

MOBILE SERVICE MARKETPLACE: A NEW
CHANNEL TO CONNECT PHYSICAL SERVICE
PROVIDERS AND CONSUMER?

BY

CINDY WONG KHAI XIN
KEE MUH SHYAN
KIAT YU HANG
TING SIEW HUI
YEOW JIE MING

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DECLARATION

We hereby declare that:

- (1) This undergraduate research project is the end result of our own work and that due acknowledgement has been given in the references to ALL sources of information be they printed, electronic, or personal.
- (2) No portion of this research project has been submitted in support of any applications for any other degree or qualification of this or any other university, or other institutes of learning.
- (3) Equal contribution has been made by each group member in completing the research project.
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Name of Student:	Student ID:	Signature:
1. Cindy Wong Khai Xin	15ABB04848	_____
2. Kee Muh Shyan	15ABB04689	_____
3. Kiat Yu Hang	15ABB03964	_____
4. Ting Siew Hui	15ABB01862	_____
5. Yeow Jie Ming	15ABB04940	_____

Date: 4 April 2019

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LIST OF ABBREVIATIONS

BI	Behavioural Intention
DV	Dependent Variables
D&M IS	Delone and McLean Information System
FC	Facilitating Condition
IQ	Information Quality
IV	Independent Variables
MLR	Multiple Linear Regression analysis
MSM	Mobile Service Marketplace
MSA	Mobile Shopping Application
SE	Self-efficacy
SI	Social Influence
SQ	Service Quality
SY	System Quality
SLR	Simple Linear Regression analysis
S-O-R	Stimulus-Organism-Response
TR	Trust
VIF	Variance-inflation Factor

PREFACE

Impetuous development of mobile commerce market which acts as an online platform for society to buy and sell physical goods has led mobile service marketplace (MSM) to be introduced. This marketplace has undeniably facilitated the process of purchasing and selling of services between service seekers and service providers. It fulfills the need for society to hire services within minutes with their mobile devices. In addition, instant connection is able to be made by service providers with their customers at an unprecedented rate. Nonetheless, only a little attention has been given by Malaysian in MSM as it is still at its infancy stage. Hence, this study identifies the factors influencing users' trust and behavioural intention towards adopting MSM in Malaysia.

ABSTRACT

Explosive digital growth has transformed the global society into a mobile-oriented society. The mobile commerce market has become a favourable blooming market. Mobile service marketplace (MSM), which is one of the mobile commerce applications, is growing rapidly all over the globe. In Malaysia, although MSM is at introductory stage, it is expected to develop exponentially in the near future. Nevertheless, Malaysian researchers did not focus on MSM despite numerous studies were done on mobile commerce. Hence, this research intends to bridge the gap by exploring the determinants affecting users' trust and behavioural intention towards adopting MSM in Malaysia. Specifically, this study aims to examine the influence of system traits (ie. system quality, information quality and service quality) and personal traits (ie. social influence, facilitating conditions and self-efficacy) on user trust towards MSM. This study adopts Stimulus-Organism-Response (S-O-R) framework in studying the user behavioural intention to use MSM when they are stimulated by various traits. A cross-sectional study was conducted and a total of 540 questionnaires were being administered at various shopping malls in Malaysia. 510 responses were collected back and 490 responses were usable. This is one of the few researches that integrates system and personal traits to investigate user trust and behavioural intention towards using MSM. For hypothesis testing, this study employed multiple linear regression and simple linear regression. The results indicated that information quality, social influence, facilitating conditions and self-efficacy have positive and significant relationship on trust towards MSM. Trust was also found to be significant towards BI of MSM adoption. MSM developers and physical service providers may adopt the findings from this study to design an effective marketing strategy which meets users' requirement in various traits.

CHAPTER 1: RESEARCH OVERVIEW

1.0 Introduction

This chapter shows the research background and problem statement at the first section. Next, research objectives and questions, as well as hypotheses are developed. At the last section, significances of the study are explained.

1.1 Mobile Service Marketplace: A New Channel to Obtain Physical Services

Since the 1990s, large corporations have been using the online reverse auctions for their procurement. Recently, the technological developments allowed small- and medium-sized entities and even individuals to adopt similar mechanisms to meet their service procurement needs. Online service marketplaces which match the demands and supplies of service have been blooming globally (Goh, 2015; Moreno & Terwiesch, 2014), examples in Malaysia include Kaodim.com and Servishero. Table 1.1 depicts the examples from various nations. Mobile service marketplace takes advantage of third-party service providers' capabilities in providing services to meet the fast-changing markets (Manner, Nienaber, Schermann & Krcmar, 2012). In recent years, mobile commerce has been popular on the Internet (Saprikis, Markos, Zarpou & Vlachpoulou, 2018). Thus, those marketplaces in Malaysia could be accessed through mobile devices. Internet facilitates the operation of the marketplace through the collection of information and effectively matches the demand with the supply (Izhutov & Mendelson, 2018).

Table 1.1: Examples of Online Service Marketplace in Different Countries

Country	Online service marketplace	Sources
Malaysia	Kaodim.com, ServisHero	Shona (2016)
Indonesia	Pembantu	Goh (2015)
United States	Handybook, Homejoy	Woods (2014)
United Kingdom	Hassle.com, Housekeep	Woods (2014)
Germany	Helping	Woods (2014)

Source: Developed for the research

In this technological era, e-commerce and m-commerce are the latest channels to conduct a business (Sharma, 2016). However, they are different in certain characteristics (Omonedo & Bocij, 2014). The dissimilarities between e-commerce and m-commerce are explained in Table 1.2. Furthermore, Table 1.3 explains the differences between mobile commerce marketplace and mobile service marketplace (MSM).

Table 1.2: Differences between E-commerce and M-commerce

E-commerce	M-commerce
Content delivery, business or commercial transactions are done via computer or electronic system with Internet like laptops and computers (Sharma, 2016).	Content delivery, business or commercial transactions are done via wireless telecommunication or cellular devices such as smartphones and Personal Digital Assistant, it is considered as m-commerce (Surbhi, 2015).
It does not have such advantages (Surbhi, 2015).	It has the advantages of localization, instant connectivity and portability (Surbhi, 2015).
It does not involve mobile applications.	It has push notification in mobile applications which allows more interaction between customers and business. Live actions and attractive

	graphics also allow consumers to experience better in mobile shopping (Sharma, 2016).
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Source: Developed for the research

Table 1.3: Differences between Mobile Commerce Marketplace and MSM

Mobile Commerce Marketplace	Mobile Service Marketplace
Medium for physical goods trading (Kestenbaum, 2017).	Medium for services trading (Chaney, 2015; Goh, 2015).
Transaction is conducted in the form of forward auction (Moreno & Terwiesch, 2014).	Transaction is conducted in the form of reverse auction whereby the submission of bid regarding the buyers' requests for services is made by sellers (Moreno & Terwiesch, 2014).
Price would be the main concern (Singh, 2015).	Various attributes such as ratings of the service providers and service providers' reputation are the main concerns (Singh, 2015)
It does not involve face-to-face interaction among vendors and buyers (Laumeister, 2014).	It involves face-to-face interaction as service providers will perform their services offline (Laumeister, 2014).

Source: Developed for the research

Obviously, convenience is one of the prime motivators that encourages mobile shoppers to shop online (Kwek, Tan & Lau, 2010). Consumers who hire services via mobile service marketplace can avert some steps of hiring services offline ("Kaodim.com, the smartest way to hire services", 2014). For instance, Kaodim.com and ServisHero were established to provide convenience to consumer in linking with trusted local service provider (Shona, 2016; Ng, 2016). MSM can improve customer experiences and drive customer value as well (Laumeister, 2014; Chaney, 2015). This is because customer reviews on MSM can assist others in making their hiring decisions (Singh, 2015). MSM also allows users to compare

quotes and profiles of service providers (Shona, 2016). For example, Kaodim.com is a reliable platform to connect consumers and service providers in a timely and cost-effective manner (Ting, 2015). Nonetheless, if customers are unsatisfied with the service, the platform will step in to settle the case (Lee, 2016).

In Malaysia, statistics showed that mobile shopping is gaining popularity. According to the Internet User Survey 2017 (Malaysian Communications and Multimedia Commission [MCMC], 2018c), Malaysia is a mobile-oriented society since mobile devices are mainly used to access Internet. Moreover, 48.8% of the Internet users had engaged in online shopping, at various frequency level of purchasing. In 2016, iPay88 Sdn. Bhd., an online payment specialist, recorded 38.2 million online transactions via its systems. Most of the transactions were related to online games, general ticketing, fashion and apparel instead of physical services (“Malaysians love to shop online during office hours”, 2017).

1.2 Problem Statement

Despite the acceptance on mobile commerce in Malaysia is growing drastically, MSM faces challenges in terms of consumers’ adoption. Malaysians often find service experts through recommendation by friends, through a list of location-centric service providers or through a list of professional service providers (Tay, 2014; Madhukar, 2015). Moreover, consumer oriented discussion provides stronger credibility and relevance. It generates more empathy than marketer-generated Web content. The marketers are facing difficulties in obtaining trust from customers (Nadarajan, Bojei & Khalid, 2017). User trust will influence the BI to adopt MSM. Therefore, it is essential for the MSM providers to build a trustable relationship with the users to encourage the adoption of MSM.

Many researchers in the past have been looking into mobile users’ behavioural intention towards the adoption of new mobile technologies (Bhatiasevi, 2016). In Malaysia, studies on mobile technology were done on tourism products (Tan & Ooi, 2018), mobile payment (Yeow, Khalid & Nadarajah, 2017) and mobile apps (Hew,

Lee, Ooi & Wei, 2015) instead of MSM. Furthermore, these studies did not test how technological and personal traits affect consumer's trust before the behavioural intention to adopt mobile technologies is influenced. Customer trust is essential in virtual environment due to absence of physical existence of products and physical ambience (Koksal & Penez, 2015).

Additionally, most of the researches done were based on technological-based theories or models such as UTAUT (Wong, Tan, Tan & Ooi, 2015), UTAUT 2 (Hew et al., 2015) and M-TAM (Ooi & Tan, 2016). They did not integrate personal traits into their models. Personal traits could be integrated with system traits to study the user's behaviour on mobile technology as personal traits will support the consumer behaviour (Leong, Hew, Tan & Ooi, 2013). The combined effect from system and personal traits on consumer behaviour could be studied.

Consequently, lack of consumer adoption of MSM and the gaps in the earlier studies trigger the need to identify the determinants which affect consumers' intention to use MSM.

1.3 Objectives of the Research

Table 1.4 depicts the research objectives as well as research questions of this research.

Table 1.4: Research Objectives and Research Questions

Research objectives	Research questions
<u>General:-</u> To identify the factors that affect the user trust on MSM in Malaysia. To examine the relationship between user trust and BI to use MSM.	<u>General:-</u> What are the factors that affect user on MSM in Malaysia? What is the relationship between user trust and BI to use MSM?

<p><u>Specific: -</u></p> <p>To examine the relationship between system traits (ie. system quality, information quality and service quality) and user trust.</p>	<p><u>Specific: -</u></p> <p>What are the relationship between system traits (ie. system quality, information quality and service quality) and user trust?</p>
<p>To examine the relationship between personal traits (ie. social influence, facilitating conditions and self-efficacy) and user trust.</p>	<p>What are the relationship between personal traits (ie. social influence, facilitating conditions and self-efficacy) and user trust?</p>

Source: Developed for the research

1.4 Significance of Study

1.4.1 Theoretical Significance

Our research could reduce the research gap by being one of the pioneer study to combine technological traits, namely system quality, information quality and service quality, from D&M IS success model with various personal traits including social influence, facilitating condition and self-efficacy. Technological traits were hypothesized to have positive relationship with the technology adoption in previous study (Alzahrani, Mahmud, Ramayah, Alfarraj & Alalwan, 2017; Michel & Cocula, 2017). On the other hand, personal traits are included to obtain an accurate and comprehensive understanding from the research. System traits will affect user trust as consumer will only have trust on a system when the system provides desirable quality. In terms of personal traits, user trust will be instilled whenever the user is in the environment that motivates the adoption of MSM. Both system and personal traits should be considered together as both traits will influence user's behaviour at the same time. If any trait is undesirable, user trust towards MSM will be adversely affected. Eventually, when user trust exists, the user will have the intention to adopt MSM.

1.4.2 Managerial/ Practical Significance

Practically, our study could provide a better understanding to both the service marketplace developers and service providers on consumers' BI towards using the new marketplaces. With proper and systematic development, MSM is very beneficial to the society. This marketplace eliminates the biggest points of friction that customers have when hiring services, for instance, researching, vetting, contracting and transacting with company where the processes can happen all at once within a mobile marketplace (Johansson, 2017). With the understanding on the determinants on user's behavioural intention, the developers and service providers could design an effective marketing plan based on the significance of each determinant to increase the usage rate of MSM. The developers and service providers could understand the expectation of the users on the MSM and thus, they could design an application that meets the users' requirements. Besides, they could promote the usage of MSM by creating an environment that motivates the usage of MSM. The absence of any system or personal traits in MSM would discourage the users to adopt MSM.

1.5 Overview of the Chapters

Chapter one introduces the topic, statement of problem, research purposes as well as importance of this research. Chapter two relates to the review of past literature and explains the theories applied to combine technological traits from D&M IS success model and personal traits into one model. Moreover, the research model is illustrated and hypothesis are formed in the same chapter. Chapter three depicts the research methodology that are carried out which includes identifying the research strategies and determining sampling design, data collection method, variables as well as measurements adopted in this research. Furthermore, chapter four explains the analysis of data and results including analysis of demographic items, measurement of scale as well as inferential analysis. Those analyses are summed up in chapter five. Chapter five also explains the key findings, implications and limitations for the future research.

1.6 Summary

Background of the topic, statement of problem, research objectives and importance of the research have been explained. The next chapter will comprehensively discuss the theories involved.

CHAPTER 2: LITERATURE REVIEW

2.0 Introduction

In this chapter, the theoretical framework adopted and relevant past studies are described. Furthermore, this chapter also develops the hypotheses and conceptual model.

2.1 Theoretical Foundation

2.1.1 Stimulus-Organism-Response (S-O-R) Framework

Mehrabian and Russell (1974) proposed S-O-R framework which illustrates the impact of environmental stimuli (S) on organisms (consumers; O) and result in approach or avoidance response (R) behaviours. The stimuli are the attributes that initiate consumers' decision-making process (Koo & Ju, 2010). In m-commerce context, consumers' purchasing decisions are based on the factors stimulating positive evaluation, which eventually induce positive responses (Kim & Lennon, 2013). Koo and Ju (2010) defined organism as the intervening internal process between stimuli and reaction, where the consumers will interpret the stimuli into useful information to understand the surrounding before any decision made. The internal reaction within the organism will then create a response in the form of behaviour or BI (van Zeeland-van der Holst & Henseler, 2018). Response is the final result from stimulus and organism (Emir et al., 2016).

S-O-R model has been adapted in online environment, suggesting consumers' BI are determined by various stimuli and by the consumers' emotional responses (Eroglu, Machleit & Davis, 2003). S-O-R framework have been used to examine stimuli of customers' intention to book hotel accommodation

online (Emir et al., 2016), individual's intention to discontinue the use of Facebook (Luqman, Cao, Ali, Masood & Yu 2017) and tourists' mobile social tourism shopping intention (Hew, Leong, Tan, Lee & Ooi, 2018).

In this study, S-O-R model is applied to explore how system and personal traits (that will be discussed in the following section) could stimulate trust and discover user's BI towards using MSM.

2.1.2 Stimulus: System Traits and Personal Traits

This study incorporates DeLone and McLean Information System Success Model (2003) to understand how technological traits, including system quality (SY), information quality (IQ) and service quality (SQ), could stimulate consumer trust and ultimately BI towards using MSM. The model was proposed by DeLone and McLean in 1992 (Hsu, Chang, Chu & Lee, 2014). Based on Almasri (2016), the principal theory of this model is to measure achievement of information systems. Table 2.1 shows the definition of each system trait.

Table 2.1: Definition of System Traits

Variables	Definition
System Quality	It refers to the overall features, performance and quality of the information system.
Information Quality	It is defined as the quality of the outcome of the information system.
Service Quality	It implies the quality of services offered by the information system to the users.

Source: Petter, S., DeLone, W., & McLean, E. R. (2013). Information system success: The quest for the independent variables. *Journal of Management Information Systems*, 29(4), 7-61. doi:10.2753/MIS0742-1222290401

Several researchers have validated the application of SY, IQ and SQ in various mobile technology. The areas of application include mobile hotel reservation adoption (Wang & Wang, 2010), mobile shopping (Chen, 2013) and mobile tourism (Hew, Lee, Leong, Hew & Ooi, 2016). Chomchalo and Naenna (2013) has grouped SY, IQ and SQ as system traits in their study. Some researchers also employed these traits in S-O-R model in their studies. For instance, Hsu and Tsou (2011) has explained how website quality represented by SY, IQ and SQ can create positive consumer emotions and thus affect repurchase behaviours in online shopping. Furthermore, Hew et al. (2018) also found that SQ and SY are important stimuli in mobile social tourism (MST) shopping environment.

Along with system traits, personal traits represented by social influence (SI), facilitating condition (FC) and self-efficacy (SE) are also employed as stimuli. The reason why personal factors are investigated is because consumer behaviour is often supported by the characteristics of an individual (Leong et al., 2013).

SI allows an individual to accept any concept in the society. Views and reviews of the people surrounding the individual play an important role in affecting the individual. Those views and reviews will eventually impact the consumer decision regarding the adoption of a new concept, including mobile technology (Malik, Suresh & Sharma, 2017; Eckhardt, Laumer & Weitzel, 2009). Moreover, SI is a vital construct in marketing and consumer behaviour studies. Reviews from people around a consumer highly influence the consumer's adoption decisions (Yadav, Sharma & Tarhini, 2016).

FC is the facilities and knowledge which allow individuals to adopt technology (Alwahaishi & Snasel, 2013). Many studies showed that FC positively impact the adoption of various mobile technologies including mobile banking (Boonsiritomachai & Pitchayadejanant, 2017) and mobile tourism (Tan & Ooi, 2018). Moreover, according to Oliveira, Thomas, Baptista and Campos (2016), given that there is an operational infrastructure that permits the adoption, the BI to use mobile payment will rise.

SE is the extensive confidence of an individual on his or her ability to carry out a task. (Zolait, 2014). Compeau and Higgins (1995) highlighted the significant role of SE in developing personal intention to use new technology as well as users' opinion on the estimated results of adopting the technology. There are many studies demonstrated that SE is significant in predicting the adoption of several mobile technologies including mobile learning on tourism sector (Fatima, Ghandforoush, Khan & Masico, 2017), mobile payment (Bailey, Pentina, Mishra & Mimoun, 2017) and mobile banking (Alalwan, Dwivedi, Rana & Williams, 2016).

2.1.3 Organism: Consumer Trust

In m-commerce, trust represents behavioural beliefs about the transaction partner (Hong & Cha, 2013). Trust is often related to risk as most of the shoppers will perceive high risk due to lack of confidence on the online platform which lead to negative purchasing attitude (Forsythe & Shi, 2003). Trusting belief allows the consumers to perceive that the seller is capable and willing to deliver the goods or services purchased (Chemingui & Lallouna, 2013). Trust helps consumers to change the uncertain and risky perceptions on m-commerce, where lack of trust will lead to reluctance to engage in the information sharing or purchasing behaviours (McKnight, Choudhury & Kacmar, 2002). The application of trust as the organism in the S-O-R framework has been validated by several studies including Li (2017) as well as van Zeeland-van der Holst and Henseler (2018). Hence, consumer trust is employed in our study.

2.1.4 Response: BI

Response is the product of internal processes of the organism (Li, Dong & Chen, 2012). In m-commerce context, the response to stimuli often termed as

“behavioural intention” (Li, 2017). The ultimate interest to a web-based vendor is consumers’ behaviour or willingness to transact with the vendor (McKnight, Choudhury & Kacmar, 2002). Prashar, Vijay and Parsad (2017) identified the positive effects of website cues and online shopping values to satisfaction that induces purchase intention. Kaur, Lal and Bedi (2017) found that trust has a strong relationship with purchase intention which can be influenced by vendor offline cues. Thus, our study employs system traits and personal traits as antecedents of BI in relation with consumer trust.

2.2 Analysis of Prior Researches and Hypothesis Development

2.2.1 Linkage between SY and Trust

SY is the system’s efficiency in generating and transmitting information and services to consumers (DeLone & McLean, 2003). According to Namahoot and Laohavichien (2015), Chen, Yen, Pornpriphet and Widjaja, (2015) and Vance, Lowry and Wilson (2017), there is a connection between SY and trust. It is significant for the platform to increase the reliability by implementing a public rating system on user profile and verifying the legitimacy of users’ data. This will allow mobile users to evaluate the services as most of the customers trust online reviews and personal recommendations. Moreover, the verification of users could also gain trust as this would prevent fraudulent users. Flexibility in choosing service providers, ease of use of the system and data protection also positively impact consumer trust. In summary, SY has significant influence on user trust. If customer perceived a good SY on MSM, it will increase the trustworthiness of MSM adoption. A hypothesis is formed accordingly:

H₁: SY significantly and positively influences trust.

2.2.2 Linkage between IQ and trust

IQ is the data information provided by the system through its website (DeLone & McLean, 2003). It is stated that improved IQ is predicted to have positive influence on trust (Weerakkody, Irani, Lee, Hindi & Osman, 2016; Tang & Hanh Nguyen, 2013; Seppanen, Blomqvist & Sundqvist, 2007). Poor IQ performance will decrease trusting beliefs (McKnight, Lankton, Nicolaou & Price, 2017). It is necessary to have a clear, accurate and consistent information. Clear information ensures the understandability of customers. Furthermore, accurate information provides the precise, error-free and reliable data information while consistent information referred to the same and relevant data information for each similar services. Moreover, customer's trust could be enhance if important description and details of service can be obtained at any time. To recapitulate, user trust strongly depends on the IQ as the information cues will build trusting beliefs. The hypothesis is proposed accordingly:

H₂: IQ significantly and positively influences trust.

2.2.3 Linkage between SQ and trust

SQ indicates the quality of service provided by the system to assist its users (DeLone & McLean, 2003). SQ illustrates a general perception of attitude relating to the quality of service (Hsu, 2014). Hariguna and Berlilana (2017) as well as Lian (2017) depicted that perceived SQ is positively related to customer trust. Improved SQ is required to promote trust level simultaneously. A rationale user will tend to trust MSM when there is high quality of customer care which provides promised service. These include the service of pricing structure, convenient procedures, added services, customer's feedback system and customer support. Hence, it will increase the assurance and confidence level of customers and reduce any uncertainty. Furthermore, the influence on trust depends on the post-usage evaluation on the responsiveness of marketplace towards customer. It will give professional and competent image when most of the customer rely on MSM. In conclusion, SQ strongly affects

customers' trust towards MSM. The following hypothesis is formed accordingly:

H₃: SQ significantly and positively influences trust.

2.2.4 Linkage between SI and trust

SI refers to the situation where the change in behaviours of an individual is under the influence of others (Peng, Yang, Cao, Yu & Xie, 2017). Several researchers have found that there is an impact of SI over trust (Baabdullah, 2018; Chaouali, Yahia & Souiden, 2016; Malaquias & Hwang, 2016). People tend to trust on such marketplace when they find out those who are important to them (e.g. peers, family and friends) demonstrated a favorable feedback over the adoption of the marketplace. If the feedbacks provided are positive, one will tend to adopt the mobile application. Therefore, the decision of an individual to adopt any mobile application for hiring service provider will consider the views and comments provided by people who are important to him or her. In summary, SI has a crucial role in influencing users trust in MSM. Thus, it follows that:

H₄: SI significantly and positively influences trust.

2.2.5 Linkage between FC and trust

Venkatesh, Thong and Xu (2012) defined FC as the opinion of consumers on the available facilities and assistance in performing an activity (Gu, Wei & Xu, 2016). Salimon, Yusoff and Mohktar (2016), Gu et al. (2016) as well as Akar and Mardikyan (2014) showed that FC is positively related to trust. As MSM is in its infancy stage, individuals tend to have doubts on this mobile application. Without proper guidance and facilities like smart phone, individual would face difficulty in the initial adoption of MSM. If the mobile application provides sufficient instructions such as users' guidance, ease of access and availability of other supports to facilitate the users of MSM, it may

stimulate their trusts in adopting MSM. As a result, it is concluded that FC serves to be one of the vital traits that affects an individual's trust in MSM. Thus, it follows that:

H₅: FC significantly and positively influences trust.

2.2.6 Linkage between SE and trust

SE indicates judgement of an individual regarding his or her ability in executing a behaviour (Hocevar, Flanagin & Metzger, 2014). The positive relationship among SE and trust had been validated in many prior researches (Zhou, 2012; Hocevar et al., 2014; Alalwan, Dwivedi, Rana & Simintiras, 2016). MSM offers multiple choices of services providers to be hired and such mobile application does not provide any face-to-face assistance to adopt the system. Therefore, users' beliefs as well as assessment of their ability are some of the main drivers which influence trust in this marketplace. When the level of SE is higher, their trust towards the marketplace may also rise accordingly. Self-confidence will motivate the individual to look for service providers via MSM. When people believe that they could work with a technology, they tend to trust the technology more. To recapitulate, SE is crucial for MSM since it can affect consumers' trusts. Thus, it follows that:

H₆: SE significantly and positively influences trust.

2.2.7 Linkage between trust and BI

According to Gefen (2000), trust is an individual's intention to be exposed to decision made by a trusted party according to the sense of assurance. Mayer, Davis and Schoorman (1995) explained trust as the trustor's desire to accept risk. Alalwan, Dwivedi and Rana (2017), Vasileiadis (2014) and Taluka and Masele (2016) have shown that a positive connection between user trust and BI towards mobile technology exists. Therefore, consumers tend to consider

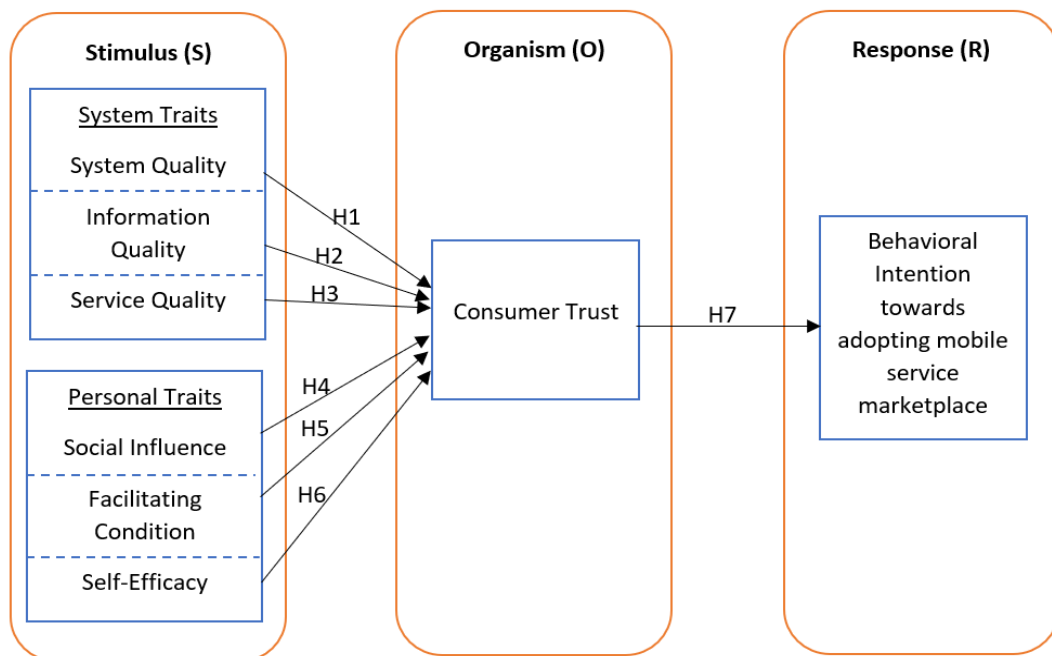
the trustworthiness of the marketplaces and the relevant mobile applications before adopting the marketplace to look for physical service providers. This is because MSM reflects a greater exposure of insecurity and risk as compared to traditional way to look for service providers physically. Therefore, trust is imperative in the MSM and it follows that:

H7: Trust significantly and positively influences BI.

2.3 Proposed Conceptual Framework

The conceptual model is proposed and illustrated in Figure 2.1. The stimuli comprise of technological and personal traits, together with organism that is represented by consumer trust are the predictors to be tested on the response (ie. BI towards adopting MSM) for this particular study.

Figure 2.1: Conceptual Model of This Study



Source: Developed for the research

2.4 Summary

This chapter discussed the theories applied with the reference of past studies. Conceptual model and hypothesis have been constructed. The following chapter will discuss the research methodology.

CHAPTER 3: METHODOLOGY

3.0 Introduction

This chapter describes the research design, population, sample and sampling procedures of the study. Next, variables and measurements, data collection and analysis method are discussed.

3.1 Research design

The purpose of this research is to identify how system traits and personal traits influence user's BI to use MSM in Malaysia. A quantitative research which provides generalizability of the findings is adopted as it is suitable for present study (Verkijika, 2018; Chong, 2013; Faqih & Jaradat, 2015). Besides, a survey is used for data collection as it collects data from a substantial population in the most cost-effective way (Saunders, Lewis & Thornhill, 2016).

The unit of analysis of this research is mobile users of generation X and Y who have experience in m-shopping. This research adopts self-administered survey questionnaire for data collection due to the ease of standardization and comparison (Saunders et al., 2016). Furthermore, cross-sectional study was conducted as it focuses on the population at a given point in time. It also acts as the comparison between variables. It is useful whenever the study is easy, affordable, effective and does not require follow up and extended resources (Sedgwick, 2014). Cross-sectional studies were frequently being applied in the survey strategy in the past (Smith, Thorpe & Jackson, 2008; Robson, 2002).

3.2 Population, Sample and Sampling Procedures

This research targets mobile users of Generation X and Y who have experience in m-shopping before as they are the potential users of mobile service marketplace (Abrahao, Moriguchi & Andrade, 2016). Moreover, about 80% of mobile users in Malaysia are Generation X and Y (MCMC, 2018b). Generation X were born from year 1965 to year 1980 (Tay, 2011; Tan & Yusoff, 2012). Generation X were investigated as they are active users of various mobile technologies (Rahman & Hassan, 2017). Generation Y are those who were born within year 1981 and 2001 (Ismail et al., 2016). This generation are being exposed to technology which enabled them to fulfil their demands via technology (Bolton et al., 2013).

Sampling allows the selection of a sufficient number of sample from the population (Lean, Zailani, Ramayah & Fernando, 2009). In this research, quota alongside with judgmental sampling are chosen as the sampling frame for mobile users is unknown. Using quota sampling, a quota against the percentage of mobile broadband subscription is calculated for each of the four selected states in Malaysia based on the number of mobile broadband subscription in these states. Meanwhile, judgemental sampling allows selecting cases using judgement that will best meet the research objectives. Hence, judgmental sampling is used to sample Generation X and Y who have knowledge about mobile service marketplace and have experience in m-shopping.

Survey will be conducted on the selected mobile users of Generation X and Y in selected locations by inquiring them to voluntarily complete the questionnaires. According to Hair, Anderson, Tatham and Black (1998), an adequate sample size should be based on responses to items ratios ranging from 1:5 to 1:10. As this research will measure 41 items, thus the preferred sample size is between 205 and 410 samples. The expected response rate is about 80% according to previous researches on mobile users (Ooi & Tan, 2016; Lee & Wong, 2016). Hence, a total 540 sets of survey questionnaires were distributed, 510 surveys were collected back (94.44% response rate), and only 490 surveys are usable as the rest were not filled completely by the respondents.

3.3 Method of Data Collection

For data collection, self-administered survey questionnaires were distributed. This method is adopted by several researchers in the field of mobile technology including cloud computing (Ooi, Lee, Tan, Hew & Hew, 2018), mobile social commerce (Hew, Lee, Ooi & Lin, 2016) and mobile service (Porrall, Medin & Mengotti, 2017). Data collection period will be from October to November 2018 at four different locations with the highest number of mobile broadband subscribers (MCMC, 2018a). Moreover, as shown in Table 3.1, Northern, Central and Southern regions are accounted for the most percentage of hand phone users' distribution in 2017 (MCMC, 2018b). Thus, the location for data collection would be narrowed down to these areas. The selected locations are Selangor, Kuala Lumpur Johor and Perak (Table 3.2). East Malaysia will be excluded due to geographical limitation (Moorty et al., 2014).

Table 3.1: Percentage Distribution of Hand Phone Users

Region	Percent
Central Region (Negeri Sembilan, Selangor, W.P. Kuala Lumpur, W.P. Putrajaya)	33.1
Northern Region (Kedah, Perak, Perlis, Pulau Pinang)	19.4
Eastern Region (Sabah, Sarawak, W.P. Labuan)	18.7
Southern Region (Johor, Melaka)	15.4
East Coast Region (Kelantan, Pahang and Terengganu)	13.4

Source: MCMC. (2018b). Hand phone users surveys 2017. Retrieved from <https://www.skmm.gov.my/skmmgovmy/media/General/pdf/HPUS2017.pdf>

Table 3.2: Mobile Broadband Subscription by States

State	Amount ('000)	Amount (%)
Selangor	7,624.1	21.84%
Johor	5,151.2	14.76%
WP Kuala Lumpur	3,890.9	11.15%
Perak	2,573.5	7.37%
Sabah	2,548.9	7.30%
Sarawak	2,431.7	6.97%
Pulau Pinang	2,227.6	6.38%
Kedah	1,833.2	5.25%
Pahang	1,445.4	4.14%
Negeri Sembilan	1,440.9	4.13%
Kelantan	1,430.6	4.10%
Terengganu	1,000.1	2.86%
Melaka	963.0	2.76%
Perlis	216.1	0.62%
WP Putrajaya	66.6	0.19%
WP Labuan	65.8	0.19%

Source: MCMC. (2018a). Communications and multimedia: Facts and figures, 1Q 2018. Retrieved from <https://www.mcmc.gov.my/skmmgovmy/media/General/pdf/Infographic-1Q-2018-200618.pdf>

In the respective locations, surveys will be self-administered at the most popular shopping malls since study showed that Malaysians spend plenty of leisure time in shopping malls (Ahmed, Ghingold & Dahari, 2007). The shopping malls (as shown Table 3.3) are selected according to the rating of popularity on Trip Advisor. The number of sample collected and questionnaire distributed (as depicted in Table 3.4) at each location is determined based on the amount of mobile broadband subscription at each state.

Table 3.3: Targeted Shopping Malls

Research Area	Targeted Shopping Mall
Kuala Lumpur	Mid Valley Megamall
Selangor	Sunway Pyramid Shopping Mall
Perak	Ipoh Parade
Johor	Johor Bahru City Square

Source: Trip Advisor. (2018). *Shopping Malls in Kuala Lumpur*. Retrieved from https://www.tripadvisor.com.my/Attractions-g298570-Activities-c26-t143-Kuala_Lumpur_Wilayah_Persekutuan.html#FILTERED_LIST

Table 3.4: Number of Survey Questionnaires Distributed to Each Location

Research Area	Targeted Shopping Mall	Required Number of Sample	Number of Questionnaire Distributed
Kuala Lumpur	Mid Valley Megamall	80	110
Selangor	Sunway Pyramid Shopping Mall	165	210
Perak	Ipoh Parade	55	70
Johor	Johor Bahru City Square	110	150

Source: Developed for the research

Before the survey is conducted, pre-test and pilot test (as explained in Table 3.5) will be done.

Table 3.5: Pre-test and Pilot Test

Type of Test	Purpose of Conducting the Test
Pre-Test	Pre-test is performed mainly to test the questions' suitability by revising the data collection procedures and the survey questionnaires (Hurst et al., 2015). Thus, the errors can be detected to minimize the conflict. In this context, a pre-test of the survey questionnaires was conducted by approaching two

	practitioners and three research scholars who are experts in this field.
Pilot test	According to Kelley, Clark, Brown and Sitzia (2003), pilot test has to be carried out to test the sample for the target population to ensure the sufficiency of the questionnaires prepared. Throughout the test, the potential problem in the survey questionnaires may be solved to improve and ensure the validity (In, 2017). As 10 to 30 respondents would be adequate for performing pilot test (Johanson & Brooks, 2010; Hill, 1998), 30 sets of survey questionnaires were distributed at one of the research locations, Ipoh Parade.

Source: Developed for the research

3.4 Constructs and Measurement

To ensure the validity of the content, all items under each variable were adapted from existing published journal papers. A similar approach has been adopted by Lee, Foo, Leong and Ooi (2016). Seven-point Likert scale (i.e. 1=strongly disagree and 7= strongly agree) was employed in this study to measure the item as it better reflects the true assessment of a respondent (Finstad, 2010). Each respondent is required to express their opinion on each statement. Appendix C elucidates the operationalization of variables.

3.5 Data Analysis Method

3.5.1 Descriptive analysis

Descriptive analysis focusing on central tendency and dispersion is used to describe the variables numerically (Saunders et al., 2016). Frequency and percentage distribution analysis will be done to examine respondents'

demographic profile and would be depicted in frequency and percentage distribution table with simple explanations. Since large amount of data will be collected in a research, the measure of central tendency is vital to identify a value to represent the whole distribution as well as to provide a precise illustration for the entire data (Manikandan, 2011a). However, it is possible where two different data sets can have the same mean. The measure of dispersion could differentiate the data sets based on the extent of variability (Manikandan, 2011b). Therefore, measure central tendencies and dispersion (i.e. mean and standard deviation) will be analysed on every item in the questionnaire.

3.5.2 Scale measurement

Cronbach's Alpha reliability test will be performed to investigate the constructs' reliability so that every question has an acceptable level of consistency (Yeow, Khalid & Nadarajah, 2017). A reliable measure will produce responses that are not too varied across time so that the measurement taken at any point in time will be reliable. The reliability of the constructs is acceptable when Cronbach's alpha is greater than 0.70 but less than 0.95 (Hair, Black, Babin & Anderson, 2010).

Test for normality is important as most of the parametric tests assume that the target populations are normally distributed to derive a precise and credible summary on reliability (Ghasemi & Zahediasl, 2012). To ensure the normal distribution of data, skewness and kurtosis are applied for normality test in this study. The data is assumed to be spread normally if the skewness falls within ± 3 and kurtosis falls within ± 10 (Kline, 2005).

3.5.3 Inferential analysis

3.5.3.1 Pearson Correlation Analysis

Based on Zhou, Deng, Xia and Fu (2016), correlation analysis measures the intensity and direction of the linear relationship between two constructs (IVs). Its results range from -1 to +1, where the value describes the strength of the correlation among the constructs. The sign illustrates whether there is a direct or inverse correlation (Wong & Hiew, 2007). Table 3.6 shows the strength of correlation for different ranges of value. According to Greenblatt et al. (2011), a Pearson correlation analysis is conducted to detect multicollinearity problem. It is stated that coefficient value must be lower than 0.90 in order to not have multicollinearity issue (Hair, Black, Babin & Anderson, 2009).

Table 3.6: The Relationship between Coefficient Value and Correlation

Coefficient (r)	Correlation
0.10-0.29	Weak
0.30-0.49	Medium
0.50-1.00	Strong

Source: Toh, T. W, Marthandan, G., Chong, A. Y. L., Ooi, K. B., & Arumugam, S. (2009). What drives Malaysian m-commerce adoption? An empirical analysis. *Industrial Management & Data Systems*, 109(3), 370-388. doi:10.1108/02635570910939399

3.5.3.2 Multiple Linear Regression

Multiple linear regression analysis was conducted for hypothesis testing in this research. It is applied to investigate the correlation between a single response variable and several IVs (Hair et al., 2010; Gall, Gall & Borg, 2007). Multiple regression analysis is a suitable method when the study involved several IVs and one DV (Toh et al., 2009). There is a significant correlation

when the statistical significance reach at the $p < 0.05$ level (Saunders, Lewis & Thornhill, 2016). Moreover, preliminary analysis is conducted to ensure that there is no violation of normality, linearity, homoscedasticity, and multicollinearity (Tabachnick & Fidell, 2001).

Variance-inflation factor (VIF) and tolerance will be used to test the multicollinearity problem between IVs (Wong & Hiew, 2007). Multicollinearity is absent when the VIF value is below 5 and the tolerance level exceeds 0.20 and they are considered to be acceptable for a DV (Hair, Sarstedt, Ringle & Mena, 2012). In Table 3.7, the equation of MLR is shown as a regression coefficient predicting the impacts of the IV on the DV, across the levels of the other IVs. Therefore, the example is given that β_1 reflects the trends of change in γ with changes in X_1 at various levels of X_2 to X_7 , where α represents the least squares estimate of the intercept (Jaccard, Wan & Turrisi, 1990).

Table 3.7 Equation for the Multiple Linear Regression Analysis

$\gamma = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + \beta_6X_6$
γ = Consumer Trust
α = Regression constant
X_1 = System Quality
X_2 = Information Quality
X_3 = Service Quality
X_4 = Social Influence
X_5 = Facilitating Condition
X_6 = Self-Efficacy
$\beta_1 \dots \beta_6$ = Regression beta coefficient association with each X_i

Source: Developed for the research

3.5.3.3 Simple Linear Regression

Simple linear regression is suitable to be employed in order to examine the relationship between a single IV with a single DV (Devault, 2017). The significant relationship exists between the IV and DV when the statistical significance (p value) is less than 0.05 (Saunders et al., 2016). In Table 3.8, the equation of SLR is expressed as the impact of IV on DV is estimated with the regression coefficient. Thus, the equation of simple linear regression is derived as follows with the change in X_1 , β_1 will reflect the change in γ , whereas α would be the intercept of the line (Schneider, Hommel & Blettner, 2010). Moreover, preliminary analysis is conducted to ensure that there is no violation of normality, linearity and homoscedasticity (Tabachnick & Fidell, 2001).

Table 3.8 Equation for the Simple Linear Regression Analysis

$\gamma = \alpha + \beta_1 X_1$
γ = Behavioural Intention
α = Regression constant
X_1 = Consumer Trust
β_1 = Regression beta coefficient association with each X_1

Source: Developed for the research

3.6 Summary

All the research methodologies involved in this study were described in this chapter. The next chapter will explain the results obtained from the data analysis.

CHAPTER 4: DATA ANALYSIS

4.0 Introduction

The outcomes of pilot test and actual test are depicted in this chapter. This chapter also demonstrates the result of descriptive analysis, scale measurement and inferential analysis.

4.1 Descriptive Analysis

4.1.1 Demographic Profile of Respondents

This section describes the characteristics of 490 respondents.

Table 4.1 illustrates the frequency and percentage distribution of gender for 490 respondents. Among the 490 respondents, there are 352 female respondents (71.84%) and 138 male respondents (28.16%).

Table 4.1: Gender of Respondents

Category	Frequency	Percentage
Female	352	71.84%
Male	138	28.16%
Total	490	100.00%

Source: Developed for the research

The frequency and percentage distribution for the respondents' age groups are illustrated in Table 4.2. It shows that 402 respondents (82.04%) are of age between 20 to 30 years old, 27 respondents (5.51%) are of age between 31 to 40 years old, 16 respondents (3.27%) are of age between 41 to 50

years old and the remaining 45 respondents (9.18%) are of age above 50 years old.

Table 4.2: Age of Respondents

Category	Frequency	Percentage
20 to 30 years old	402	82.04%
31 to 40 years old	27	5.51%
41 to 50 years old	16	3.27%
Above 50 years old	45	9.18%
Total	490	100.00%

Source: Developed for the research

Table 4.3 shows the distribution of the highest education level for 490 respondents. Most of the respondents (339 respondents, 69.18%) hold a bachelor degree, followed by high school (66 respondents, 13.47%). There are 50 respondents (10.20%) hold diploma or advanced diploma, 21 respondents (4.29%) hold a professional qualification and 9 respondents (1.84%) hold a postgraduate qualification. The remaining 5 respondents (1.02%) are of other education level such as pre-university courses.

Table 4.3: Highest Education Level of Respondents

Category	Frequency	Percentage
High School	66	13.47%
Diploma/advanced diploma	50	10.20%
Bachelor degree	339	69.18%
Professional qualification	21	4.29%
Postgraduate qualification	9	1.84%
Others	5	1.02%
Total	490	100.00%

Source: Developed for the research

Table 4.4 represents the distribution of 490 respondents' occupation. Out of 490 respondents, 18 respondents (3.67%) are unemployed, 92 respondents (18.78%) are privately employed, 295 respondents are students (60.20%), 11 respondents (2.24%) are retirees, 42 respondents (8.57%) are self-employed, 17 respondents (3.47%) are working as public servants and the remaining 15 respondents (3.06%) are working as other professionals or specialists.

Table 4.4: Respondents' Occupation

Category	Frequency	Percentage
Unemployed	18	3.67%
Privately employed	92	18.78%
Student	295	60.20%
Retiree	11	2.24%
Self-employed	42	8.57%
Public servant	17	3.47%
Others	15	3.06%
Total	490	100.00%

Source: Developed for the research

Table 4.5 explains the distribution of income level for 490 respondents. It was recorded that there are 279 respondents (56.94%) having an income below RM1000, followed by 88 respondents (17.96%) having earnings between RM1000 and RM3000. There are 67 respondents (13.67%) having income between RM3001 and RM5000, 22 respondents (4.49%) fall into income level between RM5001 and RM7000, 18 respondents (3.67%) earning between RM7001 and RM9000. Only 16 respondents (3.27%) having an income level more than RM9000.

Table 4.5: Income Level of the Respondents

Category	Frequency	Percentage
Below RM1000	279	56.94%
Between RM1000 and RM3000	88	17.96%
Between RM3001 and RM5000	67	13.67%
Between RM5001 and RM7000	22	4.49%
Between RM7001 and RM9000	18	3.67%
More than RM9000	16	3.27%
Total	490	100.00%

Source: Developed for the research

The number of portable gadgets owned by the respondents is shown in Table 4.6. It was recorded that most respondents owned at least one unit of mobile device, which represented by 238 respondents (48.57%). There are 188 respondents (38.37%) owned two units of mobile devices, and 64 respondents (13.06%) owned three or more units of mobile devices.

Table 4.6: Number of Mobile Devices Owned by Respondents

Category	Frequency	Percentage
1 unit	238	48.57%
2 units	188	38.37%
3 units or more	64	13.06%
Total	490	100.00%

Source: Developed for the research

The type of mobile gadgets owned by the respondents is demonstrated in Table 4.7. Based on the data recorded, smartphone is the most owned mobile devices by the respondents, which is represented by 486 respondents (99.18%). It is followed by laptops owned by 332 respondents (67.76%), 74 respondents (15.10%) owned laptops and 9 respondents (1.84%) owned

personal digital assistants. Among 490 respondents, there 3 respondents (0.61%) who also owned other mobile devices such as smartwatches.

Table 4.7: Types of Devices Owned by Respondents

Category	Frequency			Percentage		
	Yes	No	Total	Yes	No	Total
Smartphone	486	4	490	99.18%	0.82%	100.00%
Laptops	332	158	490	67.76%	32.24%	100.00%
Tablets	74	416	490	15.10%	84.90%	100.00%
Personal digital assistants	9	481	490	1.84%	98.16%	100.00%
Others	3	487	490	0.61%	99.39%	100.00%

Source: Developed for the research

Table 4.8 exhibits the types of products obtained by 490 respondents using mobile shopping application (MSA). Using MSA, there are 232 respondents (47.35%) purchased apparels, 172 respondents (35.10%) purchased electronic devices, and 181 respondents (36.94%) purchased sports and travel products. Health and beauty products are the most obtained products through MSA, represented by 277 respondents (56.53%). Among 490 respondents, there are 170 respondents (34.69%) obtained electronic accessories, 156 respondents (31.84%) purchased home appliances and 132 respondents (26.94%) obtained books and magazines through MSA. There are 9 respondents (1.84%) who obtained other products such as groceries and music albums using MSA.

Table 4.8: Types of Products Obtained by Respondents through Mobile Shopping Application

Category	Frequency			Percentage		
	Yes	No	Total	Yes	No	Total
Apparels	232	258	490	47.35%	52.65%	100.00%
Electronic devices	172	318	490	35.10%	64.90%	100.00%
Sports & Travel	181	309	490	36.94%	63.06%	100.00%
Health & Beauty	277	213	490	56.53%	43.47%	100.00%
Electronic accessories	170	320	490	34.69%	65.31%	100.00%
Home appliances	156	334	490	31.84%	68.16%	100.00%
Books & Magazines	132	358	490	26.94%	73.06%	100.00%
Others	9	481	490	1.84%	98.16%	100.00%

Source: Developed for the research

Based on the data gathered, all of the sample respondents are mobile users as they owned at least one mobile device and they have purchasing experience by using mobile shopping applications. The respondents are also of diversified age groups, education level, occupations and income level which will contribute in generating results that best explain the population.

4.1.2 Central Tendencies Measurement of Constructs

The average and the standard deviation for the constructs are illustrated in Appendix D. Overall, the mean values for each of the variables is ranging from 4.373 to 6.024. For SY, the mean is between 5.614 and 5.967; while for IQ, it is between 5.527 and 6.024. Furthermore, SQ displays mean with values ranging from 5.727 to 5.878. Mean for other variables such as SI is ranging from 4.373 to 5.002, FC is covering from 4.527 to 5.284, SE is within 4.969 to 5.471, TR is varying from 4.473 to 5.327 and BI is between 5.365 and

5.451. In a nut shell, most of the respondents own neutral opinion and strongly acknowledge the questionnaire items.

On the other hand, from 1.045 to 1.606 is the range of standard deviations for each of the construct. This analysis has shown that SI6 possesses the highest standard deviation with the value of 1.606. In contrast, the lowest standard deviation with a value of 1.045 falls to BI2. Thus, mean tends to be deviated by 1.045 to 1.606.

4.2 Scale Measurement

4.2.1 Reliability Test

The outcome of the reliability test is illustrated in Table 4.9. Results from pilot test depict that IQ has the lowest Cronbach's alpha value which is 0.691. According to Goforth (2015), in order for the questions to be reliably explaining the variables, a minimum Cronbach's alpha value of 0.65 is required. Hence, pilot test shows that all the items for every construct is reliable.

According to the actual research outcome, it is found that BI has attained the highest Cronbach's alpha which is 0.946. Nonetheless, the lowest Cronbach coefficient alpha with a value of 0.784 is achieved by FC. Based on the result for the actual data, Cronbach's alpha value for each construct has exceeded 0.70 which indicates the reliability of the constructs is acceptable (Hair, Black, Babin & Anderson, 2010). In short, the data in this study is proven to be reliable and valid.

Table 4.9: Reliability Statistics

Variable	Items	Cronbach's Alpha (Pilot)	Cronbach's Alpha (Actual)
System Quality	5	0.804	0.942
Information Quality	6	0.691	0.932
Service Quality	4	0.778	0.906
Social Influence	6	0.813	0.863
Facilitating Conditions	4	0.698	0.784
Self-efficacy	5	0.709	0.864
Trust	6	0.897	0.895
Behavioural Intention	5	0.905	0.946

Source: Developed for the research

4.2.2 Normality Test

Appendix E shows the skewness and kurtosis for each construct. According to the pilot test result, the highest skewness value and lowest skewness value are 0.456 (TR6) and -1.726 (IQ4) respectively. For Kurtosis value, IQ3 has the smallest Kurtosis value of -1.475 while FC2 has the largest Kurtosis value of 4.321.

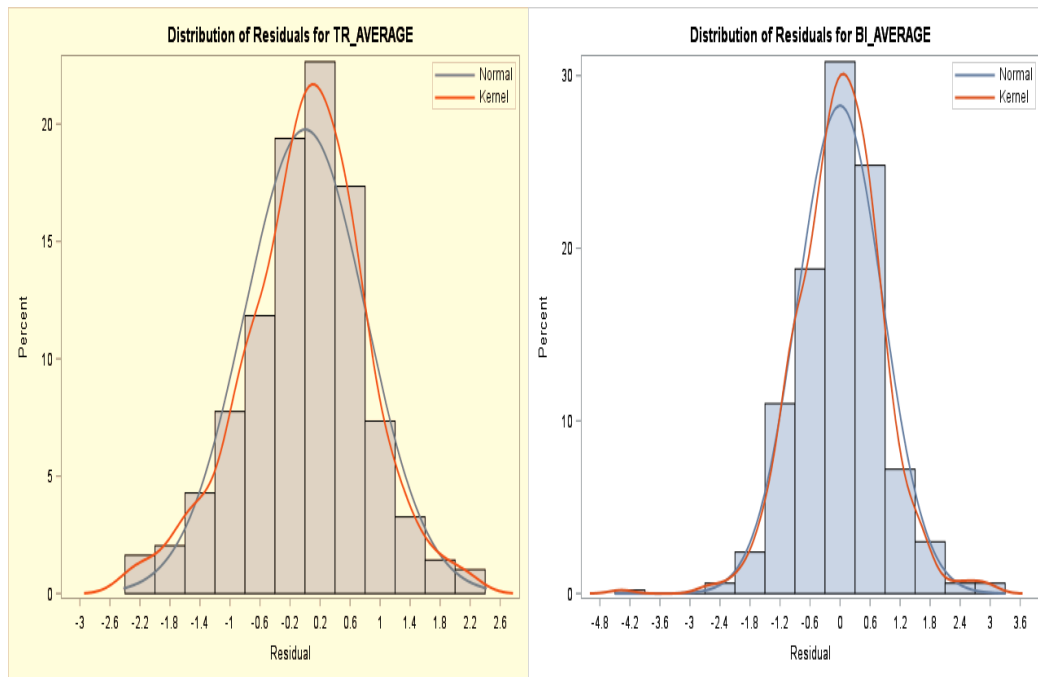
Based on the result on actual data, TR5 has the highest skewness with a value of -0.169 whereas the lowest skewness value which is -1.102 is achieved by SY4. Other than that, SY5 has attained the greatest kurtosis with a value of 1.417 while SI6 has the lowest kurtosis with a value of -0.498.

For both pilot and actual test, the skewness for all the variables is within ± 3 and the kurtosis for each variables is within ± 10 . Therefore, the data collected is normally distributed according to Kline (2005).

Figure 4.1 illustrates the distribution of residuals which is used to examine whether the residuals are normally distributed. According the result revealed

in distribution of residual, the value of x (IVs) and y (DV) in both graphs are normally distributed. Therefore, linear regression analysis can be carried out as the normality assumption has been fulfilled.

Figure 4.1: Distribution of Residual



Source: Developed for the research

4.3 Inferential Analysis

4.3.1 Multicollinearity Test

From Table 4.10, the analysis result depicts the range of coefficient values among the independent variables is from 0.180 to 0.805. The highest association is scored between SY and IQ whereas lowest association is scored between IQ and SI. However, multicollinearity problem does not arise since the highest coefficient value among the independent variables is 0.805 which is lower than 0.9 (Hair, Black, Babin & Anderson, 2009).

Table 4.10: Pearson's Correlation Analysis

Pearson Correlation Coefficients, N = 490						
Variables	SY	IQ	SQ	SI	FC	SE
SY Sig.	1.000					
IQ Sig.	0.805 <0.0001	1.000				
SQ Sig.	0.765 <0.0001	0.797 <0.0001	1.000			
SI Sig.	0.182 <0.0001	0.180 <0.0001	0.223 <0.0001	1.000		
FC Sig.	0.376 <0.0001	0.384 <0.0001	0.415 <0.0001	0.673 <0.0001	1.000	
SE Sig.	0.498 <0.0001	0.467 <0.0001	0.535 <0.0001	0.463 <0.0001	0.667 <0.0001	1.000 <0.0001

Source: Developed for the research

Moreover, as shown in Table 4.11, the tolerance value ranges from 0.271 to 0.537; while the VIF ranges from 1.862 to 3.688. Since the tolerance values exceed 0.20 while the VIF values are below 5, the absence of multicollinearity problem in this research is shown.

Table 4.11: Summary of Tolerance and Variance Inflation

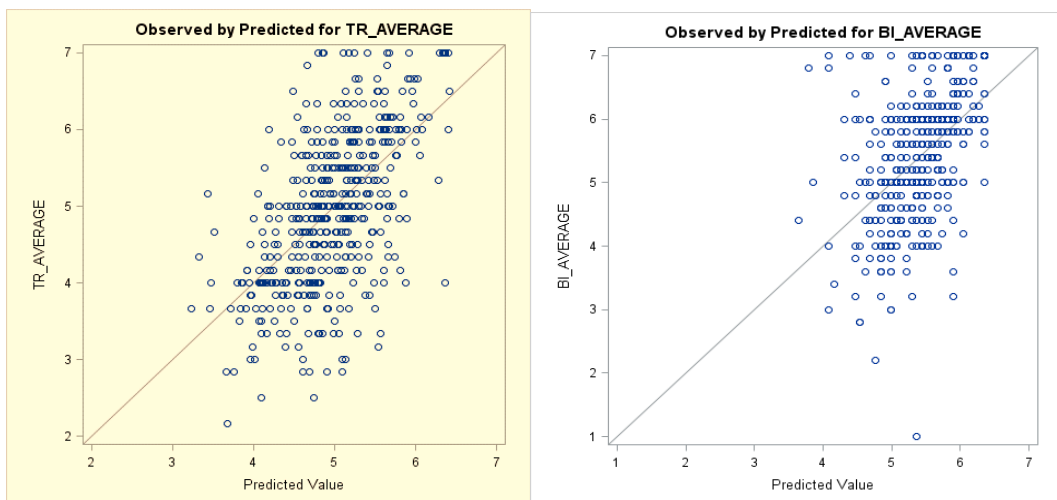
Variable	Tolerance	Variance Inflation (VIF)
SY	0.304	3.291
IQ	0.271	3.688
SQ	0.302	3.314
SI	0.537	1.862
FC	0.376	2.662
SE	0.463	2.160

Source: Developed for the research

4.3.2 Linearity Test

The findings in Figure 4.2 demonstrated a positive linear relationship between IQ, SI, FC and SE with TR as well as a direct linear correlation between trust and BI. The outcomes illustrate that the points fall along the straight line. IQ, SI, FC and SE significantly and positively influence trust as shown in the first graph. Trust is also proven to positively affect BI in the second graph. This experiment has satisfied the linearity assumption where linear regression analysis can be carried out.

Figure 4.2: Scatter Plot

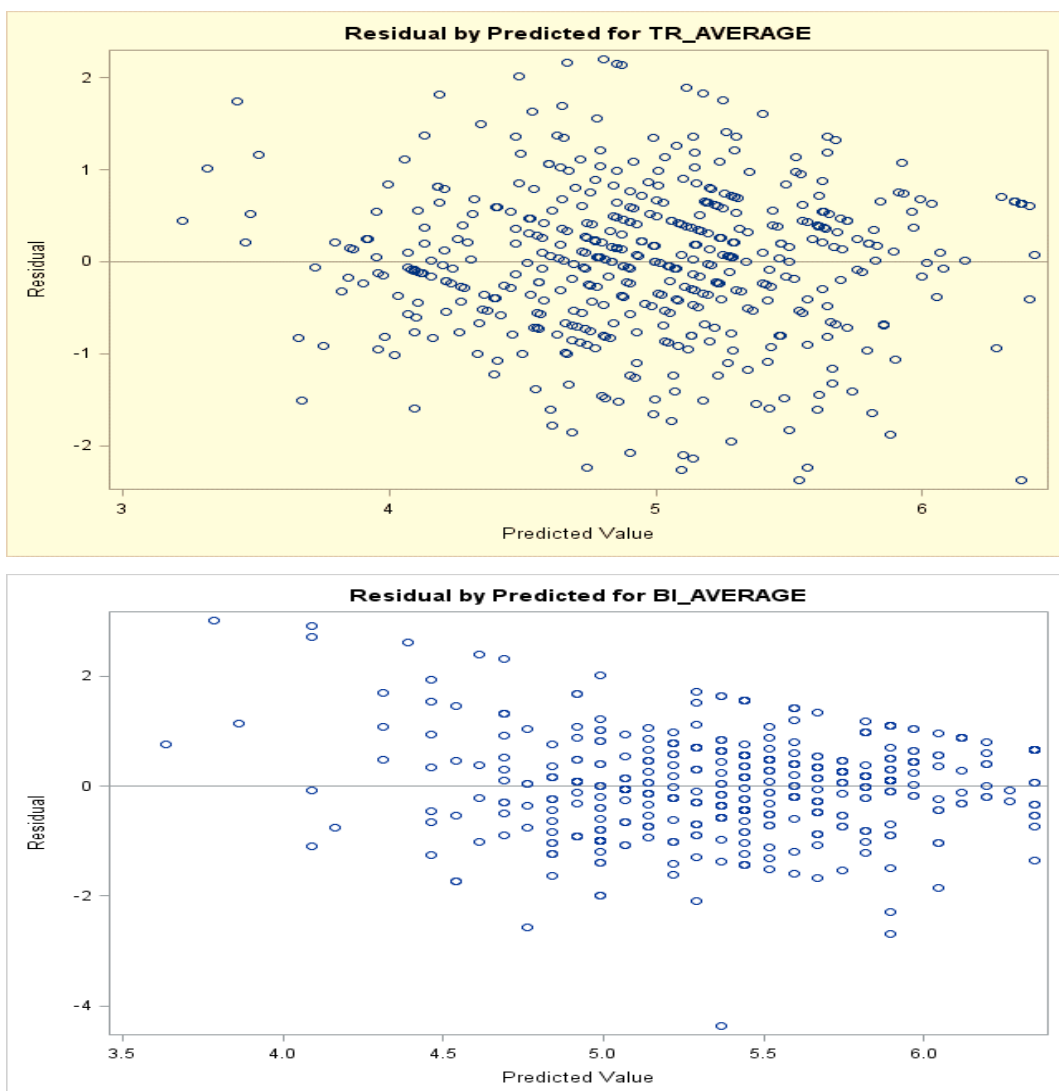


Source: Developed for the research

4.3.3 Homoscedasticity Test

The homoscedasticity assumption can be applied with the used of plots of residuals versus predicted value. The variables are in sequential as the points are more concentrated in the centre which shown in both graphs of Figure 4.3. Thus, linear regression analysis can be carried out since the homoscedasticity assumption is met.

Figure 4.3: Distribution of Residual



Source: Developed for the research

4.3.4 Multiple Linear Regression Analysis

According to Table 4.12, the adjusted R-Square of 0.346 illustrated 34.6% of the consumer trust towards MSM could be described by every independent variable (SY, IQ, SQ, SI, FC, SE) in this study.

Table 4.12: Model Summary (Trust)

Root MSE	Dependent Mean	Coefficient Variation	R-Square	Adjusted R-Square
0.812	4.979	16.317	0.354	0.346

DV: Trust

Source: Developed for the research

In Table 4.13, F-value of 44.13 is considered large as its p-value is significant at 0.05. Hence, the model of the research used is appropriate in this study which means that at any one or more out of the six independent variables can explain the response variable in MLR which is trust.

Table 4.13: Analysis of Variance (Trust)

Analysis of Variance					
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	6	174.740	29.123	44.130	<.0001
Error	483	318.729	0.660		
Corrected Total	489	493.469			

DV: Trust

Source: Developed for the research

According to Table 4.14, all independent variables are positively related to trust except SY and SQ. Moreover, all independent variables are significant towards trust as their p-value did not exceed 0.05 except for SY and SQ which have a p-value of 0.222 and 0.272. The MLR equation is developed as follows:

$$TR = 1.057 - 0.082 (SY) + 0.163 (IQ) + 0.073 (SQ) + 0.155 (SI) + 0.215 (FC) + 0.234 (SE)$$

As shown in the equation above, SE has the greatest impact on trust as trust will rise by 0.234 for every increment in self-efficacy, given that all other factors remain unchanged. It can also be proven that SE is the most influential explanatory variable in this framework as its standardized estimate value (i.e. 0.226) is the highest amongst others. For hypotheses findings, H₂ (IQ), H₄ (SQ), H₅ (SI) and H₆ (FC) are supported and the results summarized that the personal traits have stronger and more significant relationship with trust as compared to technological traits in this study.

Table 4.14: Parameter Estimates of Constructs (Trust)

Parameter Estimates							
Variable	DF	Parameter Estimate	Std. Error	t Value	Pr > t	Std. Estimate	Hypotheses Findings
Intercept	1	1.057	0.267	3.960	<.0001	0	-
SY	1	-0.082	0.067	-1.220	0.222	-0.081	Not Supported
IQ	1	0.163	0.072	2.260	0.025	0.158	Supported
SQ	1	0.073	0.067	1.100	0.272	0.073	Not Supported
SI	1	0.155	0.047	3.330	0.0009	0.166	Supported
FC	1	0.215	0.063	3.410	0.0007	0.203	Supported
SE	1	0.234	0.056	4.200	<.0001	0.226	Supported

DV: Trust

Source: Developed for the research

4.3.5 Simple Linear Regression

According to Table 4.15, value of adjusted R-square is 0.308. This indicates 30.8% of changes in BI towards adopting mobile service marketplace (DV) could be explained by trust in this study.

Table 4.15: Model Summary (BI)

Root MSE	Dependent Mean	Coefficient Variation	R-square	Adjusted R-square
0.806	5.404	14.908	0.309	0.308

DV: BI

Source: Developed for the research

By referring to Table 4.16, F-value of 218.520 is reported as large and its p-value (<0.0001) is lower than 0.05. Thus, the research model applied is considered suitable and this means trust can be used in modelling BI.

Table 4.16: Analysis of Variance (BI)

Source	DF	Sum of Squares	Mean Square	F value	Pr>F
Model	1	141.814	141.814	218.520	<0.0001
Error	488	316.700	0.649		
Corrected Total	489	458.513			

DV: BI

Source: Developed for the research

According to Table 4.17, the results showed that trust is positively related to BI. In addition, there is a significant effect of trust on BI as the p-value did not exceed 0.0005. Hence, the hypothesis can be supported and the SLR equation is formulated as:

$$BI = 2.735 + 0.536 (TR)$$

From the equation above, we can conclude that trust (0.536) has a significant impact on the BI as the BI will increase by 0.536 if trust rises by 1. There is also a strong evidence proving that trust is the influential explanatory variable in this model due to its high standardized estimate value (0.556).

Table 4.17: Parameter Estimates of Construct (BI)

Parameter Estimates							
Variable	DF	Parameter Estimate	Std. Error	t Value	Pr > t	Std. Estimate	Hypothesis Finding
Intercept	1	2.735	0.184	14.850	<0.0001	0	-
TR	1	0.536	0.036	14.780	<0.0001	0.556	Supported

DV: BI

Source: Developed for the research

4.4 Summary

Chapter four described the outcomes of data analysis. Chapter five will discuss the major findings, implications, limitations and suggestions as well as the conclusion of the research.

CHAPTER 5: DISCUSSION, CONCLUSION AND IMPLICATION

5.0 Introduction

This chapter concludes what have been discussed in the chapter four. Besides, this chapter also explains about the implication of the study in both theoretical and practical ways. Furthermore, limitations, recommendations and conclusion of the whole study are discussed in this final chapter.

5.1 Summary of Statistical Analysis

5.1.1 Summary of Descriptive Analysis

540 sets questionnaires were administered and 510 were collected but only 490 sets set of data remains usable in this study. Based on the data analysis, female respondents occupied higher percentage that male respondents. Besides, respondents with age ranging from 20 years old to 30 years old. Most of the respondents have bachelor degree as highest education level. On the other hand, all of the respondents own at least one mobile device and they have experiences of purchasing goods using mobile shopping applications.

Based on analysis conducted using SAS, the lowest and highest mean of all the items are 4.373 and 6.024 respectively. For standard deviation, the lowest value is 1.045 while the highest value is 1.606. This shows that the mean tends to deviate by 1.045 to 1.606.

5.1.2 Summary of Scale Measurement

According to SAS analysis, the normality and reliability of data collected were tested and justified. All data are assumed to be distributed normally based on the outcomes of skewness and kurtosis test where they met the satisfactory range set which are ± 3 for skewness test and ± 10 for kurtosis test. Meanwhile, the reliability test also showed satisfactory result as all the Cronbach's Alpha for every construct exceeded 0.70. This proved that every variable are reliable.

5.1.3 Summary of Inferential Analysis

The result from Pearson correlation analysis depicted that the model does not have multicollinearity problem as the correlations between all IVs are less than 0.9. All the preliminary analysis for linear regression including normality, linearity and homoscedasticity are fulfilled.

From the multiple linear regression analysis, 34.60% of the change in trust can be explained by the six determinants in this study. As the F-value is large enough, the model fit is achieved and at least one of the determinants can be used to model trust. Based on Table 5.1, the p-value shows that IQ, SI, FC and FE significantly affect trust while SY and SQ do not have a significant relationship with trust. From the simple linear regression analysis, 30.80% of the variation in BI can be explained by trust. The large F-value illustrates that the model fit is achieved. Based on Table 5.1, the p-value has proven trust significantly affects BI. In a nutshell, five out of seven of the hypothesis were supported.

Table 5.1: Summary of Linear Regression Results

Hypotheses	IV	DV	Parameter Estimate	Pr > t	Hypotheses Findings
H ₁	SY	TR	-0.082	0.222	Not Supported
H ₂	IQ		0.163	0.025	Supported
H ₃	SQ		0.073	0.272	Not Supported
H ₄	SI		0.155	0.0009	Supported
H ₅	FC		0.215	0.0007	Supported
H ₆	SE		0.234	<.0001	Supported
H ₇	TR	BI	0.536	<0.0001	Supported

Source: Developed for the research

5.2 Discussion of Major Findings

According to the findings, IQ, SI, FC as well as SE would positively affect consumers' trusts towards the adoption of MSM. These findings answered the first general research question and achieved the respective objective.

5.2.1 System Trait: System quality towards trust in MSM

In relation to the first specific objective which aims to investigate the correlation between SQ and trust, the findings of Namahoot and Laohavichien (2015), Chen, Yen, Pornpripheth and Widjaja (2015) and Vance, Lowry and Wilson (2017), had proven the positive correlation between the variables. Nonetheless, the data analysis indicated that system quality is insignificant towards user trust.

This finding agrees the findings of Zhou (2014), where system quality was found insignificant to affect trust in mobile payment. It was further justified that impact of information quality on trust in mobile payment outweighs

system quality. This explains that mobile users value the reliability of information more in trusting mobile services. A study by Elliot, Li and Choi (2013) also proved that system quality is insignificant to trust towards virtual travel community. The same finding was also proven in the study conducted by Ofori, Boateng, Okoe and Gvozdanovic (2017) in Internet banking usage.

Mobile users are more concerned with the quality of service providers found on MSM. Therefore, they may not think that features provided in MSM applications such as public rating system and verification of users will affect their trust on service providers. The features and interface of MSM may affect their usage experience instead of yielding trust of the mobile users to adopt MSM. Hence, H_1 is not supported.

5.2.2 System Trait: Information quality towards trust in MSM

According to the second specific objective in determining the relationship between IQ and trust, the findings from the research have shown that information quality has positive influence on trust. This result is consistent with that of Weerakkody, Irani, Lee, Hindi and Osman (2016), Tang and Hanh Nguyen (2013), Seppanen, Blomqvist and Sundqvist (2007) and McKnight, Lankton, Nicolaou & Price (2017). Research objective is achieved and the research question is answered.

Users will trust a service if the information provided by the MSM on the services and service providers are useful, understandable, interesting, reliable, complete and up-to-date. They perceive that the information provided by the MSM is crucial for them to trust as well as to eventually take up the services. Mobile users also consider the importance of obtaining reliable information as this reflects the credibility of the service providers in MSM. When service provider is able to give reliable information to the users, this will enhance trust on MSM. Thus, H_2 is supported.

5.2.3 System Trait: Service quality towards trust in MSM

One of the specific objectives is to study the correlation between SQ and trust. It was found that SQ is insignificant to influence trust towards MSM. This finding disagrees with the past studies by Hsu (2014), Hariguna and Berlina (2017) and Lian (2017) which proved that SQ is positively related to consumer trust.

The insignificance of service quality to influence trust is consistent with the findings by Tam and Oliveira (2017) in mobile banking. The study by Chong, Cates and Rauniar (2010) has the same finding in e-commerce. It was also proven by Nulhusna, Sandhyaduhita, Hidayanto and Phusavat (2017) that service quality is insignificant to trust in e-government.

Users find that SQ provided by MSM is irrelevant for them to trust MSM. This is because they concern more on the service quality of the physical service providers. They will trust and adopt MSM if the service providers can offer efficient services, reasonable price and helpful customer support. As MSM applications have user-friendly interface, they are able to use it easily without the help of MSM providers. Moreover, mobile users may find it more effective to look for solution from Internet or seek for solution from experienced user around them. Therefore, H₃ is not supported.

5.2.4 Personal Trait: Social influence towards trust in MSM

The correlation between SI and trust is another specific objective which is to be analysed in our research. Based on the findings, the objective is achieved and the research question is answered as SI has significant and positive relationship with trust. The past studies which were conducted by Baabdullah (2018), Chaouali, Yahia and Souiden (2016) as well as Malaquias and Hwang (2016) are consistent with the outcome of this study. These researchers have validated the positive correlation between these two constructs.

The mobile users' willingness to adopt MSM relies on those people who are important to them. When a positive review on the adoption of such marketplace is provided by those people, they tend to take their opinions into consideration before trusting MSM. This also means that if negative feedbacks are given, the reputation of MSM is going to be adversely affected and the trust intention towards MSM tends to decrease. Hence, people around the users play an important role in developing their trust towards MSM. H₄ is supported in this case.

5.2.5 Personal Trait: Facilitating conditions towards trust in MSM

The investigation of the correlation between FC and user trust is also one of the specific objectives and it has been achieved too. The relation between FC and trust is positive according to the result and it is agreed to the findings of Gu, Wei and Xu (2016), Salimon, Yusoff and Mohktar (2016), Gu et al. (2016) as well as Akar and Mardikyan (2014).

The existence of sufficient instructions, facilities, as well as guidance to use MSM is an essential factor that can influence mobile user trust towards MSM. For example, Kaodim.com has offered some guidelines and instructions on what is the refund process, how to make a payment for getting a service, how to request for a receipt etc. By having such resources, it will undeniably facilitate them in accessing MSM and the difficulty in using such marketplace can be averted. With these conditions, they will start to perceive MSM to be as compatible as other technologies which have been used by them. This in turn resulted the trust level on MSM to be enhanced. Thus, H₅ is supported.

5.2.6 Personal Trait: Self-efficacy towards trust in MSM

The relationship between SE and trust was examined as one of the specific objectives. As proven in the past studies performed by Zhou (2012), Hocevar et al. (2014) as well as Alalwan, Dwivedi, Rana and Simintiras (2016), which verified that self-efficacy has positive influence on trust, this research also justified a positive link between SE and trust. The objective has been achieved and the research question has been answered.

Mobile users feel that their abilities in handling and using MSM is considered as one of the main drivers which can affect their trust on MSM. This actually indicates that the more they believe in their abilities to work well with MSM, the higher their self-efficacy and the trust level towards this marketplace will be increased. Thus, self-efficacy is considered as one of the motivations for users to use MSM as self-efficacy allows the users to be confident with their ability on adopting the marketplace. It acts as an imperative factor in initiating the trust on MSM, taking necessary moves to use MSM and dealing with all types of obstacles during the adoption of MSM. Thus, H₆ is supported.

5.2.7 Trust towards BI to adopt MSM

As the relationship between trust and BI is one of the general objectives studied, data was collected to examine this relationship. The outcome of the findings answered the research question and achieved the objective as it illustrated that there is a positive relation between user trust and BI on adoption of mobile service marketplace. This is consistent with the findings of Alalwan, Dwivedi and Rana (2017), Vasileiadis (2014) and Taluka and Masele (2016).

With the significant positive result obtained, it shows that trust significantly influences the user BI towards adopting MSM. The rationale behind this scenario is that the trustworthiness of the marketplace is a crucial

consideration for them to search and obtain the physical service from the marketplace. In other words, relevance and reliability of the mobile applications will also be considered by the consumer. Since it is about obtaining physical services online, users would like to obtain a satisfactory service instead of a costly but poor service. Therefore, trust is an imperative factor to be considered before the adoption of MSM. The result shows that H₇ is supported.

5.3 Implications of the Study

5.3.1 Theoretical Implication

The applicability of D&M IS Success Model and personal traits in the context of BI towards MSM adoption is validated. This is because the R² value of 0.3461 depicted that 34.61% of change in trust towards adopting MSM can be explained by all six IVs. In addition, the construct of trust is also proven to be suitable in this study since the adjusted R² value of 0.3079 indicated that trust could explain 30.79% of variation in BI towards MSM adoption.

Next, from the study, the main elements that influence trust towards MSM can be identified. Based on the result findings, SE is the most crucial factor, followed by FC, SI and IQ. In contrary, SY and SQ were concluded to have insignificant effect in this study. Moreover, user trust has been proven to significantly affect BI towards adoption of MSM.

Furthermore, a more comprehensive conceptual framework is contributed in the area of mobile technology. This is because in the research model, there is a combination of technological traits, namely SY, IQ and SQ derived from D&M IS Success model and various personal traits which include SI, FC and SE. Then, the effect of the combination towards trust and the effect of trust towards BI of MSM adoption were investigated in this model. The traits were combined as adoption of a new mobile technology is not only affected by a

single type of traits. When both system and personal traits were investigated together, the combined effect of those constructs could accurately determine what influences user trust towards MSM. For instance, SQ as one of the system traits may be significant towards user trust on MSM when it was investigated individually. However, when it is combined with personal traits, FC may influence more on user trust, causing SQ to be insignificant towards trust.

This model could provide new insight to the future researches as there are limited past studies which examine BI in MSM adoption by using this model combination. This model is important as trustworthiness of MSM could significantly impact the BI in adopting MSM. Personal traits were found to be more significant than system traits in developing user trust towards MSM.

5.3.2 Managerial Implication

The findings indicate that the most significant determinants is SE. The business practitioner should concentrate more on this factor to stimulate trust from consumers towards the adoption of MSM. Confidence level is the major motive to influence trust on the marketplace as consumers perceived their ability on using MSM. Hence, the results revealed that business practitioner should make advertisement on social media to introduce the ways of using MSM and give a clear online instruction for consumer. In addition, they can hold public events such as talk, exhibition and roadshow to demonstrate the usage of MSM and allow users to gain experience on MSM to increase their confidence level. It is also crucial to create feedback form to collect responses and complaints as people will trust MSM with comments by the experienced users.

Furthermore, FC is demonstrated to be another critical indicator to influence consumer trust in MSM. The importance of FC refers to which extent consumer perceived trust on the availability of organizational as well as

technological facilities to support the system (Alraja, 2016). Most of the respondents believe proper guidance and adequate instruction would facilitate the usage of MSM. Hence, marketers should occasionally improve and upgrade the facilities to build user trust and to support the adoption of MSM. They should design MSM facilities which are easy to access and simple to use. Examples of facility include member registration, transaction procedures, payment methods, service categories and instant messaging.

According to the outcome, SI is also another crucial factor to influence user trust. The opinion from family, friends and relatives is important for them to make decisions on using MSM. Therefore, social media marketing is vital as most of the users use social media such as Facebook to communicate. For example, users who use social media will follow trends and seek product reviews and information available on the media. The feedback and comments will influence trust towards MSM. Moreover, the MSM marketers can stimulate trust by advertising through mass media, celebrities and campaigns about the function and benefits of using MSM.

Besides, the findings proved that a significant connection between IQ and trust on MSM exists. Most of the respondents perceived that they will believe on MSM when the information given are useful, understandable, interesting, reliable, complete and up-to-date. The business practitioner should develop an interesting interface design with visual presentations of service information (Chhikara & Ankit, 2015). The complete and accurate description of service providers would help consumers to easily evaluate and select the service providers based on their requirements. Moreover, marketers can create feedback tools on MSM to capture consumer's reaction to various types of service information available on a marketplace.

On the other hand, SY and SQ were found to be insignificantly related to trust. Therefore, business practitioner should only maintain the characteristics of these factors. Regarding the factor of SY, the MSM developers should remain the platform to be user-friendly by maintaining the interface with simple and helpful design. Hence, user can easily navigate the interface without worry to

click on incorrect option. In addition, the developers should keep MSM synchronized with software updates as this will ensure the compatibility of MSM with the device that it is being run on. On the other hand, to enhance SQ to become the important indicators for trust, the MSM developer should retain skilled personnel to handle the concerns and queries by the users. The highly skilled personnel should be expert in technology infrastructure and frequently respond in accordance to the issues.

5.4 Limitations of Study

Several unavoidable deficiencies in this study where future researchers could improvise are identified. Firstly, this research only focused on the BI towards adopting MSM in Malaysia. This is because MSM faced challenges in attracting new users to adopt MSM. Apart from new users, the retention of existing users is also another issue of concern by the industry players. However, this study did not investigate the determinants of the users' loyalty towards MSM.

In addition, the survey questionnaire of this study was prepared in a close-ended form. As a result, the respondents' opinions on the variables were limited to the choices provided. The respondents were unable to provide honest responses through the questionnaire. Hence, questionnaire is relatively ineffective to collect responses and this may affect the accuracy of the results.

Moreover, current study was carried out based on cross-sectional data. This has raised an issue on the applicability of these results in long run. As mobile technologies change rapidly from time to time, people's perception, thought and behaviour towards MSM may change over time.

Furthermore, this research was conducted in Malaysia. Respondents from other countries were excluded due to time and geographical constraints. Results from one country are insufficient to generalize and being applied to the population of mobile users all over the globe.

5.5 Recommendation for Future Studies

There are several recommendations suggested to address the limitations of the study. Firstly, it would be interesting if future researchers could investigate the determinants of consumer's loyalty towards MSM. This because current study only focused on factors affecting BI towards using MSM which mainly provided understanding to industry players on how to increase the adoption of MSM. Studying the consumer's loyalty could help the industry player to identify ways to retain their existing users.

Besides, future studies are recommended to collect more accurate responses by adding a feedback section in their questionnaire. Future researchers could also conduct an interview session with the potential respondents. A similar data collection method was carried out by Lee and Han (2015) where they collected 550 responses relating to mobile health services through interviews. True opinions of the respondents would be expressed through the feedback section and the interview session.

Future researchers are recommended to conduct a longitudinal study to investigate the variation of users' attitude over a passage of time. The study could be conducted by collecting responses from the same group of respondents twice where data are collected before and after the adoption of MSM. This could help the researchers to obtain a more accurate result on the determinants of MSM adoption.

Moreover, future researchers could conduct a multinational comparison. This allows comparison between a developing nation as well as a developed nation. This could generate a globally generalized findings on the determinants of BI towards adopting MSM.

5.6 Conclusion

Throughout this study, the mobile technology area has been enriched with a deeper insight regarding the users' behavioural intention towards adopting mobile service marketplace. This would ultimately contribute towards producing a more reliable MSM for the consumer in the near future. Moreover, all research objectives are achieved and every research question is answered through this study. In addition, it is proven that trust is significant to BI towards MSM adoption and all IVs excluding SY and SQ are found to be significant to trust. In a nutshell, the research model is proven to be appropriate to investigate the behavioural intention towards MSM adoption.

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Appendix A**Summary of Past Empirical Studies**

Study	Country	Data	Major Findings
Namahoot & Laohavichien, 2015	Thailand	Questionnaire survey of 400 respondents who had internet banking experience in Thailand by using simple random sampling	The quality management dimensions of system quality and service quality has positive effect on trust and a significant relationship was found between trust and behavioural intention to use internet banking
Chen, Yen, Pornpripheth & Widjaja, 2015	Thailand and Taiwan	Questionnaire survey of 441 employees from Thailand and Taiwan who had working experience at various companies	All the independent variables (e.g. information quality, system quality, and service quality) have significant positive relationships with trust, customer satisfaction, and e-loyalty
Vance, Lowry & Wilson, 2017	USA	Survey and simulation of 114 people by using convenience sampling	The higher the system quality perceived by users, the more trust will be placed in IT
Weerakkody, Irani, Lee, Hindi & Osman, 2016	UK	Online questionnaire survey of 1518 valid responses from e-government service adopters across the United Kingdom	Users of eGov services possess stronger trust in the quality of the information provided through the services. Information

			quality has a positive and significant impact on trust
Tang & Hanh Nguyen, 2013	Vietnam and Taiwan	Mail survey of 625 students on Facebook	Information quality is a critical factor of e-service quality. Information quality positively influences trust
McKnight, Lankton, Nicolaou & Price, 2017	USA	A laboratory experiment and questionnaires of participants completed practice and actual transactions using the experimental data exchange system.	Results from a laboratory experiment show that information quality, a process (i.e., motivating) factor, more strongly influences trusting beliefs than distrusting beliefs
Hsu, 2014	Taiwan	Questionnaire survey of 385 organizational members of the Market Intelligence Center (MIC)	Service quality will be more likely to enhance customer trust in enterprise, technology and website
Hariguna & Berlilana, 2017	Indonesia	Questionnaire survey of 451 respondents	Quality of system, the quality of information, and the quality of service of the providers of e-commerce through social media (facebook) has a positive impact towards customer trust, while customer trust have a positive impact on

			customer intention to purchase
Lian, 2017	Taiwan	Questionnaire survey of 214 CIOs of the hospitals	Trust is the mediator between service quality and satisfaction. Service quality indirectly affects users' satisfaction
Baabdullah, 2018	Saudi Arabia	Questionnaire survey of 386 participants by using convenience sampling	The importance of SI in manufacturing the opinions of potential Saudi users of M-SNGs towards increasing the trust about playing with this service
Chaouali, Yahia & Souiden, 2016	Tunisia	Self-administered survey of 245 respondents who are aged between 17 and 26	SI not only have a significant and direct impact on consumers' intentions to adopt Internet banking but also a significant and positive impact on customers' trust in the online channel as well as in the offline (i.e., traditional) one
Malaquias & Hwang, 2016	Brazil	Questionnaire survey of 1176 undergraduate students from the southeast region of Brazil	The positive relationship observed between social influence and trust was positive, and it was the second most important factor to understand trust in MB.
Salimon, Yusoff &	Nigeria	Questionnaire survey of 30 e-	Facilitating conditions that have direct and indirect effects on e-banking

Mohktar, 2016		banking users for pilot study	adoption through mediating effect of e-satisfaction, e- trust and hedonic motivation
Gu, Wei & Xu, 2016	China	Questionnaire survey of 152 university students of all Chinese Internet users	Performance expectancy, facilitating conditions and hedonic motivation, the empirical results show that these three variables all significantly affect consumers' initial trust in wearable commerce
Akar & Mardikyan, 2014	Turkish	Online questionnaire survey of 462 respondents	Facilitating conditions increase users' trustworthiness to social media platforms and their playfulness
Hocevar, Flanagin & Metzger, 2014	USA	Questionnaire survey of 3568 adults Internet users	Users with higher social media self-efficacy tend to be more likely to trust information shared by other social information sources
Zhou, 2012	China	Questionnaire survey of 240 valid responses	Self-efficacy positively affects initial trust
Alalwan, Dwivedi, Rana & Simintiras, 2016	Jordan	Questionnaire survey of 500 respondents who are actual users of telebanking who have used one or more of the telebanking services	Self-efficacy will positively influence Jordanian customers' trust in using telebanking

Alalwan, Dwivedi & Rana, 2017	Jordan	Questionnaire survey of 343 participants	Behavioural intention is significantly and positively influenced by performance expectancy, effort expectancy, hedonic motivation, price value and trust
Vasileiadis, 2014	Greek	Self-administered survey of 79 respondents	When customers feel free of risks and have high level of trust in the intention to use mobile commerce, they actually adopt it
Taluka & Masele, 2016	Tanzania	Questionnaire survey of 140 respondents from three districts of Pwani (Coast) region of Tanzania by using convenience sampling	Perceived trust is a strong determinant for consumers' behavioural intention to adopt mobile payment systems

Source: Developed for the research

Appendix B**Operationalization of Variables**

Construct	Definition	Items	Source
System quality	The preferable attributes (e.g. system flexibility, ease of use and system reliability) of an information system (Tam & Oliveira, 2016).	5 items	Tam and Oliveira (2016) formally adapted from Urbach, Smolnik and Riempp (2010)
Information quality	The preferable attributes (e.g. relevance, timeliness, accuracy, completeness, accessibility and understanding) of the outputs of the system (Tam & Oliveira, 2016).	6 items	Tam and Oliveira (2016) formally adapted from Urbach, Smolnik and Riempp (2010)
Service quality	The quality of the help (e.g. responsiveness, conciseness, reliability, empathy of personnel and technical competence) received by the system users (Tam & Oliveira, 2016).	4 items	Tam and Oliveira (2016) formally adapted from Urbach, Smolnik and Riempp (2010)
Social influence	The degree to which an individual considers that significant others believe he or she should adopt the novel system (Tan & Ooi, 2018).	6 items	Tan and Ooi (2018) Formally adopted from Venkatesh, Morris, Davis and Davis (2003) and Tan, Ooi, Leong and Lin (2014)
Facilitating conditions	Facilitating conditions are the knowledge, resources, training, technical infrastructure and	4 items	Tan and Ooi (2018) Formally adopted from Venkatesh,

	documentation that exists to motivate support usage of a specific system (Tan & Ooi, 2018).		Morris, Davis and Davis (2003) & Tan, Lee, Lin and Ooi (2017)
Self-efficacy	Self-efficacy is the perceived ability to use mobile devices to make orders, get relevant information and handle unpredicted problems during the transaction process (Chang, Wong & Li, 2017).	5 items	Chang, Wong and Li (2017)
Trust	Trust is defined as the willingness of the users to be vulnerable to the m-commerce providers after taking their characteristics into considerations (Chong, Chan & Ooi, 2012).	6 items	Chong, Chan and Ooi (2012)
Behavioural intention	Behavioural intention to adopt is defined as the usage or acceptance intention towards a new technology (Wong, Tan, Ooi & Lin, 2015).	5 items	Tan, Ooi, Chong and Hew (2014) formally adopted from Tan, Chong, Ooi and Chong (2010)

Source: Developed for the research

Appendix C**Variables and Measurement**

Variable	Item	Description	Measurement	References
System Quality	SY1	MSM should be easy to navigate.	Seven-point Likert scale	Tam and Oliveira (2016) formally adapted from Urbach, Smolnik and Riempp (2010)
	SY2	MSM should allow me to easily find the information that I am looking for.	1= Strongly disagree 2= Disagree 3= Slightly disagree	
	SY3	MSM should be well-structured.	4= Neutral 5= Slightly agree	
	SY4	MSM should be easy to use.	6= Agree 7= Strongly agree	
	SY5	MSM should offer appropriate functionality.		
Information Quality	IQ1	The information provided by MSM should be useful.	Seven-point Likert scale	Tam and Oliveira (2016) formally adapted from Urbach, Smolnik and Riempp (2010)
	IQ2	The information provided by MSM should be understandable.	1= Strongly disagree 2= Disagree 3= Slightly disagree	
	IQ3	The information provided by MSM should be interesting.	4= Neutral 5= Slightly agree	
	IQ4	The information provided by MSM should be reliable.	6= Agree 7= Strongly agree	
	IQ5	The information provided by MSM should be complete.		

	IQ6	The information provided by MSM should be up-to-date.		
Service Quality	SQ1	The mobile service platform provider should always be highly willing to help whenever I need support with MSM.	Seven-point Likert scale 1= Strongly disagree 2= Disagree 3= Slightly disagree 4= Neutral 5= Slightly agree 6= Agree 7= Strongly agree	Tam and Oliveira (2016) formally adapted from Urbach, Smolnik and Riempp (2010)
	SQ2	The mobile service platform provider should provide personal attention when I experience problems with MSM.		
	SQ3	The mobile service platform provider should provide services related to MSM at the promised time.		
	SQ4	The mobile service platform provider should have sufficient knowledge to answer my questions with respect to MSM.		
Social Influence	SI1	Those people who are important to me thinks that I should use MSM.	Seven-point Likert scale 1= Strongly disagree 2= Disagree 3= Slightly disagree	Tan and Ooi (2018) Formally adopted from Venkatesh, Morris,
	SI2	Those people that influence my behaviour thinks that I should use MSM.		

	SI3	Family/relatives have influence on my decision to use MSM.	4= Neutral 5= Slightly agree	Davis and Davis (2003) and Tan, Ooi, Leong and Lin (2014)
	SI4	Mass media (e.g., TV, newspaper, articles, radio) will influence me to use MSM.	6= Agree 7= Strongly agree	
	SI5	I will use MSM if my colleagues use it.		
	SI6	Using MSM will enable me to improve my social status.		
Facilitating Conditions	FC1	I have resources necessary to use MSM.	Seven-point Likert scale	Tan and Ooi (2018) Formally adopted from Venkatesh, Morris, Davis and Davis (2003) & Tan, Lee, Lin and Ooi (2017)
	FC2	I have the knowledge necessary to use MSM.	1= Strongly disagree	
	FC3	My friends/family members guide me to use MSM.	2= Disagree 3= Slightly disagree	
	FC4	I can get help from others when I have difficulties in using MSM.	4= Neutral 5= Slightly agree 6= Agree 7= Strongly agree	
Self-efficacy	SE1	I will be confident about using MSM if I have the online instructions for reference.	Seven-point Likert scale 1= Strongly disagree 2= Disagree	Chang, Wong and Li (2017)
	SE2	I will be confident about using MSM even if there I no one around	3= Slightly disagree 4= Neutral	

		me to show me how to do it.	5= Slightly agree	
	SE3	I will be confident about using MSM if I have used a similar system before.	6= Agree 7= Strongly agree	
	SE4	My colleagues or friends have had successful experiences of MSM.		
	SE5	I will not feel apprehensive about shopping in MSM.		
Trust	TR1	Payments made through MSM will be processed securely.	Seven-point Likert scale 1= Strongly disagree	Chong, Chan and Ooi (2012)
	TR2	Transactions via MSM will be secured.	2= Disagree	
	TR3	I think I am confident with the security measurements offered by MSM.	3= Slightly disagree 4= Neutral	
	TR4	Privacy on MSM will be well protected.	5= Slightly agree 6= Agree	
	TR5	I will not worry about providing credit card information for MSM transactions.	7= Strongly agree	
	TR6	MSM will be as secure as any e-commerce websites.		

Behavioural Intention to Adopt	BI1	I am likely to use MSM in the near future.	Seven-point Likert scale 1= Strongly disagree 2= Disagree 3= Slightly disagree 4= Neutral 5= Slightly agree 6= Agree 7= Strongly agree	Tan, Ooi, Chong & Hew (2014) formally adopted from Tan, Chong, Ooi and Chong (2010)
	BI2	Given the opportunity, I will use MSM.		
	BI3	I am willing to use MSM in the near future.		
	BI4	I will think about using MSM.		
	BI5	I intend to use MSM when the opportunity arises.		

Source: Developed for the research

Appendix D**Mean and Standard Deviation of Variables**

Variables	Mean	Standard Deviation
System Quality		
SY1	5.614	1.169
SY2	5.865	1.098
SY3	5.839	1.093
SY4	5.967	1.079
SY5	5.898	1.061
Information Quality		
IQ1	5.820	1.095
IQ2	5.898	1.071
IQ3	5.527	1.100
IQ4	5.914	1.214
IQ5	5.902	1.159
IQ6	6.024	1.117
Service Quality		
SQ1	5.798	1.157
SQ2	5.727	1.145
SQ3	5.849	1.134
SQ4	5.878	1.116
Social Influence		
SI1	4.608	1.308
SI2	4.620	1.299
SI3	4.582	1.418
SI4	5.002	1.286
SI5	4.688	1.417
SI6	4.373	1.606
Facilitating Conditions		
FC1	5.173	1.117
FC2	5.284	1.122
FC3	4.527	1.429

FC4	5.053	1.171
Self-efficacy		
SE1	5.471	1.121
SE2	5.088	1.278
SE3	5.461	1.163
SE4	5.082	1.249
SE5	4.969	1.197
Trust		
TR1	5.320	1.164
TR2	5.327	1.160
TR3	4.937	1.147
TR4	4.990	1.307
TR5	4.473	1.416
TR6	4.824	1.226
Behavioural Intention		
BI1	5.365	1.081
BI2	5.431	1.045
BI3	5.400	1.077
BI4	5.371	1.082
BI5	5.451	1.054

Source: Developed for the research

Appendix E**Normality Statistics**

Variable	Items	Pilot Test		Actual Test	
		Skewness	Kurtosis	Skewness	Kurtosis
System Quality	SY1	-1.367	3.106	-0.625	0.251
	SY2	0.050	-0.699	-1.026	1.155
	SY3	-0.865	0.982	-0.875	0.623
	SY4	-1.477	2.910	-1.102	1.320
	SY5	-0.198	-0.835	-1.052	1.417
Information Quality	IQ1	-0.480	-0.972	-0.859	0.539
	IQ2	-0.326	-0.819	-0.919	0.825
	IQ3	-0.054	-1.475	-0.424	-0.127
	IQ4	-1.726	2.233	-1.075	0.701
	IQ5	-0.989	-0.152	-1.065	1.032
	IQ6	-1.379	2.730	-1.057	0.697
Service Quality	SQ1	-0.681	-0.360	-0.887	0.660
	SQ2	-0.534	-0.152	-0.935	1.039
	SQ3	-0.582	-0.616	-1.069	1.307
	SQ4	-0.385	-0.609	-0.990	0.965
Social Influence	SI1	-0.307	-0.212	-0.260	0.136
	SI2	-0.506	-0.087	-0.230	0.071
	SI3	-0.747	0.323	-0.503	0.129
	SI4	-0.588	0.116	-0.704	0.639
	SI5	-0.833	0.376	-0.437	-0.084
	SI6	-1.060	0.680	-0.364	-0.498
Facilitating Conditions	FC1	-0.494	0.877	-0.408	0.330
	FC2	-1.162	4.321	-0.532	0.417
	FC3	-0.806	1.074	-0.358	-0.090
	FC4	-0.506	-0.309	-0.525	0.486
Self-efficacy	SE1	-0.432	-0.083	-0.506	0.282
	SE2	-0.531	0.514	-0.601	0.401
	SE3	-0.753	0.126	-0.774	0.764

	SE4	-1.034	1.020	-0.446	0.257
	SE5	-0.592	-0.252	-0.214	-0.159
Trust	TR1	-0.185	-1.003	-0.388	0.063
	TR2	0.108	-0.886	-0.273	-0.421
	TR3	-0.136	-1.005	-0.227	-0.060
	TR4	-0.489	-0.479	-0.312	-0.237
	TR5	0.148	-0.740	-0.169	-0.317
	TR6	0.456	-0.830	-0.223	0.033
Behavioural Intention	BI1	-1.027	1.285	-0.610	0.907
	BI2	-0.950	2.911	-0.554	0.446
	BI3	-0.514	0.934	-0.484	0.405
	BI4	-0.751	0.134	-0.566	0.504
	BI5	-1.010	0.977	-0.549	0.336

Source: Developed for the research

Appendix F**Permission Letter to Conduct Survey****UNIVERSITI TUNKU ABDUL RAHMAN**

Wholly Owned by UTAR Education Foundation (Company No. 578227-M)

20th August 2018**To Whom It May Concern**

Dear Sir/Madam,

Permission to Conduct Survey

This is to confirm that the following students are currently pursuing their *Bachelor of Commerce (Hons) Accounting* program at the Faculty of Business and Finance, Universiti Tunku Abdul Rahman (UTAR) Perak Campus.

I would be most grateful if you could assist them by allowing them to conduct their research at your institution. All information collected will be kept confidential and used only for academic purposes.

The students are as follows:

<u>Name of Student</u>	<u>Student ID</u>
Kee Muh Shyan	15ABB04689
Cindy Wong Khai Xin	15ABB04848
Kiat Yu Hang	15ABB03964
Ting Siew Hui	15ABB01862
Yeow Jie Ming	15ABB04940

If you need further verification, please do not hesitate to contact me.

Thank you.

Yours sincerely,

.....
 Dr Zam Zuriyati Binti Mohamad
 Head of Department,
 Faculty of Business and Finance
 Email: zuriyati@utar.edu.my

.....
 Dr Lee Voon Hsien
 Supervisor,
 Faculty of Business and Finance
 Email: leevh@utar.edu.my

Kampar Campus : Jalan Universiti, Bandar Barat, 31900 Kampar, Perak Darul Ridzuan, Malaysia

Tel: (605) 468 8888 Fax: (605) 466 1313

Sungai Long Campus : Jalan Sungai Long, Bandar Sungai Long, Cheras, 43000 Kajang, Selangor Darul Ehsan, Malaysia

Tel: (603) 9086 0288 Fax: (603) 9019 8868

Postal Address: PO Box 11348, 50744 Kuala Lumpur, Malaysia

Website: www.utar.edu.my

Appendix G:

Survey Questionnaire



Universiti Tunku Abdul Rahman

**A click for a service: Exploring Malaysian
behavioural intention towards mobile service
marketplace**

Survey Questionnaire

Dear Respondent,

Warmest greeting from Universiti Tunku Abdul Rahman (UTAR)

We are final year undergraduate students of Bachelor of Commerce (Hons) Accounting, Universiti Tunku Abdul Rahman (UTAR). The purpose of this survey is to conduct a research to investigate the influence of technological and personal traits on the behavioural intention to adopt mobile service marketplace (MSM). Please answer all questions to the best of your knowledge. There are no wrong responses to any of these statements. All responses are collected for academic research purpose and will be kept strictly confidential.

Thank you for your participation.

Instructions:

- 1) There are THREE (3) sections in this questionnaire. Please answer ALL questions in ALL sections.
- 2) Completion of this form will take you less than 10 minutes.
- 3) The contents of this questionnaire will be kept strictly confidential.

Voluntary Nature of the Study

Participation in this research is entirely voluntary. Even if you decide to participate now, you may change your mind and stop at any time. There is no foreseeable risk of harm or discomfort in answering this questionnaire. This is an anonymous questionnaire; as such, it is not able to trace response back to any individual participant. All information collected is treated as strictly confidential and will be used for the purpose of this study only.

I have been informed about the purpose of the study and I give my consent to participate in this survey.

YES ()

NO ()

Note: If yes, you may proceed to next page or if no, you may return the questionnaire to researchers and thanks for your time and cooperation.



Mobile service marketplace (MSM) is a platform that connects customers and physical service providers. It helps the users to look for various physical services such as air-conditioning service, plumber service, catering service, house cleaning service etc. The examples of MSM in Malaysia are Kaodim.com and ServisHero.

Section A: Demographic Profile

In this section, we would like you to fill in some of your personal details. Please tick your answer and your answers will be kept strictly confidential.

QA 1: Gender:

- ₁ Female
- ₂ Male

QA 2: Age:

- ₁ Below 20 years old
- ₂ 20 to 30 years old
- ₃ 31 to 40 years old
- ₄ 41 to 50 years old
- ₅ Above 50 years old

QA 3: Highest education level:

- ₁ High school
- ₂ Diploma/advanced diploma
- ₃ Bachelor degree
- ₄ Professional qualification
- ₅ Postgraduate qualification
- ₆ Others: _____

QA 4: Occupation:

- ₁ Unemployed
- ₂ Privately employed
- ₃ Student
- ₄ Retiree
- ₅ Self-employed
- ₆ Public servant
- ₇ Others: _____

QA 5: Respondent's working industry:

- 1 Accounting
- 2 Banking
- 3 Construction
- 4 Education
- 5 IT-related
- 6 Manufacturing
- 7 Tourism
- 8 Trading
- 9 Others: _____

QA 6: Income level:

- 1 Below RM1000
- 2 Between RM1000 and RM3000
- 3 Between RM3001 and RM5000
- 4 Between RM5001 and RM7000
- 5 Between RM7001 and RM9000
- 6 More than RM9000

QA 7: Number of mobile devices owned:

- 1 1 unit
- 2 2 units
- 3 3 units or more

QA 8: Type of mobile devices owned (can select more than one option):

- 1 Smartphone
- 2 Tablet
- 3 Laptop
- 4 Personal digital assistant
- 5 Others: _____

QA 9: Type of products purchased through mobile shopping application: (can select more than one option):

- 1 Apparels
- 2 Electronic devices
- 3 Sports & Travel
- 4 Health & Beauty
- 5 Electronic accessories
- 6 Home appliances
- 7 Books & Magazines
- 8 Others: _____

Section B: System Traits and Personal Traits

This section is seeking your opinion regarding the factors of system quality, information quality, service quality, social influence, facilitating conditions and self-efficacy. Respondents are asked to indicate the extent to which they agreed or disagreed with each statement using 7-point Likert scale [(1) = strongly disagree; (2) = disagree; (3) = slightly disagree; (4) = neutral; (5) = slightly agree; (6) agree; (7) strongly agree] response framework. Please circle one number per line to indicate the extent to which you agree or disagree with the following statements.

No.	Question	Strongly Disagree	Disagree	Slightly Disagree	Neutral	Slightly Agree	Agree	Strongly Agree
SY System Quality								
SY1	MSM should be easy to navigate.	1	2	3	4	5	6	7
SY2	MSM should allow me to easily find the information that I am looking for.	1	2	3	4	5	6	7
SY3	MSM should be well-structured.	1	2	3	4	5	6	7
SY4	MSM should be easy to use.	1	2	3	4	5	6	7
SY5	MSM should offer appropriate functionality.	1	2	3	4	5	6	7
IQ Information Quality								
IQ1	The information provided by MSM should be useful.	1	2	3	4	5	6	7
IQ2	The information provided by MSM should be understandable.	1	2	3	4	5	6	7
IQ3	The information provided by MSM should be interesting.	1	2	3	4	5	6	7
IQ4	The information provided by MSM should be reliable.	1	2	3	4	5	6	7
IQ5	The information provided by MSM should be complete.	1	2	3	4	5	6	7
IQ6	The information provided by MSM should be up-to-date.	1	2	3	4	5	6	7

No.	Question	Strongly Disagree	Disagree	Slightly Disagree	Neutral	Slightly Agree	Agree	Strongly Agree
SQ Service Quality								
SQ1	The mobile service platform provider should always be highly willing to help whenever I need support with MSM.	1	2	3	4	5	6	7
SQ2	The mobile service platform provider should provide personal attention when I experience problems with MSM.	1	2	3	4	5	6	7
SQ3	The mobile service platform provider should provide services related to MSM at the promised time.	1	2	3	4	5	6	7
SQ4	The mobile service platform provider should have sufficient knowledge to answer my questions with respect to MSM.	1	2	3	4	5	6	7
SI Social Influence								
SI1	Those people who are important to me thinks that I should use MSM.	1	2	3	4	5	6	7
SI2	Those people that influence my behaviour thinks that I should use MSM.	1	2	3	4	5	6	7
SI3	Family/relatives have influence on my decision to use MSM.	1	2	3	4	5	6	7
SI4	Mass media (e.g., TV, newspaper, articles, radio) will influence me to use MSM.	1	2	3	4	5	6	7
SI5	I will use MSM if my colleagues use it.	1	2	3	4	5	6	7
SI6	Using MSM will enable me to improve my social status.	1	2	3	4	5	6	7

No.	Question	Strongly Disagree	Disagree	Slightly Disagree	Neutral	Slightly Agree	Agree	Strongly Agree
FC Facilitating Conditions								
FC1	I have resources necessary to use MSM.	1	2	3	4	5	6	7
FC2	I have the knowledge necessary to use MSM.	1	2	3	4	5	6	7
FC3	My friends/family members guide me to use MSM.	1	2	3	4	5	6	7
FC4	I can get help from others when I have difficulties in using MSM.	1	2	3	4	5	6	7
SE Self-efficacy								
SE1	I will be confident about using MSM if I have the online instructions for reference.	1	2	3	4	5	6	7
SE2	I will be confident about using MSM even if there I no one around me to show me how to do it.	1	2	3	4	5	6	7
SE3	I will be confident about using MSM if I have used a similar system before.	1	2	3	4	5	6	7
SE4	My colleagues or friends have had successful experiences of MSM.	1	2	3	4	5	6	7
SE5	I will not feel apprehensive about shopping in MSM.	1	2	3	4	5	6	7

Section C: User's Trust towards MSM

This section is seeking your opinion regarding the user's trust towards mobile service marketplace (MSM). Respondents are asked to indicate the extent to which they agreed or disagreed with each statement using 7-point Likert scale [(1) = strongly disagree; (2) = disagree; (3) = slightly disagree; (4) = neutral; (5) = slightly agree; (6) agree; (7) strongly agree] response framework. Please circle one number per line to indicate the extent to which you agree or disagree with the following statements.

No.	Question	Strongly Disagree	Disagree	Slightly Disagree	Neutral	Slightly Agree	Agree	Strongly Agree
TR	Trust							
TR1	Payments made through MSM will be processed securely.	1	2	3	4	5	6	7
TR2	Transactions via MSM will be secured.	1	2	3	4	5	6	7
TR3	I think I am confident with the security measurements offered by MSM.	1	2	3	4	5	6	7
TR4	Privacy on MSM will be well protected.	1	2	3	4	5	6	7
TR5	I will not worry about providing credit card information for MSM transactions.	1	2	3	4	5	6	7
TR6	MSM will be as secure as any e-commerce websites.	1	2	3	4	5	6	7

Section D: Behavioural Intention

This section is seeking your opinion regarding the behavioural intention to adopt mobile service marketplace (MSM). Respondents are asked to indicate the extent to which they agreed or disagreed with each statement using 7-point Likert scale [(1) = strongly disagree; (2) = disagree; (3) = slightly disagree; (4) = neutral; (5) = slightly agree; (6) agree; (7) strongly agree] response framework. Please circle one number per line to indicate the extent to which you agree or disagree with the following statements.

No.	Question	Strongly Disagree	Disagree	Slightly Disagree	Neutral	Slightly Agree	Agree	Strongly Agree
BI	Behavioural Intention							
BI1	I am likely to use MSM in the near future.	1	2	3	4	5	6	7
BI2	Given the opportunity, I will use MSM.	1	2	3	4	5	6	7
BI3	I am willing to use MSM in the near future.	1	2	3	4	5	6	7
BI4	I will think about using MSM.	1	2	3	4	5	6	7
BI5	I intend to use MSM when the opportunity arises.	1	2	3	4	5	6	7

Thank you for your participation