independent such as performance expectancy, effort expectancy, social influence, and perceived security. In contrast to one dependent variable that is reason adoption on mobile payment. All these variables were tested with 384 respondents in the research. It shows that perceived innovation has achieved the benefit of producing a correlated Cronbach‘s Alpha. Meanwhile, performance expectancy, effort expectancy, social influence, and perceived security have also achieved the same acceptable internal consistency in Cronbach‘s Alpha (Jain, S., & Angural, V. 2017)

Variables	Cronbach‘s Alpha	Number of Items	Result
PE	0.910	4	Excellent
EE	0.802	4	Good
SI	0.714	4	Questionable
PS	0.889	4	Good

Table 4.3: Summarized Reliability Statictic Result

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4.4 DESCRIPTIVE ANALYSIS

4.4.1 DEMOGRAPHIC OF PROFILE

Regarding descriptive analysis, 384 respondents are being evaluated in total. The responder demographic profile was based on gender, race, monthly income, age, location, own a smartphone, application of mobile paymentt, and frequency using smartphone to make payment. The questionnaire used a random technique to elicit respondents' opinions on mobile payment uptake using physical and digital surveys. As responders, consumers in Aeon Selangor must be selected. Respondents who do not accurately answer the question will be excluded from the research. This investigation found that 384 responses were valid.

4.4.2 GENDER

		Frequency	Percent (%)	Valid Percent	Cumulative Percent
Valid	Female	247	64.3	64.3	64.3
	Male	137	35.7	35.7	100.0
	Total	384	100.0	100.0	

Table 4.4.2 : Statistics race of respondents

According to Table 4.4.2, there were 137 male respondents, or 35.7% of the total, while there were 247 female respondents, or 64.3% of the total. As a result of the surveys being disseminated by a random sampling method, the percentages of males and females are unequal.

4.4.3 RACE

		Frequency	Percent (%)	Valid Percent	Cumulative Percent
Valid	Chinese	142	37.0	37.0	37.0
	Indian	86	22.4	22.4	59.4
	Malay	139	36.2	36.2	95.6
	Others	17	4.4	4.4	100.0
	Total	384	100.0	100.0	

Table 4.4.3 : Statistics race of respondents

According to Table 4.4.3, the major portion race race of respondents is Chinese with the frequency of 142 respondents (37%), followed by Malay which is 139 respondents (36.2%), Indian is 86 respondents (22.4%). Lastly, others race with only 17 respondents which bring 4.4%.

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4.4.4 INCOME (MONTHLY)

		Frequency	Percent (%)	Valid Percent	Cumulative Percent
Valid	< RM2000	36	9.4	9.4	9.4
	> RM8000	3	0.8	0.8	10.2
	RM2000 - RM3999	112	29.2	29.2	39.3
	RM4000 - RM5999	193	50.3	50.3	89.6
	RM6000 - RM7999	40	10.4	10.4	100.0
	Total	384	100.0	100.0	

Table 4.4.4 : Statistics income(monthly) of respondents

Based on figure 4.4.4 at above, it show that this research consist of five type of different income stage, which are <RM2000, RM2000-RM3999, RM4000-RM5999, RM6000-RM7999, and >RM8000. According to the statistics, the respondent of RM4000-RM5999 showed are 193 people with 50.3 % while the second highest number of respondents is RM2000-RM3999 with the number of 112 (29.2%). Additionally, there is 40 (10.4 %) in the stage RM6000-RM7999 and followed by stage <RM2000 is 36 (9.4%). Lastly, the least respondents were stage <RM8000 which brought 3 respondents (0.8%).

4.4.5 AGE

		Frequency	Percent (%)	Valid Percent	Cumulative Percent
Valid	<25 years	71	18.5	18.5	18.5
	26 - 30 years	113	29.4	29.4	47.9
	31 - 35 years	137	35.7	35.7	83.6
	36 and above	63	16.4	16.4	100.0
	Total	384	100.0	100.0	

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Table 4.4.5 : Statistics age of respondents

There are four different age group from respondents such as below 25, 26-30, 31-35 and above 36 years old showed in Table 4.4.5 above. In respect of the result above, it clearly showed that majority of the respondents is age between 31-35 years old where the number of respondents is 137 (35.7%) while the second highest number of respondents is age between 26-30 years old with the number of 113 (29.4%) respondents. Additionally, there is 71 respondents (18.5%) in the below 25 years old age group. Lastly, the least respondents were 36 and above years old which brought 63 respondents (16.4%).

4.4.6 LOCATION

		Frequency	Percent (%)	Valid Percent	Cumulative Percent
Valid	Aeon Mall Bukit Raja	87	22.7	22.7	22.7
	Aeon Mall Bukit Tinggi	73	19.0	19.0	41.7
	Aeon Mall Cheras Selatan	57	14.8	14.8	56.5
	Aeon Mall Rawang Anggun	70	18.2	18.2	74.7
	Aeon Mall Shah Alam	53	13.8	13.8	88.5
	Aeon Taman Equine Shopping Centre	44	11.5	11.5	100.0
	Total	384	100.0	100.0	

Table 4.4.5 : Statistics location of respondents

The result of respondents in educational level is showed on table 4.4.5 above. The highest respondents are Aeon Mall Bukit Raja which came up with 87 respondents (22.7%), along with respondents with Aeon Mall Bukit Tinggi with 73 respondents (36.7%), Aeon Mall Rawang Anggun are 70 respondents (18.2%), Aeon

Mall Cheras Selatan is 57 respondents (14.8%), Aeon Mall Shah Alam is 53 respondents (13.8%) and Aeon Taman Equine Shopping Centre 44 (11.5%).

4.4.7 OWN A SMARTPHONE

		Frequency	Percent (%)	Valid Percent	Cumulative Percent
Valid	Yes	395	100.0	100.0	100.0
	No	0	0	0	0
	Total	395	100.0	100.0	

Table 4.4.7 : Statistics own a smartphone of respondents

Based on the table 4.4.7 shows the respondent who own a smartphone. From this research, all respondent there are 395 (100%) who are own smartphone.

4.4.8 APPLICATION OF MOBILE PAYMENT

		Frequency	Percent (%)	Valid Percent	Cumulative Percent
Valid	No	11	2.8	2.8	2.8
	Yes	384	97.2	97.2	100.0
	Total	395	100.0	100.0	

Table 4.4.8 : Statistics application of mobile payment of respondents

Based on the table 4.4.8 shows the application of mobile payment from the respondents. From this research, there are 384 respondents (97.2%) who has been using smartphone make payment before as compare to 11 respondents (2.8%) who have not been using smartphone make payment before.

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4.4.9 FREQUENCY USING SMARTPHONE TO MAKE PAYMENT

		Frequency	Percent (%)	Valid Percent	Cumulative Percent
Valid	About once a day	11	2.9	2.9	2.9
	Several time a day	5	1.3	1.3	4.2
	Once a week	29	7.6	7.6	11.7
	A few time a week	79	20.6	20.6	32.3
	Once a month	95	24.7	24.7	57.0
	A few time a month	103	26.8	26.8	83.9
	Others	62	16.2	16.2	100.0
	Total	384	100.0	100.0	

Table 4.4.9 : Statistics frequency using smartphone to make payment of respondents

Based on the table 4.4.9 above, the result shows that the highest frequency using smartphone make payment of respondents is A few time a month with the frequency of 103 respondents (26.8%), followed by Once a month which is 95 respondents (24.7%), A few time a week is 79 respondents (20.6%), Others is 62 respondents (16.2%), Once a week is 29 respondent (7.6%), About once a day is 11 respondents (2.9%). Lastly, Several time a day with only 5 respondents which bring 1.3%.

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4.5 DESCRIPTIVE OF STUDY VARIABLE

4.5.1 DESCRIPTIVE ANALYSIS OF VARIABLES.

	N	Minimum	Maximum	Mean	Std Deviation
PS Total	384	1.75	4.00	2.8255	0.37613
SI Total	384	2.75	5.00	3.7747	0.46204
PE Total	384	2.00	5.00	4.0059	0.63857
AOMP Total	384	2.00	5.00	4.0566	0.48933
EE Total	384	3.00	5.00	4.0859	0.42610

Table 4.5.6 : Descriptive analysis of variable

According to Table 4.5.6, descriptive analysis of variable, including minimum, maximum, mean, standard deviation, and number of observations, was displayed. The range of the mean of PS Total, SI Total, PE Total, AOMP Total and EE Total are between range of 2.826 to 4.086. The relative means of PS Total, SI Total, PE Total, AOMP Total and EE Total are 2.826, 3.775 ,4.006, 4.057 and 4.086. The mean with the highest mean is PS Total at 2.826, while the mean with the lowest mean is EE Total at 4.086.

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The range of standard deviation of PS Total, SI Total, PE Total, AOMP Total and EE Total are between range of 0.376 to 0.639. The standard deviation of PS Total, SI Total, PE Total, AOMP Total and EE Total are 0.376, 0.462, 0.639, 0.489, and 0.426 respectively. The highest standard deviation is PE Total which reached 0.639 while the lowest standard deviation is PS Total which reached 0.376.

4.6 PEARSON'S CORRELATION COEFFICIENT

The Pearson Correlation Coefficient Analysis evaluates the link between two or more independent variables and the dependent variable (Samuels, 2015). This research makes use of this approach since it is technically suited for measuring quantitative data. Researcher analyzed the independent variables such as performance expectancy, effort expectancy, social influence and perceive security to

dependent variable which is adoption on mobile payment. According to (Hinkle, D. E., Wiersma, and Jurs, S. G., 2003), the correlation value in table 4.6.1 has been demonstrated.

Correlation Values	Correlation Strength
0.0 to 0.3	Little
0.3 to 0.5	Low positive
0.5 to 0.7	Moderate positive
0.7 to 0.9	High positive
0.9 to 1.0	Very high positive

Table 4.6.1 : Values of the Correlation Coefficient

		PE	EE	SI	PS	AOMP
PE	Person Correlation	1	0.347**	0.198**	0.235**	0.377**
	Sig (2-tailed)		<.001	<.001	<.001	<.001
	N	384	384	384	384	384
EE	Person Correlation	0.347**	1	0.258**	0.149**	0.301**
	Sig (2-tailed)	<.001		<.001	<.001	<.001
	N	384	384	384	384	384
SI	Person Correlation	0.198**	0.258**	1	0.173**	0.298**
	Sig (2-tailed)	<.001	<.001		<.001	<.001
	N	384	384	384	384	384
PS	Person Correlation	0.235**	0.149**	0.173**	1	0.509**
	Sig (2-tailed)	<.001	0.003	<.001		<.001
	N	384	384	384	384	384
AOMP	Person Correlation	0.377**	0.301**	0.298**	0.509**	1
	Sig (2-tailed)	<.001	<.001	<.001	<.001	
	N	384	384	384	384	384

**. Correlation is significant at the 0.01 level (2-tailed).

Table 4.6.2 : Pearson Correlation Coefficient Analysis

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The results of the Pearson correlation coefficient analysis for four independent variables and the dependent variable are displayed in the table 4.6.2. Using the above table, it was determined that all independent factors were closely associated with the dependent variable.

At first, the correlation coefficient for performance expectancy and adoption on mobile payment stated 0.377 where the p- value < 0.05 in align with significant level which is <.001. In this case, performance expectancy and adoption on mobile payment is said to have a low positive relationship.

Furthermore, the correlation coefficient for effort expectancy and adoption on mobile payment stated 0.301 where the p- value < 0.05 in align with significant level which is <.001. In this case, effort expectancy and adoption on mobile payment is said to have a low positive relationship.

Next, the correlation coefficient for social influence and adoption on mobile payment stated 0.298 where the p- value < 0.05 in align with significant level which is <.001. In this case, social influence and adoption on mobile payment is said to have a little relationship.

Lastly, the correlation coefficient for perceive security and adoption on mobile payment stated 0.509 where the p- value < 0.05 in align with significant level which is <.001. In this case, perceive security and adoption on mobile payment is said to have a moderate positive relationship.

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4.7 MULTIPLE LINEAR REGRESSION

Model Summary[b]

Model	R	R square	Adjusted R Square	Std. Error of the Estimate	R square Change	F change	df 1	df2	Sig. F Change
1	0.610[a]	0.372	0.366	0.38971	0.372	56.203	4	379	<0.001

A. Predictors : (Constant), PS, EE, SI, PE

B. Dependent Variable: AOMP

Table 4.7.1 : Model Summary of Multiple Linear Regressions

Based on the table 4.7.1 , show the result of model summary of multiple regression analysis from the program of SPSS. The value of R is 0.610 that indicated the independent variables and the dependent variable existed as the relationship in this analysis. The value of R square is 0.372, which indicates that the variance of performance expectancy, effort expectancy, social influence, and perceive security only accounted for 37.2% of the variance of low mobile payment adoption. In addition, the adjusted R Square values of strong positive 0.366 could describe approximately 36.6% of the variance of low mobile payment adoption (dependent variable) by regression prediction variables.

Anova[a]

Model		df	Mean Square	F	Sig.
1	Regression	4	8.536	56.203	$< 0.001^{b}$
	Residual	379	0.152		
	Total	383			

A. Predictors : (Constant), PS, EE, SI, PE

B. Dependent Variable: AOMP

Table 4.7.2 : Anova of Multiple Linear Regressions

According to the ANOVA table 4.6.2, the F-test value for this multiple regression analysis is 56,203. The significance level is shown by the fact that a p value of 0.000 is less than 0.05 (p0.05). This indicates that several regression models may be used to predict the link between performance expectancy, effort expectancy, social influence, and perceive security.

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Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	0.691	0.251		2.753	0.006	0.197	1.184
	PE	0.157	0.034	0.205	4.609	<0.001	0.090	0.224
	EE	0.148	0.051	0.129	2.895	0.004	0.047	0.248
	SI	0.161	0.045	0.152	3.557	<0.001	0.072	0.250
	PS	0.540	0.055	0.415	9.817	<0.001	0.432	0.648

a. Dependent Variable : AOMP

Table 4.7.3 : Coefficients of Multiple Linear Regressions

As shown in the table 4.6.3, each of the independent factors contributes to the determination of people's desire to adoption on mobile payment. Consequently, felt security is the greatest predictor, β = 0.540, t (384) = 9.817, p 0.05. The unstandardized beta (β) is the reason why felt security has the largest positive value among independent variables. Consequently, perceived security has the greatest impact on a positive relationship between mobile payment adoption and acceptance.

Social influence was placed as the second strongest predictor where β = 0.161, t (384) = 3.557. Similar to the majority of independent variables, social influence's unstandardized beta would rank second in terms of positive value. Coming from the report, social influence showed to be the second highest factor of a positive relationship adopt in mobile payment.

Then, followed by the third strongest predictor is performance expectancy, β = 0.157, t (384) = 4.609. On account of the unstandardized beta, β for performance expectancy recorded to be the third highest value.

Last but not least, effort expectation is the weakest predictor, β= 0.148, t (384) = 2.895, p 0.05. As a result of the coefficient of unstandardized beta, of effort expectation was found to have the lowest positive value among the remaining variables.

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From the findings, it can be stated that each of the independent factors has its own significant differences that serve as predictors for mobile payment uptake in Selangor. According to the analysis of multiple regression, all independent variables have a significant relationship with mobile payment adoption.

4.8 HYPOTHESIS TESTING

The objective of hypothesis testing is to determine whether to accept or reject hypotheses. Four hypotheses will be tested to examine the relationship between variables such as independents and dependents.

Hypothesis	Statement of hypothesis	p value ($p<0.05$)	Result
H_1	Performance Expectancy has a significance affect the consumer behavior towards adoption of mobile payment in AEON Selangor, Malaysia.	<0.001	Accepted
H_2	Effort Expectancy has a significance affect the consumer behavior towards adoption of mobile payment in AEON Selangor, Malaysia.	0.004	Accepted
H_3	Social Influence has a significance affect the consumer behavior towards adoption of mobile payment in AEON Selangor, Malaysia.	<0.001	Accepted
H_4	Perceived Security has a significance affect the consumer behavior	<0.001	Accepted

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	towards adoption of mobile payment in AEON Selangor, Malaysia.		

Table 4.8 : Result of hypothesis test

4.9 SUMMARY

This chapter presents a portion of the analytic results, followed by a commentary pertinent to this topic. Response rate, reliability analysis, descriptive analysis, Pearson correlation coefficient, regression analysis, and hypothesis testing are components of the analysis results. As part of the discussion, the factors performance expectancy, effort expectancy, social influence and perceive security have on consumer adoption of mobile payment in Aeon Selangor, Malaysia are described. In this study, all significant values are less than 0.05, indicating that there is a meaningful link between all independent variables. The effect of performance expectancy, effort expectancy, social influence and perceive security on mobile payment adoption is the dependent variable.

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CHAPTER 5

CONCLUSION

5.0 INTRODUCTION

This chapter's objective is to investigate the factors that influence consumer adoption of mobile payments in Aeon Selangor, Malaysia. This study's challenges include awareness, skill, training, and finances. The conclusion consists of four sections: a summary of the study, its research implications, its limitations, and recommendations for future research.

5.1 SUMMARY OF FINDINGS

The purpose of the study was attained by employing descriptive analysis, which enabled the researcher to give the data with a more straightforward interpretation. There are four separate variables that drive consumer adoption of mobile payment: performance expectation, effort expectation, social influence, and perceived risk. According to the results from table 4.4.6 descriptive analysis, all variables were examined using the Likert scale, with the majority of variables standings over 3.0 and only one variable rating below 3.0.

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5.1.1 EFFORT EXPECTANCY

First, based on the Pearson correlation table above, it indicates that the coefficient correlation for brand concern is ($r = 0.301$, $p < 0.05$). This means that the correlation between effort expectancy and consumer adoption is low. This is said because the value is above 0.3. The r-value has to be between 0.5 and 1.0 to show that the dependent variable has a correlation with the independent variable. Moreover, from the regression table, it shows that the value of effort expectancy is ($\beta=0.148$, $t=2.895$, $p=0.004$). The value proves that effort expectancy plays an important role in consumer adoption, as the p value of brand concern is lower than 0.05. The effort expectation has the greatest mean of 4.09 and the lowest standard deviation of 0.43. This is congruent with the results of the research conducted by Kumar et al. (2018), Cao et al. (2016), and Ntaukira et al. (2019). Individuals will only be attracted to use

mobile payment applications if the method is simple to comprehend, learn, and employ. To boost the adoption of mobile payment applications, the service provider must ensure that their system is user-friendly. For example, the installation method must be effortless and simple to conduct, and the user interface must be straightforward, intuitive, responsive, and consistent. Regarding effort expectancy, this study reveals that this dimension also has a strong and favourable association with usage intention. This is similar to the findings of Kumar et al. (2018) and Liu and Tai (2016).

5.1.2 PERFORMANCE EXPECTANCY

Performance expectancy has a positive relationship with consumer adoption. Based on the Pearson Correlation Table, the coefficient correlation of performance expectancy is ($r = 0.37$, $p < 0.05$). This shows that the performance expectation is low and positively correlated with consumer behavior. This is because the r-value has to be between 0.50 and 1.0 to show that there is a correlation between the two variables. Furthermore, from the regression table, it shows that the value of brand concern is ($\beta=0.157$, $t=4.609$, $p=0.001$). The value proves that performance expectancy plays a significant role in consumer adoption, as the p value of brand concern is lower than 0.05. Performance expectancy has a mean of 4.01 and a standard deviation of 0.63. The data suggested that the degree to which mobile payment use improved everyday transactional activity had a significant effect. This might be linked to a multitude of factors, such as the ease of using it anywhere and at any time (Gupta and Arora, 2019), as well as the adaptability of cashless transactions. Users saw mobile payment as a quick and secure way to conduct monetary transactions, which led to its broad acceptance. as supported by prior research (Chou et al., 2018; Sair & Danish, 2018; Lee et al., 2019). which indicates that, in terms of efficacy, performance expectation was viewed as the most influential predictor of behavioural intention to utilise mobile payment systems. Moreover, this would be supported by the correlation between the efficiency of mobile payment systems and the behavioural intent to use them (Al-Saedi et al., 2020).

5.1.3 SOCIAL INFLUENCE

Based on the Pearson Correlation Table, ($r = 0.298$, $p < 0.05$). This shows that social influence is positively correlated with consumer adoption. This is because the r-value has to be between 0.50 and 1.0 to show that there is a correlation between the two variables. Because the r value is 0.298, this value is considered low.Additionally, from the regression table, it shows that the value of social influence is ($\beta=0.161$, $t=3.557$, $p=0.001$). The value proves that social influence has a significant effect on consumer adoption, as the p value of dependency concern is lower than 0.05. Social influence has a mean of 3.77 and a standard deviation of 0.46. Moreover, past research confirms that consumers place a premium on the opinions and suggestions of their family and friends when it comes to creating trust in mobile payment systems and, as a result, deciding whether or not to use them (Yang et al., 2017; Kim et al., 2010; Slade et al., 2016). This revealed that advertising the usefulness and convenience of a service via a social or community network would be an effective marketing tactic. It might be stated that the thoughts and intentions of customers about the acquisition of mobile payment are highly impacted by the advice and ideas of well-known and influential members of society. Customers may also be urged and persuaded to use mobile payment by close friends, family, relatives, and peers.

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5.1.4 PERCEIVE SECURITY

Lastly, According to the Pearson Correlation table, the Cronbach's Alpha value of product features is ($r = 0.509$, $p < 0.05$). This shows that the perceive security is moderate positive correlated with the consumer adoption. This said because the r-value has to be in 0.40 to 1.0 to show that there is a correlation between the two variables. From the regression table, it shows that the value of price concern is ($\beta=0.540$, $t=9.817$ $p= 0.001$). The value proves that price concern has significant in consumer behavior as the p value of dependency concern is lower than 0.05. Perceived security has a mean of 2.83 and standard deviation of 0.38. Perceive Security refers to clients of mobile payment systems who trust that their money and personal data are secure (Zhang, Luximon & Song, 2019). The most significant reason is that customers feel a digital wallet is a secure payment option that will keep

their personal information and money safe, and the majority of consumers agree that they do not know if there is a risk of fraud when they use digital wallets.

5.2 RESEARCH IMPLICATION

Research implications refer to a simple summary for the whole research. In research implications. There are two section in research implication which are theoretical implication and managerial implication. In these two sections, the research will be summarized shortly, Furthermore, it helps the readers to understand the last result of this study case.

5.2.1 THEORETICAL IMPLICATION

The regression study reveals a strong correlation between perceived security and the willingness to continue using mobile payment services. This accords with previous findings published by. This study built a complex framework that expanded the well-known theoretical model (e.g., UTAUT) in order to analyse other critical components and limits of mobile payment uptake, as well as the customers' ability to adapt to these aspects. The suggested model demonstrated a high level of explanatory power based on statistical analysis in terms of anticipating consumer adoption intention and actual use of mobile payments. The conceptual framework of this study has conceptually expanded the UTUAT model by integrating a significant component, such as perceived security, which was rarely addressed in past studies of mobile payment uptake in Malaysia. In addition, the influence of perceived security on the adoption of contactless payment methods by international customers was shown to contradict prior findings. This element may be regarded a significant contribution of this study to the existing body of literature, since it opened the door to more research in various contexts.

5.2.2 MANAGERIAL IMPLICATION

The outcomes of the study are applicable to the mobile sector. As in-depth knowledge and comprehension of the demands of various client groups might aid mobile service providers in enhancing their offerings and attracting more potential customers, it would be advantageous for them to collect such data and knowledge.

The findings of the study will provide students consumers with the information they need they need to decide whether or not they want to prioritize cash payment over online mobile payment. First, based on the numerical result, customer adoption of mobile payment is most strongly influenced by performance expectations. Adding services to the mobile payment app, such as direct bill payment, unique goods and services, or a partnership between mobile payment providers and merchants to offer a variety of services tailored to the elderly, will encourage the elderly to use it more frequently.

The adoption of mobile payment services can serve as a means to strengthen individuals' social ties and social standing, especially among potential users, according to the influence of social factors on adoption intentions. As a member of the same social group, in this case the elderly, you have common interests and shared experiences. Service providers may benefit from promoting mobile payment services through a social or group network.

The importance of risk avoidance and risk reduction was also underlined by service providers, especially in relation to older users. This study demonstrated that while delivering mobile payment services to elder clients, service providers must maintain a safe system in order to develop confidence, while also ensuring that the system is easy to use.

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5.3 LIMITATION OF STUDY

First, data collection is the researcher's biggest restriction. The researcher must gather online resources. A researcher has geographic limits to begin with. Because of the location, the researcher must only collect in Selangor in order to administer the questionnaire. In addition, the researcher sent a questionnaire over WhatsApp and requested that respondents forward it to their friends. As a result, the researcher was unable to determine whether or not the respondent had completed the Google form.

Next, due to the researcher's lack of time and resources to complete the thesis in one semester, the quality of the study may be flawed if the researcher did not have the time to conduct a survey on a broader scale. To meet the research aim, the

primary purpose of the current study is to collect quantitative data using a questionnaire. The research is also based on a small sample size of 395 respondents from Aeon Selangor in Malaysia. The 395 respondents may not represent whole consumer in Selangor.

5.4 RECOMMENDATIONS FOR FUTURE STUDY

Future study should explore the use of artificial intelligence (AI) tools and apps in mobile payment applications, as well as how these AI-based mobile applications influence user behaviour, selections, and continued application usage. Additionally, the constructed and utilised theoretical model in this work is replicable and applicable in various contexts. The implementation of various regulations and standards, such as the General Data Protection Regulation (GDPR) and Payment Services Directive 2 (PSD2), has transformed the financial-services landscape; the same should be examined to determine the level and changes in consumer trust in these services as well as the level of consumer awareness of these services.

In the area of mobile payments, it is recommended that cross-country research be done, such as comparing a Western nation to a non-Western nation. Gender may also be used to compare opinions about the adoption and use of mobile payment systems and applications. As customer confidence in remote payment systems is vital, it demands special consideration. Future research might study the trust problem from the standpoint of services and institutions, such as how trust is built in a mobile payment service provider or institution and how trust functions under general regulatory constraints. In the context of mobile payments, both micro-level (institution) and macro-level (regulator) trust should be evaluated. In conclusion, it is hoped that additional longitudinal studies will provide a deeper understanding of the issues and the solutions required to stabilise or modify the influence of the elements over time.

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5.5 CONCLUSION

In conclusion, the purpose of this research is to offer everyone with the information necessary to establish an in-depth understanding of the adoption on mobile payment. The researcher may infer from the findings of this study that there is a substantial association between all of the criteria (performance expectation,

effort expectation, social influence, and perceived security) and the adoption of mobile payment. This research gives useful insight into mobile payment applications and a conceptual foundation for future research in this subject.

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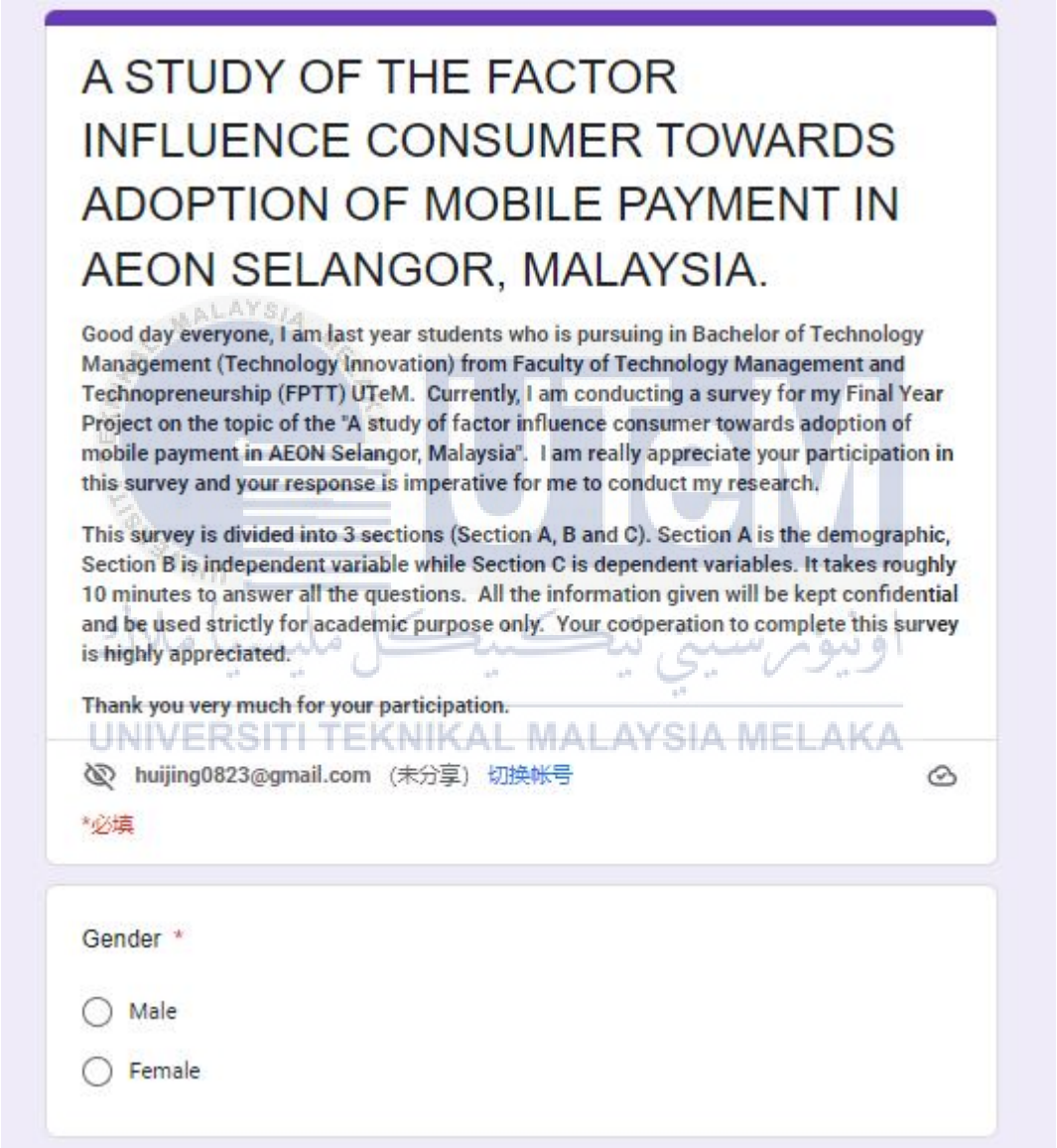
APPENDIX



A STUDY OF THE FACTOR INFLUENCE CONSUMER TOWARDS ADOPTION OF MOBILE PAYMENT IN AEON SELANGOR, MALAYSIA.

Good day everyone, I am last year students who is pursuing in Bachelor of Technology Management (Technology Innovation) from Faculty of Technology Management and Technopreneurship (FPTT) UTeM. Currently, I am conducting a survey for my Final Year Project on the topic of the "A study of factor influence consumer towards adoption of mobile payment in AEON Selangor, Malaysia". I am really appreciate your participation in this survey and your response is imperative for me to conduct my research.

This survey is divided into 3 sections (Section A, B and C). Section A is the demographic, Section B is independent variable while Section C is dependent variables. It takes roughly 10 minutes to answer all the questions. All the information given will be kept confidential and be used strictly for academic purpose only. Your cooperation to complete this survey is highly appreciated.

Thank you very much for your participation.

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huijing0823@gmail.com (未分享) 切换帐号

*必填

Gender *

Male

Female

Cultural Heritage *

- ◯ Malay
- ◯ Chinese
- ◯ Indian
- ◯ Others

Income (Monthly) *

- ◯ < RM2000
- ◯ RM2000 - RM3999
- ◯ RM4000 - RM5999
- ◯ RM6000 - RM7999
- ◯ >RM8000

Age *

- ◯ <25 years
- ◯ 26 - 30 years
- ◯ 31 - 35 years
- ◯ 36 and above

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Location *

- ◯ Aeon Mall Bukit Raja
- ◯ Aeon Mall Bukit Tinggi
- ◯ Aeon Mall Cheras Selatan
- ◯ Aeon Mall Rawang Anggun
- ◯ Aeon Mall Shah Alam
- ◯ Aeon Taman Equine Shopping Centre

Do you own a smartphone? *

- ◯ Yes
- ◯ No

Do you use smartphone to make payment? *

- ◯ Yes
- ◯ No

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How frequent do you use smartphone to make payment? *

- ◯ About once a day
- ◯ Several time a day
- ◯ Once a week
- ◯ A few time a week
- ◯ Once a month
- ◯ A few time a month
- ◯ Others

Part 1 :Performance Expectancy

1. I find mobile pay useful in my daily life. *

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

2. Using mobile payment help me accomplish my tasks more quickly. *

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

3. Using mobile payment increases my productivity. *

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

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4. I can save time when I use mobile payment rather than normal payment process. *

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

Part 2 : Effort Expectancy

1. I find mobile payments easy to use *

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

2. Learning how to use mobile payments was easy for me. *

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

3. It does not take long for me to learn to use mobile payments. *

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

4. It it easy for me to become skillfull at using mobile payments. *

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

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Part 3 : Social Influence

1. Family and people who are important to me affect my intention to use the mobile payment. *

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

2. Friends and colleagues affect my intention to use the mobile payment *

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

3. The media and advertisement affect my intention to use the mobile payment. *

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

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4. I use mobile payment because the people I know also use it. *

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

Part 4 : Perceived Security

1. I would feel secure using my credit/debit card information through e-wallet systems. *

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

2. E-wallet systems are secure to send/use sensitive information. *

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

3. I would feel totally safe by providing information about myself over the e-wallet systems. *

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

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4. Overall, the e-wallet are safe systems to transmit sensitive information. *

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

1. I intend to use e-wallet for my payments in the future *

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

2. I will always try to use e-wallet payments during purchasing things *

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

3. I will recommend others to use e-wallet payments for purchasing *

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

4. E-wallet payments would be one of my favourite technologies for payment *

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

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